



# WELCOME TO GREATER NEVADA CREDIT UNION

## APPLICATION FOR ACCOUNTS, SERVICES AND LOANS

Page \_\_\_\_\_ of \_\_\_\_\_

Are you:  New Member  Existing Member \_\_\_\_\_ Member #

Designate the ownership of all accounts and responsibility for the services requested:  
 Individual  Joint with Survivorship  Other

### APPLICANT 1 (Member) Please print clearly

Name: \_\_\_\_\_ Home/Cell Telephone No. \_\_\_\_\_  
 (Last, First, Middle)

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 (if different from mailing address)

At Residence since: Month \_\_\_\_\_ Year \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Rent  Own  Other

Mother's Maiden Name \_\_\_\_\_ Marital Status:  Married  Unmarried  Separated

Gross Monthly Income \$ \_\_\_\_\_ Driver's License Number \_\_\_\_\_ E-mail address \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_ Work Phone \_\_\_\_\_ Hire Date \_\_\_\_\_

Employment Status  Part time  Full time  Other Eligibility for Membership \_\_\_\_\_

### APPLICANT 2

Name: \_\_\_\_\_ Home/Cell Telephone No. \_\_\_\_\_  
 (Last, First, Middle)

Current Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

At Residence since: Month \_\_\_\_\_ Year \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Rent  Own  Other

Mother's Maiden Name \_\_\_\_\_ Marital Status:  Married  Unmarried  Separated

Gross Monthly Income \$ \_\_\_\_\_ Driver's License Number \_\_\_\_\_ E-mail address \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_ Work Phone \_\_\_\_\_ Hire Date \_\_\_\_\_

Employment Status  Full time  Part time  Other Joint Membership No. \_\_\_\_\_

### APPLICANT 3

Name: \_\_\_\_\_ Home/Cell Telephone No. \_\_\_\_\_  
 (Last, First, Middle)

Current Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

At Residence since: Month \_\_\_\_\_ Year \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Rent  Own  Other

Mother's Maiden Name \_\_\_\_\_ Marital Status:  Married  Unmarried  Separated

Gross Monthly Income \$ \_\_\_\_\_ Driver's License Number \_\_\_\_\_ E-mail address \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_ Work Phone \_\_\_\_\_ Hire Date \_\_\_\_\_

Employment Status  Full time  Part time  Other Joint Membership No. \_\_\_\_\_

### OTHER IMPORTANT INFORMATION Designate Beneficiary(s) for this account

Name _____	Name _____
Address _____	Address _____
City, State, Zip _____	City, State, Zip _____
Social Security Number _____	Social Security Number _____

### IDENTITY VERIFICATION (to be completed by Credit Union)

Chex Systems Record <input type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	Please Order: <input type="checkbox"/> VCC <input type="checkbox"/> ATM <input type="checkbox"/> \$5 card re-order <input type="checkbox"/> RUSH fees collected: \$
	OFAC Verification/USA Patriot Act:	

Member Service Representative (print and sign name) \_\_\_\_\_ Date \_\_\_\_\_ Teller No. \_\_\_\_\_ Branch \_\_\_\_\_

**SIGNATURES**

By signing below, you agree to be bound by the terms of any and all agreements applicable to the accounts and services you have requested, which are incorporated herein. The applicable agreements and disclosures will be provided to you separately from this application. You authorize us to open any accounts and services in the future upon your verbal, written, or electronic request. These agreements include but are not limited to the following:

**Membership and Account Agreement.** By signing this application, you acknowledge receipt of and agree to comply with all information and requirements included in the "IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS" brochure, and any amendments.

**Electronic Funds Transfers.** If any Electronic Funds Transfer (EFT) service is requested and provided, you acknowledge that you have been provided with Your Rights and Responsibilities and you agree to the terms of the Electronic Fund Transfers as described in the "IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS" brochure.

Applicant (1)	_____	Date	_____
Applicant (2)	_____	Date	_____
Applicant (3)	_____	Date	_____

**TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING INFORMATION**

By signing below, under penalty of perjury, I certify as a U.S. citizen or resident alien that: (1) The number shown in the "Applicant 1" information section is my correct taxpayer ID number (social security number); (2) I am not subject to backup withholding because (a) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (b) the IRS has notified me that I no longer am subject to backup withholding. *The Internal Revenue Service does not require your consent to any provision of this application other than the certification required to avoid backup withholding.*

Member	_____	Date	_____
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**LOAN REQUEST AND AGREEMENT**

Member: Complete only the APPLICANT 1 section if you're requesting an individual loan account and not relying on another's income or assets to repay the debt. Complete APPLICANT 2 section: (1) with the APPLICANT 2 information for joint credit, or (2) with spousal information if your spouse will use or be liable for the account, you will rely on your spouse's income to pay, or you reside in a community property state or property securing the loan is located in a community property state. ***Nevada is a community property state.***

By signing below, you certify that the information you have given to Greater Nevada Credit Union in this application is complete, true, and submitted for the purpose of obtaining the accounts and services requested. You agree that Greater Nevada Credit Union: (a) can use credit reporting agencies or otherwise verify the information on this application for the purpose of offering accounts and services to you or reviewing or collecting a credit account of yours; (b) can tell others about our credit experience with you and obtain information from others about your credit history and financial performance; and (c) may request updated financial information from time to time and may record such information in your file and rely on such information without your signature for subsequent loan or service requests as part of this application.

Extension of Credit Agreement. You promise to pay Greater Nevada Credit Union all sums loaned to you by the Credit Union, whether now or in the future, including a FINANCE CHARGE at the ANNUAL PERCENTAGE RATE disclosed to you. You agree to pay any additional amounts due pursuant to the contract terms, and you agree to all of the conditions set forth in the contract/loan agreement. You will pay in accordance with at least the minimum payment schedule disclosed to you. You further understand that the Credit Union may modify the terms of this Extension of Credit Agreement, as well as the contract terms, for future closed-end or open-end loans.

If more than one person signs this agreement, the signatories understand that they are jointly and individually liable for the entire amount of the loan. You understand that future loans may be made under this Extension of Credit Agreement and you will receive a copy of the contract terms. You agree that all collateral securing your loan(s) will be cross collateralized with all obligations you may have with the Credit Union. In the case of a Consumer obligation, the cross collateralization shall not apply to those secured by real property or a dwelling. This shall include any and all current, previously existing, and future considerations for any and all debt obligations, overdraft liabilities, deposit accounts, and EFT services.

Applicant (1)	_____	Date	_____
Applicant (2)	_____	Date	_____
Applicant (3)	_____	Date	_____