

Membership Application

SEND COMPLETED APPLICATION TO:

L'Oréal USA Federal Credit Union

L'Oréal Way, Clark, NJ 07066

Name _____

SS# _____ Date of Birth _____

Address _____

City _____ St _____ Zip _____

Home # _____

Work # _____

Work location _____

Joint Owner Name _____

Address _____

City _____ St _____ Zip _____

Home # _____

Work # _____

Certification— 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 to me AND
I am not subject to backup withholding either because I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an individual retirement account (IRA), and payments other than interest and dividends)

Certification Instructions— You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

I have read and understand all disclosures.

I hereby make application for membership in the credit union named below, and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me, and to subscribe for at least one (1) share.

By signing this card, you authorize the credit union to obtain credit reports in connection with this application for membership, services and/or credit, and for update, renewal or extension of the credit received, if applicable. If you request, the credit union will tell you the name and address of any bureau from which it received a credit report on you.

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

Primary Owner (signature) _____

Joint Owner (signature) _____

Joint Share Account Agreement (Not Transferable)

L'Oréal USA Federal Credit Union is hereby authorized to recognize any of the signatures subscribed in the agreement of 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 owner with all accumulations thereon, and shall be owned by them jointly, with right of survivorship and be subject to withdrawal by receipt of 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 the credit union. The right of 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 heretofore made.

Please include a copy
of Government issued
Identification

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