



Membership & Account Application

Instructions for Becoming a Member

RiverLand Credit Union membership is based on meeting our eligibility requirements. In order to determine eligibility, we must have a completed *Application* (3 pages) for all applicants seeking membership. To avoid delays in opening your RiverLand Credit Union account, it is important that an Application is completed, signed, and returned along with **ALL** of the following items for **EACH** person on this account.

- 1. TWO FORMS OF IDENTIFICATION** – A) a valid driver's license *or* state ID issued by your state of residence **AND** - B) a birth certificate, Social Security card, military ID, current passport, *or* voter's registration card issued by your state of residence.
- 2. PROOF OF RESIDENCE** – May be required as a part of the U.S.A. Patriot Act (see below). Any one of these are acceptable if billed to your current home address: A) a phone number published in your name, B) a recent residential phone bill, C) a recent utility bill (e.g. water, gas, electrical, cable, etc.)
- 3. MINIMUM INITIAL DEPOSIT REQUIRED** – Savings Account \$6, Checking Account \$25. If you are applying by mail, **do not send cash** - send only a check *or* money order.

Additional documentation may be requested.

**If you have questions or would like more information, please
call one of our friendly Member Service Representatives.
504•576•5800 or Toll-Free 800•586•4RCU (4728)**

U.S.A. PATRIOT ACT *Identity Verification Notice*

On October 26, 2001, President Bush signed into law the U.S.A. Patriot Act. The purpose of this law is to help protect you, your family, and our country from terrorism. Preventing terrorist financing is one way we can help prevent terrorism. We want you to know that section 326 of the Act requires RiverLand Credit Union to verify the identity of all new and potential members. We must also verify the identity of members and nonmembers added as signatories, and who have access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

If you are an existing member who joined RiverLand Credit Union before October 1, 2001, we may need to verify and retain copies of documents used to verify your identity when you request a new deposit account, apply for a loan, or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

Membership Eligibility ~ How are you eligible to become a member? (Check Only One)

- Entergy Corporation – Entergy Group? _____
- Entergy Contractor/Affiliate – Employer? _____
- Arts Council of New Orleans
- Associated Office Systems
- Baptist Community Ministries
- Cox Communications
- Crescent River Port Pilots’ Association
- Daughters of Charity Services of New Orleans
- Geocent
- Ebersole & Associates, Inc. & Subsidiaries – Employer? _____
- Individuals employed within the Poydras Plaza Complex – Employer? _____
- Family of a RiverLand CU Member – Member Name? _____
Relationship? _____
- Gulf Coast Teaching & Family Services
- McDermott, Inc.
- New Orleans-Baton Rouge Steamship Pilots’ Association
- Personnel Consulting Group
- Retiree of a listed employer -
(mark the applicable employer’s box)

All new members must open a savings account to begin their RiverLand Credit Union Membership

- Check the Account Type(s) You Are Opening:
- Savings
 - Checking
 - Money Market Checking* Money Market Savings* Super Money Market Savings* (*Minimum Balances Apply)
 - Christmas Club Casualty Coverage Account E-Statements E-Receipts E-Notices

Primary Account Holder (Please Print Clearly)

Last Name	First	Middle	Social Security Number	Mother’s Maiden Name
Physical Address (No PO Box)			Apt./Unit #	Home Phone # ()
City			State	Zip
Driver’s License Number & State of Issue			Date of Birth	Place of Birth
Mailing Address (if different from Home Address – Include City, State & Zip)			Cell Phone # ()	
Home E-mail Address			Work E-mail Address	
Employer’s Name and Address, City, State & Zip				Position/Title

Beneficiary Designation			_____ %	Beneficiary Designation			_____ %
Last Name	First	Middle		Last Name	First	Middle	
Home Address			Apt./Unit #	Home Address			Apt./Unit #
Home Phone # ()				Home Phone # ()			
City			State	Zip	Date of Birth		

Consent of Spouse (to be completed in community property states) If you are married and your designated beneficiary or joint owner(s) is someone other than your spouse:

× _____
Signature _____
Date

Joint Owner Agreement with Right of Survivorship

RiverLand Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business on each account opened under this membership. All joint owners hereby agree with each other and with RiverLand Credit Union that all sums now on deposit or heretofore or hereafter deposited to any account opened under this membership are and shall be owned by them jointly with right of survivorship and be subject to the withdrawals of any of them, and payments to them or the survivor(s) shall be valid and discharge RiverLand Credit Union from any liability of such payments.

Any joint owner may pledge any and all funds on deposit in any account open under this membership as collateral for a loan or loans. The right or authority of RiverLand Credit Union under this agreement shall not be changed or terminated by a said owner except by written notice to RiverLand Credit Union, which shall not affect transactions theretofore made. Shares are not transferable except on the books of RiverLand Credit Union.

Joint Account Holder (other than primary)

Joint Account Holder (other than primary)

Last Name			First			Middle			Last Name			First			Middle		
Home Address				Apt./Unit #		Home Phone # ()		Home Address				Apt./Unit #		Home Phone # ()			
City			State		Zip		Work Phone # ()		City			State		Zip		Work Phone # ()	
Social Security Number			Date of Birth			Cell Phone # ()			Social Security Number			Date of Birth			Cell Phone # ()		
Driver's License Number & State				Mother's Maiden Name				Driver's License Number & State				Mother's Maiden Name					
Home E-mail				Work E-mail				Home E-mail				Work E-mail					
Employer Name				Position/Title				Employer Name				Position/Title					
Employer Address, City, State, Zip				Place of Birth				Employer Address, City, State, Zip				Place of Birth					

Add Joint Owner(s) to: All shares Savings only (ID _____) Checking only (ID _____)
 Certificate(s) only (ID _____)

Overdraft Protection for Checking Accounts (Available only for checking account holders)

If I indicate below, the Credit Union may transfer available funds from my designated account(s), in the chronological order that they are listed, to pay any item presented for payment against my account. If there are insufficient funds in the first account designated, overdraft protection may transfer funds from additional designated accounts to clear a single item, and each transfer will incur a service fee as disclosed in the current rate and fee schedule.

I DO want Checking Account Overdraft Protection

Designate Overdraft Accounts sequentially: Account Types ~ Savings, Checking, Money Market, & Loan

1) Account # _____ Type _____ 2) Account # _____ Type _____

3) Account # _____ Type _____ 4) Account # _____ Type _____

I DO NOT want Checking Account Overdraft Protection

WRITECARD Debit Card

(Available only for checking account holders)

Check Order

Process this application for The WriteCard Debit Card

Process this application for my joint owner(s) for The WriteCard Debit Card

Do NOT process this application for The WriteCard Debit Card

Yes – Order one box of standard RiverLand checks*

No – I do not want checks at this time

*Cost of checks will be charged to your checking account and checks will not be ordered if funds are not available. Call for current pricing.

Be Sure to Complete All 3 Pages of Membership Application

TIN and Backup Withholding Certification

Under penalties of perjury, I certify (1) that the Social Security/ Tax Payer I.D. number shown is correct; (2) I am not subject to backup withholding either because I am exempt from backup withholding, or 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. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Check this box if you have received IRS notification that you are subject to backup withholding.

Authorization and Application Agreement

By signing below, I/We hereby acknowledge receipt of the Membership and Account Agreement of RiverLand Credit Union, which includes the Electronic Funds Transfer disclosure and the Funds Availability policy; the Rate and Fee schedule, which includes the Truth In Savings disclosure; and the Privacy Policy. The signer(s) hereby certify that all of the information submitted in the Application is true, correct, and complete. I/We authorize RiverLand Credit Union to make whatever inquiries it deems necessary of others concerning the foregoing information, including but not limited to, procuring consumer reports from consumer reporting agencies and to provide information arising out of applicant(s) transactions with RiverLand Credit Union to others, as needed. Signature(s) denote(s) agreement to the terms stated on this form. I/We pledge all savings against delinquent loans, unpaid balances due, or unpaid fees that may be incurred. I/We acknowledge receipt of a copy of the agreements and disclosures applicable to the accounts and services requested.

X _____
Signature of Primary Member

X _____
Date

X _____
Signature of Joint Owner

X _____
Signature of Joint Owner

ACCOUNT OPENING REQUIREMENTS

- Two forms of I.D.:** 1) Valid driver's license or state issued ID **and** 2) a birth certificate, social security card, military ID, current passport, or voter's registration card issued by your state of residence.
- Proof of Residence:** (may be required) 1) a phone number published in your name, 2) a recent residential phone bill or utility bill, providing the services are registered for the address shown on your driver's license.
- Minimum deposit of \$6 for savings account; \$25 for checking.** If you are applying by mail, do not send cash – send only a check or money order.

RiverLand Credit Union Use Only

New Member Account # _____ Date of Membership _____

Opened By _____ Branch Location _____ ChexSystems _____ Credit Score _____

Account Card Presented By _____ Membership Packet Presented By _____ Verified By _____

Check Order Date _____ Debit Order Date _____ Debit Card # _____

Existing RCU Accounts: # _____ # _____ # _____ # _____

RCU Family Accounts: # _____ # _____ # _____ # _____

Be Sure to Complete All 3 Pages of Membership Application



ATM & Everyday Debit Card Overdraft Authorization
COURTESY PAY OPT-IN
(Available only to Checking Account Holders with a WriteCard Debit Card)

Federal lawmakers have created new rules governing overdraft programs like Courtesy Pay. As a result, you now have to Opt In if you want to have Courtesy Pay cover your NSF (Not Sufficient Funds) ATM and everyday debit card transactions.

If you do not Opt-In: If you do not have sufficient funds on deposit, you will not be protected under RiverLand Credit Union's Courtesy Pay overdraft program and we will decline your NSF ATM and everyday debit card transactions.

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices (Courtesy Pay). To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Courtesy Pay).

What are the standard overdraft practices (Courtesy Pay) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if RiverLand pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of up to \$27.50 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want RiverLand to authorize and pay overdrafts on my NSF ATM and everyday debit card transactions?

It's easy! Just complete the information below:

I authorize RiverLand Credit Union to implement the Courtesy Pay overdraft program and pay overdrafts on my NSF ATM and everyday debit card transactions. I understand that, for new checking accounts, Courtesy Pay will not be available for the first 90 days after opening an account, but once it is active I will be notified. I realize that I have an ongoing right to revoke this authorization at any time and I may do so online, by calling or by visiting any RiverLand office.

Signature of Primary Owner

Date

Name of Primary Owner (Please Print Clearly)

Last 4 Digits of Social Security Number

Be Sure to Complete This Page for ATM & Debit Card Overdraft Authorization (Courtesy Pay)