



.Deposit Account Invitation

Enclose opening deposit with this form. Make check payable to yourself.
Mail to: 255 N. Lone Hill Ave., San Dimas, CA 91773

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800.347.CCCU • F:626.915.1370 • info@myCCCU.com • myCCCU.com

Member Eligibility (Check all that Apply)

Do you have a credit card or a loan with Christian Community Credit Union?

Yes. Please skip Membership Eligibility section and go to the Accounts Section. **No.** Please complete the Membership Eligibility section.

You are eligible to join Christian Community Credit Union in one of two ways:

- 1. Through Your Church or Ministry** – You're affiliated with a Christian ministry (including many Protestant Christian churches and schools) within Christian Community Credit Union's field of membership. You may be a member, regular attendee, employee, missionary, or student/alumnus.
- 2. Through Your Family** – You're a relative of a current member of Christian Community Credit Union. Relatives include: spouse, father/mother (and in-laws), brother/sister (and in-laws), son/daughter (and in-laws), grandparent, grandchild, aunt, uncle, niece, nephew or cousin.

For more information about your membership eligibility, visit myCCCU.com/membership or call 800.347.CCCU (2228).

Affiliation: I am a: Member Regular Attendee Employee Missionary Student/Alumnus Other

Of (Church/School/Ministry): Denomination/Affiliation (if known):

City: State:

Family: I am a relative of a Christian Community Credit Union member.

Name: Relationship: Phone:

How did you hear about us? Family Friend Work CCCU Rep NAME Event/Presentation NAME Church School Mail Magazine NAME Newspaper NAME Radio STATION Online Other

Select Your Account(s) (For current rates visit myCCCU.com/rates)

CHECKING (no monthly fee) \$100 or more to open. Get a Visa Check Card that earns one CUREwards point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM Card.

CHECKING PLUS (earns interest) \$100 or more to open. Get a Visa Check Card that earns one CUREwards Point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM card. Variable rate account. Earns interest when daily balance is \$1,500 or more. No monthly fee with Direct Deposit; otherwise, a \$10 monthly fee applies when daily balance falls below \$1,500 at any time during the month.

SAVINGS¹ ATM Card \$100 or more to open. Variable rate account and the APY could change after the account is opened. \$5 monthly fee applies when the daily balance falls below \$100 at any time during the month.

NEW MEMBER WELCOME CERTIFICATE - 18 Months \$500 minimum. \$10,000 maximum per member. Must be opened within 30 days of joining the Credit Union. At maturity, the certificate will renew into a 12-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates.

LIQUID CERTIFICATE¹ - 15 Months \$2,000 minimum, \$250,000 maximum. New money only.² Unlimited deposits are accepted during the term of the certificate. No penalty for withdrawals of up to 50% of the start-of-day certificate balance, minimum \$500, if made after the certificate has been opened for a minimum of seven days. Withdrawal amounts in excess of 50% in one day will be subject to a 90-day interest penalty, not to exceed interest earned to date. Withdrawal of any amount in the first six days of the certificate being open will result in a penalty of seven days' dividends. Deposits cannot be a transfer from existing funds with Christian Community Credit Union. Not available for IRA accounts.

STEP-IT-UP CERTIFICATE - 30 Months \$500 minimum. If the standard rate increases on a 30-month certificate you can STEP UP your rate once during the term. At maturity, the certificate will renew into a 24-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates.

CERTIFICATE \$1,000 or more to open. Six to 60 months. A withdrawal will reduce earnings. A penalty will be imposed on early withdrawal from certificates. **Term:** 6-60 Months

PREMIUM MONEY MARKET ACCOUNT¹ \$10,000 minimum to open. New money only.² Immediate access to funds and free check-writing option. Variable, tiered-rate account. \$15 monthly fee applies when the daily balance falls below \$10,000 at any time during the month.

MONEY MARKET ACCOUNT¹ \$1,000 or more to open, immediate access to your funds and free check-writing option. Variable, tiered-rate account. \$10 monthly fee applies when the daily balance falls below \$1,000 at any time during the month.

Online Banking (Account access online and by phone)
 Yes, sign me up and send access instructions. No, I'm not interested.

Order Checks³ Checking Money Market **Include on Checks:** Joint account information Phone number

TOTAL \$

Member Information

First Name	Initial	Last Name	Driver License Number	State	Exp. Date
Date of Birth		Social Security Number		Mother's Maiden Name	
Email Address			Home Phone Number		
Street Address (No P.O. Boxes, please)			Unit #	Mobile Phone Number	
City		State	Zip Code	Work Phone Number	
Employer		Occupation			

Joint Owner Information (Optional)

First Name	Initial	Last Name	Driver License Number	State	Exp. Date
Date of Birth		Social Security Number		Mother's Maiden Name	
Email Address			Home Phone Number		
Street Address (No P.O. Boxes, please)			Unit #	Mobile Phone Number	
City		State	Zip Code	Work Phone Number	
Employer		Occupation			

Beneficiary(ies)

In the event of my death, or if there is more than one owner of this account, in the event of death of all owners, the owner(s) hereby designate as my/our beneficiary(ies) to receive all sums in my/our account established.

Name/Organization - BENEFICIARY #1	Social Security Number (if applicable)	Date of Birth	
Street Address (Include unit number. No P.O. Boxes.)	City	State	Zip Code
Name/Organization - BENEFICIARY #2	Social Security Number (if applicable)	Date of Birth	
Street Address (Include unit number. No P.O. Boxes.)	City	State	Zip Code

Terms and Conditions - PLEASE SIGN BELOW

I hereby apply for membership in Christian Community Credit Union with this application: I certify that I qualify for membership based on the relationship stated above. I understand that any new account information will be verified. I understand that to continue my membership in Christian Community Credit Union, I must maintain a Christian Community Credit Union deposit, loan or credit card account. By signing this application, I/we authorize you to gather whatever credit, checking account and employment information you consider appropriate from time to time. I/we understand that this will assist in determining eligibility for products and services offered by Christian Community Credit Union.

Receipt of Truth-In-Savings Disclosure: By signing this application, I/we acknowledge that I have received a copy of the Fee Schedule, Privacy Notice and the brochure "About your Credit Union Accounts" containing the Truth-In-Savings Disclosures. I/We agree to be bound by the terms and conditions of the Credit Union's Accounts Agreement(s) and any amendments thereto. If I/we are not present at the credit union when the account is opened, the credit union will mail the above Disclosures and Fee Schedule to me within ten days after the account is opened.

Account Agreement: By signing this application, I and my joint owner(s), if any, understand and agree that this application shall govern all accounts opened with the same ownership as set forth on this application. I agree that under this account number, I or my joint owner(s) will have the option of opening additional deposit accounts verbally or in writing in the future. I agree that different ownership interests will require the opening of a separate account number and the execution of an additional application. I understand that my account will be governed by Christian Community Credit Union's account terms and Conditions, which will be sent to me. I agree that if the terms and conditions are not acceptable to me, I will close my account and receive all of my money, in full, with no fees or service charges, along with any interest owed to me.

Important Information about Procedures for Opening a New Account: 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 for 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 or other identifying documents.

Account Terms and Conditions effective 04/12/19 and are subject to change without notice. Terms and conditions are solely within the discretion of the Board of Directors. We may limit the amount you may invest in one or more accounts to a total of \$1,000,000.

1. Regulation D imposes a six transfer/withdrawal limit per month on savings and money market accounts, which includes the following types of transactions: 1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. 2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.
2. New money is money that is not presently on deposit at Christian Community Credit Union. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money.
3. Check printing fees applied.

Deposit Insurance Disclosure: By signing this application, I/we acknowledge that Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice, Christian Community Credit Union is not federally insured and if the Credit Union fails, the federal government does not guarantee that depositors will get back their money.

Substitute W-9 Certification: Under penalties of perjury, I certify that (1) The number on this form is my correct taxpayer identification number (TIN), generally known as my Social Security Number, (2) I am not subject to backup withholding due to failure to report interest and dividend income, (3) I am a U.S. citizen or other U.S. person (including U.S. resident alien). **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
Member Signature _____ Date _____

X
Joint Owner Signature _____ Date _____

X
Member Signature _____ Date _____