



*Own Your Future*

2440 E Rand Rd  
Arlington Heights, IL 60004  
847-670-0456, ext. 1  
www.mcu.org

# ACCOUNT APPLICATION INSTRUCTIONS

Welcome, and thank you for choosing METRO Federal Credit Union! We're excited to help you open your new account and become a part of our member-owned financial family.



## 1. COMPLETE THE ATTACHED APPLICATION IN FULL:

- Select your desired account types (must include Regular Share = savings).
- List all joint owners or beneficiaries, if applicable.
- Sign and date the application where indicated.

## 2. GATHER THE FOLLOWING FOR ALL ACCOUNT HOLDERS:

- Valid government-issued photo ID (e.g., driver's license)
- Social Security Number (SSN)
- Proof of current address (if different from your ID)

## 3. RETURN YOUR APPLICATION & DOCUMENTS TO METRO:

- In person or by mail to: 2440 E Rand Road, Arlington Heights, IL 60004
- By email to [accountservices@mcu.org](mailto:accountservices@mcu.org)



Federal law requires us to verify your identity to open an account. A minimum deposit may be required for certain accounts. For Premier Checking, direct deposit of at least 50% of your paycheck is required. VIP Money Markets accounts do not include a debit card. Visit us online for business hours, additional services, and fee schedule.



2440 E Rand Rd  
Arlington Heights, IL 60004  
847.670.0456 Fax 847.670.0401  
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# ACCOUNT APPLICATION

**ACCOUNT OWNERSHIP:**

Individual

Joint Account with Survivorship  
(On the death of a party to the Account, the deceased party's ownership in the Account passes to the surviving party or parties to the Account.)

**SELECT ACCOUNT TYPE(S):**

Regular Share     Checking     VIP Money Market

Club Account     Share Certificate

MEMBER NO. \_\_\_\_\_ SUFFIX \_\_\_\_\_ DATE \_\_\_\_\_ ID \_\_\_\_\_  NEW  UPDATE

UPDATE REASON: \_\_\_\_\_

## MEMBER/OWNER INFORMATION

Name \_\_\_\_\_ SSN/TIN \_\_\_\_\_ D/O/B \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Drivers License # \_\_\_\_\_ Home Phone \_\_\_\_\_

Email Address \_\_\_\_\_ Cell Phone \_\_\_\_\_

Occupation \_\_\_\_\_ Work Phone \_\_\_\_\_

Employer \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

### 1) JOINT OWNER

Name \_\_\_\_\_ SSN/TIN \_\_\_\_\_ D/O/B \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Drivers License # \_\_\_\_\_ Home Phone \_\_\_\_\_

Email Address \_\_\_\_\_ Cell Phone \_\_\_\_\_

Occupation \_\_\_\_\_ Work Phone \_\_\_\_\_

Employer \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

### 2) JOINT OWNER

Name \_\_\_\_\_ SSN/TIN \_\_\_\_\_ D/O/B \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Drivers License # \_\_\_\_\_ Home Phone \_\_\_\_\_

Email Address \_\_\_\_\_ Cell Phone \_\_\_\_\_

Occupation \_\_\_\_\_ Work Phone \_\_\_\_\_

Employer \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

### 3) JOINT OWNER

Name \_\_\_\_\_ SSN/TIN \_\_\_\_\_ D/O/B \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Drivers License # \_\_\_\_\_ Home Phone \_\_\_\_\_

Email Address \_\_\_\_\_ Cell Phone \_\_\_\_\_

Occupation \_\_\_\_\_ Work Phone \_\_\_\_\_

Employer \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

## ACCOUNT BENEFICIARY ALL ACCOUNTS (excluding IRA Accounts)

Beneficiary Name \_\_\_\_\_ Beneficiary Name \_\_\_\_\_

SSN/TIN \_\_\_\_\_ D/O/B \_\_\_\_\_ SSN/TIN \_\_\_\_\_ D/O/B \_\_\_\_\_

Percentage \_\_\_\_\_ Percentage \_\_\_\_\_

**SELECT ACCOUNT(S) TO OPEN/UPDATE**

**CLUB ACCOUNTS**

- VACATION CLUB ACCOUNT** Two (2) withdrawals per calendar year  **KID'S CLUB ACCOUNT** For children 12 and younger
- CHRISTMAS CLUB ACCOUNT** Balance available November 1<sup>st</sup> each year

Please select one of the following options:

- Check mailed
- Balance transferred to METRO Checking

**CHECKING ACCOUNT / VIP MONEY MARKET**

SELECT ACCOUNT TYPE	DEBIT CARD	CHECK ORDER
<input type="checkbox"/> <b>REGULAR</b> \$250 Minimum Balance	<input type="checkbox"/> Individual <input type="checkbox"/> Joint Owner(s)*	Name _____
<input type="checkbox"/> <b>PREMIER</b> Direct Deposit Required**	<input type="checkbox"/> Individual <input type="checkbox"/> Joint Owner(s)*	Address _____
<input type="checkbox"/> <b>STUDENT</b> No minimum balance	<input type="checkbox"/> Individual <input type="checkbox"/> Joint Owner(s)*	City/State/Zip _____
<input type="checkbox"/> <b>VIP MONEY MARKET</b> <sup>(1)</sup> \$500 minimum per check		Other _____

<sup>(1)</sup> Debit Card Not Available on VIP Money Market Account

\*JOINT owner must be on the savings account for Debit Card

\*\*Direct Deposit of at least 50% of paycheck is required for Premier Checking

NOTE: All Checking Accounts automatically overdraft from your Primary Savings Account

Use Name(s) & Address From Application

Mail Check Order to METRO FCU Office

CHECK STYLE: \_\_\_\_\_ STARTING # \_\_\_\_\_

MICR: \_\_\_\_\_

**CERTIFICATES OF DEPOSIT**

REGULAR CERTIFICATE	PAYROLL CERTIFICATE	Initial Deposit
<input type="checkbox"/> 6 Months	N/A	\$ _____
<input type="checkbox"/> 9 Months	N/A	
<input type="checkbox"/> 12 Months	<input type="checkbox"/> 12 Months	<b>Dividend Payment Method</b> <input type="checkbox"/> Credit dividends to this Certificate <input type="checkbox"/> Credit dividends to*
<input type="checkbox"/> 18 Months	<input type="checkbox"/> 18 Months	
<input type="checkbox"/> 24 Months	<input type="checkbox"/> 24 Months	
<input type="checkbox"/> 36 Months	<input type="checkbox"/> 36 Months	
<input type="checkbox"/> 48 Months	<input type="checkbox"/> 48 Months	
Minimum Deposit \$1,000	Minimum Deposit \$0.01	Account # _____ SFX _____

\* Account Beneficiary information listed under ACCOUNT BENEFICIARY on the first page.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To protect your identity and 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 information that will allow us to identify you. We will also ask for other identifying documents for your file, such as your driver's license.**

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

By signing below, I certify, under penalties of perjury, that:

- The Social Security Number (SSN)/Tax Identification number (TIN) shown on this form is my correct identification number;
- I am NOT, unless designated below (by placing an "x" in the box), subject to backup withholding because: (a) I am exempt from backup withholding, or (b) 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 the IRS has notified me that I am no longer subject to backup withholding;  
 **I AM SUBJECT TO BACKUP WITHHOLDING (CHECK ONLY IF APPLICABLE)**
- I am a U.S. Citizen or other U.S. person (including a U.S. resident alien); *For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations Section 301.7701-7).*
- I am exempt from FATCA reporting.

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

**Certification Instructions:** Check the box for 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. By checking this box, this serves to strike out the language related to underreporting. Complete a W-8 BEN if you are not a U.S. Person. If a W-8 BEN is completed, your signature does not serve to certify this section

## AUTHORIZATION

By signing below, I/we hereby make application for membership and agree to conform to the bylaws and any amendments thereof in the **METRO Federal Credit Union**. I/we also agree to the terms and conditions of the Membership Account Disclosure, Truth-in-Savings Disclosure and Fee Schedule, Privacy Disclosure, Funds Availability Policy Disclosure, Telephone Consumer Protection Act (TCPA) Consent, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of the agreements and disclosures applicable to the accounts and services requested herein. All of the terms, conditions, form of account ownership, account selection and other information indicated on this document applies to all of the accounts listed unless the credit union is notified in writing of a change. I/We agree that any updates identified herein amend the previously signed Membership Account Card(s), and are subject to the terms and conditions of the applicable disclosures noted above. You also authorize the credit union to obtain credit reports in connection with this application.

**For Joint Ownership:** The undersigned hereby apply for the issuance of shares to them in joint tenancy with the right of survivorship in the **METRO Federal Credit Union** and, in consideration of the approval of this application by the said credit union, do hereby agree each with the other(s) and with the said credit union, that all sums now paid on shares of hereafter paid thereon, and all dividends there from shall be owned by us jointly with the right of survivorship, and in the event of the death of any of us, the said credit union shall be liable thereon only to the survivor(s) and while any of us is living payment to any one of us shall discharge any liability of said credit union.

**For Share Certificates:** Under penalties of perjury, I certify (1) that the number shown on this form is my taxpayer 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 withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding, (3) I am a U.S. person (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

**Telephone Consumer Protection Act (TCPA) Consent:** By consenting via the attached form, you grant permission to the credit union and related affiliates or third parties to contact you for any reason on your mobile phone, if one is provided. Some examples of reasons we may contact you include: suspect fraud or suspicious activity, data security breaches, and suspected identity theft. Please note that contact may be made as a direct dial call or through the use of text messages, pre-recorded or artificial voice messages, and/or the use of an "automated telephone dialing system" or "autodialer". Should you choose to grant consent to contact your cell phone, you may withdraw consent or opt-out at any time by any reasonable means by providing the credit union with a written notice or through secured email.

<b>X</b>		
<b>Member/Owner</b>	<b>Date</b>	

<b>X</b>		
<b>Joint Owner</b>	<b>Date</b>	

<b>X</b>		
<b>Joint Owner</b>	<b>Date</b>	

<b>X</b>		
<b>Joint Owner</b>	<b>Date</b>	

### FOR OFFICE USE ONLY

SAVINGS Account APPROVED	CHECKING Account	Debit Card																						
By: _____	[ <input type="checkbox"/> Approved [ <input type="checkbox"/> Denied	[ <input type="checkbox"/> Approved [ <input type="checkbox"/> Denied																						
Date: _____																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 10%;"></td><td>Regular Savings</td></tr> <tr><td></td><td>Christmas Club</td></tr> <tr><td></td><td>Vacation Club</td></tr> <tr><td></td><td>Share Certificate</td></tr> </table>		Regular Savings		Christmas Club		Vacation Club		Share Certificate	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 10%;"></td><td>Regular Checking</td></tr> <tr><td></td><td>Premier Checking</td></tr> <tr><td></td><td>VIP Money Market Checking</td></tr> <tr><td></td><td>Student Checking</td></tr> </table>		Regular Checking		Premier Checking		VIP Money Market Checking		Student Checking	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 10%;"></td><td>Primary Card</td></tr> <tr><td></td><td>Joint Card</td></tr> <tr><td></td><td>Joint Card</td></tr> </table>		Primary Card		Joint Card		Joint Card
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	VIP Money Market Checking																							
	Student Checking																							
	Primary Card																							
	Joint Card																							
	Joint Card																							
Pledge: \$ _____	FREE Checks <input style="width: 40px; height: 20px;" type="text"/>	Special Limit: \$ _____																						
Reason/Note: _____	Pledge: \$ _____	Pledge: \$ _____																						
_____	Reason/Note: _____	Reason/Note: _____																						
_____	_____	_____																						