



Not a bank. Better.®

Signature Card

<i>Please check appropriate box(es)</i>	Savings #	
<input type="checkbox"/> Opening New Account	Name	
<input type="checkbox"/> Adding Joint Member	ID #	A/C Type
<input type="checkbox"/> Changing Name	CHK/MMA Digit	Date
<input type="checkbox"/> Transfer A/C from # _____	EMP	Office

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

IDENTITY VERIFICATION (For Office Use Only)

Government-Issued ID (e.g. Driver's Lic/State ID)		ID Number
Place of Issue	Issue Date	Expiration Date
Other ID Type and ID Number		
Place of Issue	Issue Date	Expiration Date
ID Method: <input type="checkbox"/> DO <input type="checkbox"/> CX <input type="checkbox"/> CB <input type="checkbox"/> TI <input type="checkbox"/> P Verified by: _____		

PRIMARY MEMBER INFORMATION

Please complete all information fully. Print or type.

Mr. Jr.
 Mrs. Sr.
 Ms.

Last Name	First Name	Initial
Street Address		Birthdate
City/State/ZIP		
Mailing Address (if different)		
City/State/ZIP		
Home Phone	Cell Phone	Business Phone
Email Address		
Employer	Job Title	
Name of Nearest Relative	Relationship	
Address	Home Phone	

TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION

Under penalties of perjury, I, the Primary Member, certify that: (1) the Social Security Number or Individual Taxpayer Identification Number shown below is my correct taxpayer identification number; and (2) I am not subject to backup withholding because (a) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (b) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or U.S. resident alien; and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is/are correct.

Certification Instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. No FATCA code(s) can be entered on this form, so item (4) above does not apply.

Primary Member's Social Security Number or Individual Taxpayer Identification Number

x _____
 Primary Member Signature Date

ACCOUNT INFORMATION

Please check the box(es) below to indicate the account(s) you wish to open or currently have and the service(s) you are requesting.

Savings Account (required to open other accounts)

_____ (Insert 1-35) **My Use Account(s)** (You may open up to 35 My Use accounts by inserting the number of accounts requested in the space provided.)

Insured Money Market Account ("IMMA")

Checking Account (Check one):

- Checking (non-dividend bearing)
- Dividend Checking

Holiday Saver (Please designate maturity date and account to be paid)

Pay at maturity (check one): October 1 or November 1

Deposit to Primary Member's:

- Savings Account
- My Use Account Suffix _____
- Checking Account
- IMMA

Deposit to the following account:

Name _____

Account # _____ Suffix _____

PROXY

I hereby appoint the members of the Board of Directors of Citizens Equity First Credit Union ("CEFCU"), who are qualified and acting directors at the time this proxy is used ("the directors"), as my proxies to vote all shares of CEFCU now or hereafter owned or held by me for the election of directors, and any other matter that credit union members are entitled to vote by proxy. I authorize a majority of the directors to vote my share(s) as they see fit, at all meetings of the members of CEFCU hereafter held until this proxy is canceled by me. I further authorize the directors to designate a person or committee to cast my vote(s) in such manner and for such candidates or for or against such proposals as a majority of the directors shall see fit.

x _____
 Primary Member Signature Date

MEMBER(S) SIGNATURE(S) — REQUIRED

Important: The Primary Member and all Joint Members listed on the reverse side for any account(s) must sign this Signature Card. By signing this Signature Card, the Primary Member and any Joint Member(s) agree(s) to the provisions, terms, and conditions hereof and any applicable Designation, the Deposit Account Agreement, the Savings & Checking Accounts Rate Schedule, the Fee Schedule, and the Funds Availability Policy, which are incorporated herein by reference.

x _____
 Primary Member Signature Date

x _____
 Joint Member Signature Date

Joint Member Information

Savings #

Please complete the Joint Member Information section for each Joint Member desired.

Specify the account(s) the Joint Member(s) is (are) to have access to by checking the appropriate box(es).

Joint Member(s) may transact business on the account(s) for which he/she/they is(are) shown as Joint Member(s).

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