

Millstream Area Credit Union Membership & Service Application

1 PRIMARY MEMBER INFORMATION

I WANT TO JOIN I AM A MEMBER MILLSTREAM ACCT. NO. _____

MR. MS.
 MRS. MISS

FULL NAME _____ SOCIAL SECURITY NO. _____ DRIVER'S LICENSE NO. & STATE ISSUED _____

RESIDENTIAL ADDRESS _____ CITY _____ STATE _____ ZIP _____

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TELEPHONE NO. _____ CELL NO. _____ E-MAIL ADDRESS _____ MOTHER'S MAIDEN NAME _____

MARRIED SINGLE
 DIVORCED WIDOWED

MARITAL STATUS _____ OWN RENT \$ _____ YRS. _____ MOS. _____

NO. OF DEPENDENTS _____ MONTHLY MORTGAGE/RENT PAYMENT _____ AMOUNT OF TIME LIVED THERE _____

PREVIOUS ADDRESS _____ CITY _____ STATE _____ ZIP _____

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EMPLOYER _____ EMPLOYER TELEPHONE NO. _____ EMPLOYER ADDRESS _____ CITY _____ STATE _____ ZIP _____

JOINT OWNER INFORMATION (if applicable)

MR. MS.
 MRS. MISS

FULL NAME _____ SOCIAL SECURITY NO. _____ DRIVER'S LICENSE NO. & STATE ISSUED _____

RESIDENTIAL ADDRESS _____ CITY _____ STATE _____ ZIP _____

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MOTHER'S MAIDEN NAME _____ EMPLOYER _____ EMPLOYER TELEPHONE NO. _____

EMPLOYER ADDRESS _____ CITY _____ STATE _____ ZIP _____

2 OWNERSHIP OF ACCOUNT

Select one ownership type and include a beneficiary designation. The ownership type and beneficiary designation specified on this document will remain the same for all accounts listed below.

- Individual
 Joint with survivorship (and not as tenants in common)
 Member as Custodian for minor under the Ohio Uniform Transfers to Minors Act (UTMA)
 Trust – separate agreement dated _____

Beneficiaries: (select one)

- Revocable Trust Pay-on-death designation as defined in the account terms & conditions: _____ (Place name & address of beneficiaries below.)

MILLSTREAM SERVICES

- I am interested in the following services:
- | | | | | |
|--|--|---|---|--|
| <input type="checkbox"/> Regular Checking | <input type="checkbox"/> ATM/Debit Card | <input type="checkbox"/> Payroll Deduction | <input type="checkbox"/> Certificate of Deposit | <input type="checkbox"/> Student Loans |
| <input type="checkbox"/> Cruisin 55 Checking | <input type="checkbox"/> Internet Credit Union | <input type="checkbox"/> Special Savings Accounts | <input type="checkbox"/> Mortgage | <input type="checkbox"/> Other Loan |
| <input type="checkbox"/> Teen Checking | <input type="checkbox"/> Web Bill Pay | <input type="checkbox"/> Money Market Accounts | <input type="checkbox"/> Home Equity Line of Credit | <input type="checkbox"/> VISA |
| <input type="checkbox"/> Family Membership | <input type="checkbox"/> Direct Deposit | <input type="checkbox"/> IRA | <input type="checkbox"/> New or Used Auto Loan | |

3 AUTHORIZATION: YOU MUST SIGN THIS SECTION.

I/we hereby make application for the account(s) and/or membership as indicated and agree to conform to the Bylaws, as may be amended, of Millstream Area Credit Union ("Credit Union"). I/we certify that I/we am/are within the field of membership of this Credit Union. I/we certify the signature(s) on this card apply to all accounts designated here; and all information provided is true and correct. I also acknowledge that I have received and agree to be bound by any terms and conditions in this form, and in the Credit Union Master Disclosure, Rate and Fee Schedule, and any Special Account or other separate Account Service Applications or Agreements as amended from time to time, which are incorporated herein by reference. All present and future deposits to the account(s) designated here secure payment of any account owner's obligations to the Credit Union. This card authorizes the Credit Union to open future subaccounts and/or services in the names of the owners or Account Title listed above. If I/we am/are 18 years of age or older, I/we further authorize Millstream Area Credit Union to obtain a copy of my/our credit report, for the purpose of investigating the possibility of offering me/us various lending-related services at the time that I/we become member(s) of the credit union.

Members' accounts are not insured or guaranteed by any government or government-sponsored agency. This institution is not federally insured.

CONSENT TO ELECTRONIC DISCLOSURES: If I use, apply for or access any electronic services of the Credit Union, I agree to receive disclosures electronically, and have the ability to do so, as described in "TERMS AND CONSENT APPLICABLE TO ELECTRONIC SIGNATURES" of the Master Disclosure. Accounts opened via telephonic or electronic means will rely on the signatures set forth on this card as the physical signature of the owners/authorized users of this/these accounts as applicable.

INTERNAL REVENUE CODE AND BANK SECRECY ACT DISCLOSURES: The Internal Revenue Service (IRS) does not require the applicant's consent to any provision of this document other than the certification required to avoid backup withholding. I understand and agree that the USA Patriot Act of 2001 obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time. TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy members and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

X _____ Date _____
Signature of Applicant (Primary Owner)

X _____ Date _____
Signature of Joint Owner

Mail completed application to Millstream Area Credit Union, 1007 Western Ave., Findlay, OH 45840

Contact Information

West Office
1007 Western Ave., Findlay, Ohio 45840

East Office
1811 Tiffin Ave., Findlay, Ohio 45840

Internet Credit Union
www.millstreamcu.com

Phone
419-422-5626

West Fax 419-422-5598 **East Fax** 419-422-2074

M.A.R.S.
419-423-2766 or 800-200-5708

East & West Office Hours

Monday, Tuesday, Thursday 8:00 a.m. to 5:00 p.m.
 Wednesday Noon to 5:00 p.m.
 Friday 7:00 a.m. to 6:00 p.m.
 Saturday 9:00 a.m. to noon

West Office Drive Thru Hours

Monday, Tuesday, Thursday 8:00 a.m. to 5:00 p.m.
 Wednesday Noon to 5:00 p.m.
 Friday 8:00 a.m. to 6:00 p.m.
 Saturday 9:00 a.m. to noon

Millstream Area
CREDIT • UNION



06-26-104



Building Valued Relationships
Through Personalized
Banking Solutions

Experience the Millstream Difference

Welcome to Millstream Area Credit Union. We invite you to take a look at the benefits that credit union membership provides.

Millstream Area Credit Union is an independent financial cooperative, owned entirely by its members and governed by a volunteer Board of Directors, elected annually by fellow credit union members.

As a member of our credit union, you are also an owner. At MACU, we deliver:

- ★ **Quality, Personal Service**
- ★ **Highly Competitive Lending and Savings Interest Rates**
- ★ **Convenient, Quality Financial Services without the Extra Costs**

Membership is open to anyone who lives, works, worships or attends school in Hancock County and relatives of current members.

We invite you to take advantage of our products and services and to experience the Millstream Difference!

Products & Services

Saving and investing really adds up at MACU. All members' accounts are insured for up to \$250,000 through American Share Insurance at no cost to you. As a member you will have access to the following products and services:

★ Savings

Regular Share Savings Accounts: This account establishes your membership with the credit union and features tiered dividend rates.

Share Certificates (CDs): Our Share Certificate accounts provide members with long term investment options. These accounts feature a fixed rate. Terms of 3, 6, 12, 18, 24, 36, 48, and 60 months are available.

Holiday & Special Savers Accounts: These accounts enable you to save for special occasions such as holidays and family vacations. Each November, we disburse the balance of your Holiday Account directly to your Regular Share Savings Account.

IRA Accounts: Our Traditional, Roth and Coverdell Educational Individual Retirement Accounts allow planning for the future while earning a competitive monthly dividend rate.

Money Market Accounts: Our Money Market Account offers you a way to earn competitive interest on your money while maintaining easy access to your funds. We have seven account levels to meet your needs. The more you save, the more you earn.

★ Checking

Regular Share Checking: Our Regular Share Checking accounts carry no monthly service charge. There is no minimum balance requirement and unlimited check writing. Your account also offers Courtesy Pay Overdraft Protection. Instead of automatically returning non-sufficient fund items, the credit union will consider paying overdrafts of up to \$500 on accounts in good standing. Standard non-sufficient funds and overdraft charges apply to each item. You will receive a monthly statement detailing all of your account activity.

Teen Checking: To help your teen achieve financial freedom, try our teen checking account. This account is available for 13-17 year olds. There is no monthly service charge and unlimited check writing. A parent or legal guardian is required to be a joint account holder and a \$100 deposit in savings must be maintained at all times.

Cruise 55 Checking: This account is designed for members 55 years old and older. The Cruise 55 Account earns interest on average daily balances of \$500 or more. Account holders receive monthly statements, unlimited check writing, one FREE box of checks each year and FREE online banking. Overdraft protection is also available.

★ VISA

VISA Credit Cards: Our VISA credit card accounts offer no annual fee, a low fixed interest rate, no cash advance fees, a 25-day grace period for purchases, and 24-hour access to account information. We offer two programs to choose from – Platinum and Classic.

★ Loans

New & Used Vehicle Loans: New and used vehicle loans are our specialty! Apply in person, by telephone, or by accessing our website. We feature quick answers, attractive financing rates and terms, low cost credit life, credit disability, and GAP insurance. Automatic payment option is also available.

Home Mortgage Lending: Our partnership with CU Members Mortgage enables us to make more than 100 mortgage loan types available to you – from fixed rate financing and refinancing, to construction loans and ARMs. We can do it all!

Home Equity Loans: We offer four home equity loan programs to meet your needs. Our home equity products feature no closing costs and competitive rates.

Federal Family Education Student Loan Program (FFELP): Both Stafford Loans (for students) and PLUS Loans (for parents assisting students) are available at low interest rates, and comfortable repayment terms. **Our lender code is 833126.**

Shared Secured Loans: You can use your savings as collateral for your loan. We offer convenient monthly payments and low interest rates while you continue earning interest on your savings.

Other Loans: Need a loan for a boat, motorcycle, RV or computer? Simply contact our Loan Department or fill out the attached application to begin the process today. We guarantee you a quick answer and courteous service.

Conducting Business With Us

Many members find it convenient to conduct business with us through alternative means. We make this possible by offering:

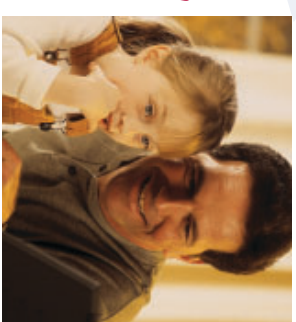
Internet Credit Union –

Visit our web branch at www.millstreamcu.com

and access Internet Credit Union, our 24-hour Internet banking system. Using secure, convenient online access, you can

obtain account balances, transfer funds, download account information into Quicken® and request copies of cleared personal checks from the comfort of your home or office.

Additionally, visit our web branch to view current interest rates, obtain transaction history, VISA® credit card account information and reorder personal checks. You may also access Web Bill Pay and apply for a loan.



Web Bill Pay – Your credit union offers automatic bill payment services with Web Bill Pay. Automatically pay an unlimited number of bills. Sign up via our website: www.millstreamcu.com.

VISA Check/ATM Card – Our VISA Check/ATM card

allows 24-hour access at any terminal displaying the Pulse or Cirrus System Network symbols. The credit union offers 24-hour no-surcharge ATM account access at our main office location as well as in the Alliance One Network and FASTBANK (US Banks).



Direct Deposit – No more standing in long lines! Your money is already deposited. This free service allows you to deposit your paycheck, Social Security check, pension or other government issued check directly into your credit union account.



Shared Branching – Millstream Area Credit Union has joined more than 1900+ other credit unions across the country that are offering their members more convenience by sharing locations. This concept of shared branching means Millstream members are able to visit specified credit union offices to conduct their financial transactions. Visit www.cuservicecenter.com for a complete listing of credit union branches now available to you.

Inquire About Our Other Services:

We offer numerous other services designed to make your life easier. Call for details about:

- ★ Discount Amusement Park Tickets
- ★ No-Fee Notary Services
- ★ Traveler's Cheques
- ★ Stamps
- ★ Discount Movie Tickets
- ★ ACH Origination
- ★ Wires