

P.O. Box 3750 Portland, OR 97208-3750 503.228.7077 800.527.3932 info@onpointcu.com onpointcu.com



Ассои	nt Owners		
Tax Owner:	Account Numbers:		
Non-Tax Owner 1:			
Non-Tax Owner 2:			
Non-Tax Owner 3:			
Basis For Men	nbership Eligibility		
<ul> <li>I live or work in one of the eligible counties (Benton, Clackamas, Clats Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Yamhill).</li> <li>I live, work, worship or go to school in one of the eligible Washington of the eligibl</li></ul>	op, Columbia, Coos, Crook, Curry, Desch Morrow, Multnomah, Polk, Sherman, Tilla counties (Clark or Skamania).	nutes, Douglas, mook, Wasco, V	Gilliam, Hood River, Nashington, Wheeler, or
I am a family member of a person who is eligible for OnPoint members			
Name of Relative	Relationship		
	Information		
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A I To help the government fight the funding of terrorism and money launderin record information that identifies each person who opens an account. Wha address, date of birth, and other information that will allow us to identify yo Member	ng activities, a federal law requires all fina at this means for you: When you open an ou. We may also ask to see your driver's	account, we wil license or other	l ask you for your name, identifying documents.
Physical Address			
Mailing Address			
E-Mail Address			
Home Phone Cell Phone			
Birth Date Social Security No			
Business Name or Employer	Occupation		
<b>Non-Tax Owner</b> (if desired, if more than one non-tax owner see reverse) Owner			
Physical Address	City	State	_Zip
Mailing Address			
E-Mail Address			
Home Phone Cell Phone			
Birth Date Social Security No			
Business Name or Employer	Occupation		
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	orization	Delieu Truth in	Cautings Danasit Data
By signing below, I agree to the terms and conditions of the Membership Sheet & Fee Schedule, Funds Availability Policy Disclosure, if applicabl incorporated herein. I/we acknowledge receipt of a copy of the Agreemer authorize the credit union to obtain credit reports in connection with this a credit and you may answer questions and requests from others seeking Debit Card, ATM Card, Telephone Teller or Online Banking service is requ Electronic Funds Transfer Agreement. I hereby certify that the informat knowledge. Federal Law requires us to obtain, verify, and record info Community Credit Union.	e, and any amendment the Credit Union thand Disclosures applicable to the accorp pplication. I understand that you may recur credit or experience information about lested and provided, I/we agree to the ter ion I have given on this application is of	n makes from ti unts and servic eive information me or my acco ms of and ackn complete and ti	me to time which are es requested herein. I from others about my unts with you. If VISA owledge receipt of the ue to the best of my
x	x		
Signature of Member Minor Unable to Sign	Signature of Owner	·	Date
X	Signature of Owner		
Signature of Owner Date			Date
	Cons	umer-Signature-C	ard-DNA Rev. 03/23

			Member Info	rmation Contin	nued			
Non-Tax Ow	ner 2 (if desired)							
Owner								
						Sta	ιte <u> </u>	o
Mailing Addr	ess			City		Sta	ıte <u> </u>	o
Home Phone	e		Cell Phone		_			
			ial Security No.					
	ner 3 (if desired)							
Owner	, , , , , , , , , , , , , , , , , , ,							
						Sta	ıte <u> </u>	o
E-Mail Addre	ess			Mother's M	laiden Name			
Home Phone	e		Cell Phone		_			
Birth Date		Soc	ial Security No		-			
Business Na	me or Employer _			Occ	cupation			
			<b>FIN Certification/Back</b>	up Withholdin	a Informatio	on		
Under pena	alties of perjury. I cer				ginionnauc			
Reve notifi 3. I am 4. The <b>Certificatio</b> because yo	enue Service (IRS) ied me that I am no a U.S citizen or oth FATCA code(s) ente on Instructions: Yo ou have failed to rep	that I am subjection longer subjection er U.S. persovered on this for u must check ort all interest	ing because: (a) I am exe oject to backup withholding; t to backup withholding; and n (as defined by the IRS); a rm (if any) indicating that I a the box below if you have and dividends on your tax i	as a result of a f I nd am exempt from F been notified by return.	ATCA reporting the IRS that yo	t all interest or div is correct. ou are currently su	idends, or ( bject to bac	c) the IRS has
∐ I am N0	OT a United States of	citizen or U.S.	person (complete W-8BEN	form) I am	subject to back	up withholding		No
			Payable On D	eath Beneficia	aries			
to the owner o designated belo otherwise indic separate benef of the beneficia	or owners during the ow. If the account is ated, with rights of iciary designation. ary's interest in this a Primary C	eir lifetimes, s payable to survivorship. The Credit Ur account, exce	struction to OnPoint Comm and upon the death of the more than one POD benef A POD beneficiary designa ion shall at no time have ar ot as otherwise provided by Share%	last joint account iciary, the accoun tion not apply to a ny obligation to no law.	t owner, payab t is owned join an IRA or HSA tify any benefic Primary	le to any named a tily by such benefi accounts. These a	and survivir ciaries, in e accounts, wi ce of this ac	ng POD beneficiary equal shares unless ill be governed by a
1) Beneficiary				2) Beneficiary				
-			DOB		-			
Address				Address				
-				_				
-	Primary     C	) and in a cost	01 0/	_				
2) Popoficion	-	-	Share%	1) Dopoficion	-	Contingent	Share	e%
					/			
			DOB					
Address				Address	·			
-				_				
-				—				
	Primary C	-			-	Contingent	Share	%
5) Beneficiary				6) Beneficiary				
SSN			DOB	SSN			DOB	
Address				Address				
-				_				
				_				

NOTARIZATION I	S REQUIRED IF THIS FORI	M IS NOT SIGNED AT	AN ONPOINT COMMUN	NITY CREDIT UNION BRANCH OR IF CONSENT IS REQUIRED
	gton only) - Spousal or dome ization of consent signature i		required in Washington i	f spouse/domestic partner is not named as the sole primary POD
Spousal or Domes	stic Partner Consent (Washir	ngton Only)		
	bove beneficiary designation my statutory or other rights to			e deposit account owner, I consent to the above designation(s)
Signature <u>X</u>		Date:		
			Name	e of spouse or domestic partner
This instrument v	vas signed before me on		(month & date)	(vear)
				()out/
		_ (		
Notary Stamp Be	elow:		State of	/ County of
				nature
		Cre	dit Union Use Only	1
			to be filled in with approp	
Name		#:	Exp. Date	
Owner 1	□	#:	Exp. Date	
Owner 2	□	#:	Exp. Date	
Owner 3	□	#:	Exp. Date	
Emple	oyee	Branch	Date	
Exception	(All exceptions must be clea	rly documented, and the b	ox checked)	



## 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 what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:
	<ul> <li>Social Security number and income</li> <li>Account balances and transaction history</li> <li>Credit history and credit scores</li> </ul>
	When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' 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 Credit Union share?	Can you limit this sharing?
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	Νο
For our marketing purposes to offer our products and services to you	Yes	Νο
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes information about your transactions and experiences	Yes	Νο
For our affiliates' everyday business purposes information about your creditworthiness	Νο	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 us at 503.228.7077 or toll free at 800.527.3932, or visit <u>www.onpointcu.com</u>.

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?	<ul> <li>We collect your personal information, for example, when you:</li> <li>open an account or apply for a loan</li> <li>use your credit or debit card or pay your bills</li> <li>make deposits to or withdrawals from your accounts</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</li> </ul>
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only:</li> <li>sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul> <li>OnPoint Service Group, LLC, a provider of financial services</li> </ul>
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>OnPoint Community Credit Union does not share with nonaffiliates so they can market to you</li> </ul>
Joint marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that, together, market financial products or services to you.</li> <li>Our joint marketing partners include investment and financial service providers and insurance companies.</li> </ul>