



# EasyApp!



Serving Our Members Since 1952

### Member Benefits:

FREE ATM Service with *Presto!*

FREE & Easy Access with NetBranch  
Online Banking & MoneyLine 24-Hour  
Automated Phone Service

Maximum Travel & Merchandise Rewards  
with our *Share* Rewards Program

Personal Service with knowledgeable and  
friendly member service reps.

Ownership in a financial institution that  
works for members, not for profit!

## Products & Services

- Dividend-earning Savings Accounts
  - Money Market
  - Term Certificates
  - Traditional, Educational & Roth IRAs
  - Kids Club
  - Holiday Savings
- Checking Accounts with Merchandise & Travel Rewards through our *Share* Rewards Program
- Overdraft Protection & EXCEL Courtesy Pay Services with Low Access Fees
- FREE Online Banking & Bill-Pay with NetBranch via our website
- 24-Hour Automated Phone Service through MoneyLine by calling (770) 441-9235 or (888) 441-9235 and selecting option 1
- MasterCard® Debit Cards with Zero-Liability Protection and *Share* Rewards for Signature-Based Transactions
- VISA® Credit Cards with Low-Fixed or Variable Rate Options & Travel & Merchandise Rewards
- Auto Loans & Car-Buying Services
- First Mortgages with no GA Intangible Tax Fee
- Home Equity Lines-of-Credit
- Second Mortgages with Low Fixed Rates
- Plus Much More!

## Easy Access!

Free internet banking & bill pay is available through NetBranch, our secure online banking system at [www.excelfcu.org](http://www.excelfcu.org).

24-hour automated phone service is available through MoneyLine by calling **770-441-9235** or **1-888-441-9235** & selecting option 1.

Remember to have your account number(s) and password ready. Your NetBranch and MoneyLine password are the same and are assigned to you when you open your account(s). When you change your password on NetBranch, you are also changing your MoneyLine password, & vice versa.

## Membership Requirements

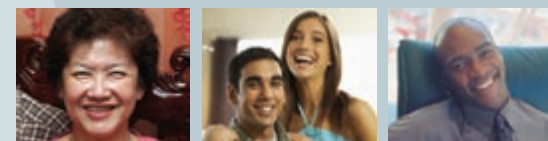
There are three items required to become a member of EXCEL Federal Credit Union:

1. A \$5 membership fee and a \$5 initial deposit into a share savings account,
2. A completed membership application and signature card for each signer on the account,
3. A copy of your drivers license as well as any co-signers on the account.\*

An initial \$5 membership fee and a \$5 deposit into an EXCEL savings account is required to become a member. By paying the membership fee and making a deposit into your "share" savings account, you are purchasing one share of the credit union.

We can debit the \$5 membership fee and \$5 deposit from your first incoming direct deposit or you can include a \$10 check made payable to EXCEL Federal Credit Union along with your application.

There is a \$100.00 minimum deposit required to open a checking account, which can be waived provided direct deposit is established. Owners, joint owners and signers of checking accounts are subject to credit approval.



## Establishing Direct Deposit

Excel ABA Routing Number: **261071548**

To establish direct deposit, please provide the ABA routing number shown above to your depositing institution or employer, along with your EXCEL Federal Credit Union account number. Most employers will make deposits to several different financial institutions on your behalf (check with your employer to verify the number of deposits they will make to different financial institutions).



Federally  
Insured  
by NCUA

\* 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 to you: When you open an account with EXCEL Federal Credit Union, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see a copy your driver's license or other identifying documents. These practices also help in our ongoing efforts to protect your identity and your accounts.



# EasyApp!

Please complete the following form and provide appropriate signatures. Submit via fax or mail. Please include a copy of your drivers license, as well as any co-signers on the account.

## SECTION 1 MEMBER INFORMATION

☐ New Member ☐ Current Member Opening Additional Account(s).

☐ Current Member  
Updating Information

Please provide your account number if possible:

Current Employer/Organization Hire Date

First Name Last Name Social Security/Tax ID

Street Address

City State Zip

☐ Rent ☐ Own # of years

( ) ( ) ( )  
Work Phone Cell Phone Home Phone

Email Birth Date

Type of ID ID Number Date Issued Exp. Date

## SECTION 2 INDIVIDUAL / JOINT / BENEFICIARY / CUSTODIAL?

☐ Individual ☐ Joint ☐ Beneficiary ☐ Custodial

Joint Account owners will need to provide their information below and sign the signature card in section 6. For Beneficiary and Custodial accounts, please complete the following section (no signature card required).

First Name Last Name Social Security/Tax ID

Street Address

City State Zip

( ) ( ) ( )  
Work Phone Cell Phone Home Phone

Email Birth Date

Type of ID ID Number Date Issued Exp. Date

## SECTION 3 NOTIFICATION PREFERENCE

I would like to receive my statements via ☐ Mail ☐ Online with email notification

## SECTION 4 MEMBERSHIP FEE & INITIAL DEPOSIT

Please indicate below how you will be making your initial deposit, and/or select option "3" to indicate you will be establishing direct deposit. The required \$5 membership fee and \$5 savings deposit can be paid upfront with this application, or will be deducted from your first incoming direct deposit.

OPTION 1 ☐ Cash (Do not send cash through the mail)

OPTION 2 ☐ Check

OPTION 3 ☐ I am establishing direct deposit.\*

\* Please deduct the initial \$5 membership fee required to become a member/owner plus the \$5 savings deposit from my first incoming direct deposit.

Direct Deposit Frequency

☐ Every 2 Weeks ☐ Bi-Monthly ☐ Monthly

## SECTION 5 ACCOUNTS & AMOUNTS

We can disperse your incoming deposit to more than one EXCEL account. Complete the section below to indicate how you would like us to allocate your incoming deposit. If you do not notify us of how you would like your incoming funds distributed amongst your EXCEL accounts, all of your funds will be deposited into your EXCEL savings account.

Please note, by opening more than one EXCEL account you avoid minimum balance requirements. If you open a savings account only, there is a \$100 minimum balance required each day to avoid minimum balance fees and earn the disclosed annual percentage yield.

### Accounts

### Direct Deposit Amount

### Deposits by Cash/Check

\$5 Membership Fee Required

Initial \$5 Savings Deposit Required

☐ Ongoing Savings Deposit

☐ CU Succeed Teen Savings Account

☐ Checking w/Rewards Account

☐ Simple Checking

☐ Dividend Earning Checking (\$2,500+)

☐ New Start Checking

☐ CU Succeed Teen Checking

☐ Money Market Account

☐ Christmas Club Account

☐ Kids Club Savings

☐ Term Certificate Account

(180 days, 1, 2, 3 or 4 years)

☐ IRA

☐ Traditional

☐ Roth

☐ Coverdell/Education Savings

☐ IRA Term Certificate

(180 days, 1, 2, 3 or 4 years)

TOTAL

☐ ATM Card Requested  
(For Savings Accounts Only)

☐ Debit Card Requested

SECTION 6  
ACCOUNT SIGNATURE CARD

(for all signers on the account)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date

\_\_\_\_\_  
Print – Member/Owner First and Last Name

\_\_\_\_\_  
Member / Owner Signature\*

\_\_\_\_\_  
Occupation:

\_\_\_\_\_  
Print – Joint/Owner First and Last Name

\_\_\_\_\_  
Joint / Owner Signature\*

\_\_\_\_\_  
Occupation:

\* By signing this agreement I acknowledge that I have read and agreed to the EXCEL Federal Credit Union Membership Agreement and the Important Account Information/Truth In Savings Disclosures provided to me along with this application or via the EXCEL website at [www.excelfcu.org](http://www.excelfcu.org). I further understand and agree that my signature authorizes Excel Federal Credit Union to obtain a credit report or other report or account information from credit or information agencies to help verify the information I provided in this application: for consideration of other accounts and services: and for any other lawful purpose.

SECTION 7  
CUSTODIAL ACCOUNTS

Complete the following section when establishing custodial accounts under the Georgia Transfer to Minor's Act.

I/We the Member(s) as Custodian(s) for the minor(s) listed below, establish a Custodial Account under the Georgia Transfer to Minor's Act. I/We hereby certify that the coinciding number is the Minor's taxpayer identification number (social security number)

\_\_\_\_\_  
Minor's Name

\_\_\_\_\_  
Tax ID / Social Security #

\_\_\_\_\_  
Minor's Name

\_\_\_\_\_  
Tax ID / Social Security #

\_\_\_\_\_  
Minor's Name

\_\_\_\_\_  
Tax ID / Social Security #



[www.excelfcu.org](http://www.excelfcu.org)  
770-441-9235 • 888-441-9235  
FAX 770-582-3877

SECTION 8  
CERTIFICATION UNDER PENALTIES OF PERJURY (CONT.)

I/We, as the owner or an authorized agent of Owner, certify that: \_\_\_\_\_  
is the correct taxpayer identification number for the Owner (or the Owner is waiting for a number to be issued), and that the Owner is not subject to backup withholding either because:

- (a) the Owner is exempt from backup withholding, or
- (b) the Owner has not been notified by the Internal Revenue Service, ("IRS") that it is subject to backup withholding as a result of failure to report all interest and dividends, or
- (c) the IRS has notified the Owner that it is no longer subject to backup withholding.

Instructions:

- ☐ The Owner should cross out item (b) above if the Owner has been notified by the IRS that it is currently subject to backup withholding because of under reporting interest or dividends on its tax return.
- ☐ The Owner should check here if the Owner is exempt from reporting per IRS guidelines.
- ☐ The Owner should check here, if the Owner is not a U.S. person or a U.S. resident alien, a separate Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding (W-8BEN) has been completed.

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

FOR CREDIT UNION USE ONLY:

Eligibility:

- ☐ Employer / Association   ☐ Family   ☐ Insider   ☐ Other

☐ Telecheck Approval Code: \_\_\_\_\_

Identity Verification: \_\_\_\_\_

Credit Bureau Report / Score: \_\_\_\_\_

- ☐ ChoicePoint ID   ☐ Accurant