

## Membership Agreement (Primary Owner/ Member)

**July 2020.** This membership application controls all accounts opened and listed on this application. I understand that if I wish to open new accounts under terms and conditions other than those set forth herein, or with different ownership, I must execute a new Master Membership Application/Signature Card (“agreement”). I also understand that the terms and conditions set forth in any subsequently-executed agreement shall apply on to those accounts listed in the new agreement.

I authorize you to obtain consumer credit reports for the purposes of evaluating this application and in the future for other legitimate purposes associated with my account(s), including but not limited to, account review and servicing and collections purposes. Upon my request, you will provide me with the name(s) and address(es) of the consumer reporting agency(ies) that furnished the report(s).

I received, reviewed, and agree to conform to the Credit Union by-laws, terms and conditions of the Truth in Savings Account Agreement & Disclosure Booklet, including any and all addendums, and Consumer Schedule of Fees & Charges included in the links found on this page. I hereby apply for membership and I authorize Kinecta Federal Credit union to verify all the information supplied herein; and to verify my creditworthiness. All applicants must provide two forms of valid identification including a state or U.S. Government-issued photo ID. As required by federal law, the Credit Union must verify the identity of each person seeking to open an account (including joint account owners and persons added as signatories to an account) and must maintain records of the information used to verify each person’s identity.

## Joint Account Owner

This membership application controls all accounts opened by the Primary Owner/Member and listed on this application. I understand that by agreeing to the terms in this Account Agreement, I am a Joint Account Owner on all of the accounts listed on this application, and that the terms and conditions set forth in any subsequently-executed agreement by the Primary Owner/Member shall apply on to those accounts listed in the new agreement.

I authorize you to obtain consumer credit reports for the purposes of evaluating this application and in the future for other legitimate purposes associated with account(s) that I am a Joint Owner of, including but not limited to, account review and servicing and collections purposes. Upon my request, you will provide me with the name(s) and address(es) of the consumer reporting agency(ies) that furnished the report(s).

I received, reviewed, and agree to conform to the Credit Union by-laws, terms and conditions of the Truth in Savings Account Agreement & Disclosure Booklet, including any and all Addendums, and Consumer Schedule of Fees & Charges included in the links found on this page. By agreeing to the terms herein, I am not hereby applying for membership, nor will I be a Joint Member with the Primary Owner/Member. I authorize Kinecta Federal Credit union to verify all the information supplied herein; and to verify my creditworthiness. All applicants must provide two forms of valid identification including a state or U.S. Government-issued photo ID. As required by federal law, the Credit Union must verify the identity of each person seeking to open an account (including joint account owners and persons added as signatories to an account) and must maintain records of the information used to verify each person’s identity.