Coastline Federal Credit Union Membership Application

___ Share Savings ___ Share Draft (Checking) ___ Money Market
___ Christmas Club ___ Custom Shares _____

Please Print Date: _____

_____
Last Name First Name Middle Name

_____
Street Address City State Zip

_____
E-Mail Address Mother's Maiden Name

_____
SS# / TIN# Birth date Home Phone

_____
Driver's License # State Issued

_____
Employer's Name Work Phone #

_____
Source of Eligibility How did you hear about Coastline?

_____
Name of Closest Relative (Not living with you)

_____
Street Address City State Zip

_____
Relationship to You Home Phone #

Payable on Death Beneficiary Designation For Shares

_____ _____
Name Name

_____ _____
Street Address Street Address

_____ _____
City State Zip City State Zip

I designate the above as my beneficiary (ies), if living, to receive all monies constituting the balance of my Share Savings Account. Please furnish copies of current driver's license and social security card.

I/We hereby make application for membership in Coastline Federal Credit Union and agree: (A) to confirm to its bylaws and amendments thereof: (B) to subscribe for at least one (1) share; and (C) I expressly agree that the account is subject to the payment of fees adopted from time to time by the credit union. I further certify that I am in the Coastline Federal Credit Union field of membership.

Under penalties of perjury, I certify (1) that the taxpayer identification number shown on this form is my correct identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholdings as a result of a failure to report all interest or dividends, or Internal Revenue Service has notified me that I am no longer subject to backup withholding and (3) I am a U.S. person (including a U.S. resident alien). If you have been notified by the IRS that you are subject to backup withholding due to payee underreporting and have not been notified by IRS that the backup withholding is terminated, you should strike out the language in clause (2) of the above certification statement. Cross out item 3 and complete a W-8 Ben if you are not a U.S. person.

- I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the credit union is required to withhold 31% of all reportable payments thereafter made to me until I provide a number.
- A consumer credit report and /or verification through Chexsystems may be obtained for verification or evaluation purposes.

Individual Owner: Entitled to full services of the credit union

Joint Owner: Authorized to make deposits and withdrawals on your account, with right of survivorship. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union. This agreement shall not be changed or terminated except by written notice to the credit union, which shall not affect transactions heretofore made.

- I understand this membership application covers services which are disclosed in "Understanding Our Relationship" Brochure.
- I acknowledge that the disclosures have been or will be furnished to me by the credit union; I further agree that if I do not receive the credit union accounts disclosures, I will notify the credit union and request my copy.

SHARE DRAFT ACCOUNT AGREEMENT

I/We authorize Coastline Federal Credit Union to establish this share draft account for me/us. The credit union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this account. It is further agreed that:

(a) Only share draft (blanks and other methods) approved by the credit union may be used to make withdrawals from this account.
(b) The credit union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this account.
However, if any of the undersigned writes a share draft that would exceed such balance and result in this account being overdrawn, the credit union may treat such drafts as a request to the credit union for an advance. Money will be transferred from the available funds in my Share Savings first*, then a loan advance will be processed on my adjustable rate Line of Credit (if applicable), then my Home Equity Line of Credit (if applicable). * Available funds in Share Savings is the balance in the account, less the required $25 minimum balance and any check holds or pledges.
(c) The credit union may pay a share draft on whatever day it is presented for payment, notwithstanding the date or any other limitation on the time of payment appearing on the share draft.
(d) When paid, share drafts become the property of the credit union and will not be returned with either the periodic statement of this account or otherwise.
(e) Except for negligence, the credit union is not liable for any action it takes regarding the payment or non-payment of a share draft.
(f) Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the credit union before the end of 60 days after the statement is mailed.
(g)This account is subject to the credit union's right to require advance notice of withdrawal, as provided in its bylaws.
(h) This account is also subject to such other terms, conditions and service charges as the credit union may establish from time to time.
(i) If this agreement is signed by more than one person, the person (s) signing below shall be the joint owner of this account which, in the event, shall be subject to the additional terms and conditions.
(j) For purpose of any such share transfer or loan advance, the signature of the member or any joint owner on a draft shall be deemed to be the signature of the person entitled to request and receive such transfers or advances.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Today's Date: _____

_____
Member's Signature **SS#** **Birth date**

_____
Joint Owner's Signature **SS#** **Birth date**

_____
Joint Owner's Signature **SS#** **Birth date**

_____
CFCU Membership Officer **Date**

Revised on 09-22-04