

## FIELD OF MEMBERSHIP

The field of membership of the **Lewiston Municipal Federal Credit Union** shall be limited to those having the following common bond:

- A) Employees of the City of Lewiston, Elected and Appointed Officials and their families.
- B) Employees of the Lewiston Housing Authority and Appointed Officials and their families.
- C) Employees of the Androscoggin Valley Council of Governments and their families.
- D) Employees of the Lewiston and Auburn Water Pollution Authority and their families.
- E) Included are spouses of persons who died while in the Field of Membership of this credit union. Employees of this credit union and their families, persons who work at or retired as pensioners or annuitants from the above employers, members of their immediate families and organizations of such persons.

### Membership Form

<b>How are you eligible?</b> (See Above)		
<b>Name:</b>		<b>Social Security No.:</b>
<b>Residence Or Street Address:</b>	<b>City and State:</b>	<b>Zip:</b>
<b>Employer:</b>	<b>Division/ Department:</b>	<b>Phone = Work: Home:</b>
<b>Date of Birth:</b>	<b>Husband's first name Or Wife's Maiden Name:</b>	
I hereby make application for membership in the <b>Lewiston Municipal Federal Credit Union</b> and agree to conform to its laws and amendments thereof and subscribe for at least one (1) share. I have read the <b>Account Agreement</b> on below and acknowledge receipt of applicable disclosure(s) and rate and fee schedules.		
<b>Signature → X</b>		

This application approved by the Membership Officer

<b>Date:</b>	<b>Signed: X</b> <div style="text-align: right;">(Membership Officer)</div>
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### PAYABLE ON DEATH ACCOUNT AGREEMENT (Multiple Parties)

The **Lewiston Municipal Federal Credit Union** is hereby authorized and agrees to recognize any of the following signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The signatories to this account shall be joint owners during their lifetime and agree with each other and the Credit Union 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, together with the proceeds of any insurance on said account, are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor shall be valid and discharge the Credit Union from any liability for such payment. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to and consent of the Credit Union which shall not affect transactions made prior to receipt thereof. 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.

Name of Joint Owner	Social Security Number	<b>X</b> Signature
Name of Joint Owner	Social Security Number	<b>X</b> Signature

The **Credit Union** further agrees to pay to the following person upon request, all amounts, including accumulations and the proceeds of any insurance on said account, after death of all of the above named individuals.

**X**  
\_\_\_\_\_  
Payable on Death Payee

**IMPORTANT TAX INFORMATION MUST BE COMPLETED ON NEXT PAGE!**

## **IMPORTANT TAX INFORMATION**

You (as the payee) are required by law to provide us (as payer) with your correct taxpayer identification number. If you are an individual, your taxpayer identification number is your Social Security number. If you have not provided us with your correct identification number, you may be subject to a \$50.00 penalty imposed by the Internal Revenue Service. In addition, interest dividends, and other payments that we make to you may be subject to backup withholding.

Backup withholding is different from the 10 percent withholding on interest and dividends that was repealed in 1983. If backup withholding applies, a payer is required to withhold 31 percent of interest, dividends, and other payments made to you. Backup withholding is not an additional tax. Rather, the tax liability of persons subject to backup withholding will be reduced by the amount of tax withheld. If withholding results in an overpayment of taxes, a refund may be obtained.

**Before you can join the Credit Union, you must complete the Tax I.D. Certification Notice below.**

### **TAX IDENTIFICATION NUMBER CERTIFICATION**

Under penalties of perjury, I certify:

1. That the number shown on the membership form is my correct taxpayer identification number and;
2. That I am not subject to backup withholding, either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

**Date:**

**Authorized Signature: X**

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