



USA Patriot Act

Important Information About 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 person who opens an account.

What this means for you:

When you open an account, we 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 or other identifying documents.

Credit Bureau Disclosure

I certify the accuracy of the information I am providing and authorize a Consumer Reporting Agency to access my credit file to authenticate my identity and facilitate the processing of this application for this account with The Partnership Federal Credit Union. I understand that I may be asked questions based on the information in my credit file as a part of this process. I also understand that The Partnership Federal Credit Union may review my credit history and past banking relationships before accepting this account.

E-Sign Disclosure

Disclosures can be provided in electronic form for the deposit account(s) you have selected to be opened online. Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will need to print, sign and mail-in the application to open an account.

1. In this consent "we", "us", and "our" are used to refer to The Partnership Federal Credit Union. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Your consent applies only to the disclosures and notices applicable to the deposit accounts opened during this online session.
2. Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so free of charge by calling us or writing us at the number or address listed below.
3. You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.
4. By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.

5. The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

- A personal computer or other device capable of accessing the internet
- A web browser which supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/>).

TIN CERTIFICATION AND BACKUP WITHHOLDING

Under penalties of perjury, I certify that:

1. The number provided on this application 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 U.S. person (including a U.S. resident alien)

SIGNATURES AND MEMBERSHIP AGREEMENT

By clicking accept below, I hereby make application for membership in **The Partnership Federal Credit Union** and agree to subscribe for at least one share. I certify that the information provided on this Membership Application is true and correct and understand that my electronic signature on this application apply to all accounts under my name. I agree to conform to the Credit Union's rules, regulations, bylaws, and policies now in effect and as amended or adopted hereafter. I acknowledge receipt of the Credit Union's Account Agreement and Disclosure Statement, Truth-in-Savings, Rate & Fee Schedule and Privacy Notice, and conditions set forth therein and to any amendments the Credit Union makes from time to time. I agree that the Credit Union may charge against my account(s) any debt owed by me to the Credit Union, now or in the future, without going through any legal process or court proceedings. If this is a joint account, the Credit Union may charge the debt(s) owed to the Credit Union by any or all of us against the deposits of any or all of us. I agree that the Credit Union may access salary, employment and credit information concerning my account(s) now and/or in the future and understand that my Application to establish an account will be verified through an account verification service. **The Internal Revenue Service does not require your consent to any provision of this electronic document other than the certifications required to avoid backup withholding.**