



APPLICATION FOR MEMBERSHIP PLEASE PRINT

Date _____ Teller ID _____ ChexSystems _____ OFAC _____

Account Number _____ (Check all that apply) Shares Checking Money Market

Name _____ SSN/EIN _____ - _____ - _____ Date of Birth _____

Address _____ Home Phone () _____

City & State _____ ZIP+4 _____ Work Phone () _____

Email Address _____ MOTHER'S MAIDEN NAME _____

Do you Own ___ Rent ___ Live with Parent ___ Date you moved to present address _____

Have you lived in Arizona for the last five years? yes no Previous state lived in _____

Driver's License Number/State _____ Birth Place _____

Employer _____ Occupation _____

***Joint member name** _____ SSN _____ - _____ - _____ Date of Birth _____

Address _____ City & State _____ ZIP+4 _____

Home Phone () _____ Email Address _____

Driver's License Number/State _____ Relationship _____ Work Phone () _____

Has joint owner lived in Arizona for the last five years? yes no Previous state lived in _____

Birth Place _____ MOTHER'S MAIDEN NAME _____

Membership eligibility: Live Work Worship within Pima County

*Name of Member _____ Relationship to Member _____

**If you were referred by one of our members, the member who referred you may receive compensation for recommending that you join Pyramid Credit Union.*

Have you been a member of Pyramid before? Yes No How did you hear about Pyramid? _____

ACCOUNT BENEFICIARY (if applicable) _____ SSN _____ - _____ - _____ DOB _____

Address _____ City & State _____ ZIP+4 _____

Home Phone () _____ Driver's License Number/State _____

CHECKING (Share Draft) INFORMATION

Money Market Checking (Checks only. ATM/Debit card not available; Reg D limitations apply. See TIS disclosure.)

Overdraft Protection: **(Descriptions on the reverse of this form)**

___ No OD protection (0) ___ Shares only (1) ___ Shares then Loan (6) ___ Loan only (7) ___ Loan then Shares (8)

Please check the type of card you wish to receive. If you do not wish to receive any type of card leave it blank.

ATM Card Only Card # 1 _____

VISA Debit Card Card # 2 _____

MINOR MEMBER: (Requires parent/guardian as joint owner on account and signature below, guaranteeing payment of any checks and/or debits made on account). PARENT ACCOUNT NUMBER: _____

I/we hereby agree that the information listed on this application is true and correct to the best of my/our knowledge. I/we authorize PCU to investigate my/our credit record and to check statements that I/we have made. I/we agree to write checks on my account only after funds are deposited and understand that the credit union may refuse to honor NSF drafts (Non-Sufficient Funds). I/we understand that all cards are the property of Pyramid Credit Union and may be revoked, without prior notice, and the card(s) may be used only in accordance with the laws and regulations applicable in the account for which it was used. I/we here agree to: 1) Notify the credit union of the loss or unauthorized use of our card(s); and 2) Surrender the card(s) to the credit union upon request. I/we have received account agreements and disclosures for this account and agree to be bound by the terms contained therein.

Primary Member Signature

Date

Joint Member Signature (Must have if Minor Acct)

Date

Overdraft Protection

Pyramid Credit Union offers members the option to select Overdraft Protection on their share draft accounts. Overdrafts are handled in the following manner:

(0) *No protection:* Draft is returned, account is charged.

(1) *Shares only:* Exact amount needed to cover draft(s) is transferred until share account balance is at \$50.00, then draft is returned, account is charged.

(6) *Shares then loan:* Exact amount is transferred from shares to cover drafts until minimum share balance of \$50.00 is reached, then exact amount is transferred from loan to cover drafts until loan limit is reached. If both limits are reached, then draft is returned and the account is charged.

(7) *Loan only:* Exact amount transferred from loan to cover drafts until limit reached, then draft is returned, account is charged.

(8) *Loan then shares:* Exact amount is transferred from loan to cover drafts until loan limit is reached, then exact amount is transferred from shares to cover drafts until minimum share balance of \$50.00 is reached. If both limits are reached, then draft is returned and the account is charged.

No additional fees are charged for these above protections (except regular NSF fees when necessary). Overdraft loans are subject to terms of the loan agreement with Pyramid Credit Union.

Pyramid also offers a discretionary Overdraft Privilege service for eligible members. Rather than automatically returning unpaid any non-sufficient fund items that you may have, we will consider – without obligation on our part – payment of your reasonable overdrafts for accounts in good standing. Members eligible for this service will be notified directly. The Overdraft Privilege service pays after other overdraft protection options have been used. Regular NSF fees will apply for each item paid through the Overdraft Privilege service.

IMPORTANT INFORMATION REGARDING THE USA 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 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 or other identifying documents.