

Join today! You can fax this app to (781) 438-6224 or mail it back to us

# Membership Application

## Welcome to the Stoneham Municipal Employees Federal Credit Union!

We appreciate your business and thank you for choosing SMEFCU.

To be eligible, you must be within our "Immediate Family" Field of Membership; that is, *if you are the spouse, child, parent, sibling, grandchild, or grandparent of an active SMEFCU member who is or was an employee of the Municipals of Stoneham, Wilmington, North Reading or Middleton.*

I am an Employee of one of the above mentioned Municipals

I am an "Immediate Family" member of an active SMEFCU member:

Active Member's Name is: \_\_\_\_\_

Their Member # is: \_\_\_\_\_

### New Member (Please Print)

M or  F Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Apt # \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Employed by: \_\_\_\_\_

Mother's Maiden Name/Password: \_\_\_\_\_  
*(for security purposes only)*

### Eligible Joint Owner (Please Print)

M or  F Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ Home Phone \_\_\_\_\_

**PLEASE SIGN ME UP FOR...**



Membership/Regular Share Account  
**Required for Membership - \$5 Min. Deposit**

Share Draft (Checking) Account

Certificate of Deposit (\$1,000 Min.)

Home Banking 24 Access

Access to the AutoTeller 24 telephone system

ATM Card - Up to \$300 per day withdrawals

Enclosed is a check for \$ \_\_\_\_\_.

Please deposit it into:

Regular Share \$ \_\_\_\_\_

Share Draft \$ \_\_\_\_\_

Certificate \$ \_\_\_\_\_

Circle one: **6 Mo., 12 Mo., 18 Mo., 24 Mo., 36 Mo.**

Once you mail or Fax in your application, please allow...

- 2 Weeks to receive your membership disclosures
- 3 Weeks to receive your new ATM Card
- 3 Weeks for your first order of Draft Checks

**Loan Requests:** Contact the credit union office or WEBSITE for applications and additional information when applying for any of our Home Equity, Personal, VISA or Automobile Loans.

I certify that I am within the Credit Union's field of membership by way of the Immediate Family relationship as defined in this application. Signing below constitutes an Agreement to conform to the Credit union's bylaws and the terms and conditions of the *Truth-in-Savings Disclosure and Account Agreements* and the *Electronic Services Disclosure and Agreements* which are incorporated by this reference, whether applicable to products and services I am currently requesting, or those I request in the future. If the account is not opened in person, these disclosures will be mailed to me by SMEFCU once my account is opened. If I, the new member, am under 18 years of age, I understand that I must have a parent or guardian of legal age as Joint Owner on any Share Draft Account or ATM Card I have with SMEFCU. I authorize you to gather whatever credit, checking account, and employment information you consider appropriate from time to time. I understand this offer is based in part on SMEFCU's review of my credit standing.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION - Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number and (2) I am not subject to backup withholdings as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding.  
**The Internal Revenue Service does not require your consent to any provision of this application other than the certifications required to avoid backup withholding.**

Signature of New Member \_\_\_\_\_ Date \_\_\_\_\_

Signature of Eligible Joint Owner \_\_\_\_\_ Date \_\_\_\_\_

## Stoneham Municipal Employees Federal Credit Union

40 Pine Street Stoneham, MA 02180 Phone: (781) 438-3959 WEBSITE: <http://www.smefcu.org>

For office use only:

Date: \_\_\_\_\_

Approved: \_\_\_\_\_  
Disapproved: \_\_\_\_\_

Special Terms/Comments: \_\_\_\_\_