

Marriott Employees' Federal Credit Union Membership Application

(For faster service, go to MEFCUDirect.com and click on "Join MEFCU")



For New Members Only Please Print Clearly

Name (First, Middle Initial, Last)	Date of Birth	Social Security Number
Drivers License Number	Mother's Maiden Name	E-mail Address
Physical Address		
Mailing Address (if different)		
Home Phone (incl. Area Code)	Work Phone (incl. Area Code)	Cell Phone (incl. Area Code)

Membership Eligibility

I am eligible for membership through my employment with: Marriott International The Ritz-Carlton Marriott Vacations Worldwide Sodexo Other

(See MEFCUDirect.com for a complete list of eligible employers.)

Membership Agreement

I would like to apply for membership with Marriott Employees' Federal Credit Union (MEFCU) and to open a primary savings account. I agree to abide by MEFCU's bylaws and account terms and conditions. Account terms and conditions will be mailed to the address indicated on this application when the account is opened. I understand that to establish my membership, a minimum deposit of \$5.00 must be made to my Primary Savings Account in addition to a one-time \$5.00 membership fee (waived if you are employed by Marriott International or The Ritz-Carlton Company). By applying for membership, I also apply for an access code to MEFCU Direct Online Banking and MEFCU Direct Telephone Banking (MET), a 24-hour voice response system.

ATM Card Request

ATM Card: A MEFCU ATM Card enables you to access your savings 24 hours a day and will be automatically ordered for members. You must be 18 years old to apply for an ATM Card. **Please cross through this section if you do not wish to receive an ATM Card.**

ACCOUNT AGREEMENT:

By signing below, I agree that this account will be subject to the terms of the Truth in Savings Disclosure, Schedule of Account Fees, Funds Availability Disclosure, Electronic Funds Transfer Agreement and Disclosure, and to any amendment the Credit Union makes from time to time which are incorporated herein and supplied to me upon establishing my membership. Nothing in this Agreement shall be deemed to annul, limit or in any way modify any other obligation or relationship I may have with the Credit Union now or hereafter. I certify that the information provided on this application is true, correct, and complete. *The Internal Revenue Service does not require your consent to any provision other than the certifications required to avoid backup withholding.*

Under penalty of perjury, I certify that: (1) the Social Security number shown on this form is my correct taxpayer identification number, and (2) I am NOT subject to backup withholding because (a) I am exempt; (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends; or (c) the Internal Revenue Service (IRS) 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).

Check here if the IRS has notified you that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return.

By signing below, I acknowledge that I have read and accept the above agreement.

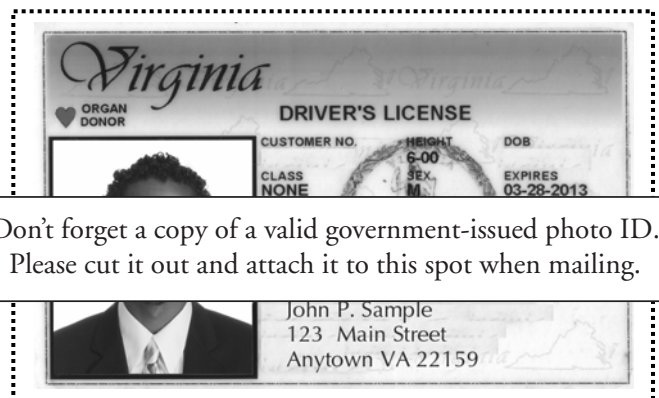
Signature Date

Instructions for Mailing Application:

1. Fill out all portions of the application.
2. Include a copy of a valid government-issued photo ID (driver's license, passport, etc.)
3. Enclose a copy of your most recent pay stub to determine membership eligibility.
4. Include a \$10 check or money order payable to Marriott Employees' Federal Credit Union to open your Share Savings Account and to pay the one-time membership fee made out to MEFCU (\$5 for Marriott International or The Ritz-Carlton Company).
5. If you would like to add a Joint Owner or Beneficiary to your account, the form is available at www.mefcudirect.com by clicking on Rates and Forms, Forms, and Other Forms. You can also find a Checking Application on the Forms page.
6. Mail to: **Marriott Employees' Federal Credit Union**
P.O. Box 6006
Bethesda, MD 20827-6006



Federally Insured by NCUA



Don't forget a copy of a valid government-issued photo ID. Please cut it out and attach it to this spot when mailing.

For Credit Union Use Only

Account # _____	OFAC No Match _____
Date Opened _____	Chex Systems _____
Operator ID _____	Card # Issued _____