MEMBERSHIP ELIGIBILITY

- · For business membership eligibility, at least one Owner of the Business must have an existing New York University Federal Credit Union Membership
- · All Owner(s) must be in NYU FCU Field of Membership
- A \$50 (minimum) Business Membership Savings Account must be opened to establish a NYU FCU Business Membership in the name of the Legal Business Entity
- · All NYU FCU accounts (personal or business) held by Owner(s) must be in good standing to open a NYU FCU Business Membership

REQUIRED BUSINESS ENTITY DOCUMENTATION

· Page 1 of the Business Membership Application contains the listing of required business entity documentation for each entity type

AUTHORIZED SIGNERS

- · Authorized Signers are allowed access to all Business Checking and Savings accounts
- The Business Owner(s) are automatically included as Authorized Signers
- · Only the Business Owner(s) are allowed to add or remove signers from business accounts
- · As with owners, ALL personal accounts of Authorized Signers (if any) must be in good standing
- All Authorized Signers must be in NYU FCU Field of Membership

PLEASE NOTE: NYU FCU reserves the right to refuse membership to business entities classified as "High-Risk" in accordance with the Bank Secrecy Act (BSA). This may include, but is not limited to:

- · financial, investment, or credit service providers (including money service businesses and tax preparation services);
- · IP infringement, regulated, or illegal products (Internet gambling providers, marijuana-related services, and Online tobacco or pharmacies);
- · unfair, predatory, or deceptive practices; and/or
- other high-risk products or services (travel agencies or other travel-related services and multi-level marketing programs)

PLEASE NOTE: NYU FCU periodically scans all Business Members and associated accounts. If prohibited high-risk deposit or unsatisfactory account handling transactions are detected the credit union will review the account for immediate account restriction and/or closure.

BUSINESS MEMBERSHIP APPLICATION

BUSINESS INFORMATION						
Name of Business					Business	s Tax ID No.
DBA Name (if applicable)			Business Phone No. Alterna		Alternate	e Business Phone No.
Physical Address of Business (no PO Box)		City	City		Zip	
Mailing Address of Business (if	different from above address)		City State			Zip
Business Email Address			Business Website		Date Business Established	
TYPE OF BUSINESS	egal structure of the Business					
☐ Corporations	□ Partnerships	☐ Sole Propr	rietorship	☐ Limited Liability Co (LLC)	☐ Rec, Clubs, Org or Similar
☐ Tax Identification Number (TIN, FEI or EIN)	☐ Tax Identification Number (TIN, FEI or EIN)		curity Number for rietor is used as the	☐ Tax Identification Null (TIN, FEI or EIN)	mber	☐ Social Security Number or Tax Identification Number
☐ SSN for each Officer and Authorized Signer	☐ SSN for each Officer and Authorized Signer	primary and the SSN for any co-owner or Tax Identification Number for the business		SSN for each Officer and Authorized Signer		☐ SSN for each Officer and Authorized Signer
☐ 2 Valid Government Photo IDs for all Signers	☐ 2 Valid Government Photo IDs for all Signers	☐ 2 Valid Go IDs for all	vernment Photo Signers	☐ 2 Valid Government IDs for all Signers	Photo	☐ 2 Valid Government Photo IDs for all Signers
☐ Articles of Incorporation (certified copy)	☐ Articles of Partnership Agreement (certified copy)	☐ Articles of (certified c	Incorporation opy)	☐ Articles of Organizati (certified copy)	on	☐ Board of Director's Minutes (authorizing signers of checks)
☐ Trade Name Registration (required for DBA only)	☐ Trade Name Registration (required for DBA only)		ne Registration or DBA only)	☐ Trade Name Registra (required for DBA on		☐ Trade Name Registration (required for DBA only)
☐ Other Information (if applicable)	☐ Other Information (if applicable)	☐ Other Info		☐ Other Information (if applicable)		☐ Other Information (if applicable)
NOTE: New York University Federal Credit Union reserves the right to deny or restrict certain high-risk deposit business entities. This specifically includes entities that conduct transactions involving anything NYU FCU deems to be prohibited, illegal or possibly fraudulent.						
BUSINESS DETAILS R	Pequired Information					
Is your Business any of the follo	owing? (check all that apply)					
☐ Finance & Insurance	☐ Privately Owned ATM	□ Convenien	ice Store	□ Construction		☐ Parking Garage
☐ Money Service Business	☐ Food Services	☐ Vending M	achine Operator	☐ Administrative Service	es	☐ Cigarette Distributor
☐ Legal Service Provider ☐ Real Estate	□ Restaurant □ Liquor Store	□ Retail□ Consulting		☐ Charity or Non Gov (☐ Transportation	Org	☐ Internet Gambling ☐ Other:
] [
Describe the nature of your Business (actual goods or service(s) provided)						NAICS Code
Estimated annual revenue Anticipated monthly transaction amount Primary Trade Area Purpose/Type of Do you have accounts for this						
☐ Less than \$100,000	☐ Cash \$	Junt	□ Local Commun	transaction for acc	ount	business with an institution other
□ \$100,000 - \$499,999	· · · · · · · · · · · · · · · · · · ·		□ Statewide	☐ Operating/Gen	eral	than NYU FCU ☐ Yes ☐ No
□ \$500,000 - \$999,999			☐ Domestic U.S.	☐ Escrow Manag	ement	
□ \$1,000,000 - \$3,000,000			□ International	☐ Savings/Invest	ment	Is the Internet a major source of revenue for your business
☐ Greater than \$3,000,000						□ Yes □ No
	☐ Wire Foreign \$					How many employees do you have
	☐ Debit/Credit Card \$					
BUSINESS PRODUCT	S Please indicate the account(s) you	ı are interested	in establishing			
☐ Share (Savings) required	☐ Draft (Checking) ☐ Money M	arket (Savings))			

FUNDING \$50 minimum opening	deposit			
☐ From my NYU FCU Savings Accou	int	☐ From my NYU FCU Check	king Account	
	\$ Amount		 \$ Amo	 ount
☐ From an External Account (\$2 Fee)				
		my checking or savings account fo	r deposit amount desigr	ral Credit Union (NYU FCU) to debit nated. I understand I must maintain
Other Financial Institution Name			al institution that the fund	ds are being drawn from, my share and the account will be closed until a
			ecurring method, you au	uthorize a monthly debit automatically
Routing Number	Account Number ☐ Savings ☐ Che	in set up of your automatic deposit	s. Your automatic depos	of any issues. This may cause a delay sit will be debited from your account
-		automatic deposit. If your schedule	ed automatic deposit dat	te additional deposits outside of the te falls on a weekend or a legal bank ess day. If you wish to make a change
Date MMDDYYYY	\$ Amount	to your current service, you must c	contact NYU FCU before	chand. You can change or eliminate this fication at least ten (10) business days
Date WINDDTTTT	Ψ Amount	before the scheduled date. You ha least ten (10) business days prior t	ve the right to terminate to the scheduled date. N	the service by notifying NYU FCU at NYU FCU reserves the right to cancel
		"Authorization Revoked" or "Accou	int Closed", three autom	omatic deposit is rejected because of natic deposits are returned unpaid for
Name(s) on Account		and conditions.	live 12-month period, or	r if you do not comply with these terms
OWNER 1				
First Name	Last Name			NYU FCU Account Number
			Issue a Debit Ca	ard?
Social Security Number	Date of Birth	Percentage of Ownership	□ Yes □ No	
[The second of th	7	U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	
	Government issued ib Number	State/Oddritt y	Expiration Date	
OWNER 2				
First Name	Last Name		Middle Initial	NYU FCU Account Number
			Issue a Debit Ca	ırd?
Social Security Number	Date of Birth	Percentage of Ownership	□ No	
				U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	□ No
OWNER 3				
			7] [
First Name	Last Name		Middle Initial	NYU FCU Account Number
i list Name	Last Name		Issue a Debit Ca	
			Yes	
Social Security Number	Date of Birth	Percentage of Ownership	□ No	U.S. Citizen?
				☐ Yes
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	□ No
OWNER 4				
First Name	Last Name		Middle Initial	NYU FCU Account Number
			Issue a Debit Ca	ırd?
Social Security Number	Date of Birth	Percentage of Ownership		
				U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	☐ Yes ☐ No

In addition to the Business Owner(s), the following named person(s) is/are authorized, on behalf of the Business, to execute any document required by NYU FCU to transact business, including to sign or endorse any order for the payment or withdrawal of funds from this account. Only Business Owners are entitled to add and/or delete Authorized Signers

AUTHORIZED SIGNER 1			
First Name	Last Name		Middle Initial NYU FCU Account Number
			Issue a Debit Card? ☐ Yes
Social Security Number	Date of Birth	Percentage of Ownership	□ No
			U.S. Citizen? ☐ Yes
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date
AUTHORIZED SIGNER 2			
First Name	Last Name		Middle Initial NYU FCU Account Number
			Issue a Debit Card? ☐ Yes
Social Security Number	Date of Birth	Percentage of Ownership	□ No
			U.S. Citizen? ☐ Yes
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date
AUTHORIZED SIGNER 3			
First Name	Last Name		Middle Initial NYU FCU Account Number
			Issue a Debit Card?
Social Security Number	Date of Birth	Percentage of Ownership	□ No
			U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date

DISCLOSURE AND AGREEMENT

I (We) understand that this Agreement is not valid without my (our) signature(s). The words "we," "our," or "your" refer to either the Business Owner or the business entity. I understand that New York University Federal Credit Union (NYU FCU) requires a \$50 minimum new business membership deposit in addition to the \$10 processing fee. I (We) confirm that I (we) have received and agree with the Business Disclosure Packet. I (We) certify that I (we) do not participate in any activity that NYU FCU deems as prohibited, illegal, or possibly fraudulent, including, but not limited to Internet Gambling Services as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. I (We) further agree that such transactions are prohibited from being processed through the NYU FCU business account or any relationship with NYU FCU. I (We) also certify that I (we) do not conduct any financial transactions that are consistent with a Money Services Business (MSB). As defined by FinCen, MSBs are high-risk deposit entities that conduct transactions that include: Currency Dealer or Exchanger, Check Casher, Issuer of Traveler's Checks, Issuer of Money Orders, Issuer of Stored Value, Seller or Redeemer of Traveler's Checks, Seller or Redeemer of Money Orders, Seller or Redeemer of Stored Value, Money Transmitter, and U.S. Postal Service. I (We) further understand that NYU FCU reserves the right to deny or restrict any high-risk deposit entities conducting any activity that Navy Federal deems as prohibited, illegal, or possibly fraudulent, including, but not limited to Internet gambling or MSB transactions, and NYU FCU may block or otherwise prevent such transactions and may close our business account and end the financial relationship if such transactions are detected. I (We) also understand that Navy Federal reserves the right to terminate the Company's privileges hereunder. All cards shall be canceled effective upon termination of this agreement, and the Company shall remain liable for all debits or other charges incurred or arising by virtue prior to termination. I (We) also understand that if I (we) should decide to expand our business entity to include any of these prohibited transactions, I (we) will notify NYU FCU in advance of such change. Membership at NYU FCU comes with certain ongoing responsibilities. By signing this document, I (we) agree to abide by the properly disclosed terms and conditions of all business accounts and services that I (we) may receive at NYU FCU. These terms and conditions will be disclosed in accordance with applicable state and federal laws. I (We) agree to accept communications from NYU FCU, including account statements, at the mailing address I (we) have provided in the "Business Information" section of this application, unless I (we) instruct NYU FCU otherwise in writing. I (We) also agree to notify NYU FCU of any change to this address. To help 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 you for your name(s), address(es), date(s) of birth, and other information that will allow us to identify you. We may also ask to see your driver's license(s) or other identifying documents. Property may be transferred to the appropriate state if there has been no activity within the time period specified by state law. If the Credit Union believes there is a conflict amongst the account owners, the Credit Union has the right to temporarily halt any activity on the account until such conflict is resolved to its satisfaction and to be held harmless for any resulting consequences. NYU FCU reserves the right to close this membership if any of the information or documentation provided is found to be inaccurate or misleading or if it is discovered that the activity on the account is not as generally described in Business Details.

SIGNATURE(S)

NOTE: All signatures must be hand-signed with wet ink

By signing below, I (we) agree that I (we) have received the Truth in Savings, Membership and Account Agreement, Regulation D, EFT, Funds Availability and Fee Schedule Disclosures. I (We) also certify that I (we) do not participate in any Internet Gambling Services or MSB transactions.

Each signer affirms the following: Under penalties of perjury, I certify (1) that the number shown on this form is the Account Holder's correct Taxpayer Identification Number and (2) that the Account Holder is not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified it that it is no longer subject to backup withholding (if you are subject to backup withholding, mark out statement 2 and initial this paragraph). This agreement also applies to other deposit and savings accounts. The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

The signature(s) on this agreement should match the signature(s) on the account application form. In the event of any difference, this Resolution & Signature Authority will be the ruling document.

Owner 1 Signature	Printed Name	Date
Owner 2 Signature	Printed Name	Date
Owner 3 Signature	Printed Name	Date
Owner 4 Signature	Printed Name	Date
Authorized Signer 1 Signature	Printed Name	 Date
Authorized Signer 2 Signature	Printed Name	Date
Authorized Signer 3 Signature	Printed Name	Date
CORPORATION OR LIMITED LIABILITY COMPANY	NEODMATION	
CORPORATION OR LIMITED LIABILITY COMPANY	NFORWIATION	
Company Name		
Resolved, that the funds of Company are hereby authorized to be paid in NYU FCU is hereby authorized to pay withdrawals signed in the name of authorized to accept pledges of all or any part of said account(s) as section any of the signatories. NYU FCU is authorized to supply any endorsement it is hereby relieved of any liability in connection with the collection of suits agents, sub-agents, or others or for any casualty. Withdrawals may not be said account(s), including expenses incurred, and any other outside eare identified on this Account Application. I certify that I am the duly elect Company, that the foregoing is a true and correct copy of a resolution accepted and resolution is recorded in its minutes, that the Company is authorized persons authorized to sign as indicated in connection with said account(s).	If the Company by any person whose signature a urity for any loan made by it to the Company, wh nt for the Company and any signatory on any che items that are handled by NYU FCU without ro to be made on account of such items until collect expenses relative to said account(s) may be char ted, qualified, and acting Secretary or Managing lopted by the Company at a regular or duly called to take such action, and that the signatures countries.	appears as an Authorized Signer. NYU FCU further is ich shall be executed in the name of the Company by neck or other instrument tendered for said account(s), negligence, and it shall not be liable for the acts of ted; any amount not collected may be charged back ged to the Company. The Authorized Signatories Member as the case may be of the above named d special meeting at which a quorum was present, that
Signature of One Primary Owner	Printed Name	Date





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WHAT IS THIS FORM?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

WHO HAS TO COMPLETE THIS FORM?

This form must be completed by any person opening a new account on behalf of a **legal entity** with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; and (v) an introducing broker in commodities

For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

WHAT INFORMATION DO I HAVE TO PROVIDE?

When you open a new account on behalf of a legal entity, the financial institution will ask for information about the legal entity's **beneficial owner(s)**, including their name, address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. Persons). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

Beneficial owners are:

- 1. Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation; and
- 2. An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (1), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (1), you must provide the identifying information of one individual under section (2). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (2)), and up to five individuals (i.e., one individual under section (2) and four 25 percent equity holders under section (1))

A legal entity may have multiple "beneficial owners," this form requires you to list only those that own 25% or more (up to five) under each of the two prongs of the definition above. If appropriate, the same individuals may be listed under both prongs.



CERTIFICATION OF BENEFICIAL OWNER(S)

BUSINESS INFORMATION				
Name of Business			Business Ta	ax ID No.
DBA Name (if applicable)				
Name of Person Opening Account		Name of Legal Entity for W	Which the Account is Being C	pened
	individual, if any who directly or indi re of the equity interests of the legal		arrangement, understand	ing, relationship or
BENEFICIAL OWNER 1				
First Name	Last Name		Middle Initial	Social Security Number
Date of Birth	Address			
				U.S. Citizen? ☐ Yes
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	□ No
BENEFICIAL OWNER 2				
First Name	Last Name		Middle Initial	Social Security Number
Date of Birth	Address			
				U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	
BENEFICIAL OWNER 3				
First Name	Last Name		Middle Initial	Social Security Number
Date of Birth	Address			
				U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	□ No
BENEFICIAL OWNER 4				
First Name	Last Name		Middle Initial	Social Security Number
Date of Birth	Address			
				U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	□ No

The following information is for one individual with significant responsibility for managing the legal entity listed above such as executive officer or senior manager (Chief Executive Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer) OR ANY individual who performs similar functions.

BENEFICIAL OWNER				
First Name	Last Name		Middle Initial Socia	al Security Number
Date of Birth	Address			
				U.S. Citizen?
Type of Government Issued ID	Government Issued ID Number	State/Country	Expiration Date	□ No
		(name of porson openi	ng account), hereby certify, to	the best of my
knowledge, that the information	on provided above is complete and		ng accounts, hereby certify, to	the best of my
Signature of Person Opening Accour	nt	Date		





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