Becoming an LLCU Member

Use these steps to make becoming a member as easy as possible.

**Step 1: Can I Join?**

If you qualify for one of the following, you can bank with us.

1. **Live or Work in One of Our 26 Counties:**
   - Bond
   - Christian
   - Clark
   - Clay
   - Clinton
   - Coles
   - Crawford
   - Cumberland
   - DeWitt
   - Douglas
   - Edgar
   - Effingham
   - Fayette
   - Jasper
   - Jefferson
   - Lawrence
   - Macon
   - Marion
   - McLean
   - Montgomery
   - Moultrie
   - Piatt
   - Richland
   - Sangamon
   - Shelby
   - Washington

2. **Have an Immediate Family Member Who is Already a Member.** Immediate family members include children, parents, spouses, siblings, grandparents and grandchildren.

3. **Work at One of Our Premier Partners.** Check out llcu.org/page/premier-partners/ for a complete, updated list.

4. **United Methodst Affiliate.** If you are a member, associate member, clergy or pastor of the United Methodist Church, or are affiliated with a United Methodist agency or institution within the Illinois Great Rivers Conference or North-ern Illinois Conference, you can bank with LLCU.

**Step 2: What Do I Need?**

Congratulations! You qualify for membership. Be sure to provide LLCU with the following items.

1. Complete and sign all necessary fields of the Membership Application and Proxy (enclosed).

2. Provide two forms of identification. Please note, one form must be a State-Issued ID*.
   - Some accepted forms are:
     - State-Issued driver's license or ID
     - Social Security card
     - Current Debit Card or Credit Card
     - Foid Card
     - Work ID
     - School ID
   
   *If your address is incorrect on your picture ID, please include proof of address.

3. Send a check payable to “Land of Lincoln Credit Union” for $5. This $5 is your credit union share. These funds will be applied to your savings account.

4. Mail all required items to your local LLCU branch. You can now start saving with Land of Lincoln Credit Union!

**Step 3: I Have Questions.**

If you have any questions or concerns, do not hesitate to ask. For more information about services or products, visit us online at www.llcu.org or contact your local office.

Please note: A ChexSystems and credit report will be ran on each membership applicant. For additional information, check out the Truth in Savings and Privacy Policy online.
**MEMBER INFORMATION**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address/City/State/Zip</th>
<th>SSN/TIN</th>
<th>Phone</th>
<th>Date of Birth</th>
<th>Driver’s Lic #</th>
<th>MMN</th>
<th>Present Employer (name and address)</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
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I qualify for membership in the Credit Union because

Name & address of someone who will always know your location

**JOINT OWNER(S) INFORMATION**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address/City/State/Zip</th>
<th>SSN/TIN</th>
<th>Phone</th>
<th>Date of Birth</th>
<th>Driver’s Lic #</th>
<th>MMN</th>
<th>Present Employer (name and address)</th>
<th>Phone</th>
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**OWNERSHIP OF ACCOUNT**

SELECT ONE OWNERSHIP TYPE AND, IF APPLICABLE INCLUDE A BENEFICIARY DESIGNATION. THE OWNERSHIP AND BENEFICIARY DESIGNATION SPECIFIED ON THIS DOCUMENT WILL REMAIN THE SAME FOR ALL ACCOUNTS LISTED BELOW.

1. [ ] INDIVIDUAL
2. [ ] JOINT WITH SURVIVORSHIP (and not as tenants in common)
3. [ ] MEMBER AS CUSTODIAN FOR MINOR UNDER THE ILLINOIS UNIFORM TRANSFER TO MINORS ACT (UTMA)
4. [ ] TRUST - SEPARATE AGREEMENT DATED
5. [ ]

BENEFICIARIES: [ ] REVOCABLE TRUST OR [ ] PAY ON-DEATH DESIGNATION AS DEFINED IN THE ACCOUNT TERMS AND CONDITIONS.

Place name and address of beneficiaries below:

1) 
2) 

**ACCOUNT TYPE**

- [ ] CHECKING/SHARE DRAFT
- [ ] MONEY MARKET
- [ ] IRA / IRA CERTIFICATE
- [ ] SAVINGS/SHARE SAVINGS
- [ ] SHARE CERTIFICATE

**SIGNATURE & CERTIFICATION**

MEMBER’S BACKUP WITHHOLDING CERTIFICATION - Check box A or B below only if true.

(A) By signing below, I (name) certify under penalty of perjury that: 1. The taxpayer identification number (TIN) shown for me above is my correct taxpayer identification number, 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. person (including a U.S. resident alien).

(B) A separate form W-9 has been completed (or W-8 in the case of a non-resident alien).

SIGNATURES OF MEMBER AND JOINT ACCOUNT HOLDER(S):

Persons undersigned below, hereby apply for membership in the credit union, and herewith subscribe for one share, and agree to abide by and conform to the Bylaws of the credit union and the terms and conditions of any approved account, as they may be amended from time-to-time. The undersigned certify that all information provided on this application is true and correct, and agree that the terms on this application shall apply to all accounts held by the undersigned at this credit union. The undersigned acknowledge receipt of copies of the Account Agreement on the reverse side hereof, and the named disclosures and the terms and conditions that apply to any approved account, and other agreements and disclosures including Truth In Savings, Fund Availability, Electronic Funds Transfer, Fee Schedule, Privacy Policy, and others as listed: ____________________________________________.

The undersigned authorizes the LAND OF LINCOLN CREDIT UNION to obtain credit reports from consumer reporting agencies in order to determine what credit union products and services they may be eligible for, in any.

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

(1) X ________________________  (2) X ________________________  (3) X ________________________

Member Signature  Member/Account Number  Signature  Relationship to Member  Signature  Relationship to Member

AGENTS - THE INDIVIDUAL SIGNING ABOVE ON LINE IS SIGNING AS:

**CREDIT UNION USE ONLY**

INITIAL  ACCT. TITLE

DEPOSIT $  FORM:  [ ] CASH  [ ] CHECK  [ ] OTHER  BY

APPLICATION APPROVED (date) ______________________

(page 1 of 2)
AGREEMENT – This agreement is subject to applicable federal laws and the laws of the state of Illinois (except to the extent that this agreement can and does bar such rules or laws). We may permit variations from this standard agreement, but any variations must be agreed to in writing. Unless the context otherwise requires, the words and phrases used in this agreement should be construed so that the singular includes the plural and the plural includes the singular. Unless otherwise defined in this agreement, the words “we,” “our” and “us” mean the Credit Union and words “you” and “your” mean the owner(s) of this account and any “agent” appointed by or on behalf of the owner(s) to sign on the account in a representative capacity. This account may not be transferred or assigned without our written consent.

LIABILITY – Each owner of this account is liable for all debts and obligations of the account. The owner of the account is personally liable for all debts and obligations of the account. The Credit Union may, at any time in our discretion, charge against and deduct from this account any due and payable debt owed to us now or in the future, whether caused by you or another authorized to withdraw from this account, and our costs to collect the debt including, to the extent permitted by law, to our attorney's fees. You agree that at any time we may suspend your membership rights if you violate the terms of this agreement.

DEPOSITS – Any access, written or cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record those transactions in our records. If we delay in recording a transaction after our “daily cut-off time” on a business day, we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. We will not be liable for any payment to you or to any agent of yours that is based on a statement or representation made by you or any agent of yours to the contrary.

WITHDRAWALS – Unless otherwise clearly indicated to the contrary, the owner(s) of accounts in the name of any legal entity such as partnership, corporation, or other organization will be liable for all debts and obligations of the account. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

PLEDGES – Unless you tell us differently in writing, we may pledge any or all of the funds in this account or any part of the funds in this account or any part of this account in any manner other than as a pledge of trust. Corporate, Partnership, and other Organizational Accounts – We will usually require a separate authorization for designating the person entitled to withdraw funds from this account, which represents the corporation or other organization.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION – The rules apply to this account depending on the type of ownership and beneficiary designation, if any, specified on the account records. This Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of the transaction of any business for the account, and the right or authority of the owner(s), or any or all of the joint owners, designated as beneficiary or otherwise on this account shall not be divided or terminated by death, and shall be governed by the laws of the state of Illinois. Each owner of this account shall have the right to withdraw from the account and the right to withdraw from this account shall not be divided or terminated by death. Each owner of this account shall have the right to withdraw from the account and the right to withdraw from this account shall not be divided or terminated by death. Each owner of this account shall have the right to withdraw from the account and the right to withdraw from this account shall not be divided or terminated by death.

RIGHT TO REPAYMENT OF INDEBTEDNESS – You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, whether caused by you or another authorized to withdraw from this account, and our costs to collect the debt including, to the extent permitted by law, to our attorney's fees. You agree that at any time we may suspend your membership rights if you violate the terms of this agreement.

PAY-OFF – If you close this account or receive the item. Additional limitations on our obligation to stop-payment are provided by law. We will honor a stop-payment request by the person who signs the particular items, and, by any other person, even though such other person did not sign the item. The stop-payment order must be given in the manner required by law, must be in time to receive in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. Our stop-payment cut-off time is one hour after the opening of the next banking day after the banking day on which we receive the item.

DIRECT DEPOSITS – If in connection with a direct deposit plan, we deposit any amount in this account which should not be deposited, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation.

AMENDMENTS AND TERMINATION – We may change our by-laws and any term of this agreement. Rules governing changes in dividend rates have been provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if your membership in this Credit Union terminates. You agree to furnish us with your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS – You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized payments or alterations, you must promptly notify us of the relevant facts. If you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we exercised ordinary care and, if not, whether we substantially contributed to the loss). The loss could be reduced if you (a) notice to us of any item on your statement but other items not yet classified as errors or (b) itemize the errors as to amount and nature so that we can classify them.

RECORDS – We will maintain your account records for at least 6 years.