

MEMBERSHIP/ADDITIONAL ACCOUNTS

A **\$5 minimum deposit** is required with this completed form and a **photocopy of your driver's license or picture ID** (signed) to open a new membership account. When opening a checking account, be sure to include a **deposit of at least \$30** when you return this completed application. If you have any questions about this application, please call us at (651) 451-5160 or (800) 813-9185.

PLEASE COMPLETE AND SIGN INSIDE OF APPLICATION

Date	Member Number	Name				
Account Type (check all that apply.)						
Accounts <input type="checkbox"/> Regular Savings (\$5 min. to open) <input type="checkbox"/> Bean Sprout Savings (age 0-12. \$5 to open) <input type="checkbox"/> iSave Savings (age 13-17. \$5 to open) <input type="checkbox"/> Automatic Savings (\$10 min. to open) <input type="checkbox"/> Secondary Savings (\$5 min. to open) <input type="checkbox"/> Online Bill Pay <input type="checkbox"/> Money Market*		<input type="checkbox"/> Debit Card for ATM Access <input type="checkbox"/> CD* <input type="checkbox"/> Beneficiary (POD) <input type="checkbox"/> Direct Deposit <input type="checkbox"/> Online Banking (includes eStatements)		Checking Accounts <input type="checkbox"/> FREE Checking <input type="checkbox"/> eChecking (no checks) <input type="checkbox"/> Rewards (\$1,000 to open) <input type="checkbox"/> FREE 55 <input type="checkbox"/> iSave Checking Order checks? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Debit Card for POS/ATM Reg E: <input type="checkbox"/> Opt-In <input type="checkbox"/> Opt-Out		
*Opening Deposit Requirements: Money Market: \$2,500 min. to open. Certificate of Deposit: \$100.		VISA Credit Card (see other side) <input type="checkbox"/> Platinum (min. limit \$200) <input type="checkbox"/> Platinum Rewards (min. limit \$200) <input type="checkbox"/> Signature (min. limit \$5,000) <input type="checkbox"/> Limit Requested \$ _____ Ready Cash Plus (Overdraft protection) <input type="checkbox"/> Limit Request \$ _____				
Applicant (Please print. Complete all sections and sign on the back.)						
NAME: Last		First	Middle	Employer	Position/Title	Years Employed
Street Address (No PO Boxes)		Years at Residence	Gross Monthly Income		<input type="checkbox"/> Renter <input type="checkbox"/> Home Owner	Monthly Payment
			\$			\$
City		State	Zip	Email Address		
Mailing Address (If different than above)		Cell Phone		Home Phone		Work Phone
		()		()		()
Driver's License or State ID #		Membership Eligibility: County: <input type="checkbox"/> Carver <input type="checkbox"/> Dakota <input type="checkbox"/> Hennepin <input type="checkbox"/> Le Sueur <input type="checkbox"/> Ramsey <input type="checkbox"/> Rice <input type="checkbox"/> Scott <input type="checkbox"/> Washington Employer: <input type="checkbox"/> CHS <input type="checkbox"/> Chart <input type="checkbox"/> Genex <input type="checkbox"/> LOL <input type="checkbox"/> Scott Equipment <input type="checkbox"/> Family <input type="checkbox"/> Other _____				
Social Security #		Date of Birth	Security/Password (I.E., Mother's Maiden Name, Pet Name, Etc.) - Optional			
Checking Account (Primary applicant must complete the following information)						
Has anyone on this application had a checking account closed by a financial institution without his or her consent within the last 12 months, or ever been convicted of a criminal offense because of the use of a check or similar item within 24 months of this application? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please list financial institution and explain _____						
Joint Applicant (Please complete if you wish to have another individual joint on your account indicated in Account Type section.)						
NAME: Last		First	Middle	Employer	Position/Title	Years Employed
Street Address (No PO Boxes) If different than applicant		Years at Residence	Gross Monthly Income		<input type="checkbox"/> Renter <input type="checkbox"/> Home Owner	Monthly Payment
			\$			\$
City		State	Zip	Email Address		
Mailing Address (If different than above)		Cell Phone		Home Phone		
		()		()		
Driver's License or State ID #		HCU Member #	Work Phone			
			()			
Social Security #		Date of Birth	Security/Password (I.E., Mother's Maiden Name, Pet Name, Etc.) - Optional			

Member Number _____

Joint Applicant (Please complete if you wish to have another individual joint on your account indicated in Account Type section.)

NAME: Last		First	Middle	Employer	Position/Title	Years Employed
Street Address (No PO Boxes) If different than applicant			Years at Residence	Gross Monthly Income \$	<input type="checkbox"/> Renter <input type="checkbox"/> Home Owner	Monthly Payment \$
City		State	Zip	Email Address		
Mailing Address (If different than above)				Cell Phone ()	Home Phone ()	
Driver's License or State ID #		HCU Member #		Work Phone ()		
Social Security #		Date of Birth		Security/Password (I.E., Mother's Maiden Name, Pet Name, Etc.) - Optional		

Beneficiary/POD

1. Name _____ Address _____ _____ Phone Number _____ Social Security # _____ Date of Birth _____ Relationship _____	2. Name _____ Address _____ _____ Phone Number _____ Social Security # _____ Date of Birth _____ Relationship _____
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Important Information About Procedures to Open a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Authorization and Signatures (Both signatures required for a joint account)

By signing below, I/we acknowledge receipt of and agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings and Fee Schedule, Funds Availability Policy and Electronic Funds Transfer Agreement, Privilege Pay disclosure and any amendments the credit union makes to these documents from time to time. HCU is authorized to check my/our account, credit, identity and employment history and to obtain a consumer report from third parties, including credit reporting agencies to verify my/our eligibility for the accounts and services requested in connection with this application and for any update, renewal, or extension of credit or services. If a Visa card(s) is/are approved and issued, I/we agree that by signing, using or permitting another to use the card(s) I/we will be bound by the cardholder disclosure included with the credit card(s).

Under Penalties of Perjury I Certify That: 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and; 2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a US citizen (including a US resident alien).

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return.

Visa Applicants: I/We understand that the use of this credit card constitutes acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures mailed or given to me/us. In addition, I/we grant Heartland Credit Union a security interest in all individual and joint share and/or deposit accounts I/we have with you now and in the future to secure my/our credit card account. When I/we am/are in default, I/we authorize you to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest I/we have given in my/our shares and deposits. Federal law provides important protections to members of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at (800) 813-9185 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

X _____ Member's Signature	_____ Date	X _____ Member Print Name
X _____ Joint Member's Signature	_____ Date	X _____ Joint Member Print Name
X _____ Joint Member's Signature	_____ Date	X _____ Joint Member Print Name

ANY FAX TRANSMISSION OF YOUR SIGNATURE MAY BE HELD EQUALLY ENFORCEABLE AS YOUR GENUINE SIGNATURE.

Member Number _____

Interest Rates and Interest Charges	Visa Platinum	Visa Platinum Rewards	Visa Signature
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	2.90% intro rate on balance transfers for a period of 12 billing cycles After that your APR will be variable 8.90%-12.90%	2.90% intro rate on balance transfers for a period of 12 billing cycles After that your APR will be variable 9.90%-13.90%	2.90% intro rate on balance transfers for a period of 12 billing cycles After that your APR will be variable 11.90%-15.90%
Variable Rate Information	The APR is based on your credit worthiness and uses the Wall Street Journal Prime Rate as its index.		
How to Avoid Paying Interest on Purchases	Pay full amount of the New Balance of Purchases within 25 days of your statement closing date.		
Minimum Interest Charge	None		
For Credit Card Tips from the Consumer Financial Protection Bureau	www.consumerfinance.gov/learnmore		
Fees			
Annual Fee	None		
Transaction Fees: Cash Advance Balance Transfer Fee Foreign Transaction	None None 1% of U.S. dollar transaction amount		
Penalty Fees: Late Payment NSF	\$20 assessed on the 10th day after the stated due date \$27/item (Check, Visa AutoPay or other electronic means)		

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

Billing Rights: Information on your rights to dispute transaction and how to exercise those rights is provided in your account Agreement.

Introductory Balance Transfer Rate: Balances must be transferred within 60 days of the new card being opened to qualify for the introductory rate. Current cardholders do not qualify.

Other Fees:

“Rush” card fee—\$30 each

Statement copies—\$5 each

Copies of sales drafts—\$5 each (originals are \$10 each)

Lost card replacement—\$10 each

The rates, terms, and fees described are as of 9/1/2017 and may have changed since that date. To find out what may have changed, call us at (651) 451-5160 or (800) 813-9185 or write us at 5500 South Robert Trail, Inver Grove Heights, MN 55077.

OFFICE USE ONLY								
JOINT PRIMARY 1	ID Verified	OFAC Check	eFunds Check	Checks Ordered	Debit Card Blue/Black	Teller #	Verified By/Date	HR
					Debit Card Blue/Black			
					Debit Card Blue/Black			