

CU Use _____
 Account # _____

Membership Application (PLEASE PRINT)

Member Information:

Name _____ Social Security # _____
 Address _____ Date of Birth _____
 City, State, Zip _____ Email Address _____
 Mother's Maiden Name _____ Driver's License# _____
 Home Phone _____ Cell Phone _____
 Work Phone _____ Employee # _____
 Employer Name _____ Department where you work _____
 Date of Hire _____ Membership Eligibility _____

By signing below, I certify, in accordance with the IRS W-9 instructions provided by the Credit Union and under penalties of perjury, that the Social Security number (SSN) Taxpayer identification number (TIN) shown is my/the correct identification number and that I am NOT, unless designated below, subject to backup withholding because I have not been notified that I am 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.

- Are you subject to backup withholding? _____
- Exempt? _____
- Are you a United States Citizen? _____ (If no, please complete W-8 Form)

Joint Account Ownership:

Please designate the ownership of the accounts and responsibility for the services requested.

- Individual
- Joint Account (Both parties must be members)
- Joint Ownership (Non-member)

Name _____ Social Security # _____
 Address _____ Date of Birth _____
 City, State, Zip _____ Mother's Maiden Name _____
 Home Phone _____ Driver's License # _____
 Work Phone _____ Employee # _____ Dept Where you Work _____
 Employer Name _____ Date of Hire _____

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability, Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein.

| | |
|-------------------------------|-------------------------------|
| X _____ | X _____ |
| Signature of Member | Signature of Joint Owner |
| Date | Date |
| X _____ | X _____ |
| Witness by CU Staff or Notary | Witness by CU Staff or Notary |
| Date | Date |



Your funds are insured by the National Credit Union Administration, a federal agency

Crouse Federal Credit Union

LOCATION:

Crouse Business Center – Room 228
 730 S. Crouse Avenue
 Syracuse, NY 13210
 Phone: (315) 470-7928
 Fax: (315) 470-5633
 24 hr. Voice response: (315) 425-SAVE (7283)
 E-Mail: CreditUnion@Crouse.org
 Website: www.crousefcu.com

HOURS:

Monday7:30 AM – 4:00 PM
 Tues-Thurs.....8:00 AM – 4:00 PM
 Friday.....7:30 AM – 4:00 PM

SAVINGS:

- * Regular Shares
- * Christmas & Vacation Clubs
- * Checking Accounts
- * Certificate of Deposits

LOANS:

- *New or Used Car or Truck
- *New or Used Boat or RV
- *Fast Cash Line of Credit
- *Other Secured
- *Build & Rebuild Credit
- *Share Secured
- *Personal/Signature
- *Visa Credit Card

OTHER BENEFITS:

- *Online Banking
- *ATM -*SHARE-NET
- *Mortgage Service Referral
- * Park Discount Tickets
- *Money Orders
- *Direct Deposit
- *Night Deposit
- *Eye Care Discounts
- *Wire Transfers
- *Western Union
- * Gap Insurance
- * Life Insurance
- * Visa Debit Cards
- * Travelers Cheques
- * Payroll Deduction
- * Free Notary Service
- * Car Rental Discounts
- * Postage Stamps
- * Car Fax Reports
- * Movie Tickets
- * Visa Gift Cards

Credit Union Staff

Donna Ladley, Manager
 Patricia Murphy
 Eileen Tickner
 Julie Jankowski
 Suzanne Courtright

"Your change will become dollars"



Account Information

Deposits and Payments: Payroll Deduction/Direct Deposit is always available. You may make transactions at the credit union by mail, or through one of day/night drop boxes. The drop boxes are located in the basement of the West Tower—opposite the elevator and at the front door of the credit union. Forms, loan applications, and deposit/payments may be left for daily pick up. (Cash is not suggested)

Savings and Withdrawals: Members are allowed 4 withdrawals per month from their aggregate savings/drafts/clubs accounts *with teller assistance*. Withdrawals made *with teller assistance* will have a \$50.00 minimum. Fees may be imposed for request less than minimum. Members who need more frequent access or need lesser amounts are encouraged to apply for and use an ATM card. Refer to fee schedule.

Saving accounts are accessible only to the member(s) listed on the account. Third party payees cannot access savings accounts. **Members who need to pay third parties must open a Share Draft Checking account.**

THIS WILL BE YOUR CREDIT UNION

Unlike any other financial institution, a credit union is owned and controlled by the people it serves. Every credit union is formed in the same way. Groups of people want to control their own destiny, so they pool their money as savings and make low-cost loans to each other. They define themselves in terms of a field of membership – whether it is employment, religion, geographic area, some other criterion or a combination of them – and make voluntary membership available to everyone within that definition.

It isn't practical for all credit union owners to be involved in every decision, so a small group of members are chosen to guide operations on behalf of their fellow members as a board of directors and other volunteer committee members. This small group is charged with the responsibility of acting in the best interests of all members. The board decides how best to use the money earned by the credit union – money that belongs to the members. The board and committees decide how to operate and what kinds of services to offer, under what conditions, and at what rates.

Every credit union operates democratically. In most cases, each member has an equal voice, regardless of the size of his or her account balance or any other factor.

Elections are held each year. Balloting may be done by mail or at the annual meeting of members/owners.

Members elected, as representatives are known as “volunteers” because they generally don't get paid for their time. **Volunteers are the backbone of the credit union movement.** Although the credit union has a paid staff to handle its day-to-day operations, the member volunteers are the ones who establish the credit union make all strategic decisions.

Not for Profit, But For Service

After meeting normal expenses and the required reserve requirements needed to ensure financial stability, the credit union returns all net earnings to members in one form or another. With the absence of a profit motive, this allows the credit union to focus our energy on meeting member's needs – and this has helped us follow a different path from that taken by other financial institutions.

WHO IS CROUSE FEDERAL CREDIT UNION

Crouse Federal Credit Union was organized in 1978 by a group of ambitious Crouse Irving Memorial Hospital employees who wanted to create a safe place for fellow employees to borrow and save at fair rates and with confidentiality.

Our field of membership currently includes employees and Volunteers of Crouse Hospital and subsidiaries, Medical Imaging Center, Internist Associates of CNY, MDR, Syracuse Anesthesia, and other small employee groups; as well as their immediate families. The credit union offers “once a member, always a member” privilege.

HOW TO JOIN

If you fit the criteria for our field of membership simply fill out this Membership Application and return it in person to Crouse Federal Credit Union. All you will need is two forms of identification (one must be government issued ID) and a \$5.00 minimum deposit. Deposit by check/ holds will apply.

On Call---24 hr

Call 425-SAVE (7283). By using your account number and the last four digits of your social security number you may check balances, transfer money between accounts, and request checks.

📞 Or you may

Use our On Line Home Banking System. You must be enrolled in that product.

📞 Or you may

Call our 24 hr answering machine at 470-7927 to request checks.

To have a check mailed the same day, you must request it by 1pm.

(Checks are mailed to the address on file)

On Line Account Access

Visit us @ www.crousefcu.com

Consider saving a tree as well as production and mailing cost.

Ask us about E Statements

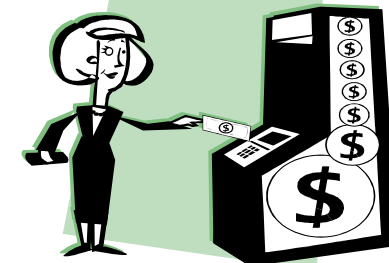


ATM fees-Effective February 1, 2010
(Subject to change)

Free and unlimited at our machine at Crouse Hospital-Located in Basement Level near Security-Cafeteria. Minimum withdrawal is \$20.00 based on available balance. No fee for available balance inquiry.

Free and unlimited at selected Share-Net Machine locations throughout Central New York. Please call for listing.

Please see a copy of current fee schedule for ATM fees.



www.co-opnetwork.org



Brochures/membership application rev 012010 temp