New Account Application

First Atlantic FEDERAL CREDIT UNION

MEMBERSHIP ELIGIBILITY (Applicant's affiliation with Monmouth or Ocean County, NJ):

- ☐ Live
- ☐ Work
- ☐ Worship
- ☐ Attend School
- ☐ Own a business/legal entity
- ☐ Related to existing Member

PRIMARY OWNER INFORMATION:

First Name: Last Name:

Email: Mother's Maiden Name:

JOINT OWNER INFORMATION:

First Name: Last Name:

Email: Mother's Maiden Name:

SIGNATURES (If section(s) do not apply, strike out and initial):

By signing below, the undersigned applies for membership in this credit union and acknowledges the information from this credit application is true and accurate. If approved, the undersigned agrees to the bylaws of this credit union and applicable account terms and conditions, as amended from time to time, and to pay membership fee. The undersigned certify that the information provided on this application is true and correct and that the terms of this application apply to all listed accounts. The undersigned acknowledges receipt of a copy of the terms and conditions applicable to each account and disclosure. The undersigned authorizes the credit union to investigate credit and employment history and obtain reports from consumer reporting agencies on them as individuals.

By signing you are affirming that you are eligible for credit union membership. You must live, work, worship, or attend school in Monmouth or Ocean County or be related to an existing First Atlantic Member. You may also qualify for membership if you own a business or other legal entities located in Monmouth and Ocean Counties.

Federal regulations enacted pursuant to Section 326 of the USA Patriot Act require all financial institutions to verify the identity of every person who seeks to open an account or become a signatory on an account with the institution after October 25, 2002. All persons are subject to the identity verification requirements even though they may be long term members of and well known to the institution. If you request to open an account or become a signatory on an account with First Atlantic, and First Atlantic has not previously verified your identity, we will request documentary verification of your identity, such as a driver's license or passport and/or we will verify your identity through other non-documentary methods. Similar identification requirements apply to business entities such as corporations and partnerships.

Under penalties of perjury, I certify that (1) I am not subject to backup withholding, and (2) I am a U.S. citizen or U.S. resident alien unless I have checked the box below. The Internal Revenue Service does not require your consent to any of this document other than the certifications required to avoid backup withholding.

➡SIGNATURE OF APPLICANT

X

☐ **By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN. I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the credit union is required to withhold at the current rate, as disclosed by the IRS, all reportable payments thereafter made to me until I provide a number.**

➡SIGNATURE OF JOINT OWNER

X

☐ **By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN. I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the credit union is required to withhold at the current rate, as disclosed by the IRS, all reportable payments thereafter made to me until I provide a number.**

FOR CREDIT UNION USE ONLY			
Date:	Branch:	Employee:	TL#
OFAC Verified:		Identification Verified:	