

Welcome!



815 W. Tampa • 1220 E. Walnut Lawn
P.O. Box 1217 • Springfield MO 65801
(417) 862-0471 • (888) 430-7199
Fax 417-862-7802
www.CommunityFinancial.org
cuinfo@CommunityFinancial.org

Important Information 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 **(this includes the primary member and all joint owners on an account)**.

What this means for you:

When you open an account, we will ask for your name, residence; physical address and mailing address, if different (PO Box alone will not be accepted), date of birth, and other information that will allow us to identify you.

In all cases protection of our member's identity and confidentiality is the Credit Union's top priority.

Items needed for opening an account:

- Copy of Current State-Issued Photo ID** (for primary member and each joint owner)
- Copy of Valid Social Security Card** (or verification of Social Security Number from approved Select Employee Group Representative-for primary member and each joint owner)
- Completed Membership Application** (helpful hints in filling this out can be found below)
- Opening Deposit** (or payroll deduction form)

Completing the Membership Application

To ensure your application is complete and ready to process when we receive it, please review the following tips before completing the membership application:

- Check the boxes next to the service(s) for which you are applying. You will notice that the Share/Savings Account box has already been checked in order to establish your membership with the Credit Union.
- Please complete all information. If you're unsure how to complete any sections please contact us.
- When complete, print the application, sign (black ink preferred) and have any and all joint owners sign. If you will have more joint owners and/or account beneficiaries, also complete the Additional Joint Owners And/Or Account Beneficiaries form (available on our website or at our office). **Please note: The primary member must sign both the TIN Certification and Authorization sections.**
- If you will have more than one joint owner and/or two account beneficiaries, please use the ADDITIONAL JOINT OWNERS AND/OR BENEFICIARIES form available on our website or in our office. **Please note: If using this additional form, the primary member must check the box above the signature line on the Membership Application acknowledging additional joint owners and/or beneficiaries on a subsequent page.**

A Note About Joint Owners And Account Beneficiaries:

Primary members are eligible to vote in credit union elections (i.e. board of director positions, etc.). Joint owners have full access to the information and money in the account. Upon the primary member's or joint owner's death, funds are disbursed to surviving joint owners and then to beneficiaries.

Opening Deposit and Payroll Deduction Form

- A \$5.00 deposit* is required to join the credit union. This \$5.00 represents your membership share and ownership in the credit union.
- Checking accounts: An account balance of \$20 or more is required to order debit cards and/or checks.
- The direct deposit/payroll deduction form is available in our office, on our website, or from our select employee group representatives. If we can help you with the process please let us know.

* Employees of Select Employee Groups may have their payroll deduction or direct deposit fund their membership share.

Complete and return your application and other documents in person, by mail, or through your select employee group representative.

