



# PSECU MEMBERSHIP APPLICATION

## CUSTODIAL ACCOUNT

Complete application with ball point pen. For non-U.S. citizens, in addition to the ID documents, please provide copies of your documentation of citizenship status (entry documents received upon arrival in the U.S. or other documentation of permanent status change), along with appropriate tax certification (Social Security card and/or W-8BEN). For current rates, visit [psecu.com/rates](https://psecu.com/rates). For fee schedule and Truth in Savings Account Disclosures, visit [psecu.com/disclosures](https://psecu.com/disclosures). You can also request them by calling us at 800.237.7328.

### MINOR BENEFICIARY ELIGIBILITY

Check one & fill in eligibility

- THE MINOR BENEFICIARY IS A CURRENT PSECU MEMBER
- THE MINOR BENEFICIARY IS RELATED TO OR RESIDES IN THE SAME HOUSEHOLD AS A PSECU MEMBER

PSECU MEMBER'S NAME \_\_\_\_\_

RELATIONSHIP  Parent/Grandparent  Sibling  Household member

OTHER (List) \_\_\_\_\_

PROMOTIONAL CODE: **YOUTH**

A copy of the minor's Social Security card is required to process your request.

### MINOR BENEFICIARY INFORMATION

The minor beneficiary must be 21 years of age or younger.

FIRST NAME, MIDDLE INITIAL, LAST NAME, SUFFIX \_\_\_\_\_

SOCIAL SECURITY # OR TAX ID #  
(If you're under 18, please also provide a copy of your Social Security card.)

DATE OF BIRTH: \_\_\_\_/\_\_\_\_/\_\_\_\_

HOME PHONE NUMBER \_\_\_\_\_

PHYSICAL ADDRESS \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_

PLEASE SELECT ONE BOX BELOW:

- The minor is a U.S. citizen
- The minor is a permanent resident alien
- The minor is not a U.S. citizen or permanent resident alien

PLEASE COMPLETE THE FOLLOWING ONLY IF THE MINOR IS NOT A U.S. CITIZEN:  
(See page 2 for more information on Politically Exposed Persons.)

- Is the minor a politically exposed person (PEP)?  Yes  No
- Is the minor a close associate or family member of a PEP?  Yes  No
- Does the minor also live in a foreign country?  Yes  No

### DESIGNATION OF SUCCESSOR CUSTODIAN

The Successor Custodian must be at least 18 years of age.  
PSECU recommends that a Successor Custodian be designated. Complete this section to choose a person to oversee the account in the event of your death.

IN THE EVENT OF MY RESIGNATION, DEATH, OR LEGAL INCAPACITY, I DESIGNATE

AS CUSTODIAN, SUCH APPOINTMENT TO TAKE EFFECT UPON THE OCCURRENCE OF SUCH EVENT.

### CUSTODIAN INFORMATION

You must be at least 18 years of age to be a Custodian.

RELATIONSHIP TO MINOR  
 Parent/Step Parent  Grandparent  Sibling  Aunt  Uncle  Other

FIRST NAME, MIDDLE INITIAL, LAST NAME, SUFFIX \_\_\_\_\_

SOCIAL SECURITY # OR TAX ID # \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_/\_\_\_\_/\_\_\_\_

DRIVER'S LICENSE # OR GOVERNMENT-ISSUED ID # (If you do not have a driver's license or government-issued photo ID, please submit 2 copies of ID, one reflecting current address.)

STATE \_\_\_\_\_ ISSUE DATE \_\_\_\_\_ EXPIRATION DATE \_\_\_\_\_

HOME PHONE NUMBER \_\_\_\_\_

WORK PHONE NUMBER \_\_\_\_\_

MOBILE PHONE NUMBER \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

PHYSICAL ADDRESS \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_

IF LESS THAN 2 YEARS, LIST PREVIOUS ADDRESS \_\_\_\_\_

MAILING ADDRESS  Same as physical address

CITY, STATE, ZIP \_\_\_\_\_

START DATE AT THIS ADDRESS \_\_\_\_\_

EMPLOYMENT STATUS:  Employed  Unemployed  Retired  Homemaker  
 Student  Minor  Disabled

JOB TITLE & INDUSTRY \_\_\_\_\_

PLEASE SELECT ONE BOX BELOW:  
 I am a U.S. citizen  
 I am a permanent resident alien  
 I am not a U.S. citizen or permanent resident alien

PLEASE COMPLETE THE FOLLOWING ONLY IF NOT A U.S. CITIZEN:  
(See page 2 for more information on Politically Exposed Persons.)  
Are you a politically exposed person (PEP)?  Yes  No  
Are you a close associate or family member of a PEP?  Yes  No  
Do you also live in a foreign country?  Yes  No

### CHECKING WITH DEBIT CARD

- YES, I want checking with a debit card
  - Would you like paper checks? Yes \_\_\_ No
  - Add custodian's home phone number to the checks.

The basic-style checks you receive are free. The minor beneficiary's name with a suffix of UTMA, the custodian's name with a suffix of CUST and the custodian's address will always be included. Please allow two weeks to receive your checks.

Enter your debit card PIN in the space provided on this application.  
One debit card will be issued in the custodian's name. Please allow two weeks to receive your debit card.

YOU WILL RECEIVE ADDITIONAL AGREEMENT AND DISCLOSURE MATERIALS SPECIFIC TO THE PRODUCTS YOU REQUEST.

SEE REVERSE TO COMPLETE APPLICATION.

## CHOOSE YOUR PIN

**DO NOT DETACH** Select a PIN number for your debit card that is not easily identified with you, such as your Social Security number. Please do not use symbols, numbers between 0000 and 0009, repeating numbers (1111, 2222, etc.), or consecutive ascending or descending numbers (1234, 4321, for example). If a debit card PIN is not selected, it will be randomly generated. For your reference, please make note of your PIN. PSECU does not keep your debit card PIN on file.

DEBIT CARD PIN:

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## SIGNATURE PLEASE READ MATERIAL CAREFULLY.

I, as Custodian, apply for membership in Pennsylvania State Employees Credit Union (PSECU) and agree to the conditions stated on this application and in the Agreements & Disclosures and the Bylaws of PSECU which will be provided to me as required by law. From time to time, PSECU will announce additional services. My use of these services will indicate my acceptance of the terms and conditions presented as they are announced. I authorize any person, association, firm, corporation, credit bureau or employer to furnish information, including credit reports, concerning me or my affairs upon request of this credit union. I understand that I have the right to request in writing, the nature and scope of the credit union's investigation. I acknowledge receipt of this account in my name as Custodian for said Minor under the Pennsylvania Uniform Transfers to Minors Act and I understand and agree that I am bound thereby. Any negative balance created in this account shall bear interest at the highest unsecured loan rate offered by PSECU until paid in full. Repayment of this amount will be the personal obligation of the Custodian. I understand that it is a federal crime to willfully or negligently provide incomplete or incorrect information on requests made to State Chartered Credit Unions insured by the National Credit Union Administration. I understand that PSECU will rely on all the information in this membership application to ensure membership eligibility. I certify under penalty Title 18, United States Code, Section 1001, et seq. that the information on this application is true and correct. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. Read the Internal Revenue Service W-9 Form below and complete, if applicable.**

Any financial service provided by PSECU may be used for any transaction permitted by law. You agree that you will not use any service for any transaction that is illegal under applicable federal, state or local law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at PSECU's discretion. You further agree, should illegal use occur, to waive any right to sue PSECU for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold PSECU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use. PSECU reserves the right to decline any transaction that we consider fraudulent, suspicious, or illegal. PSECU will not knowingly authorize charges related to unlawful internet gambling.

SET-OFF: Although also contained in the Agreements and Disclosures document which will be provided to me as required by law, the following is separately restated here for me to read and agree to by my signature below. I acknowledge that PSECU has an automatic statutory lien against all funds deposited with PSECU whether deposited into an account for me ("Individual Account") or into an account for me/one of us and another person or persons ("Joint Account"). I agree for myself and with any other person whose name appears with mine on the account records of PSECU that all funds deposited in my Individual or Joint Account are fully available to pay any negative balance in another deposit account or to pay any amount owing on any loan or other extension of credit, regardless of whether the account records of PSECU for such other deposit account or loan or other extension of credit account indicate such deposit account to be an Individual account for me alone or a Joint Account for me and other persons. Each depositor acknowledges that PSECU has the right to charge or set-off against any PSECU deposit account for any debt or other obligation owing by a depositor named on the PSECU account records, either individually or jointly, except where such PSECU deposit account is an Individual Retirement Account or is otherwise protected from set-off under state or federal laws. Each depositor agrees that when exercising this right to set-off PSECU may take all funds on deposit to repay the obligation of each, either, or all depositors identified on the PSECU account records.

All applications will be subject to identity and credit verification. In some instances, PSECU may use outside sources to confirm the information. Our privacy policy, as well as federal and state laws and regulations, protect the information you provide. For all applicants 18 years of age or older, PSECU is authorized to check credit history and verify information supplied in this application. By signing below, I consent to allow PSECU to obtain my consumer reports for the purpose of establishing PSECU membership and verifying my identity.

\_\_\_\_\_  
CUSTODIAN'S NAME (Please print.)

\_\_\_\_\_  
CUSTODIAN'S SIGNATURE (Please sign in ink.)

\_\_\_\_\_  
DATE

### W-9 FORM - INTERNAL REVENUE SERVICE TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION Minor Applicant Only

Under penalties of perjury, I certify that: (i) I am a U.S. Citizen or Resident, (ii) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) shown on this form is my correct identification number and (iii) I am NOT, unless designated below, subject to backup withholding as a result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding.

I AM SUBJECT TO BACKUP WITHHOLDING.

If you are a foreign person (not a U.S. citizen or resident), please print, complete and return form W-8BEN to us with any required documents.

### U.S.A. PATRIOT ACT IDENTITY VERIFICATION NOTICE Important information about procedures for opening a new PSECU account.

To help our government fight the funding of terrorism and stop money-laundering activities, Federal law requires all financial institutions, including PSECU, 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, Taxpayer Identification Number (TIN) (usually your Social Security Number) and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document(s). The law requires us to maintain records of the identification verification and periodically update this information.

Please be assured that the same strict confidentiality of your information maintained by PSECU will be continued as required under the **Gramm-Leach-Bliley Privacy Act** and **PSECU's Privacy Policy**.

#### Politically Exposed Person

The expression "politically exposed person" ("PEP") applies to persons, their families, and close associates who perform important public functions for a foreign country, which would include a Senior Foreign Political Figure.

#### Examples of "Politically Exposed Persons"

Heads of state (foreign countries), cabinet ministers, political party leaders, influential executives in nationalized industries or under government administration, senior judicial or military officials, and members of ruling families, among others.

Mail or fax completed application to:

P.O. BOX 67009, HARRISBURG, PA 17106-7009 • FAX 717.720.1234