

Burlington Municipal Employees Federal Credit Union

Welcome to the Town of Burlington Family!

**You are now eligible for membership at BMEFCU!
The \$5 initial deposit is on us!**

A few of the services we provide are highlighted below:

- **Payroll Deduction and Direct Deposit**
"Out of sight, out of mind" savings for something like a vacation or Christmas club
- **Low interest rate MasterCard**
9.9% interest on unpaid balances. Payment made online or in the office
- **Unsecured Loans**
Low interest rate personal loans for any purpose you may need; vacation, tuition, school, etc.
Consolidation Loans—a lower interest rate personal loan used to pay off your high interest credit cards—be debt free before you know it!
- **Auto, Motorcycle, RV or Boat Loans!**
Low rates for new and used
Refinance your current auto loan with us. We can save you money!
- **Home Equity Loans**
Fixed Rates and Lines of Credit
- **Your family is eligible for membership once you become a member**

(see back for easy application fax/email/drop off)

Remember...we will open your account with the membership deposit of \$5.00*. Please call or visit us soon so you can begin enjoying all the benefits of **YOUR CREDIT UNION!**

7 Bedford Street, Burlington, MA 01803

Ph 781-272-2046

Fax 781-273-4987

bmefcu@att.net

Beverly Hanafin
Manager

Erin Degan
Assistant Manager

Colleen Concesion
Member Service Rep.

**accounts must be active within 6 mos*



ACCOUNT TYPE

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed below unless the credit union is notified in writing of a change.

		Suffix*			Suffix*
<input type="checkbox"/>	Share/Savings	_____	<input type="checkbox"/>	Money Market	_____
<input type="checkbox"/>	Share Draft/Checking	_____	<input type="checkbox"/>	Living Trust	_____
<input type="checkbox"/>	Share Certificate	_____	<input type="checkbox"/>	Other	_____

*The account number for each of the accounts listed above consists of the suffix added to the end of the Member Number listed below. If this card applies to more than one account of the same type, more than one suffix will be listed for that account type.

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member/Owner _____	Member No. _____
Street _____	SSN/TIN _____
City/State/Zip _____	Driver's Lic. No. _____
Home Phone () _____ <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Date of Birth _____
Work Phone () _____	Password _____
E-mail _____	Employment _____
Eligibility for Membership _____	

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number,
- (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).

Certification Instructions. 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. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. *The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.*

X _____	X _____
Signature	Signature
Date	Date
X _____	X _____
Signature	Signature
Date	Date