

Requirements for Opening a Membership with CESFCU

Thank you for choosing to open your membership with CESFCU.

The following is required when you return your Membership Application for processing:

- A completed Membership Application signed by all participants.
- If the Membership Application is being returned by mail, a check or money order for at least the minimum \$15.00 \$10 membership fee and a required \$5 deposit to maintain a par value in the account).
- If the Membership Application is being returned electronically or by fax, an explanation of how the account will be funded within the next 15 days is required, i.e.: Direct Deposit, Account to Account Transfer, etc.
- A copy of a valid Government issued photo ID for all persons applying for services with the credit union:
 - State issued Driver's License
 - State issued ID card with photo
 - Passport

NOTE: *If the address on the Government issued photo ID is not the current address on the Membership Application, supporting identification is required to verify proof residence. The supporting documentation can be a utility bill with name and current address (same address that is on the Membership Application), another form of bill with the current address on it, or UADA work ID.*

Patriot Act:

To comply with the USA Patriot Act, CESFCU is required to obtain, verify, and record identification from all persons applying for and opening new accounts or services with the Credit Union. Information that we are required to obtain includes name, mailing and residential addresses, tax identification number, date of birth and a copy of government issued photo ID. Additional data may be gathered depending on the type of account opened. Data on existing members will be gathered as new or additional services are used. Confidentiality of the information gathered by the Credit Union will be maintained as required under the Privacy Act.

Privacy Notice:

At CESFCU, we value your membership and we are committed to protecting the privacy of all our members. It is important to us that you are confident that any information you give us is private. We make it a priority to provide privacy both on our website and in our business office.

CESFCU collects nonpublic personal information about you from the following sources:

- 1) Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
- 2) Information about your transactions with us or others, such as your account balance, payment history, parties to transactions, and credit card usage;
- 3) Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

The Credit Union may disclose all the information we collect as described above to companies that perform marketing services on our behalf or to other CESFCU with whom we have joint marketing agreements. These companies are required to keep this information confidential.

The Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you.

The Credit Union maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.