



ONLINE ACCESS APPLICATION

555 New Jersey Avenue, NW, Suite 100, Washington, DC 20001 • Office: 301.683.2800 • Fax: 202.393.6279 • www.aflcioefcu.org

You must complete this form in its entirety. Incomplete applications will be sent back to you. NCUA requires member verification. You may submit an unexpired Government issued ID or unexpired valid driver's license; the address on the identification must match what is on the form. Refer to the end of the form for acceptable address documentation.

CURRENT INFORMATION

Primary Owner

First Name _____ MI _____ Last Name _____

Current Address _____

City _____ State _____ Zip _____

Physical Address if P.O. Box _____

City _____ State _____ Zip _____

Home Phone _____ Date of Birth _____

Office Phone/Extension _____ Social Security Number _____

Cell Phone _____

Joint Owner

First Name _____ MI _____ Last Name _____

Social Security Number _____ Date of Birth _____

Current Address _____

City _____ State _____ Zip _____

Please sign me up for the following products:

On-Line Banking and Electronic Statement

Bill Payer

Owner E-mail Address:

Joint Owner E-mail Address:

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, (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 I am a U.S. citizen or other U.S. person (defined below).

- Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:
- An individual who is a U.S. citizen or U.S. resident alien
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States
- An estate (other than foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701.7).



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- The Foreign Account Tax Compliance Act (FATCA) is a 2010 United States federal law to enforce the requirement for United States persons including those living outside the U.S. to file yearly reports on their non-U.S. financial accounts to the Financial Crimes Enforcement Network (FinCEN). Reminder: You may have to report information about foreign financial assets and accounts. Under FATCA, certain U.S. taxpayers holding financial assets outside the United States must report those assets to the IRS on Form 8938, Statement of Specified Foreign Financial Assets.

I am exempt from FATCA Reporting

DISCLOSURE AND AGREEMENT

(Please read and sign below to complete application.)

I acknowledge that membership at the AFL-CIO Employees Federal Credit Union comes with certain ongoing responsibilities. By signing this document, my Joint Owner, if any, and I agree to abide by the properly disclosed terms and conditions of all accounts or services I/we may receive at the Credit Union. These terms and conditions will be disclosed in accordance with applicable state and federal laws.

Signature of Member Owner _____ Date _____

Signature of Joint Owner _____ Date _____

AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS AND OTHER RECORDS

AFL-CIO EMPLOYEES FEDERAL CREDIT UNION is delighted that you are considering enrolling in E-Statements. After you read the following information, you may consent to receive E-Statements to replace all of your future paper account statements by signing below.

What do E-Statements include? E-Statements include all activity for savings accounts, checking accounts, club accounts, share certificates, IRA accounts and loans. If you select E-Statements, you will also be consenting to electronic delivery, at the Credit Unions sole option, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of Credit Union transactions with you or on your behalf.

Requirement for Email Address: You agree to provide the Credit Union with an email address for you to receive statement availability notifications and electronic records. You agree that if you change your email address, it is your responsibility to provide the Credit Union with a new email address for E-Statements notifications. You may provide the Credit Union with your new email address by logging onto Online Banking and going to the preferences to change your address.

Equipment and Software Requirements: To receive E-Statements or electronic records, you need Internet access and a web browser, (such as Microsoft's Internet Explorer 5.5 or higher or Netscape Navigator 6.0 or higher or Opera 5 or higher). By selecting to receive E-Statements, you represent that you have such equipment and software and that you can download, access, read, review, print and store the E-Statements AFL-CIO EMPLOYEES FEDERAL CREDIT UNION provides to you. An E-Statement is an electronic version of your monthly or quarterly account statement and will be viewable using Adobe Acrobat Reader or similar document viewer. Your statement will look the same as a paper statement.

Accessing E-Statements: E-Statements will be accessed by receipt of e-mail notice from AFL-CIO EMPLOYEES FEDERAL CREDIT UNION as statements@aflcioefcu.org. E-Statements for the prior calendar month (or quarter, if you receive only quarterly statements) will be available for viewing within five (5) business days of the last business day of the calendar month (or quarter). When E-Statements are available for your review you will be notified at the email address you have registered with the AFL-CIO EMPLOYEES FEDERAL CREDIT UNION. E-Statements will remain available for at least 90 days, unless or until credit union, hardware cannot hold space for older statements.



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Your Rights to Receive Paper Statements and to Withdraw Consent: You have a right to receive paper copies of any electronic records if applicable law specifically requires AFL-CIO EMPLOYEES FEDERAL CREDIT UNION to provide such documentation. You have a right to receive past or current statements in paper form. You may withdraw your consent to receive E-Statements and records electronically at any time. To withdraw your consent to receive E-Statements and electronic records, or to request a paper copy of your statements, contact AFL-CIO EMPLOYEES FEDERAL CREDIT UNION in person at any of our branch offices; or call 301-683-2800 or write us at: AFL-CIO EMPLOYEES FEDERAL CREDIT UNION, 8000 Corporate Drive, Suite 100, Landover, MD 20785. Any notice will not become effective until received by AFL-CIO EMPLOYEES FEDERAL CREDIT UNION and AFL-CIO EMPLOYEES FEDERAL CREDIT UNION has had sufficient time to act on it (up to two (2) business days). A fee to request paper copies of statements or electronic records may be imposed as set forth in our Rate and Fee Schedule.

Electronic Signature: You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service AFL-CIO EMPLOYEES FEDERAL CREDIT UNION offers; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and AFL-CIO EMPLOYEES FEDERAL CREDIT UNION.

Your selection to receive your statements electronically will become effective immediately and means that you will no longer receive paper statements in the U.S. Mail. By signing below, you acknowledge that you have read and agree to the terms in the "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS AND OTHER RECORDS." This Agreement, including the validity of any signatures or consents, any claims, or any disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Maryland.

Signature of Primary Owner _____ **Date** _____

Signature of Joint Owner (1) _____ **Date** _____

Signature of Joint Owner (2) _____ **Date** _____

Fax completed Application to 202-393-6279

Scanned documents can be sent to cuonline@aflcioefcu.org

Mailed documents can be addressed to:
AFL-CIO Employees Federal Credit Union
Attention: Online Banking
555 New Jersey Avenue, NW, Suite 100
Washington, DC 20001

Acceptable address documentation if address does not match unexpired government issued ID or unexpired valid drivers license: must be in the name of applicant; utility bill, cable bill, phone bill, paystub, notarized letter or lease agreement, or a certified/recorded deed of trust.