



Membership Application

PRIMARY MEMBER INFORMATION

Name	<input type="text"/>	SSN/TIN	<input type="text"/>
Address	<input type="text"/>	Date of Birth	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>
		Zip Code	<input type="text"/>
Country	<input type="text"/>	Driver's Lic. No.	<input type="text"/>
Personal Email	<input type="text"/>	Mother's Maiden Name	<input type="text"/>
Employer	<input type="text"/>	Work Email	<input type="text"/>
Employer Address	<input type="text"/>	Home Phone #	<input type="text"/>
Date of Employment	<input type="text"/>	Mobile Phone#	<input type="text"/>
If joining through family, please enter their name and relationship	<input type="text"/>	Retiree (yes/no) and Location	<input type="text"/>
		How did you hear about the Credit Union?	<input type="text"/>

JOINT MEMBER INFORMATION

Name	<input type="text"/>	SSN/TIN	<input type="text"/>
Address	<input type="text"/>	Date of Birth	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>
		Zip Code	<input type="text"/>
Country	<input type="text"/>	Driver's Lic. No.	<input type="text"/>
Email	<input type="text"/>	Mother's Maiden Name	<input type="text"/>
		Primary Phone #	<input type="text"/>

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been identified 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
- I am a U.S. person (including a U.S. resident alien).

Certification instructions: Do not check #2 if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Do not check #3 if you are not a U.S. person and complete a W-8 BEN.

AUTHORIZATION

I hereby make application for membership in the UNILEVER FEDERAL CREDIT UNION and agree to conform to its laws and amendments, thereof, and subscribe for at least one share (\$5.00). My deposit represents my "share" of ownership in the Unilever Federal Credit Union.

Primary Member Signature	<input type="text"/>	Please enter a Security Word below:	<input type="text"/>	Please attach a valid form of ID:
Joint Member Signature	<input type="text"/>		<input type="text"/>	*Driver's License
				*Passport, or
				*Birth Certificate



Member Advantage Share Draft Account

(The credit union version of a checking account)

Share Draft Account Agreement

I/we hereby authorize the Unilever Federal Credit Union (hereafter referred to as "UFCU") to establish a Share Draft Account for me/us (jointly with right of survivorship). UFCU is authorized to pay checks signed by me or any of us (if this Share Draft agreement is signed by more than one person) and to charge the payments against my/our Share Draft Account. The right or authority of the UFCU under this agreement shall not be changed or terminated by said owners, or any one of them, except by written notice to said UFCU which shall not affect transactions made theretofore.

I/we have read the important information, fee schedule and funds availability disclosure and agree to all terms and conditions therein. I/we acknowledge having received a copy. I/we wish to enroll in the UFCU Share Draft Account Program.

It is further agreed that:

1. Only UFCU Checks, ATM/VISA®Debit Card, (if an agreement is on file) or electronic withdrawal (as authorized by me/us) may be used to withdraw funds from this Share Draft Account.
2. The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this account. The Credit Union may pay such checks either by transferring funds, plus a service charge, from a designated share account; or by establishing a loan overdraft account with interest accrued daily. (We required your consent to provide these services).
3. The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or limitation on the time of payment) appearing on the check. The Credit Union is under no obligation to pay a check on which the date is more than six (6) months old.
4. Except for negligence, the UFCU is not liable for any action it takes regarding the payment or non-payment of a check.
5. The Credit Union has the right to offset any overdraft loan amount or negative Share Draft account balance against shares and deposits maintained in other Credit Union accounts.
6. Any objection regarding any item shown on a periodic statement of this Account is waived unless made in writing to the UFCU within 60 days after the statement is mailed.
7. UFCU has the right to terminate this agreement and add or change rates, fees, terms, conditions or other requirements that UFCU may establish from time to time.

US Patriot Act: 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 TO 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 ask to see your driver's license or other identifying documents.

Primary Member Signature Joint Member Signature

ATM/Visa Debit Card Application

Please sign below to request our ATM/Visa Debit Card.

Primary Member Signature Joint Member Signature

Daily limits on the debit card are as follows:

ATM Withdrawals/PIN-based \$500.00 every 24-hour period
 Point-of-Sale Purchases \$2,000.00 every 24-hour period
 OnlineTransactions \$2,000.00 every 24-hour period

For security purposes, international transactions are blocked unless notified. To temporarily unblock international transactions, please fill out a travel form or e-mail carlo.constantino@unilever.com or angelica.calderon@unilever.com or call us at 800-975-3328.

Order Checks?

FOR INTERNAL USE ONLY:

Member Account #	<input type="text"/>	Welcome Email	<input type="text"/>
OFAC	<input type="text"/>	PIN for Home Banking	<input type="text"/>
Supervisor Signature	<input type="text"/>	Welcome Letter	<input type="text"/>

FACTS**UNILEVER FEDERAL CREDIT UNION - ANNUAL PRIVACY NOTICE**
WHAT DOES UNILEVER FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income.
- Account Balances and Payment History.
- Credit History and Transaction History.

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons UNILEVER FEDERAL CREDIT UNION chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Unilever Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness.	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 1-203-816-4041 or go to www.unileverfcu.org.

Who we are

Who is providing this notice?

Unilever Federal Credit Union

What we do

How does Unilever Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Unilever Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan (e.g. obtain information from credit bureaus).
- Deposit money or make a withdrawal.
- Use your debit card.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for non-affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- For example, Alloya Corporate Federal Credit Union (clearing for share drafts and EFT transactions).

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Unilever Federal Credit Union does not share with non-affiliates.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Unilever Federal Credit Union does not jointly market.

Other important information