

ACCOUNT OWNERSHIP

Designate the ownership of the accounts and responsibility for the services requested.

Joint Name _____

Street _____

City/State/Zip _____

Home Phone (____) _____ ☐ Listed ☐ Unlisted

Work Phone (____) _____ Cell (____) _____

E-mail _____

SSN/ TIN _____

Driver's License _____

D/O/B _____ Employer _____

Joint Name _____

Street _____

City/State/Zip _____

Home Phone (____) _____ ☐ Listed ☐ Unlisted

Work Phone (____) _____ Cell (____) _____

E-mail _____

SSN/ TIN _____

Driver's License _____

D/O/B _____ Employer _____

JOINT SHARE ACCOUNT AGREEMENT (Not Transferable)

The Wheatland Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in payment of funds or the transaction of any business for this account. The joint owners of this account, hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the Credit Union from time to time. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from this Credit Union. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made. (The signature on the first line should be the same assigned on the front of card).

JOINT ACCOUNT OWNERS

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

As defined in 12 CPR Part 204

FOR CREDIT UNION USE ONLY

☐ See Account Change Card ☐ See Insurance Beneficiary Card

Date of Membership _____

Opened/ Approved By _____

Member Verification _____

Online Banking Services

Wheatland FCU offers various online services to fit your on the go needs. You can access your account online at our website, www.wheatlandcu.com anytime and from anywhere! You can transfer funds, view transactions, make loan payments, and get detailed account information safely and securely.

- *Our other free online services include:*
- *Free Bill Payer*
- *e-Deposits*
- *Bank to Bank Transfers*
- *e-Statements and e-Newsletter*

Direct Deposit/Payroll Deduction

Direct Deposit is the safest way to deposit your net pay, Social Security or pension check(s) into your credit union accounts. Your money is electronically transferred and immediately available every pay period. Payroll Deduction allows you to have a portion of your net pay deposited directly into your credit union account(s).

Shared Branching

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.

Anywhere you see the swirl  you can conduct a range of transactions, such as:

- *Deposits*
- *Loan Payments*
- *Purchase money orders, travelers checks and official checks**
- *Withdrawals*
- *Make transfers between accounts*
- *AND Much More!!*

To take advantage of this service, when you enter a shared branch you only need to bring:

- *Your home credit union's name*
- *Your account number*
- *Valid government-issued photo identification, i.e., State Driver's license, US Passport*

*May not be available at all outlets and locations.

Additional Services

Take advantage of these additional services, which are available at the credit union.

- *Notary Services*
- *Money Orders*
- *VISA Gift cards*
- *VISA Travel/Money Cards (reloadable)*
- *Domestic and International Wire Transfers*
- *Coin Machine*
- *AND Much More!!*



Financially Strong, Federally Insured

All member accounts are federally insured for at least \$250,000 by the NCUA (National Credit Union Administration), an agency of the federal government.

Your Full Service Financial Institution

People come first at Wheatland Federal Credit Union. We are dedicated to providing our members with the quality financial products and services, and the professional, confidential, person-to-person service they deserve.

We Make It Easy For You

We regularly monitor other financial institutions to compare our products and services. You can feel confident your credit union accounts are not only competitive, but a great deal! It's the credit union comfort factor, and you won't find it anywhere else!



Main Office:
611 Centerville Road
Lancaster, PA 17601

Main Phone: (717) 898-7673 - 1(800) 527-5140
Fax: (717) 898-9658

Elizabethtown Branch:
Phone: (717) 898-7673 - 1(800) 527-5140
OPTION #6, THEN #3
Fax: (717) 361-9034

Greenfield Branch:
Phone: (717) 898-7673 - 1(800) 527-5140
OPTION #6, THEN #2
Fax: (717) 393-9384

Lobby Hours:
Mon.: 9:00 a.m. – 5:00 p.m.
Tues.: 9:00 a.m. – 4:00 p.m.
Wed.: 9:00 am. – 4:00 p.m.
Thurs.: 9:00 a.m. – 5:00 p.m.
Fri.: 9:00 am. – 5:00 p.m.
Sat. (*Centerville Office Only*): 9:00 a.m. – 12:00 p.m.

Centerville Office Branch:
Walk-in Hours same as above

Drive-Up Hours
Mon.: 9:00 a.m. – 5:00 p.m.
Tues.: 9:00 a.m. – 4:00 p.m.
Wed.: 9:00 am. – 5:00 p.m.
Thurs.: 9:00 a.m. – 5:00 p.m.
Fri.: 9:00 am. – 6:00 p.m.
Sat.: 9:00 a.m. – 12:00 p.m.

Quarryville Branch:
Phone: (717) 786-5200
Fax: (717) 806-2997
Mon.: 10:00 a.m. – 3:00 p.m.
Wed.: 10:00 a.m. – 3:00 p.m.
Fri.: 9:00 am. – 3:00 p.m.

Website: www.wheatlandcu.com
TTS: (717) 898-9497 / 1 (800) 720-2814 Toll-Free
Free 24-hour Audio Response System



Explore The Many Benefits
Of Credit Union Membership

Membership

Helping our members
and their families
build a solid financial
future since 1936



Join Our Unique Financial Family



Membership Sign Up Information

- Simply follow these steps to apply for your Wheatland Federal Credit Union membership.
1. Complete the Membership Application Card below (please be sure to read and complete the reverse side of the card too).

2. Detach the completed Membership Application Card and mail or stop by with a check or money order for your initial deposit of at least \$5.00 along with a one-time membership fee of \$10.00 (\$1.00 if under 18) and two forms of valid ID to open your Share/Savings Account. Make the check or money order payable to Wheatland Federal Credit Union. Cash is accepted when you sign up in person. That’s it!

ENJOY THE MANY TIME & MONEY-SAVING FINANCIAL BENEFITS OF CREDIT UNION MEMBERSHIP

Wheatland Federal Credit Union is unique.

We are a full-service, not-for-profit, member-owned financial institution.

Unlike profit—driven banks that benefit only a small number of stockholders,

we return excess earnings to all of our members in the form of better service, lower

interest rates for loans, higher yields on Savings and Investment Accounts,

and by adding new financial products and services.

A Long-Standing Tradition Of Service

The credit union was first chartered in 1936, serving the employees of the Hamilton Watch Company. We received our community charter in 1999. Today, we serve an ever-growing membership. The Credit Union is governed by member-volunteers elected to the Board of Directors and managed by experienced financial professionals.

Field Of Membership

Anyone who lives, works, worships or attends school in Lancaster County, PA is eligible to join. Simply open and maintain as little as \$5.00 in a Savings Account to be eligible for the many benefits of credit union membership. This is your share in the credit union. Once you become a member, your family members are eligible to join.

Once A Member, Always A Member

Credit union membership lasts a lifetime, even if you change jobs, move or retire. If your lifestyle changes, we’ll show you how easy it is to access accounts and conduct transactions by mail, Internet, phone, fax and nationwide ATMs.

Savings/Investment Accounts

We offer a variety of Savings and Investment Accounts designed to help you reach your financial goals.

- | | |
|--|---|
| ■ <i>Share/Savings Accounts</i> | ■ <i>Share Certificate Accounts</i> |
| ■ <i>IRA Accounts & Certificates</i> | ■ <i>Money Market Accounts</i> |
| ■ <i>Youth Accounts:</i> | ■ <i>Vacation & Holiday Club Accounts</i> |
| - <i>Sharky Savers</i> | ■ <i>Club Grand Senior Accounts</i> |
| - <i>Fast Track Savings</i> | |
| - <i>Student Freedom</i> | |

All-Star Rewards

The All-Star Rewards Program is our way of rewarding you for making Wheatland FCU your primary financial institution. This program gives you special free services, loan discounts and savings bonuses based on your account relationship with the Credit Union. The higher your account balances total, the more “stars” you earn — and the more rewards you can claim.

Loans For All Reasons

We offer a full menu of low interest loans with flexible repayment terms and a hassle-free loan process. Call the credit union during business hours or you can apply online at www.wheatlandcu.com. It couldn’t be much more convenient!

- | | |
|---------------------------------------|---|
| ■ <i>Student Loans</i> | ■ <i>Personal Loans</i> |
| ■ <i>New & Used Vehicle Loans</i> | ■ <i>Better Choice Program</i> |
| ■ <i>Share Secured Loans</i> | ■ <i>It’s An Alternative To Pay Day Lending</i> |
| ■ <i>Refinanced Loans</i> | |
| ■ <i>AND Much More!!</i> | |

Mortgages & Home Equity Loans

Buying? Refinancing? Remodeling? Wheatland FCU offers an array of Mortgage and Home Equity loans.

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|--|---|
| ■ <i>First Mortgages (30, 20, 15, 10 year terms)</i> | ■ <i>FHA, VA, USDA, PHEA Construction Mortgages</i> |
| ■ <i>Second Mortgages</i> | ■ <i>JUMBO Mortgages (\$417,000 or more)</i> |
| ■ <i>Home Equity Line of Credit</i> | ■ <i>Manufactured Homes, Condo’s or PUD’s</i> |
| ■ <i>First Time Home Buyer Mortgages</i> | ■ <i>Cooperative (55 years of age communities)</i> |
| ■ <i>Adjustable Rate Mortgages (ARM)</i> | |
| ■ <i>AND Many More!!</i> | |

Share Draft/Checking Account

Our Share Draft/Checking Account is your alternative to the outrageous fees and service charges found at other financial institutions. Our full-featured account allows you to save money and manage your finances conveniently.

- | | |
|---|---|
| ■ <i>No Minimum Balance</i> | ■ <i>Free Online Banking Services</i> |
| ■ <i>Fresh Start Checking</i> | ■ <i>Courtesy Pay</i> |
| ■ <i>No Per Check Charge</i> | ■ <i>Direct Deposit/Payroll Deduction Available</i> |
| ■ <i>Overdraft Protection</i> | ■ <i>MasterCard Debit Card With Unlimited Usage</i> |
| ■ <i>Unlimited Check Writing</i> | |
| ■ <i>24-Hour Access Via Telephone Transaction Service</i> | |

ATM Card/Debit Card

Our ATM Card makes it easy to withdraw cash, verify account balances, and transfer funds between accounts from thousands of ATM locations worldwide — 24-hours a day! Visit www.cudollar.com for locations.

VISA® Credit Card

Our VISA® Credit Card is right for you! You can take advantage of everyday bargain opportunities, shop with ease, have protection in emergencies, and track your travel expenses.

If you have high interest credit card balances from other financial institutions, you may be able to transfer them to our lower interest VISA® Credit Card. You could save money and reduce your minimum monthly payment instantly!

MEMBERSHIP APPLICATION ACCOUNT CARD



MEMBER APPLICATION FORM AND OWNERSHIP INFORMATION

Member/Owner _____

Member No. _____

Street _____

City/State/Zip _____

Home Phone (_____) _____ ☐ Listed ☐ Unlisted

Work Phone (_____) _____ Cell (_____) _____

E-mail _____

SSN/ TIN _____

Driver’s License _____

D/O/B _____ Employer _____

Eligibility for Membership _____

INFORMATION

Under penalties of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer 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 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. person (including a U.S. resident alien). 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 state; 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.

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Wheatland Federal Credit Union Membership and Account Agreement, Truth-in-Savings Disclosure, Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. You authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any accounts or services you request. The Internal Revenue Services does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

X _____	_____
Signature	Date
X _____	_____
Signature	Date
X _____	_____
Signature	Date