



MEMBERSHIP & ACCOUNT OPENING

Membership and account(s) at Atlantic Financial Federal Credit Union can be completed and opened online 24/7/365 at www.affcu.org.

If you prefer to apply by mail or in-person you may do so by completing the enclosed membership application and following these instructions:

Apply In Person

- Print and complete the AFFCU membership application.
- Be sure to sign the application (joint applicants must sign as well)
- Send a check, money order or cash for at least \$5.00 (made payable to Atlantic Financial Federal Credit Union)
 - Payment may include additional funds as desired to fund your new account(s)
- Send a legible copy of your valid picture ID (driver's license or state ID). May also take a clear picture with a smartphone and email it to support@affcu.org
- Send verification of employment to show eligibility (copy of work badge, business card, paystub, etc.)
- Visit AFFCU at 40 Schilling Road, Hunt Valley, MD 21031 during normal branch lobby hours

Apply By Mail

- Print and complete the AFFCU membership application.
- Be sure to sign the application (joint applicants must sign as well)
- Send a check, money order or cash for at least \$5.00 (made payable to Atlantic Financial Federal Credit Union)
 - Payment may include additional funds as desired to fund your new account(s)
- Send a legible copy of your valid picture ID (driver's license or state ID). May also take a clear picture with a smartphone and email it to support@affcu.org
- Send verification of employment to show eligibility (copy of work badge, business card, paystub, etc.)
- Mail all of the above to:
Atlantic Financial Federal Credit Union
ATTN: Member Services
40 Schilling Road
Hunt Valley, MD 21031-1105

We look forward to welcoming you to the Atlantic Financial Federal Credit Union family and serving your financial goals!

40 SCHILLING RD
HUNT VALLEY, MD 21031

410.584.7474
1.800.505.7476
FAX 410.584.8061

AFFCU.ORG



MEMBERSHIP APPLICATION

Membership:	<input type="checkbox"/> New	<input type="checkbox"/> Existing (Add)	<input type="checkbox"/> Existing (Change)	Member #:
	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Minor/Custodial	Date:

ACCOUNT(S) TO BE OPENED

<input type="checkbox"/> Primary Savings	Kasasa Checking:	<input type="checkbox"/> Debit Card
<input type="checkbox"/> Kasasa Saver	<input type="checkbox"/> Cash Back <input type="checkbox"/> Cash <input type="checkbox"/> Tunes	<input type="checkbox"/> Checks
<input type="checkbox"/> Club/Secondary Savings	<input type="checkbox"/> HSA <input type="checkbox"/> Money Market	<input type="checkbox"/> Share Certificate <input type="checkbox"/> Online Banking / Bill Pay

PRIMARY OWNER

Mr/Mrs/Ms	Last Name	First Name	M.I.	Date of Birth
Address		City	State	Zip Code
Mother's Maiden Name	Social Security #	Driver's License #	State	Home / Cell Phone
Employer	Occupation		Work Phone	
Email Address				
@gmail.com @aol.com @hotmail.com @comcast.net @msn.com Other: @_____				

JOINT OWNER **OR** **BENEFICIARY**

Mr/Mrs/Ms	Last Name	First Name	M.I.	Date of Birth
Address		City	State	Zip Code
Mother's Maiden Name	Social Security #	Driver's License #	State	Home / Cell Phone
Employer	Occupation		Work Phone	
Email Address				
@gmail.com @aol.com @hotmail.com @comcast.net @msn.com Other: @_____				

IMPORTANT IRS INFORMATION

By signing herein, I certify in accordance with IRS W-9 instructions and under penalty of perjury, (1). that the number shown herein is my correct taxpayer identification number (or I am waiting for a number to be issued to me), (2). that unless designated below, I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding and (3). that, unless designated below, I am a U.S. person (including a U.S. resident alien). 4.) The FATCA code(s) entered below (if any) indicating that I am exempt from FATCA reporting is correct. **THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.**

I am subject to backup withholding
 I am exempt
 I am a foreign person other than a U.S. resident alien (complete IRS form W-8BEN)

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

SIGNATURES

By signing below, I hereby make application for membership in the Atlantic Financial Federal Credit Union and agree to subscribe for at least one share. In considering this application and/or request for financial services, I authorize the Credit Union to check my credit and employment history, to request and use reports regarding same, and to answer questions about its credit experience with me. I/we agree to conform to the Credit Union's rules, regulations, by-laws and policies, now in effect and as amended or adopted hereafter. I/we acknowledge receipt of the Credit Union's account agreements including, but not limited to, Truth-in-Savings Disclosure, Privacy Policy, Rate and Fee Schedules, Funds Availability Disclosure and Electronic Funds Transfer Disclosure which are incorporated into and made part of this application and agree to the terms and conditions set forth therein and to any amendments the Credit Union makes from time to time. 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 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 and other identifying information. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Primary Signature _____	Date: _____
Joint Signature _____	Date: _____