

AGREEMENT

In this Membership Application, "I", "Me" and "My" mean each and every person who signs on the reverse. "You" and "Your" mean California Agribusiness Credit Union. If I am not currently a member, I hereby make application for membership in California Agribusiness Credit Union. I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Truth-in-Savings Disclosure, the Certificate Account Agreement and Disclosure (if applicable), and Electronic Services Disclosure and Agreement (receipt of all of which is hereby acknowledged and which is incorporated by this reference). I understand and agree that this Membership Application shall govern the Regular Share, the Share Draft Account, the ATM Card, the Debit Card and other accounts designated by me on the reverse. I authorize you to open other account(s) for me in person or per my telephone request.

I authorize you to gather whatever credit, checking account and employment information you consider appropriate from time to time. I understand that this will assist, for example, in determining my initial and ongoing eligibility for an account. I authorize you to give information concerning your experience with me to others. I understand and agree that you may retain this Membership Application and any other information you may receive.

SECURITY INTEREST: Each and every owner of the account(s) shall be jointly and severally liable for any and all losses and damages to the Credit Union occasioned by any owner. Further, each and every owner pledges as collateral for any loss or damage suffered by the Credit Union all funds on deposit (except funds held in IRAs) with the Credit Union along with any other collateral pledged either currently or in the future for any loan, and if the owner's have or will have from the Credit Union. This pledge of collateral is meant to secure the payment of all debts and obligations each owner owes to the Credit Union either currently or in the future. However, this cross collateral provision does not apply to any loan secured by any owner's principle residence or any other real property that an owner now owns or may hereafter acquire. In the event any owner does not repay his/her debt, obligation or loss, all owners authorize the Credit Union to apply, without notice, any and all such shares or deposits to the debt, obligation or loss and/or obtain possession of the collateral, sell same pursuant to applicable law and apply the proceeds to the debt, obligation or loss.

GENERAL PLEDGE OF SHARES AND DEPOSITS: I pledge all paid shares and deposits and payments thereon, which I now have or hereafter may have with you to the extent of all unpaid balances due you. In case of default, I hereby authorize you to apply any and all such funds to the payment of the unpaid balances. However, I retain full access to any and all shares on deposit not specifically pledged as collateral. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an "Individual Retirement Account" (IRA).



CALIFORNIA AGRIBUSINESS
CREDIT UNION



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CREDIT UNION

MEMBERSHIP APPLICATION



FOR CREDIT UNION USE ONLY

VERIFICATION OF ID (PRIMARY OWNER):

Documentary Method Used
 Type of Document: _____
 ID No.: _____
 Date of Issuance: _____ Expiration Date: _____

Name as it appears on I.D.: _____

ID Verified By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FINCEN OFAC
 Application Approved By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FOR CREDIT UNION USE ONLY

VERIFICATION OF ID (JOINT OWNER):

Documentary Method Used
 Type of Document: _____
 ID No.: _____
 Date of Issuance: _____ Expiration Date: _____

Name as it appears on I.D.: _____

ID Verified By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FINCEN OFAC
 Application Approved By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FOR CREDIT UNION USE ONLY

	OPENED / ORDERED BY	DATE
REGULAR SHARE	_____	_____
SHARE DRAFT / CHECKING	_____	_____
CHEXSYSTEMS	_____	_____
INITIAL ORDER	_____	_____
TRADITIONAL IRA	_____	_____
ROTH IRA	_____	_____
<input type="checkbox"/> ATM <input type="checkbox"/> DEBIT CARD	_____	_____
SECOND CARD	_____	_____





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(800) 391-8725 ♦ (714) 690-4865 ♦ Fax (714) 690-4863

www.CalAgCU.org

ACCOUNT NUMBER

Empty box for account number

ATTACH CHECK FOR INITIAL DEPOSIT HERE

1 ELIGIBILITY

I'm eligible to join California Agribusiness Credit Union / Yamaha Employees Credit Union, Services Provided by CalAgCU, because I'm (please check one): subject to verification

- Employee/Employer of (Eligible Organization)
Relative of who is a member already of CACU / YECU
Relative Account No. Relationship

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.

2 MEMBER INFORMATION Please complete entire form, check boxes for services requested and sign at bottom.

Form with fields for Primary Owner Name, Joint Owner Name, Home Street Address, City, State, Zip, Date of Birth, Social Security No., Drivers License No., etc.

3 CHOOSE SERVICE AND INDICATE INITIAL DEPOSIT (Contact the Credit Union concerning Certificate and IRA Accounts)

Form with checkboxes for Membership Fee, Deposit To Regular Share Savings Account, Share Draft (Checking) Account, Traditional IRA Share Account, Roth IRA Share Account, ATM Card, Debit Card, etc.

ATTACH SIGNATURE VERIFICATION HERE

4 CHECKING ACCOUNT OVERDRAFT OPTIONS

Overdrafts are covered by a transfer from my Primary Savings or my Regular Shares (Sub-Savings) account, with not more than three transfers in any calendar month.

- Primary Savings Only
Regular Shares Only
First from Primary Savings then Regular Shares
First from Regular Shares then Primary Savings
No Overdraft

5 SOCIAL SECURITY NO. / TAXPAYER I.D.

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct tax payer identification number; (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 backup withholdings are 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. person (including a U.S. resident alien).

Instructions: Cross out item 2 above if I have been notified by the IRS that you are currently subject to backup withholding because you 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.

6 ACKNOWLEDGEMENT & SIGNATURE

I hereby make application for membership in and agree to be bound by the bylaws, regulations, policies and rules, and any amendments thereof, of CALIFORNIA AGRIBUSINESS CREDIT UNION. I acknowledge receipt of the Electronic Services Disclosure and Agreement, Truth-in-Savings Disclosure and Agreement, and the Fee Schedule and agree to be bound by their terms. My signature below and us of the account will confirm my agreement to be bound and my acceptance of the Agreement on the reverse.

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

Signature lines for Primary Owner Signature, Date, Joint Owner Signature, Date