



Business Account Application

Individuals, partners and owners of a business must be eligible for membership or be a member(s) in good standing of Philadelphia Federal Credit Union before opening a business account. (Visit *pfcu.com* to apply for individual membership.)

1. Business Identification

Business Name _____ Federal Tax ID# (SSN) _____

Entity Type: Sole Proprietor General Partnership Limited Partnership LLC
 Corporation Unincorporated Organization/Association

Business Street Address _____ City _____ State _____ Zip _____

Business Mailing Address _____ City _____ State _____ Zip _____

Business Telephone Number _____ Business E-mail Address _____

2. Services Requested

Business Primary Savings This account is required to maintain membership. \$5 of your initial deposit will automatically be held. Additional funds enclosed \$ _____

Free Business Checking YES, I want a Free Business Checking Account. Additional funds enclosed \$ _____

Commercial Checking YES, I want a Commercial Checking Account. Additional funds enclosed \$ _____

Business Money Market YES, I want a Business Money Market Account. Additional funds enclosed \$ _____

Free Online Account Access

e-Statements (*Opt-in required through Teller Net*)

Business Bill Payer (*Enrollment offered through Teller Net*)

Business Check Card (*Yes, I want Business Check Cards*)

Please issue card(s) in the name(s) listed below. Card(s) will be shipped to the business address listed above. The Business Name will automatically appear on your Card.

First Name _____ Last Name _____

Social Security # _____ Date of Birth _____

MBR #: _____

First Name _____

Last Name _____

Social Security # _____

Date of Birth _____

First Name _____

Last Name _____

Social Security # _____

Date of Birth _____

First Name _____

Last Name _____

Social Security # _____

Date of Birth _____

W-9 FORM - INTERNAL REVENUE SERVICE TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, by the signature(s) above, I/we certify that: (1) The number shown on this form is the account owner's correct taxpayer identification number, (2) The account owner is not subject to backup withholding because: It is exempt from backup withholding, or (b) It has not been notified by the Internal Revenue Service (IRS) that it is subject to backup withholding as a failure to report all interest dividends, or (c) the IRS has notified the account owner that it is no longer subject to backup withholding, and (3) the account owner has been organized in the U.S. or is a U.S. person (including a U.S. resident alien).

Instructions: 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. Cross out item (3) and complete the appropriate W-8 if you are not a U.S. person (a non-resident alien or a foreign entity not subject to backup withholding).

U.S.A. Patriot Act, Identity Verification Notice Important information about procedures for opening a new account.

To help our government fight the funding of terrorism and stop money-laundering activities, Federal law requires all financial institutions, including PFCU, 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, Taxpayer Identification Number (TIN) (usually your Social Security Number) and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document(s). The law requires us to maintain records of the identification verification and periodically update this information.

Please be assured that the same strict confidentiality of your information maintained by PFCU will be continued as required under the

Gramm-Leach-Bliley Privacy Act and PFCU's Privacy Policy.

MBR #: _____

Internet Gambling

The Unlawful Internet Gambling Enforcement Act prohibits any person engaged in the business of betting or wagering (*as defined by the act*) from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling.

Unlawful internet gambling means to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.

Unlawful Internet gambling transactions are prohibited from being processed through your accounts and your relationship with us. This includes transactions involving an ATM card, Debit card, Credit card, ACH transfer, wire transfer, or bill payment.

Signatures

I/We apply for a Business Account(s) with PFCU and agree to the conditions stated in the Agreements & Disclosures and rules and regulations of PFCU which will be provided to me as required by law. I/We apply for and agree to the stated terms for each service requested on this application. From time to time, PFCU will announce additional services. My/Our use of these services will indicate my/our acceptance of the terms and conditions presented as they are announced. I/We authorize any person, association, firm, corporation, credit bureau or personnel office to furnish information, including credit reports, concerning me/us or my/our affairs and all joint owners upon request of this credit union. I/We understand that I/we (business owners) have the right to request in writing, the nature and scope of the credit union's investigation. Any negative balance created in this account shall bear interest at the highest unsecured loan rate offered by PFCU until paid in full. Repayment of this amount will be the personal obligation of all business partners, or any of them, jointly and severally at the sole discretion of PFCU. I/We understand that it is a federal crime to willfully or negligently provide incomplete or incorrect information on requests made to Federal Chartered Credit Unions insured by the National Credit Union Administration. I/We understand that PFCU will rely on all the information in this membership application to ensure membership eligibility. I/We certify under penalty Title 18, United States Code, Section 1001, et seq. that the information on this application is true and correct. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid back-up withholding. Any financial service provided by PFCU may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at PFCU's discretion. You further agree, should illegal use occur, to waive any right to sue PFCU for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold PFCU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

Name (print) _____ Business Title _____

I certify that I am a U.S. Citizen Permanent Resident Alien Non-Permanent Resident

Current Address _____ City _____ State _____ Zip _____

Social Security # _____ Date of Birth _____ Home Phone _____

Driver's License # _____ State _____ Issue Date _____ Expiration Date _____ Primary Phone _____

PFCU Consumer Account # _____ E-mail _____

Signature _____ Today's Date _____

MBR #: _____

Name (print) _____ Business Title _____

I certify that I am a U.S. Citizen Permanent Resident Alien Non-Permanent Resident

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Social Security # _____ Date of Birth _____ Home Phone _____

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Driver's License # _____ State ____ Issue Date _____ Expiration Date _____ Primary Phone _____

PFCU Consumer Account # _____ E-mail _____

Signature _____ Today's Date _____

FOR INTERNAL USE ONLY Teller ID: _____ Date: _____ Account Number: _____

Read the W-9 information and Patriot Act Notice. Follow all instructions that apply.

MBR #: _____