

MEMBERSHIP

Enjoying financial security has never been more important. Since 1936, Central Credit Union Of Illinois has helped individuals and families manage their finances more effectively, and prepare for the future.

We invite you to discover the many privileges and time-saving conveniences that Central Credit Union membership offers.

Chances are, you'll be surprised how easy it is to join. And how rewarding it can be.

You're more than a member. You're an owner.



Unlike a bank, a credit union is a not-for-profit cooperative owned by its members and managed by a full-time professional staff for the exclusive benefit of its members.

There are no stockholders, so after paying operating expenses and setting aside reserves, all remaining income is returned to members in the form of higher-paying dividends, lower loan rates, reduced fees and enhanced services.

In addition, a volunteer Board of Directors is elected by the members to ensure that everyone has a voice in the credit union. Those serving on the Board must be members.

All this means that we have one simple purpose: To promote your financial well-being by lowering your borrowing costs, increasing your savings and providing you with the best service and money-management education possible.



Lifetime membership offers financial rewards to you and your family.

Membership begins when you open your Share Account with a minimum deposit of \$25.* Once you join, you're eligible for an outstanding array of financial products and services.

Membership also extends to the family members of members, including any relative by blood or marriage and both foster and adopted children.

Best of all, your membership is good for life. Even if you change jobs, retire or move out of state, you'll still enjoy the same great benefits.

Your money works harder...and stays safe.

We are a full-service financial institution that wants to serve all of your savings, loan and investment needs. Our products and services include:

- Savings Accounts
- Checking Accounts
- My Club Accounts
- Money Market Accounts
- Share Certificates
- IRAs
- Investment Services
- Vehicle Loans and Refinances
- Visa Platinum Cards
- Home Equity Loans
- Mortgages
- Personal Loans and More!

Plus, we provide prompt, personalized and professional service, because you deserve nothing less. And, we also offer you peace of mind because your deposits are

federally insured by the National Credit Union Administration, a U.S. Government Agency, to at least \$250,000. IRAs are insured separately up to \$250,000.

We can save you time as well as money.

Because we realize that your time is valuable, we've made it easy for you to manage your accounts 24 hours a day from just about anywhere. Some of our time-saving conveniences include:

- Free Online Banking, Mobile Banking and Online Bill Payment
- Online and Mobile Banking Loan Applications
- Debit Cards
- Direct Deposit and Payroll Deduction
- Mail Deposits and Withdrawals
- Loans By Phone



To join, complete and return the attached membership application. For more information, please call our Member Services Department at (708) 649-6410 or visit our web site at www.centralcu.org



Main Office: 1001 Mannheim Road, Bellwood, IL 60104
Orland Park: 9850 W. 159th Street, Orland Park, IL 60467
Email: memberservice@centralcu.org
708-649-6410 • www.centralcu.org

*To be eligible for membership, you must be a family member of an existing member, an Illinois resident or an employee of one of the credit union's select employee groups. Please note that you must maintain a \$25 balance in your Share Account to retain your membership. You must build your balance to \$200 within 90 days. If you do not maintain a \$200 balance in your Share Account after 90 days, you will be charged a monthly service fee. The \$200 minimum balance requirement is waived if you are under 18, or if you maintain a certificate, C3 Checking Account, money market account or you maintain \$200 or more in a credit union IRA. The minimum balance requirement is also waived if you have a credit union loan, Visa or maintain a certain minimum balance in your credit union accounts under the same account number.

Discover the financial rewards of lifetime membership.

Central Credit Union Of Illinois Application For Membership/Share Account

Primary Owner (PLEASE PRINT)

ACCOUNT # (To be completed by credit union.)		SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.	
NAME - MR. MRS. MS.	LAST	FIRST	MIDDLE INITIAL	
DATE OF BIRTH		MOTHER'S MAIDEN NAME (REQUIRED FOR IDENTIFICATION)		
STREET ADDRESS	APT. #	HOME PHONE	CELL PHONE	
CITY		STATE	ZIP	
EMAIL ADDRESS		EMPLOYER	WORK PHONE	

Optional Joint Owner (PLEASE PRINT)

JOINT OWNER'S NAME		JOINT OWNER'S SOCIAL SECURITY NO.	JOINT OWNER'S DRIVER'S LICENSE NO.		
JOINT OWNER'S DATE OF BIRTH		JOINT OWNER'S EMAIL ADDRESS			
JOINT OWNER'S STREET ADDRESS	APT. #	CITY	STATE	ZIP	
JOINT OWNER'S WORK PHONE	JOINT OWNER'S HOME PHONE		JOINT OWNER'S CELL PHONE		

Agreements and Signatures

As the person signing below as "Primary Owner," I hereby make application for membership in Central Credit Union Of Illinois and agree to conform to its by-laws and amendments thereof and subscribe for at least one share. I understand that I will be charged a \$20 early exit fee if I close this account within six months of the date it is opened.

Certification: 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 U.S. person (including a U.S. resident alien), and (4) I am exempt from Foreign Account Tax Compliance Act reporting.

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 have failed to report all interest and dividends on your tax return.

Joint Share Account Agreement: Central Credit Union Of Illinois is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with Central Credit Union Of Illinois that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt by any of them, and payment to any of them or the survivor or survivors shall be valid and discharge Central Credit Union Of Illinois from any liability for such payment. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans. The right or authority of Central Credit Union Of Illinois under this agreement shall not be changed or terminated by the account owners, or any of them, except by written notice to Central Credit Union Of Illinois which shall not affect transactions theretofore made.

Revocable Proxy: I do hereby constitute and appoint the members of the Board of Directors of Central Credit Union Of Illinois, who are qualified and acting directors at the time this proxy is used, as proxies to cast all votes to which I am entitled, for the election of directors, mergers, and any matter with regard to which credit union shareholders are entitled to vote by proxy, as the said directors or a majority of them see fit, at all annual or special meetings of the members of Central Credit Union Of Illinois hereafter held and any adjournment thereof, from time to time and year to year, until and unless this proxy is canceled by me. I further authorize the said proxies to designate a person or committee to cast my vote or votes in such a manner and for such candidates as the said proxy shall determine, hereby ratifying whatever the said proxies may do in the premises.

I hereby revoke any and all prior proxies made by me and hereby expressly declare that the proxy herein given shall be revocable by me at any time by giving of a written notice addressed to the Secretary at the then current Credit Union address.

By checking this box, I do not agree to the above proxy provision.

Credit Report Consent: I/we authorize Central Credit Union Of Illinois to obtain copies of my/our credit report(s), now and in the future, for identification verification purposes or to determine my/our eligibility for products and services offered by or through Central Credit Union Of Illinois, regardless of whether I/we have applied for the products or services.

Shares are not transferable except as authorized by the credit union.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid back-up withholding.

X	PRIMARY OWNER'S SIGNATURE	DATE
X	JOINT OWNER'S SIGNATURE (If a Joint Owner will be on the account.)	DATE

Office Use Only	
P:	DL SID SST Other _____
J:	DL SID SST Other _____
ACCEPTED BY	
DATE	

Important Information About Procedures For Opening 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 for you: When you open an account, we will ask for 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.

Instructions:

1. Complete the **Central Credit Union Of Illinois Application For Membership/Share Account** on this page. Print and return it to one of the credit union's locations or mail it to:

Central Credit Union Of Illinois
1001 Mannheim Road
Bellwood, IL 60104

If you will have a joint owner on your account, please include a copy of the joint owner's driver's license or state identification along with your application.

2. If you would like to deposit funds through direct deposit or payroll deduction, please complete the Direct Deposit And Payroll Deduction Allocation and Employer Authorization For Direct Deposit And Payroll Deduction forms on the following pages.

Shortly after we receive your Central Credit Union Of Illinois Application For Membership/Share Account, you will receive a letter from the credit union welcoming you into membership. The letter will include your account number, which you will need to conduct business with the credit union. Your employer will also need your account number in order to process any direct deposit or payroll deduction request. If you do not receive this letter, please call Member Services at (708) 649-6410.



CENTRAL CREDIT UNION
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Direct Deposit And Payroll Deduction Allocation

ACCOUNT # *(To be completed by credit union.)* _____

NAME _____

SOCIAL SECURITY NO. _____

EMPLOYER _____

START

CHANGE

TOTAL AMOUNT OF DEDUCTION \$ _____

(If you would like your entire net pay deposited, write "NET PAY.")



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The deduction is to be credited as follows:

SAVINGS \$ _____

CHECKING \$ _____

IRA \$ _____

MONEY MARKET \$ _____

SMART-SAVER MONEY MARKET \$ _____

INVESTOR'S CHOICE \$ _____

MY CLUB HOLIDAY \$ _____ MY CLUB MY WAY \$ _____

IMPORTANT: A separate application must be completed to open any of the above accounts.

X _____
SIGNATURE DATE

Instructions:

If you would like to deposit funds through direct deposit or payroll deduction, please complete the Direct Deposit And Payroll Deduction Allocation form on this page and the Employer Authorization For Direct Deposit And Payroll Deduction form on the following page. **Return the Direct Deposit And Payroll Deduction Allocation form on this page to the credit union.**



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Employer Authorization For Direct Deposit And Payroll Deduction

If you would like to deposit funds into your credit union account(s) through direct deposit or payroll deduction, **you must complete this form and return it to your employer.** Please see your employer to complete any additional forms that may be required to begin this process.

NAME

EMPLOYER

SOCIAL SECURITY NO.

ACCOUNT #

CENTRAL CREDIT UNION DIRECT DEPOSIT ROUTING NUMBER: **271987143**

By signing below, I authorize you, my employer, and any agents acting on your behalf to deduct \$ _____ from my pay each payroll period until further notice from me. I also authorize you to obtain my account number from the credit union in order to process payroll-related transactions on my behalf.

X

SIGNATURE

DATE

Notice to Employer:

Account number can be obtained from your employee after his or her account has been opened or by faxing your request to the credit union's Accounting Department at (708) 649-6449 along with a signed copy of this form.

Please be sure to allocate all direct deposits and payroll deductions as "Savings" and not "Checking." The credit union will allocate funds to the accounts requested by your employee once the funds are received.

Instructions:

If you would like to deposit funds through direct deposit or payroll deduction, you also need to complete the Employer Authorization For Direct Deposit And Payroll Deduction form on this page. **Return the completed form to your employer.** **Also be sure to complete any additional forms that may be required by your employer to begin this process.**



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