

By signing below, I/we hereby make application for membership in and agree to conform to the bylaws and any amendments thereof in the BTA Federal Credit Union. I/we also agree to the terms and conditions of the Membership and Account Agreement, Funds Availability Policy, Truth-in-Savings Disclosure, and to any amendment you make from time to time which are incorporated herein. I/we authorize the Credit Union to verify credit and employment history as needed. I/we acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested.

CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

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 withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (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: 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 a W-8-BEN if you are not a U.S. person.

Member
Signature _____

Date _____

CERTIFICATION IF AWAITING NUMBER

Under penalties of perjury, I certify (1) that a taxpayer identification number has not been issued to me, and that I mailed or delivered an application to receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office (or I intend to mail or deliver an application in the near future), and (2) that I am not subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

Member
Signature _____

Date _____

I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the credit union is required to withhold 20 percent of all reportable payments thereafter made to me until I provide a number

What is A Credit Union?

A credit union is a member-owned, not-for-profit cooperative financial institution formed to permit those in the field of membership specified in its charter to pool their savings, lend them to one another, and own the organization where they save, borrow, and obtain related financial services. Members are united by a common bond and democratically operate the credit union under state or federal regulation.

BTA Federal Credit Union

The BTA (Brotherhood of Teamsters and Associates) Federal Credit Union, established in 1940, began originally as the credit union for area milk drivers. As it grew and prospered, the Milk Driver's Federal Credit Union expanded its field of membership to include members of the Rochester Teamster Locals. This large influx of new members precipitated a name change first to the Rochester Teamster's Federal Credit Union and later to the BTA Federal Credit Union to better represent the increased number of family members that have joined. Located at Suite 104, 1320 Buffalo Road, BTA FCU is your "personal financial institution".

Who is Eligible to join BTA?

Any employee of any participating member company may join the credit union. BTA also welcomes family members of existing members to join and take advantage of all the services BTA has to offer. After joining BTA FCU, your credit union membership will remain valid even if there is a change of employment or if you move out of town.

To join, simply fill out the attached membership form and mail back or drop off with an initial deposit of at least \$25.00. This is not a fee but your first deposit into a savings account at BTA.

Loan Program

BTA has an excellent variety of loan programs to meet your needs. New car, used car, personal, home equity and home improvement loans are just a sample of what BTA has to offer.

BTA offers these features:

- 100% financing on new car loans
- Approval turnaround time usually within 24-48 hours
- Payroll deductions available
- Optional disability and life insurance available
- New car loan sales (loan rates reduced for special sale period)

Please note: There is a 30-day new member waiting period prior to application and one (1) payment is required in share account during full term of installment loan.

Savings

Members can earn high rates of interest on all savings accounts at the credit union. Payroll deduction is by far the best way to save and to repay any future loans.

BTA FCU offers you two of the most convenient ways of depositing to your savings accounts: direct deposit of net pay (where available) and payroll deduction. A portion or the entire of your paycheck may be automatically deposited each pay period into the account(s) you specify. Share (basic savings) Accounts, Christmas Club Accounts, Money Market Accounts and Certificates of Deposit are all available at some of the highest rates in the area.

In addition, direct deposit of Social Security and Pension checks is also available.

Checking Account

BTA offers all members a free checking account with no minimum balance and no charge per check. Your only cost will be the checks themselves if you purchase them through BTA.

Along with your free checking account, you can also receive a Visa debit card, for use at any store or ATM that accepts Visa.

The Credit Union's Call-In Teller Allows Credit Union Members 24 Hour Access to their accounts.

It's Quick – Just pick up your touch tone phone

It's Convenient – Wherever you are, you can access your account 7 days a week

It's Easy – A voice prompt will walk you through the entire process

It's Confidential – Conduct your transactions from the privacy of your own home or office



Share, Christmas, Money Market, IRA and Certificate account statements are mailed out on a quarterly basis. Share Draft (checking) account statements are mailed out on a monthly basis.