

TRI-AG (WV) FEDERAL CREDIT UNION
1550 EARL CORE ROAD – SUITE 100
MORGANTOWN, WV 26505
Phone: 304-292-3798

THANK YOU FOR APPLYING FOR MEMBERSHIP IN OUR CREDIT UNION.
ENCLOSED YOU WILL FIND THE FOLLOWING FORMS NECESSARY TO
COMPLETE YOUR APPLICATIONS FOR MEMBERSHIP.

- **ACCOUNT CARD:** COMPLETE FRONT AND BACK. **\$6.00** IS REQUIRED TO OPEN THE ACCOUNT.
- **COPY OF YOUR DRIVER LICENSE:** DUE TO THE PATRIOT ACT WE ARE REQUIRED TO HAVE THIS IN YOUR FILE.
- **MEMBER IDENTITY INFORMATION & VERIFICATION CARD:** COMPLETE AND RETURN.
- **FLYER SHOWING WHAT THE CREDIT UNION OFFERS**
- **PRIVACY NOTICE:** FOR YOUR RECORDS
- **RATE AND FEE SCHEDULE:** FOR YOUR RECORDS. THESE ARE BOARD CONTROLLED AND COULD CHANGE MONTHLY OR QUARTERLY. CALL THE CREDIT UNION FOR CURRENT RATES.

PLEASE RETURN ALL FORMS AND FEE TO THE CREDIT UNION.

ANY QUESTIONS OR HELP PLEASE CALL THE CREDIT UNION.

TRI-AG (WV) FEDERAL CREDIT UNION


Karen Mason
MANAGER



ACCOUNT TYPE

All of the terms, conditions, form of account ownership, account selection and other information indicated on this Card apply to all of the accounts listed unless the Credit Union is notified in writing of a change.

<input type="checkbox"/> Share/Savings: _____	Suffix _____	<input type="checkbox"/> Money Market: _____	Suffix _____
<input type="checkbox"/> Share Draft/Checking: _____		<input type="checkbox"/> HSA: _____	
<input type="checkbox"/> Share Certificate/Certificate: _____		<input type="checkbox"/> Other: _____	

The account number for each of the accounts listed consists of the suffix added to the end of the Member Number listed in the "MEMBER APPLICATION AND OWNERSHIP INFORMATION" section. If this Card applies to more than one account of the same type, more than one suffix will be listed for that account type.

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member No: _____

Member/Owner: _____

Street: _____ SSN/TIN: _____

City/State/Zip: _____ Driver's Lic. No: _____

Home Phone: _____ Date of Birth: _____

Listed Unlisted Password: _____

Work Phone: _____ Employer: _____

Membership Eligibility: _____ E-mail: _____

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and
- (2) I am not subject to backup withholding because: (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
- (3) I am a U.S. citizen or other 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 a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).
- (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.

Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure. *The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.*

X	_____	X	_____
Signature	Date	Signature	Date
Y		Y	

ACCOUNT SERVICES

- Payroll Deduction/Direct Deposit: _____ ATM Card: _____
- Overdraft Protection (Indicate transfer priority.): _____ Debit Card: _____
- _____ Audio Response: _____
- PC Access/Internet Banking: _____ Other: _____

ACCOUNT OWNERSHIP

Designate the ownership of the accounts and responsibility for the services requested.

- Individual**
- Joint Account with Rights of Survivorship**
- Joint Account without Rights of Survivorship**

Joint Owner: _____

Street: _____ SSN/TIN: _____

City/State/Zip: _____ Driver's Lic. No: _____

Home Phone: _____ Date of Birth: _____

- Listed Unlisted

Password: _____

Work Phone: _____ E-mail: _____

Joint Owner: _____

Street: _____ SSN/TIN: _____

City/State/Zip: _____ Driver's Lic. No: _____

Home Phone: _____ Date of Birth: _____

- Listed Unlisted

Password: _____

Work Phone: _____ E-mail: _____

ACCOUNT DESIGNATIONS

Payable on Death (POD)/Trust Account

- All Accounts Designate Specific Accounts: _____

Beneficiary/POD Payee: _____ Beneficiary/POD Payee: _____

Street: _____ Street: _____

City/State/Zip: _____ City/State/Zip: _____

UTMA/UGMA (as custodian for _____ (minor) under the Uniform Transfers/Gifts to Minors Act) Minor's SSN/TIN: _____

Agency Print Name of Agent: _____

Signature: _____ Date: _____

- All Accounts Designate Specific Accounts: _____

Other: _____ See Account Authorization Card

FOR CREDIT UNION USE ONLY See Account Change Card See Insurance Beneficiary Card

Date of Membership: _____ Opened /App'd by: _____ Member Verification: _____

TRI-AG (WV) FEDERAL CREDIT UNION
PRIVACY NOTICE - 2013
July 2013¹

Tri-Ag (WV) Federal Credit Union understands that your privacy is important. You have received this notice in accordance with applicable state and federal laws and it describes the Tri-Ag (WV) Federal Credit Union privacy policy and practices about the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

Tri-Ag (WV) Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on member applications or other forms;
 - Information about your transactions with us or others; and
 - Information we receive from a consumer reporting agency;
 - Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.
 - We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information
- We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.
 - You will receive appropriate notice if our privacy policy changes.
 - Our privacy policy applies to current and former members of the Credit Union.
 - If you decide to terminate your membership with Tri-Ag (WV) Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.
 - Tri-Ag (WV) Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:
 - Protect your account numbers, card numbers, PIN'S and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
 - Use caution when disclosing your account numbers, social security numbers, etc. to other persons.
 - Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- If you have questions concerning this notice, please do not hesitate to call us—we are here to serve you.

Signature

TRI-AG (WV) FEDERAL CREDIT UNION
INTERNET TELLER
AGREEMENT
www.triagwvfcu.virtualcu.net

With this service, you will be able to access your account balances, view transactions made to deposit accounts, make transfers, request withdrawals, and update your personal information. You acknowledge account transaction history is immediate upon receiving access to the Internet Teller. You agree transaction requests made through the Internet Teller are immediate and are subject to funds availability. Please keep in mind that checks and debit transactions clearing your account are posted in the afternoon. You should exercise caution in providing authority, information, documentation or access devices to others. All transactions made by any person to whom you provide authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such transactions. Further, you and the person authorized shall be jointly and severally responsible to the Credit Union for all access or use of your accounts and services with us. You agree that all owners and authorized users may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you.

This includes, but is not limited to, information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans, or other services with us. You acknowledge and agree that any owner of a joint account, or service, or any co-borrower may provide authority to others, who will have access to all such information as to all owners and/or co-borrowers. Further, if a member is used to establish multiple forms of membership (for example, a member authorizes a joint owner for the share draft checking account but not the share savings account), we are authorized to send and provide information jointly to all parties, which may provide such information as to all accounts evidenced by or opened through the member. 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 we offer, or in accessing or making any transaction regarding any agreement, acknowledgment, consent, terms, disclosures, or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing.

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication, and may respond to an e-mail at either the address provided with the communication or the e-mail address in your Membership Application and Signature Card or on this agreement. Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction. Regular non-encrypted e-mail is not secure. Accordingly, you should exercise caution regarding e-mails and other electronic communications.

Our website may contain links to third party websites. We provide these links as a service to you. When you link to a third party website you leave our website. We want you to be aware that we are not responsible for the privacy practices of any other website. We encourage you to read the privacy policies or any website you access, especially if individual identifying information is being collected. We are not affiliated with or an agent of any third party website that you link to via our website. The Credit Union is assigning you a temporary password of your last 4 digits of your SS#. The first time you sign onto the Internet Teller, you will be prompted to choose a new password. If you feel someone may have gained access to your password or, should you forget your password, please contact the credit union immediately. An Internet Teller System Quick Reference Guide will be provided. Please allow at least one business day for us to activate your on-line access to our Internet Teller.

By signing below, you agree to the terms and conditions as outlined above and in the Membership and Account Agreement.

Member's e-mail address

Member's Signature

Date

Acct # _____

**TRI-AG (WV) FEDERAL CREDIT UNION
1550 EARL CORE RD
MORGANTOWN WV 26505
304-292-3798 FAX 304-291-3264**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW
ACCOUNT**

On October 26, 2001, President Bush signed into law the U.S.A Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that section 326 of the Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as a joint owner and have access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

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 will also ask to see your driver's license or other identifying documents. A copy of the identifying documents will be kept by the credit union. The document is scanned into our computer system and is attached to your account. If the document is not scanned then a copy will be kept in your file.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective, we will also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan or are added as a joint owner to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identity verification procedures.

Members Signature

Date

Employees Initials

TRI-AG (WV) FEDERAL CREDIT UNION FEE SCHEDULE

November 21, 2013

DEPOSIT ACCOUNT FEE

DESCRIPTION	FEE	
SHARE DRAFT/ACH/EFT NSF FEE	\$	25.00
SHARE DRAFT STOP PAYMENT FEE	\$	15.00
SHARE DRAFT COPY	\$	1.00
DRAFT BACK FEE	\$	2.00 .02/CHECK
ATM OVERDRAFT (IF MEMBER OPTS IN)	\$	25.00
ATM REPLACEMENT CARD	\$	10.00
ADDITIONAL STATEMENT FEE	\$	1.00 PER PAGE

LOAN ACCOUNT FEE

DESCRIPTION	FEE	
TITLE FEE	\$	3.00 PLUS COST
LOAN COLLECTION (EX:REPO FEE)	COST	
COURTHOUSE LIENS	\$5.00 - \$20.00	
UCC FEE	\$20.00 PUT ON	\$20.00 TO TAKE OFF
LOAN APPLICATION FEE	\$	25.00

MISCELLANEOUS FEES

DESCRIPTION	FEE	
DEPOSITED ITEM RETURN FEE	\$	10.00
WIRE TRANSFER (OUTGOING) FEE	\$	15.00
FOREIGN WIRE FEE	\$	30.00
MONEY ORDER FEE	\$	2.00
CREDIT UNION OFFICIAL CHECKS (NON MEME	\$	3.00 PER CHECK
CU OFFICIAL CHECKS MAILED (NON MEMBER	\$	3.50 PER CHECK
SHARE DRAFT COUNTER CHECKS (TEMP)	\$	1.00 PER SHEET
IRA MAINTENANCE FEE	\$	11.00
COPIES	\$	0.25 PER PAGE
INACTIVE ACCOUNT FEE (AFTER 1ST YEAR)	\$	0.50 PER QUARTER
NOTARY SERVICES	FREE	
FAX SERVICE	\$	1.00 PER PAGE
TRAVEL MONEY CARDS	\$	5.00 NEW
TRAVEL MONEY CARD RELOADS	\$	1.00 CREDIT UNION CHARGE
TRAVEL MONEY CARD RELOADS	\$	2.00 VENDER CHARGE

Member Signature: _____

Date: _____

Employee Initials: _____

TRI-AG (WV) FEDERAL CREDIT UNION
DIVIDEND RATE SHEET
 January 1, 2014

TYPE	DIVIDEND	APY
REGULAR SHARES		
\$100.00 - \$20,000.00	0.05%	0.05%
\$20,000.01 and OVER	0.10%	0.10%
SHARE DRAFTS		
ANY BALANCE	0.00%	0.00%
SHARE CERTIFICATES		
6 MONTHS	0.10%	0.10%
12 MONTHS	0.20%	0.20%
24 MONTHS	0.30%	0.30%
IRA'S		
ANY BALANCE	0.05%	0.05%