
Member/Owner Name

Member Number*

Address

SSN/TIN

City/State/Zip

Date of Birth

Primary Phone

Email

Account Type:
(Check all that apply)

Savings

Basic Checking

Student Checking

Account Services

Online Banking

Joint Member/Owner Name

Member Number*

Address

SSN/TIN

City/State/Zip

Date of Birth

Primary Phone

Email

USA Patriot ACT

In accordance with the USA Patriot Act, Federal Laws requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

What this Means to Our Members

When you open an account, you will be asked for your name, address, social security or tax identification number, date of birth (for individuals), and other information that will allow OU Federal Credit Union to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened.

*Leave blank if not already a member. Joint Member must complete for themselves.

Authorization

By signing below, you agree to conform to the bylaws of the credit union. You further agree that your accounts will be governed by the terms and conditions of the Membership and Account Agreement, Truth-in-Savings, Rate and Fee Schedule, Privacy Notice, and Funds Availability Policy Disclosure, if applicable. You acknowledge that you have received a copy of the Agreement and Disclosures, applicable to the accounts and services you have requested. If you received an ATM/Debit card or EFT service, you agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. You understand the credit union may request a credit report to verify your identity. The credit union may report information about your accounts to credit bureaus. By submitting this application, you authorize the credit union to verify credit and employment history by any necessary means, including request of a credit report by a credit reporting agency. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Certification

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 to me), 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 US citizen or other US person. For federal tax purposes, you are considered a US person if you are: an individual who is a US citizen or US 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) and
4. The FACTA code(s) entered on this form (if any) indicating that I am exempt from FACTA reporting is correct.

Certification Instructions- you must 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 US person. If a W-8 BEN is completed, your signature does not have to certify this section. Instructions for completing this section will be provided to you upon request.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature of US Person Date

For OUFCU Use Only

Rec'd by: _____ Date: _____ Opened by: _____ Date: _____

Member ID Verified by _____ OFAC _____ Credit Report (includes OFAC & SS Verification