



**HOUSTON BELT & TERMINAL
FEDERAL CREDIT UNION**

NEW MEMBER APPLICATION

HB&T FCU
9810 FM 1960 Bypass W Ste 105
Humble, Tx 77338
Office (281)548-3377
Fax (281)548-0583
www.hbfcu.com

ACCOUNT TYPE

- | | |
|-------------------|-------------------|
| Share Savings | Share Draft |
| Share Certificate | Christmas Savings |
| Money Market | Vacation Savings |

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member Name: _____ Account# _____
 Street: _____ Driver's Lic. # _____
 City/State/Zip: _____ Home Phone: _____
 SSN/TIN: _____ Cell Phone: _____
 Date of Birth: _____ Work Phone: _____
 E-Mail: _____
 Employer: _____
 Membership Eligibility: _____

JOINT MULTIPLE PARTY ACCOUNT INFORMATION

Joint Owner: _____ Date of Birth: _____
 Street: _____ Driver's Lic. # _____
 City/State/Zip: _____ Home Phone: _____
 SSN/TIN: _____ Cell Phone: _____

CUSTODIAL DESIGNATION AND INFORMATION

The account(s) listed above under the Account Type section is/are held by _____
 as custodian for _____ Under the Texas Uniform Transfers to Minors Act.
 Custodian's Address: _____
 Phone: _____ Date of Birth: _____ SSN: _____

DESIGNATION OF SUCCESSOR CUSTODIAN

Pursuant to the Texas Uniform Transfers to Minors Act, I designate _____
 successor custodian for all accounts listed above under the Account Type section. This designation shall take effect only upon my death,
 resignation, incapacity or removal.
 Signature of Custodian: _____ Date: _____
 Witness: _____ Date: _____

AUTHORIZATION

By signing below I/we certify that the information on this Account Card is complete and true and that I/we agree to the terms and conditions of the Membership and Account Agreement, Electronic Funds Transfer Agreement, Truth-in-Savings Disclosure, Schedule of Fees and Charges, Funds Availability Policy Disclosure and to any amendments 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 of EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The IRS does not require your consent to any provision of this document of that the certifications required to avoid backup withholding.

Signature: _____ Date: _____
 Signature: _____ Date: _____

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

By signing on the reverse side and under penalties of perjury, I certify that:

- 1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued),
- 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 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. citizen (including a U.S. resident alien).

Certification Instructions: Cross out item 2 above if you have been notified by the IRS that you are 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. resident.

ACCOUNT OWNERSHIP SELECTION

Initials Choose ONE of the following forms of account ownership by placing your initials next to the chosen form of ownership. The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following forms of account ownership. The selection you make below will apply to all the accounts listed on the reverse side under the Account Type section.

SINGLE-PARTY ACCOUNT WITHOUT "POD" (PAYABLE ON DEATH) DESIGNATION. The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The party to the account is listed on the reverse side as the Member/Owner.

SINGLE-PARTY ACCOUNT WITH "POD" (PAYABLE ON DEATH) DESIGNATION. The party to the account owns the account. On the death of the party, ownership of the account passes to the POD beneficiaries of the account. The account is not a part of the party's estate. POD beneficiaries are listed below in the section titled "POD Beneficiaries." The party to the account is listed on the reverse side as the Member/Owner and Joint Owner.

JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP. (All parties must initial) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

JOINT MULTIPLE PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP. (All parties must initial) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes as a part of the party's estate under the party's will or by intestacy. Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND POD (PAYABLE ON DEATH) DESIGNATION. (All parties must initial) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passed to the POD beneficiaries. POD beneficiaries are listed below in the section title "POD Beneficiaries." Parties to the account are listed on the reverse side Member/Owner and Joint Owner.

POD BENEFICIARIES

Upon the death of the last account owner, ownership of the account shall be divided equally among the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all the accounts listed under the ACCOUNT TYPE section on the reverse side.

Name of Beneficiary

Identifying Information

- 1.
- 2.
- 3.