

## Joining Central Credit Union

- To join Central Credit Union, you will need an application for membership. You can get an application for membership from your employer or by calling the credit union at (708) 649-6410.
- To join, complete the Application for Membership/Share Account inside our membership brochure. This application will establish your membership and will open your savings account, which is also called a Share Account. You must have a savings account to open other credit union accounts.
- If you want a co-owner, your co-owner must sign the membership application and give us a complete copy of a current valid U.S. Government- or state-issued, picture I.D. You will get your account number after your application is returned to the credit union.
- Next, read the Agreements and Signatures section of the application. To become a member and open your savings account, you and any co-owner must sign in the blue box.

## Signing Up For Direct Deposit Or Payroll Deduction

- If you want to sign up for direct deposit or payroll deduction, complete the Direct Deposit And Payroll Deduction Allocation Form inside of our membership brochure.
  - To sign up for direct deposit, you will need to write “net pay” after “TOTAL AMOUNT OF DEDUCTION”.
  - If you want payroll deduction, write the amount you want deposited into your accounts each paycheck. Write the amount you want to deposit in each account. Remember, the only account you are opening with this application is a savings account. If you want all of your deduction each pay period to go into your savings account, then write the amount of your deduction on the “SHARES \$” line. Your deduction must be at least \$10.
  - If you want to open accounts other than a savings account and have money deposited into them through direct deposit or payroll deduction, you will need to complete separate applications to open those accounts. You can get those applications by calling the credit union.
  - Sign the bottom of the form, and return it to the credit union with your application for membership.



**CENTRAL CREDIT UNION OF ILLINOIS**

Bank on the Difference • [www.centralcu.org](http://www.centralcu.org) • (708) 649-6410  
1001 Mannheim Road, Bellwood, IL 60104  
9850 W. 159th Street, Orland Park, IL 60467

- If you want direct deposit or payroll deduction, you will also need to complete the Employer Authorization For Direct Deposit And Payroll Deduction Form, which is also in the membership brochure. Please remember to sign the form on the signature line. You must then give the completed form to your employer. You will also need to complete any other forms that your employer requires to begin payroll deduction or direct deposit.
- You can change your direct deposit or payroll deduction amount at any time, or as often as your company will allow, by completing a new Direct Deposit/Payroll Deduction Authorization Form. You can get a new form from your employer or the credit union.
- If you want more information about credit union products and services, mark the boxes on the “More Information” form inside our membership brochure and return it to the credit union.
- If you want free online banking, you will need to complete a separate Electronic Services application, and return it to us. With free online banking you will enjoy 24-hour access to your credit union accounts. You can check your balances, verify deposits, transfer funds between accounts and more. You can get an Electronic Services application from your employer or the credit union.

### **Final Steps**

- You will receive a packet of credit union information in the mail a few weeks after we open your account. This packet will have your credit union account number and information about other credit union services. If you do not get this information, please call Member Services at (708) 649-6410.
- For more information about products and services, please visit the credit union’s web site at [www.centralcu.org](http://www.centralcu.org) or call (708) 649-6410.