

# CO-OP CREDIT UNION MEMBERSHIP APPLICATION

## U.S.A. PATRIOT ACT

**Member Identification Requirements** — In accordance with Section 326 of the USA Patriot Act signed October 26, 2001, the Co-op Credit Union is required to obtain a copy of the documents used in identifying our members opening new accounts and in identifying signatory individuals added to an existing or new account.

In some cases, identification will be requested for those individuals transacting business with the Co-op Credit Union prior to the effective date of the member identification requirements because original documentation was not obtained with the opening of the account, or the Co-op Credit Union is unable to form a reasonable belief that it knows the true identity of the existing member.

In all cases protection of our member's identity and confidentiality is the Co-op Credit Union's pledge to you.

The information in this Application for Membership is in summary form only and does not represent all of the applicable terms and conditions. We reserve the right to deny any account type, applicant or agent before we have approved the application.

## APPLICANT INFORMATION

Date \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

*Street, City, State and Zip*

Phone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Employer \_\_\_\_\_ Applicant e-Mail Address \_\_\_\_\_

Social Security Number \_\_\_\_\_ Driver License Number \_\_\_\_\_

Birth Date \_\_\_\_\_ Birthplace \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_ Eligibility\* (See back) \_\_\_\_\_

## JOINT APPLICANT OR MINOR INFORMATION

Name \_\_\_\_\_

Address \_\_\_\_\_

*Street, City, State and Zip*

Phone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Employer \_\_\_\_\_ Co-Applicant e-Mail Address \_\_\_\_\_

Social Security Number \_\_\_\_\_ Driver License Number \_\_\_\_\_

Birth Date \_\_\_\_\_ Birthplace \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_ Eligibility\* (See back) \_\_\_\_\_

## ACCOUNT TYPES

I want to open the following account types at the Co-op Credit Union of Montevideo. (If interested in opening a checking account, please answer questions on the reverse side of this application.)

\_\_\_\_ Share Savings      \_\_\_\_ Holiday Club      \_\_\_\_ Vacation Club      \_\_\_\_ IRA Deposit Account  
\_\_\_\_ Certificate of Deposit      \_\_\_\_ Business Checking      \_\_\_\_ Personal Checking      \_\_\_\_ Health Savings

## ADDITIONAL SERVICES AVAILABLE (Circle those you're interested in)

•Payroll Deduction    •Automatic Transfers    •HFS (Home Financial Services)    •Direct Deposit    •Overdraft Protection  
•Check Card    •Loans    •Broker Services    •Safe Deposit Boxes    •WebPay (Online bill payment)

I hereby make application to become a credit union member. I have read the U.S.A. Patriot Act notice listed above and I have read the attached Privacy Notice. I authorize the Co-op Credit Union to obtain credit reports in connection with this application for membership. Please send me account agreements for the accounts that I have checked above.

Signature of Member \_\_\_\_\_

Signature of Joint Applicant \_\_\_\_\_

**TRANSACTION ACCOUNT APPLICATION DISCLOSURE**

Minnesota law requires the following information to be provided by one applicant if this is a transaction (checking) account.

1. Have you had a transaction account at this or another financial intermediary within 12 months before making this application? \_\_\_\_\_ yes \_\_\_\_\_ no.

If yes, name of Institution: \_\_\_\_\_

2. Have you had a transaction account closed by a financial intermediary without your consent with 12 months before making this application? \_\_\_\_\_ yes \_\_\_\_\_ no.

If yes, reason: \_\_\_\_\_

3. Have you been convicted of a criminal offense because of the use of a check or similar item within 24 months of making this application? \_\_\_\_\_ yes \_\_\_\_\_ no

If you make a false material statement in this document that you do not believe to be true, you are guilty of perjury.

Signature \_\_\_\_\_

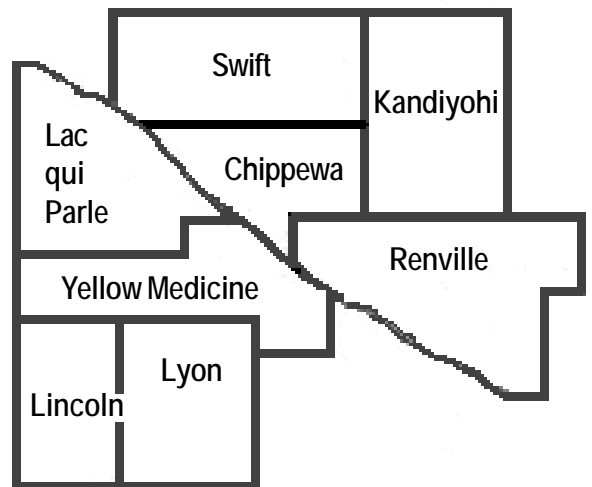
Date \_\_\_\_\_

**\* ELIGIBILITY  
Field of Membership Requirements**

**MEMBER, STOCKHOLDER OR EMPLOYEE OF:**

- Farmers Union Oil Company, Montevideo
- Minnesota Valley Co-op Light & Power Association
- Western Co-op Transport Association of Montevideo
- Farmers Co-op Oil Company, Clara City,
- Farmers Co-op Elevator Association, Canby
- Farmers Grain Company, Canby
- Farmers Co-op Association, Canby

- Reside within the city limits of Montevideo, Minnesota
- Live or work in the Benson School District #777
- All of Canby, Minnesota
- Employee of Mid-Continent Cabinetry, Inc.
- Employee of Prairie Correctional Facility, Appleton, MN
- Employee of Micro Dynamics Corporation of Montevideo, MN
- Employee of the Co-op Credit Union of Montevideo



Added in 2003:

Anyone who lives, works, attends school, or worships in the following Minnesota counties: Chippewa, Yellow Medicine, Lyon, Lincoln, Lac qui Parle, Swift, Kandiyohi and Renville.

**In addition to a regularly qualified member, the spouse of a member, the blood or adoptive relatives of either of them, and their spouses, may also become members.**



**EQUAL HOUSING  
OPPORTUNITY**



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U. S. Government Agency.

**FACTS****WHAT DOES CO-OP CREDIT UNION OF MONTEVIDEO DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Co-op Credit Union of Montevideo chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Co-op Credit Union of Montevideo share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call 320-269-2117 or 800-967-1709

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 320-269-2117 or 800-967-1709

## What we do

<p><b>How does Co-op Credit Union of Montevideo protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p><b>How does Co-op Credit Union of Montevideo collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or deposit money</li> <li>■ Use your credit or debit card</li> <li>■ Apply for a loan or provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies with a common corporate identity of Co-op Credit Union of Montevideo; such as CUNA Mutual Insurance Group.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Co-op Credit Union of Montevideo does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Co-op Credit Union does not jointly market.</i></li> </ul>

## Other important information

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