



2731 Nonconnah Blvd., Memphis, TN 38132

SIGNATURES FOR IRS INFORMATION-TIN CERTIFICATION & APPLICATION OF MEMBERSHIP

Important IRS Information - TIN Certification

By signing herein, You certify in accordance with IRS W-9 instructions and under penalty of perjury, (1) that the number shown herein is Your correct taxpayer identification number or are waiting for a number to be issued to You, **(2) that unless designated below, You are not subject to backup withholding** either because You have not been notified that You are subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified You that You are no longer subject to backup withholding and (3) that unless designated below, You are a U.S. person (including a U.S. resident alien).

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATION REQUIRED TO AVOID BACKUP WITHHOLDING.

You are subject to backup withholding

You are a foreign person other than a U.S. resident alien (complete IRS form W-8BEN)

MUST SIGN EVEN IF YOU ARE NOT SUBJECT TO BACKUP WITHHOLDING.

X

Primary Owner Signature

X

Joint Owner Signature

APPLICATION SIGNATURES

By signing below, You hereby make application for membership in the Credit Association and agree to subscribe for at least one share. In considering this application and/or request for financial services, You authorize the Credit Association to check Your credit and employment history, to request and use reports regarding same, and to answer questions about its credit experience with You. You understand that knowingly and willfully providing false or misleading information to the Credit Association is a Federal criminal offense. Further, You agree to conform to the Credit Association's rules, regulations, by-laws and policies, now in effect and as amended or adopted hereafter. You acknowledge receipt of the Credit Association's account agreements for the type of account(s) and service indicated in this membership application, including, but not limited to, Truth-in-Savings Disclosure, Privacy Policy, Rate and Fee Schedules, Funds Availability Disclosure and Electronic Funds Transfer Disclosure which are incorporated into and made part of this application and agree to the terms and conditions set forth therein and to any amendments the Credit Association makes from time to time. 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 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 and other identifying information.

If You are opening a TotalLoan Account, You grant us a security interest in Your individual and joint Share accounts to secure what You owe. When You are in default, You authorize us 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 You have given in Your shares and deposits.

If You are applying for credit, You authorize the Credit Association to check Your credit history, employment history and obtain a credit report.

If You applied for a TotalLoan Account, Your signature is Your acknowledgement of receipt of the loan agreement and Your agreement to be bound by the terms and conditions of the agreement.

X

Primary Owner Signature

Print Name

Date

X

Joint Owner Signature

Print Name

Date

PRIOR TO ACCOUNT BEING OPENED WE MUST RECEIVE THE FOLLOWING:

THIS SIGNATURE PAGE, TWO (2) FORMS OF ID FOR PRIMARY AND JOINT OWNERS AND THE INITIAL DEPOSIT. THE INITIAL DEPOSIT FOR THE SHARE (SAVINGS) ACCOUNT IS \$25.00. THE INITIAL DEPOSIT FOR THE NEW DIRECTION CHECKING ACCOUNT IS \$100.00.