

CERTIFICATE ACCOUNT APPLICATION AND DISCLOSURE

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Account Number: _____

Issue Date: _____

This evidences the deposit of funds into a certificate account with the credit union, pursuant to the terms set forth herein.

ACCOUNT OWNERSHIP

- Account Owner(s): _____
Member's SSN/TIN: _____
- Custodian for: _____ under the _____ Uniform Transfers/Gifts to Minors Act.
Minor's SSN/TIN: _____

ACCOUNT OWNERSHIP DESIGNATIONS

- Individual
- Joint Account with Survivorship _____ _____
- Other: _____ See Account Authorization Card

PAYABLE ON DEATH (POD) PAYEES

- Payable upon Death (POD) _____ _____
- Upon the death of all owners this certificate account shall be payable to and owned equally by the following:

Full Name of POD Address, Phone Number, Social Security Number

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).

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. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

CERTIFICATE ACCOUNT INFORMATION

Amount: \$ _____ Certificate Minimum Opening Balance: \$ _____ Term: _____ Maturity Date: _____

Rate Information:

Dividend Rate: _____ %
Annual Percentage Yield (APY): _____ %

Minimum Required Balance to Earn APY: \$ _____

Early Withdrawal Penalty:

A penalty of _____ (not less than seven) days dividends will be imposed on amounts withdrawn before maturity.

Maturity Information:

Automatic Renewal
Grace Period: seven days

Interest is compounded:

- Daily Monthly
 Quarterly Annually
 None

Interest is credited:

- Monthly Quarterly
 Annually At maturity

Interest is computed by:

- Daily balance method
 Average daily balance method

Interest Withdrawals Without Penalty:

- Are permitted
 Are not permitted

Interest Payment Options:

- Add credited interest to principal.
 Transfer credited interest to account number _____

Interest Payments During Grace Period:

- Interest will be paid during grace period if not renewed.
 Interest will not be paid during grace period if not renewed.

AUTHORIZATION

By signing this Share Certificate Account Receipt, each of you, jointly and severally, agree to the terms and conditions stated herein, the Membership and Account Agreement, the credit union's bylaws and policies, and any amendments of these documents made from time to time. I/We agree to be bound by the bylaws of the credit union and by the terms and conditions of all agreements and disclosures applicable to my/our accounts. This includes the membership agreement and MECU disclosures that are incorporated herein by reference and which, when done by mail, will be sent to me after the account is opened and which may be amended from time to time. I/We expressly authorize MECU to check now and in the future my/our credit, employment history or other information and to report to others such information and credit experience with me/us. I/We further agree that the use of my/our member number and Online Banking PIN may constitute sufficient verification of my/our identity for transacting business with the credit union or for opening additional MECU accounts. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

_____ _____ _____
Owner/Custodian (only one Custodian permitted) Owner Owner

FOR CREDIT UNION USE ONLY

Date: _____ Opened by: _____