

Non-Transferable Joint Share Account Agreement

I/We hereby authorize the credit union to recognize any of the signatures subscribed on this application for the payment of funds or the transaction, of any business for this account. The joint owners of this account hereby agree with each other and with the credit union that all shares and accumulations paid on shares are and shall be owned by them jointly with the right of survivorship and be subject to the withdrawal or receipt of any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. 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. 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 said credit union, which shall not affect transactions theretofore made.

Notice of Statutory Lien

Credit unions have a right granted by the Federal Credit Union Act to establish a right in or a claim to member shares and dividends equal to the amount of that member's outstanding financial obligation(s) to the credit union as it exists as those amounts vary from time to time. The lien is not a set amount, but it floats with the amount of your indebtedness. This is the credit union's notice to you of our Statutory Lien under the Federal Credit Union Act. If you are in default on a financial obligation of any kind to us, federal law gives us the right to apply the balance of share and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, the credit union may exercise its right without further notice to you. Your signature on this application is your acknowledgment and receipt of this notice.

Share Checking Account Agreement • \$25 Opening Deposit Required

Campbell FCU is authorized to pay each transaction (i.e., check, item, draft, ACH item, ATM transaction and one-time debit transaction) signed by me/us and to charge all such payments against the shares in this Account. It is further agreed that:

- Campbell FCU is under no obligation to pay any above noted transaction that exceeds the fully paid and collected share balance in this Account; Campbell FCU may, however, pay such above noted transaction and transfer shares to this Account in the amount of the resulting overdraft, from any designated overdraft sources or any other share account from which any of the undersigned is then able to withdraw shares, excluding certificates and IRAs. See Fee Schedule.
- Campbell FCU reserves the right to close Share Checking accounts with a consistent negative balance, zero balance and/or no activity for three consecutive months.

Patriot Act

Campbell Federal Credit Union is required to verify the identity of existing and new members applying for and opening new accounts or services with the Credit Union. Information we are required to obtain and verify includes name, residential address, tax identification number and date of birth. Additional data may also be gathered depending on the type of account (or method of) being opened. The Act requires us to maintain records of the identification verification. Confidentiality of the information maintained by the Credit Union will be protected as required under our Privacy Policy.

Under penalty of perjury, I/we certify that (1) the number shown on this form is the correct taxpayer identification number, (2) I/We am/are not subject to backup withholding either because I/we have not been notified that I/we am/are subject to backup withholding as a result of a failure to report all interests or dividends, or the Internal Revenue Service (IRS) has notified me/us that I/we am/are no longer subject to backup withholding, and (3) I/We am/are a U.S. person (including a nonresident alien). The IRS does not require my/our consent to any provisions of this document other than the certification required to avoid backup withholding.

I/We hereby make application for membership in Campbell Federal Credit Union and agree to conform to its bylaws and amendments, Terms and Disclosures, Privacy Policy and Electronic Funds Transfer regulations thereof. I/We understand I/we have or will receive and read the Agreements and Disclosures applicable to the accounts and services requested herein, and that I/we have read and agree to all terms and conditions on this application. Everything I/we have stated in this application is correct to the best of my/our knowledge.

I/We agree that the telephone numbers, street and email addresses provided in this Membership Application or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to responses to your email communications) and offers for certain products or services.

Membership Eligibility

Membership is available to employees of our Select Employee Groups (SEGs) and immediate family members of Campbell Federal Credit Union members. If you do not meet these requirements, you may still be eligible to join through our partner association, the American Consumer Council.

American Consumer Council Membership Terms and Conditions

By checking the American Consumer Council Membership box, I agree to become a member of the American Consumer Council through Campbell Federal Credit Union. There is no fee for ACC membership when I join Campbell FCU. I further understand that my name, address and email will be provided to ACC to establish my membership with their organization. For more information about the ACC, visit <http://americanconsumercouncil.org>.

