

# Marriott Employees' Federal Credit Union Membership Application

(For faster service, go to [www.MEFCUdirect.com](http://www.MEFCUdirect.com) and click on Join MEFCU Now.)



## USA Patriot Act

**Important Information about Procedures for Opening a New Account.** To 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 customer that opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.

Account ownership:  Individual  Minor

**For New Members Only. Please Print Clearly.**

Name (First, Middle Initial, Last)	Date of Birth	Social Security Number
Driver's License Number	Mother's Maiden Name	E-mail Address
Physical Address	How long have you lived at this address?	
Mailing Address (if different)	Occupation	
Home Phone (incl. Area Code)	Work Phone (incl. Area Code)	Cell Phone (incl. Area Code)

Check Only One:  I am a U.S. Citizen  I am a Resident Alien  I am a Non-Resident Alien (see further instructions below)

For ALL Non-Resident Alien members: In order to prevent withholding of tax on interest paid to your account you MUST, whether you reside in the U.S. or not, complete (sign) and return Form W-8BEN with this application to MEFCU AND You MUST attach a photocopy of your VALID foreign identification (i.e. foreign passport, non-U.S. driver's license or similar documentation).

## Membership Eligibility

- I am eligible for membership because I am employed by or retired from one of the following companies:  
 Marriott International  The Ritz-Carlton  Marriott Vacations Worldwide  Sodexo  Other Eligible Company \_\_\_\_\_
- I am eligible for membership because my  spouse,  child  grandchild  brother/sister  parent  grandparent  household member  
is employed by or retired from one of the following companies:  
 Marriott International  The Ritz-Carlton  Marriott Vacations Worldwide  Sodexo  Other Eligible Company \_\_\_\_\_

Do you intend to use this account for any of the following purposes, If No please leave blank:

**(This section must be completed to open an account):**

- 1) Online Banking  Mobile Banking
- 2) Sending or Receiving WIRE Transfers (international)  Wires (domestic)  If yes, what frequency: Less than 12 per year  More than 12 per year
- 3) Sending or Receiving EXTERNAL Transfers  If yes, what frequency: Less than 12 per year  More than 12 per year
- 4) Monthly Cash Transactions (deposits/withdrawals)  If yes: <\$3,000.00  \$3,000 to \$10,000.00  >\$10,000.00
- 5) Purchase or sale of virtual currency such as "Bitcoins"

## Designation of beneficiaries

Designated beneficiaries, if any, will become the Owner(s) of this account upon the death of all Owners signed on reverse. The beneficiaries have no rights during the lifetime of any Owner.

- 1) First Name \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_ SSN or Tax ID \_\_\_\_\_ Date of Birth \_\_\_\_\_
- 2) First Name \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_ SSN or Tax ID \_\_\_\_\_ Date of Birth \_\_\_\_\_

## Statement Options:

- e-Statements (Must first enroll in Online Banking to set up and receive e-Statements)  Paper Statements (A fee will apply for paper statements after 90 days)

**ATM Card** (Choose one. If no choice is made, an ATM card will be ordered):

- YES (Must be 18 years old to apply for a card)  NO (Do not want ATM Card)

**Please select from the list below any additional products and/or services that you are interested in -- information regarding these products/services will be provided to you once your Membership (Primary Savings) Account is established:**

**Checking Account/Debit Card** (choose one):  Regular Checking  Free Checking (Net Pay is required for this account type)

**Credit Card** (choose one):  VISA Platinum  VISA Platinum w/Rewards  VISA Student Advantage  VISA Secured  
(Subject to Credit Approval)

**Loans** (select all that apply):  Signature Loan  Auto Loan  Line of Credit  Savings/Certificate Secured  Home Equity Loan  First Mortgage  
(Subject to Credit Approval)

Continued on reverse.

### 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 for MEFCU Direct Telephone Banking (MET), a 24-hour voice response system.

### Account Agreement:

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, which will be supplied to me upon establishing my membership, and to any amendments to these documents the Credit Union makes from time to time. 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. *The Internal Revenue Service does not require my 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 underreporting interest or dividends on your tax return.

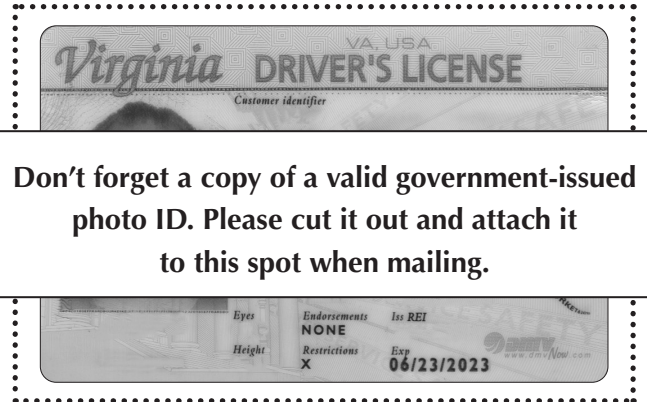
By signing below, I acknowledge that I have read and accept the above Account Agreement, promise that all of the information provided is true and correct, and request an ATM Card unless I have indicated otherwise.

Signature (Primary Member)

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. Include a check or money order for a minimum of \$10 made payable to Marriott Employees' Federal Credit Union (MEFCU) to open your Share Savings Account and pay the one-time membership fee (\$5 for Marriott International or The Ritz Carlton Company).
4. If applicant is a Non-Resident Alien please complete W-8BEN form available at IRS.GOV and include it with this application.
5. Mail to: **Marriott Employees' Federal Credit Union**  
P.O. Box 6006  
Bethesda, MD 20827-6006
6. Establish a direct deposit to your account from your payroll. Visit your Human Resources representative or [www.MEFCUdirect.com](http://www.MEFCUdirect.com) for instructions.



Federally Insured  
by NCUA



For Credit Union Use Only

Account # \_\_\_\_\_ OFAC No Match \_\_\_\_\_ Date Opened \_\_\_\_\_

Chex Systems \_\_\_\_\_ Operator ID \_\_\_\_\_ Card # Issued \_\_\_\_\_

Risk Score: \_\_\_\_\_