



Membership Invitation

Enclose opening deposit with this form. Make check payable to yourself.
Mail to: 255 N. Lone Hill Ave., San Dimas, CA 91773

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800.347.CCCU • F:626.915.1370 • info@myCCCU.com • myCCCU.com

Member Eligibility (Check all that Apply)

You are eligible to join Christian Community Credit Union in one of two ways:

- 1) Through Your Church or Ministry – If you are affiliated with a Christian ministry (including many Protestant Christian churches and schools) that is within Christian Community Credit Union’s field of membership. You may be a member, attendee, employee, missionary, or student/alumnus.
- 2) Through Your Family – If you are a relative of a current member of Christian Community Credit Union. Relatives include: spouse, father/mother (and in-laws), brother/sister (and in-laws), son/daughter (and in-laws), grandparent, grandchild, aunt, uncle, niece, nephew or cousin.

For more information about your membership eligibility, visit myCCCU.com/membership or call 800.347.CCCU (2228).

Affiliation: I am a: Member Regular Attendee Employee Missionary Student/Alumnus Other

Of (Church/School/Ministry): Denomination/Affiliation (if known):

City: State:

Family: I am a relative of a Christian Community Credit Union member.

Name: Relationship: Phone:

How did you hear about us? Family Friend Work CCCU Rep NAME Event/Presentation NAME
 Church School Mail Magazine NAME Newspaper NAME
 Radio STATION Email Online Other A-Squared LAMP Groups

CHECKING (no monthly fee) \$100 or more to open. Get a Visa Check Card that earns one CUREwards point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM Card.

CHECKING PLUS (earns interest) \$100 or more to open. Get a Visa Check Card that earns one CUREwards Point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM card. This is a variable rate account and the APY* could change after the account is opened. Checking Plus Account earns interest when daily balance is \$750 or more. No monthly fee for one year and thereafter with Direct Deposit; otherwise, this account has a \$10 monthly fee when the daily balance falls below \$1,500 at any time during the month.

ADVANTAGE SAVINGS¹ ATM Card \$100 or more to open. This is a variable rate account and the APY could change after the account is opened. This account has a \$5 monthly fee when the daily balance falls below \$100 at any time during the month.

5.00% APY* NEW MEMBER WELCOME CERTIFICATE - 12 Months \$500 minimum. \$5,000 maximum per member. Must be opened within 30 days of joining the Credit Union. At maturity, the certificate will renew into a 12-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates.

PENALTY-FREE CERTIFICATE - 15 Months \$500 minimum; \$1,000,000 maximum per member. No penalty for early withdrawal. You can withdraw your money seven days after opening the account and anytime thereafter without a penalty. Early withdrawal must be for the full balance plus all dividends earned. At maturity, the certificate will renew into a 12-month, non penalty-free, term share certificate at the prevailing rate.

STEP-IT-UP CERTIFICATE - 30 Months \$500 minimum; \$1,000,000 maximum per member. If the standard rate increases on a 30-month certificate, you can STEP UP your rate once during the term. At maturity, the certificate will renew into a 24-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates.

CERTIFICATE \$1,000 or more to open. Six to 60 months. A withdrawal will reduce earnings. A penalty will be imposed on early withdrawal from certificates. **Term:**

MONEY MARKET ACCOUNT¹ \$1,000 or more to open, immediate access to your funds and free check-writing option. This is a variable rate account and the APY could change after the account is opened. This account has a \$10 monthly fee when the daily balance falls below \$1,000 at any time during the month.

PREMIUM MONEY MARKET ACCOUNT¹ \$25,000 or more to open, immediate access to your funds. This is a variable rate account and the APY could change after the account is opened. There is **no check writing** on this account. This account has a \$15 monthly fee when the daily balance falls below \$25,000 at any time during the month.

Online Banking (Account access online and by phone)
 Yes, sign me up and send access instructions. No, I'm not interested. **TOTAL**

Order Checks² Add joint account information Add phone number on checks

Member Information					
First Name	Initial	Last Name	Driver License Number	State	Exp. Date
Date of Birth		Social Security Number		Mother's Maiden Name	
Email Address				Home Phone Number	
Street Address (No P.O. Boxes, please)			Unit #	Mobile Phone Number	
City	State	Zip Code		Work Phone Number	
Employer		Occupation			

Joint Owner Information (Optional)					
First Name	Initial	Last Name	Driver License Number	State	Exp. Date
Date of Birth		Social Security Number		Mother's Maiden Name	
Email Address				Home Phone Number	
Street Address (No P.O. Boxes, please)			Unit #	Mobile Phone Number	
City	State	Zip Code		Work Phone Number	
Employer		Occupation			

Beneficiary/ies Information					
In the event of my death, or if there is more than one owner of this account, in the event of death of all owners, the owner(s) hereby designate as my/our beneficiary(ies) to receive all sums in my/our account established.					
Individual / Organization Name		Social Security Number (if applicable)		Individual / Organization Name	
Street Address (No P.O. Boxes, please)		Phone Number		Street Address (No P.O. Boxes, please)	
City	State	Zip Code		City	State

Terms and Conditions - PLEASE SIGN BELOW

I hereby apply for membership in Christian Community Credit Union with this application. I certify that I qualify for membership based on the relationship stated above. I understand that any new account information will be verified. I understand that to continue my membership in Christian Community Credit Union, I must maintain a Christian Community Credit Union deposit, loan or credit card account. By signing this application, I/we authorize you to gather whatever credit, checking account and employment information you consider appropriate from time to time. I/we understand that this will assist in determining eligibility for products and services offered by Christian Community Credit Union.

Receipt of Truth-In-Savings Disclosure: By signing this application, I/we acknowledge that I have received a copy of the Fee Schedule, Privacy Notice and the brochure "About your Credit Union Accounts" containing the Truth-In-Savings Disclosures. I/we agree to be bound by the terms and conditions of the Credit Union's Accounts Agreement(s) and any amendments thereto. If I/we are not present at the credit union when the account is opened, the credit union will mail the above Disclosures and Fee Schedule to me within ten days after the account is opened.

Account Agreement: By signing this application, I and my joint owner(s), if any, understand and agree that this application shall govern all accounts opened with the same ownership as set forth on this application. I agree that under this account number, I or my joint owner(s) will have the option of opening additional deposit accounts verbally or in writing in the future. I agree that different ownership interests will require the opening of a separate account number and the execution of an additional application. I understand that my account will be governed by Christian Community Credit Union's account terms and Conditions, which will be sent to me. I agree that if the terms and conditions are not acceptable to me, I will close my account and receive all of my money, in full, with no fees or service charges, along with any interest owed to me.

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.

What this means for you: When you open an account, we will ask 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.

Account Terms and Conditions: *APY = Annual Percentage Yield. \$500 minimum. Annual Percentage Yield (APYs) assumes that dividends remain in the account until maturity. A withdrawal will reduce earnings. No additional deposits can be made during the term of the Share Certificate. Rates, terms and conditions are solely within the discretion of the Board of Directors. We may limit the amount you may invest in one or more accounts to a total of \$1,000,000. APYs are accurate as of 04/01/15 and are subject to change without notice.

1. Regulation D imposes a six transfer/withdrawal limit per month on savings and money market accounts, which includes the following types of transactions: 1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. 2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.

2. Check Printing fees applied.

Deposit Insurance Disclosure: By signing this application, I/we acknowledge that Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice Christian Community Credit Union is not federally insured and if the Credit Union fails, the federal government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

Substitute W-9 Certification: Under penalties of perjury, I certify that (1) The number on this form is my correct taxpayer identification number (TIN), (2) I am not subject to backup withholding due to failure to report interest and dividend income, (3) I am a U.S. citizen or other U.S. person (defined in the instructions) available upon request. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

X _____
Member Signature Date

X _____
Joint Owner Signature Date

X _____
Member Signature Date