



Update Reason: _____

Basis For Membership Eligibility

- I live or work in one of the eligible counties (Benton, Clackamas, Columbia, Crook, Deschutes, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington or Yamhill)
- I live, work, worship or go to school in one of the eligible Washington counties (Clark or Skamania)
- I am a family member of a person who is eligible for OnPoint membership

Name of Relative _____ Relationship _____

Member Information

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, a 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, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Member _____ Account Number _____

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____

E-Mail Address _____ Mother's Maiden Name _____

Home Phone _____ Cell Phone _____

Birth Date _____ Social Security No. _____

Business Name or Employer _____

Occupation _____ Employer's Phone No. _____

Joint Owner (if desired, if more than one Joint Owner see reverse)

Joint Owner _____

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____

E-Mail Address _____ Mother's Maiden Name _____

Home Phone _____ Cell Phone _____

Birth Date _____ Social Security No. _____

Business Name or Employer _____

Occupation _____ Employer's Phone No. _____

TIN Certification/Backup Withholding Information

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
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 citizen or other U.S. person (as defined by the IRS); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification Instructions. You must check the box below 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.

I am NOT a United States citizen or U.S. person (complete W-8BEN form) I am subject to backup withholding Yes No

Authorization

By signing below, I agree to the terms and conditions of the Membership & Account Agreement, Notice of Privacy Policy, Truth in Savings Deposit Rate Sheet & Fee Schedule, Funds Availability Policy Disclosure, if applicable, and 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. I authorize the credit union to obtain credit reports in connection with this application. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If VISA Debit Card, ATM Card, Telephone Teller or Online Banking service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. I hereby certify that the information I have given on this application is complete and true to the best of my knowledge. Federal Law requires us to obtain, verify, and record information that identifies each person who opens a membership at OnPoint Community Credit Union.

X _____
Signature of Member

_____ Date

X _____
Signature of Joint Owner

_____ Date

X _____
Signature of Joint Owner

_____ Date

X _____
Signature of Joint Owner

_____ Date

Member Information Continued

Joint Owner 2 (if desired)

Joint Owner _____
 Physical Address _____ City _____ State _____ Zip _____
 Mailing Address _____ City _____ State _____ Zip _____
 E-Mail Address _____ Mother's Maiden Name _____
 Home Phone _____ Cell Phone _____
 Birth Date _____ Social Security No. _____
 Business Name or Employer _____
 Occupation _____ Employer's Phone No. _____

Joint Owner 3 (if desired)

Joint Owner _____
 Physical Address _____ City _____ State _____ Zip _____
 Mailing Address _____ City _____ State _____ Zip _____
 E-Mail Address _____ Mother's Maiden Name _____
 Home Phone _____ Cell Phone _____
 Birth Date _____ Social Security No. _____
 Business Name or Employer _____
 Occupation _____ Employer's Phone No. _____

FOR CREDIT UNION USE ONLY

All fields are required to be filled in with appropriate information

Member	<input type="checkbox"/>	_____	#:	_____	Exp. Date	_____	Existing MBR	<input type="checkbox"/> Y <input type="checkbox"/> N	Inquiry ID: _____
	<input type="checkbox"/>	_____	Type:	_____	Exp. Date	_____	OFAC Pass	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Qualifile Accept	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Name/TIN Match	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	

Joint Owner 1	<input type="checkbox"/>	_____	#:	_____	Exp. Date	_____	Existing MBR	<input type="checkbox"/> Y <input type="checkbox"/> N	Inquiry ID: _____
	<input type="checkbox"/>	_____	Type:	_____	Exp. Date	_____	OFAC Pass	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Qualifile Accept	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Name/TIN Match	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	

Joint Owner 2	<input type="checkbox"/>	_____	#:	_____	Exp. Date	_____	Existing MBR	<input type="checkbox"/> Y <input type="checkbox"/> N	Inquiry ID: _____
	<input type="checkbox"/>	_____	Type:	_____	Exp. Date	_____	OFAC Pass	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Qualifile Accept	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Name/TIN Match	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	

Joint Owner 3	<input type="checkbox"/>	_____	#:	_____	Exp. Date	_____	Existing MBR	<input type="checkbox"/> Y <input type="checkbox"/> N	Inquiry ID: _____
	<input type="checkbox"/>	_____	Type:	_____	Exp. Date	_____	OFAC Pass	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Qualifile Accept	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	
							Name/TIN Match	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A	

 Employee [None] Branch _____ Date _____

Exception (All exceptions must be documented)

Manager Name:

X _____
 Manager Signature (Required for all exceptions) Date



NOTICE OF PRIVACY POLICY

FACTS

WHAT DOES ONPOINT COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand OnPoint Community Credit Union's Privacy Policy.

At OnPoint Community Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by OnPoint Community Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law, as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons OnPoint Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OnPoint Community	Can you limit this
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (800) 527-3932 or write to us at: OnPoint Community Credit Union, Member Services, P.O. Box 3750, Portland, OR 97208.

Who we are

Who is providing this notice?

OnPoint Community Credit Union; OnPoint Service Group, LLC

What we do

How does OnPoint Community Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

How does OnPoint Community Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- apply for any credit union service
- visit our website, provide us information on any online application or transaction, or information you send to us by email.
- use your credit or debit card or pay your bills
- make deposits to or withdrawals from your accounts

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- sharing for affiliates' everyday business purposes-- information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *OnPoint Service Group, LLC, a provider of financial services, including insurance products.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *OnPoint Community Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.*

Joint Marketing

A formal agreement between OnPoint Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

- *Our joint marketing partners include investment and financial service providers and insurance companies.*