



MUTUAL SECURITY

Your Community Credit Union

Eligibility (Please check one):

- I live, work, worship or attend school in Fairfield, Litchfield or New Haven county.
 I am a family member of a current Mutual Security member. **Member Name:** _____

IF MAILING APPLICATION, PLEASE INCLUDE A COPY OF PHOTO ID FOR THE PRIMARY AND JOINT APPLICANT (IF APPLICABLE).
 MAIL TO: MUTUAL SECURITY CREDIT UNION, P.O. BOX 2489, SHELTON, CT 06484-1489.

How did you hear about us? Friend/Family Newspaper Radio TV Company _____ Internet Other _____

Primary Owner Information	
Name: (Last, First, Middle Initial)	
Social Security # (Tax ID):	
Date of Birth:	
Home Phone & Cell Phone:	
Street Address:	
City, State & Zip:	
ID/Driver's License: (Number, State, Expiration Date)	
Email:	
Employer:	
Employer Street Address:	
Employer City, State & Zip:	
Work Phone:	

Joint Owner Information	
Name: (Last, First, Middle Initial)	
Social Security # (Tax ID):	
Date of Birth:	
Home Phone & Cell Phone:	
Street Address:	
City, State & Zip:	
ID/Driver's License: (Number, State, Expiration Date)	
Email:	
Employer:	
Employer Street Address:	
Employer City, State & Zip:	
Work Phone:	

Designation of Beneficiary (if no Joint Owner)

Reserving the undersigned the right to revoke or change this designation, in writing, I hereby designate:

First Beneficiary	
Name: (Last, First, Middle Initial)	
Social Security Number:	Date of Birth:
Street Address:	
City, State & Zip:	

Successor Beneficiary	
Name: (Last, First, Middle Initial)	
Social Security Number:	Date of Birth:
Street Address:	
City, State & Zip:	

as beneficiary of the Credit Union account. This shall be deemed revoked upon signature of a new joint share account agreement for this account.

Checking Accounts:

- Ultimate Checking (UC) – High Yield Checking. Please complete UC application.
 Classic Checking – Truly Free Checking, No monthly fees, No minimum balance requirements. \$5 minimum opening deposit.
 Advantage Checking – A competitive rate interest-earning checking account. Free with direct deposit of \$400/month/avg or \$3 monthly fee applies. \$5 minimum opening deposit.

Additional Accounts: Check off the account(s) you would like to open:

- Holiday Club \$5 minimum opening deposit.
 Vacation Club \$5 minimum opening deposit.
 Money Market \$2,500 minimum opening deposit.
 Starter Certificate (Term: _____ mos.) \$50 maximum weekly direct deposit.
 Certificate (Term: _____ mos.) \$500 minimum opening deposit.

eStatements:

- I would like to enroll in eStatements. I understand that I will no longer receive a paper account statement via the postal service from Mutual Security. My email address is: _____

ATM/VISA Bonus Check Card

- VISA Bonus Check Card Include Joint Owner on card selection

Your Personal Identification Number (PIN) is a system generated four digit number and will be mailed to you. The PIN can be changed at any MSCU ATM. You can access over 67,900 ATMs with unlimited surcharge free transactions at all Allpoint, SUM and Co-Op network ATMs for a flat rate of 75 cents per month for VISA Bonus Check Card, and 95 cents per month for ATM card; free with Ultimate Checking. To opt out of this network service, please visit at any branch, go to www.msccu.net, or call 800-761-2400, option 4.

CashLine (Automated Telephone)/WebLine (Internet Banking) Enrollment – Issue/Reissue New Security Codes

- I authorize MSCU to issue/reissue a Personal Identification Number (PIN) – 4 numeric digits, for accessing my account via the CashLine/WebLine service.
 I authorize MSCU to issue/reissue a Password – up to 10 characters, to be used along with the CashLine PIN above, for accessing my account via the WebLine service.
 By using this PIN and Password, I/we agree to be bound by the terms and conditions of the EFT and CashLine/WebLine Disclosures /Agreement and amendments, which have been provided to me. (If you wish to receive another copy of any document, please email us at info@msccu.net, visit our web site at www.msccu.net, call us at 800-761-2400, or visit any branch office.)

I/we have received a copy of the Agreements and agree to all terms and conditions.

Primary Owner Signature _____ Date _____ Joint Owner Signature _____ Date _____

OFFICE USE ONLY:

Date: _____ Initials: _____ CHK _____ ChexSystems _____ Bridger _____ ATM _____ Rev. 01/2010

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 or persons added as joint owners to new or existing accounts. What this means to you: when you open an account or add/change joint owners, we will need all names, street addresses, dates of birth, and other information that will allow us to identify you and any joint owner. We will ask to see and may retain a copy of an unexpired driver's license, passport, state identification card, alien identification card for non-resident aliens or other identifying documents for each owner of an account.

MEMBERSHIP AGREEMENT

I/We apply for membership and agree to conform to the Bylaws or any amendments thereof in Mutual Security CU (MSCU). Under penalties of perjury, I/we certify the information on this form is true, correct and complete. I/we authorize MSCU to request a credit report in considering the membership application and later in connection with updates, renewals or extensions of credit. I/we understand at my/our request MSCU will inform me/us whether or not a credit report was requested along with the name and address of the reporting agency. I/we also authorize MSCU to report my/our performance under this agreement to credit bureaus and others who may properly receive such information.

TIN Certification and Back up Withholding Information — Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number;
2. I am not subject to backup withholding because: a) I am exempt from backup withholding; b) I have not been notified by the IRS that I am subject to back up 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
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions: Cross out item 2) above 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. Cross out item 3) and complete a W-8 BEN if you are not a U.S. person. The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

CHECKING AGREEMENT

a) MSCU is authorized to pay checks signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the balance in this account; b) Only check blanks and other methods approved by MSCU may be used to make withdrawals from this account; c) MSCU is under no obligation to pay a check that exceeds the fully paid and collected balance in this account. However, if any of the signers writes a check that would exceed such balance and result in this account being overdrawn, MSCU may: 1) Pay such check and transfer funds to this account in the amount of the resulting overdraft, plus a service charge, from any other share account except Individual Retirement Accounts, from which any of the signers is then eligible to withdraw shares. If MSCU has paid such check and there are insufficient funds in any or all of the other share accounts, I agree to pay to MSCU within five (5) days notice to me the difference between the amount paid by MSCU and the amount, if any, that was transferred from other share accounts. If I do not pay the required amount, I agree that I will also pay MSCU its reasonable costs to collect the amount that I owe; 2) If none of the signers has share available sufficient to pay the overdraft, and if at that time any of the signers is eligible to receive loan advances from MSCU, that check will be deemed to be a request to MSCU for an advance under such loan account in amount sufficient to permit MSCU to honor such draft plus a service charge and credit the advance to this account; d) When paid, check becomes the property of MSCU and will not be returned either with the periodic statement of this account or otherwise; e) Except for negligence, MSCU is not liable for any action it takes regarding the payment or nonpayment of a check; f) Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to MSCU before the end of 14 days after the statement is mailed; g) This account is also subject to such other terms, conditions and service charges as MSCU may establish from time to time; h) This account is subject to MSCU's right to require advance notice of withdrawals; i) All non-cash payments received on shares in the checking account will be credited subject to final payment; j) MSCU may terminate checking service if this account is not maintained in a satisfactory manner; k) If this agreement is signed by more than one person, the persons signing on the reverse side shall be the joint owners of this account, which in that event shall be subject to the additional terms and conditions printed below under Joint Owner.

JOINT AGREEMENT

MSCU is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transactions of business for this account. The Joint Owners of this account hereby agree with each other and with MSCU that all sums now paid in on shares or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge MSCU from any liability for such payment. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans.

eSTATEMENTS/eMAIL

By requesting electronic statements, or eStatements, I consent to the agreement below.

I authorize Mutual Security Credit Union (MSCU) to make my member statements available online. I authorize MSCU to notify me by email that my member statements and, if applicable, disclosures about resolving electronic transaction errors, are available. I understand MSCU will no longer send my account statements in paper form via the postal service. I also understand, for a fee I can request a paper copy of my statement by contacting MSCU, via email: info@mscu.net, phone: (800) 761-2400 or by mail: Mutual Security Credit Union, PO Box 2489, Shelton, CT 06484. I have the right to withdraw consent for the provision of electronic statements by emailing MSCU, at info@mscu.net, a request at least 5 days prior to the next statement period. MSCU also will periodically email me, at the address I have provided, important disclosures, notices and special offers, but I understand that paper versions are available upon request. I authorize MSCU to use my email address to communicate with me. I understand that it is my responsibility to inform MSCU of any changes to my email address.

To view your eStatement you will need Adobe Acrobat Reader. eStatements are not compatible with WebTV/MSN TV.

CASHLINE/WEBSITE SERVICE DISCLOSURE/AGREEMENT

Mutual Security Credit Union (MSCU or we or us) and the member(s) (member or you) hereby agree as follows:

1. CashLine/WebLine Services: You hereby apply to MSCU for CashLine and/or WebLine access. In order to remain eligible for these services, you must be a member of MSCU in good standing. The following transactions may be performed by you through either CashLine or WebLine: (a) Transfers. You may transfer up to \$10,000 among your MSCU accounts. Transfers are limited to six (6) per month per account in any combination of phone, CashLine, and WebLine transactions (Checking transfers are unlimited). You may transfer funds between other MSCU account numbers provided you complete a separate authorization form obtained from MSCU; (b) Withdrawals. You may make check withdrawals of up to \$10,000 from your savings accounts (except IRAs and CDs), checking, and Cash Plus Credit Line. A check will be mailed on the next business day; (c) Bill Payer Services. To be eligible for this feature, you must be enrolled in WebLine, have your WebLine password, and an MSCU checking account. To enroll, you sign on to WebLine and select pay bills to enroll in this service. By enrolling you agree to the terms and conditions of WebLine MemberPay posted here <http://www.mscu.net/www/hbdislosure.asp>; (d) Additional Services. From time to time, MSCU may announce additional services which are available through the WebLine. Your continued use of this service will indicate your acceptance of the terms and conditions presented at the time they are announced; (e) Access Limitations. MSCU reserves the right to limit the amount of on-line access per month or per session.
2. PIN/Password: Access to your account via CashLine will require a 4-digit Personal Identification Number (PIN). Access to your account via WebLine will be by means of your 4-digit Cash Line PIN and a Password containing up to 10 letters and/or digits. A Password will be issued to you upon receipt of your WebLine application. Your first transaction using the WebLine should be to change your Password to one that you select. You agree not to make your PIN and/or Password available to any other person. Disclosing your PIN and/or Password to a joint owner on one of your MSCU accounts will give them access to all of your MSCU accounts, whether they are joint on them or not. If you believe that your PIN and/or Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (800) 761-2400 between 8 a.m. and 4 p.m. Monday through Friday, or write us at P O Box 2489, Shelton, CT 06484.
3. Liability for Unauthorized Transfers: (a) Liability Disclosure. Tell us at once if you believe your PIN and/or Password has been lost or stolen and immediately change your PIN and/or Password. Telephoning us is the best way of keeping your possible losses down. You could lose all of the money in your account, plus your maximum Cash Plus overdraft line of credit. If you believe your PIN and/or Password has been lost or stolen and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your PIN and/or Password without your permission. If you do not tell us within two (2) business days after you learned of the loss or theft of your PIN and/or Password, and we can prove that we could have stopped someone from using your PIN and/or Password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, you have sixty (60) days after the statement was mailed to you to tell us. If you do not tell us within 60 days and we can prove that we could have stopped someone from using your PIN and/or Password, you will not get any money back. We can extend this period if a good reason kept you from telling us; b) Address and telephone number. If you believe your PIN and/or Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at (800) 761-2400, or write to us at Mutual Security Credit Union, P.O. Box 2489, Shelton, CT 06484.
4. Charges: There are no charges for using CashLine or WebLine at this time. However, we reserve the right to institute charges in the future. If there are insufficient funds in the account you designate to pay a bill(s) using WebLine MemberPay, you will be charged the Checking Account Overdraft fee stated in our fee schedule.
5. Statements: You will receive a statement each month unless there has been no activity. All transactions generated by you through CashLine and/or WebLine and any fees will appear on your monthly or quarterly statement. No other receipts will be sent.
6. Our Liability: If we do not complete a transaction to or from your account on time or in the correct amount, we will be liable for your reasonable losses or damages. However, there are some exceptions we will not be liable for: (a) if, through no fault of ours, you do not have enough money in your account to make the transfer; (b) if the transfer would go over the credit limit on your Cash Plus overdraft line of credit; (c) if the WebLine equipment or software was not working properly and you knew about the breakdown when you started; (d) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken. We shall not be responsible for any other loss, damage, or injury whether caused by the equipment, software, and/or the CashLine or WebLine services, nor shall we be responsible for any direct, indirect, special, or consequential damages arising in any way out of the installation, use, or maintenance of your equipment and/or software, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software, or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.
7. Errors and Questions: In case of errors or questions about your electronic transfers, telephone us at (800) 761-2400 or write us at P.O. Box 2489, Shelton, CT 06484 as soon as you can. We must hear from you no later than 60 days after you learn of the error. You will need to tell us: (a) your name and account number; (b) why you believe there is an error and the dollar amount involved; (c) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to 45 days to investigate the complaint, but you will have use of the funds in question after the ten (10) business days. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.