

ACCOUNT SERVICES

Paychecks: Direct Deposit AND/OR Payroll Deduction - _____

Checks: Yes No Starting Check# _____

Debit Card: Yes No Individual Joint

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- (1) *The number shown on this form is my correct taxpayer identification number,*
- (2) *I am not 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 (c) the IRS has notified me that I am no longer subject to backup withholding, and*
- (3) *I am a US. person (including a U.S. resident alien).*

Certification Instructions. Cross out 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. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, 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. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. I/We acknowledge that Members First Credit Union will order a credit report at no charge to them at the time of account opening. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X	X
Signature _____	Signature _____
Date _____	Date _____

X	X
Signature _____	Signature _____
Date _____	Date _____

FOR CREDIT UNION USE ONLY See Account Change Card See Insurance Beneficiary Card

- Chex Systems Shared Branch Member ID Card Customer ID Card ID Scanned Credit Report
 New Member Packet MFCU Freebies/T-Shirt Referrer? _____
 Copies _____ Debit Card Gift Card Opened by: _____