

# 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/](http://llcu.org/page/premier-partners/) for a complete, updated list.

**4. United Methodist 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](http://www.llcu.org) or contact your local office.

[www.llcu.org](http://www.llcu.org)

*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

Name \_\_\_\_\_  
Address/City/State/Zip \_\_\_\_\_  
SSN/TIN \_\_\_\_\_ Phone \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Driver's Lic # \_\_\_\_\_ MMN \_\_\_\_\_  
Present Employer (name and address) \_\_\_\_\_  
Phone \_\_\_\_\_  
I qualify for membership in the Credit Union because \_\_\_\_\_  
Name & address of someone who will always know your location \_\_\_\_\_

JOINT OWNER(S) INFORMATION

Name \_\_\_\_\_  
Address/City/State/Zip \_\_\_\_\_  
SSN/TIN \_\_\_\_\_ Phone \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Driver's Lic # \_\_\_\_\_ MMN \_\_\_\_\_  
Name \_\_\_\_\_  
Address/City/State/Zip \_\_\_\_\_  
SSN/TIN \_\_\_\_\_ Phone \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Driver's Lic # \_\_\_\_\_ MMN \_\_\_\_\_

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).  
*Instructions: You must cross out item 2 above 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.*

(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 complete, and agree that the terms on this application shall apply to all accounts held by the undersigned at this credit union. The undersigned authorize verification of credit information and experience and employment history, by any necessary means. 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 \_\_\_\_\_ Member Signature \_\_\_\_\_ Member/Account Number \_\_\_\_\_
- (2) X \_\_\_\_\_ Signature \_\_\_\_\_ Relationship to Member \_\_\_\_\_
- (3) X \_\_\_\_\_ Signature \_\_\_\_\_ Relationship to Member \_\_\_\_\_

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

CREDIT UNION USE ONLY

ACCT. TITLE \_\_\_\_\_

INITIAL  
DEPOSIT \$ \_\_\_\_\_ FORM:  CASH  CHECK  OTHER \_\_\_\_\_  
APPLICATION APPROVED (date) \_\_\_\_\_ BY \_\_\_\_\_

**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 some variations from this standard agreement, but any variations must be agreed to in writing. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so that the singular includes the plural and the plural includes the singular. As used in the 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 of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorney’s fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

**DEPOSITS** – Any items, other than 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 them. All transactions received 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 are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the contractual rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of the dividend period. Unless otherwise agreed, you waive any rights to receive any original item after it is paid.

**WITHDRAWALS** – Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. We may charge against your account a check, even though payment was made before the date of the check, unless you have given us written notice of the postdating. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so unless required by law. Withdrawals will first be made for collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds even if our general practice is the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the data a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitation. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our by-laws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** – The rules apply to this account depending on the form 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 funds or the transaction of any business for this account. The right or authority of this Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to this Credit Union shall not effect transactions therefore made. We reserve the right to refuse some forms of ownership on any or all of our accounts. **Individual Account** – is owned by one person. **Joint Account – With Survivorship (And Not As Tenants In Common)** – is owned by two or more persons. Each of you intend that upon death the balance in the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. **Joint Account – No Survivorship (As Tenants In Common)** is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures” necessary for withdrawal. **Revocable Trust or Pay-On-Death Account** – Pay-On-Death accounts may be created only if the account is owned by one person. Revocable Trust accounts may be created by accounts with one or more owners. If two or more of you create a Revocable Trust account, you own the account jointly with survivorship. Beneficiaries of either of these account types acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserve the right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserve the rights to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, and other Organizational Accounts** – We will usually require a separate authorization for designating the person permitted to withdraw and the condition required for withdrawal from any account in the name of a legal entity such as partnership, corporation, or other organization. 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, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary, or trust account beneficiary becomes effective.

**STOP PAYMENTS** – A stop-payment order must be given in the manner required by law, must be received 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. Additional limitations on our obligation to stop-payment are provided by law. We will honor a stop-payment request by the person who signed the particular items, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

**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 keep us informed about 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 not only with respect to items on the statement but other items forged or altered by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstance, but that such time will not, in any circumstance, exceed a total of 30 days from when the statement is first made available to you. You further agree that if you fail to report any unauthorized signatures, alterations, forgeries or any other errors in your account within 60 days of when we make the statement available, you cannot assert a claim against us on any items in that statement, and the loss will be entirely yours. This 60 day limitation is without regard to whether we exercised ordinary care. The limitation in the paragraph is in addition to that contained in the first paragraph of this section.

**DIRECT DEPOSITS** – If in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** – If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on this signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**FACSIMILE SIGNATURES** – You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on the signature card or that are filed separately with us, and contain the required number of signatures for this purpose.

**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, by any of you having the right of withdrawal to the extent of such person’s or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note. Our right to repayment does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor’s right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**AGENTS** – An agent is someone who you authorize to have access to this account on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agents are for your benefit.) This may be done by allowing your agent to sign on the space as an authorized signer on the signature card, or by separate form (such as a power of attorney). An agent is not an owner of the account. We will allow agents to be appointed only on individual accounts unless each owner of a joint account has executed a separate power of attorney naming an agent.