

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 _____

Social Security Number _____ Driver License Number _____

Birth Date _____ Birthplace _____

Mother's Maiden Name _____ Eligibility* (See page 2) _____

JOINT APPLICANT OR MINOR INFORMATION

Name _____

Address _____

Street, City, State and Zip

Phone (Home) _____ (Work) _____

Employer _____

Social Security Number _____ Driver License Number _____

Birth Date _____ Birthplace _____

Mother's Maiden Name _____ Eligibility* (See page 2) _____

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 page 2 of this application.)

____ Share Savings ____ Holiday Club ____ Vacation Club ____ IRA Deposit Account

____ Certificate of Deposit ____ Business Checking ____ Personal Checking

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 within 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 _____

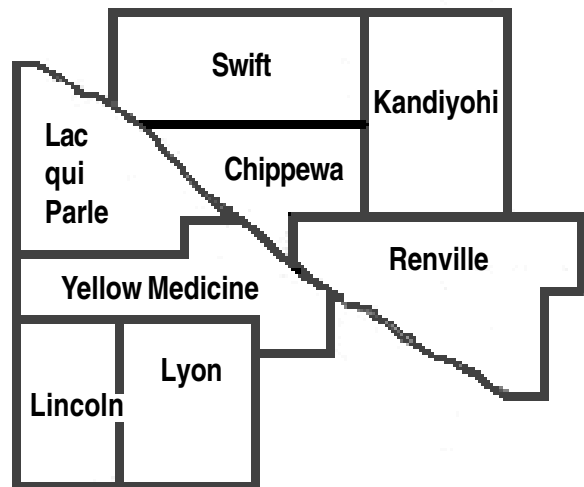
Date _____

*** 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.



Your savings federally insured to \$100,000 by the National Credit Union Administration, a U. S. government agency.

Retirement accounts are protected up to \$250,000 and insured separately from your other accounts.



We're
YOURS

CO-OP CREDIT UNION PRIVACY NOTICE

Co-op Credit Union of Montevideo, with offices in Montevideo, Canby, Benson, and Willmar, is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

If, after reading this notice, you have any questions, please contact us at:

320-269-2117

Or write to:

Co-op Credit Union
Privacy Administrator
1507 Washington Avenue
P. O. Box 447
Montevideo, MN 56265-0447

We are committed to providing you with competitive products and services to meet your financial needs and assist you in reaching your financial goals. Because we strive to offer you the best products and services available, we need to share certain information about you with our affiliated third-party financial service providers.

What follows is a description of the information we collect and disclose.

Collection and Use of Non-Public Information

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. An affiliate in which we may disclose information to is Cuna Mutual Insurance Group.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

In order to conduct the business of the Co-op Credit Union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to open and maintain your accounts, advise you of new products or services, process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

Disclosure of Information About Former Members

If you terminate your membership with us, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.