

Marriott Employees' Federal Credit Union Membership Application



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:

Marriott International Associate _____ An immediate family member or household relationship _____
(Employer's Name Required) (Family/Household member name)

Membership Agreement

I would like to apply for membership with Marriott Employees' Federal Credit Union (MEFCU) and to open the account(s) indicated. 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(s) is (are) opened. I understand that to establish my membership, a minimum deposit of \$5.00 must be made to my Primary Savings Account. I elect to make this deposit by (check one): Enclosing a check for \$5.00 or Setting up payroll deductions (see "Payroll Deductions" section).

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.

Payroll Deductions (for Associates of Marriott International)

I authorize my employer to begin the following WEEKLY payroll deductions (indicate "NP" to deposit your entire Net Pay into the account):

Primary Savings Account - Minimum \$10/week \$ _____ Secondary Savings Account - Minimum \$5/week \$ _____
Club Account - Minimum \$5/week \$ _____

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:

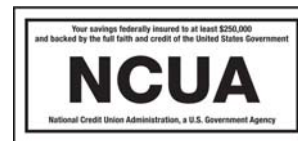
By signing below, I agree that this account will be subject to the terms of the Truth in Savings Disclosure, Schedule of Account Fees, Funds Availability Disclosure, Electronic Funds Transfer Agreement and Disclosure, and to any amendment the credit union makes from time to time which are incorporated 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. If I, the Primary Owner, am under 18 years of age, I understand that I must have a parent or guardian of legal age as Joint Owner on any checking accounts I have with MEFCU. 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.

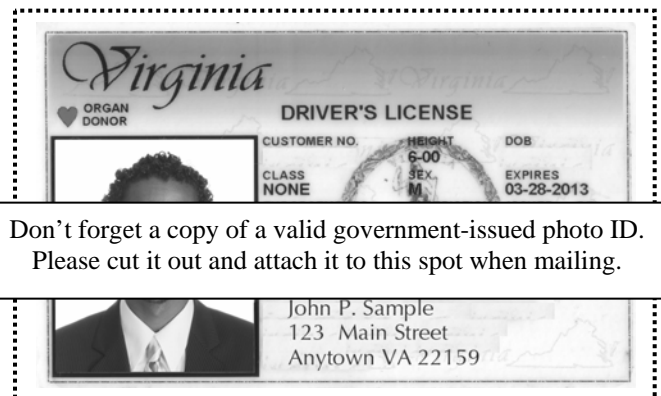
By signing below, I acknowledge that I have read and accept the above agreement.

Signature _____ Date _____



Instructions for Mailing Application:

- Fill out all portions of the application.
- Include a copy of a valid government-issued photo ID (driver's license, passport, etc.)
- Include a \$5 check or money order to open your Share Savings Account made out to MEFCU if you do not elect Payroll Deduction.
- 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.
- Mail to: **Marriott Employees' Federal Credit Union**
P.O. Box 6006
Bethesda, MD 20827-6006



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 _____