

MEMBERSHIP

NRL Federal Credit Union offers you the best overall financial service options. With low or no fees, competitive rates, easy account accessibility and a wide array of deposit and loan programs, you'll save time and money.

But that's only the beginning! We offer more than just great savings accounts and loans. We're **Driven to Discover!** We work with you to find solutions to your financial questions throughout your life. At NRL Federal Credit Union, you're not just a customer, you're a member and an owner!

SHARE YOUR MEMBERSHIP

Your family members can join the Credit Union for a lifetime of financial service benefits. Share NRLFCU with your:

- **Spouse/Domestic Partner**
- **Children**
- **Parents**
- **Grandparents**
- **Siblings**
- **Grandchildren**

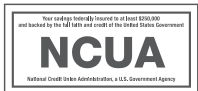
In addition, any civilian, military, or contract employee stationed at or paid by the Naval Research Lab and any employees of our Select Employee Groups and other groups, including the American Consumer Council, are eligible to join and participate in all benefits for life.

JOINING IS AS EASY AS 1-2-3

1. Read the disclosure information.
2. Complete and sign the Application for Membership.
3. Return the Application for Membership with:
 - Verification of each applicant's identification
 - An initial deposit of at least \$5.00

301.839.8400 | 800.526.6661

WWW.NRLFCU.ORG

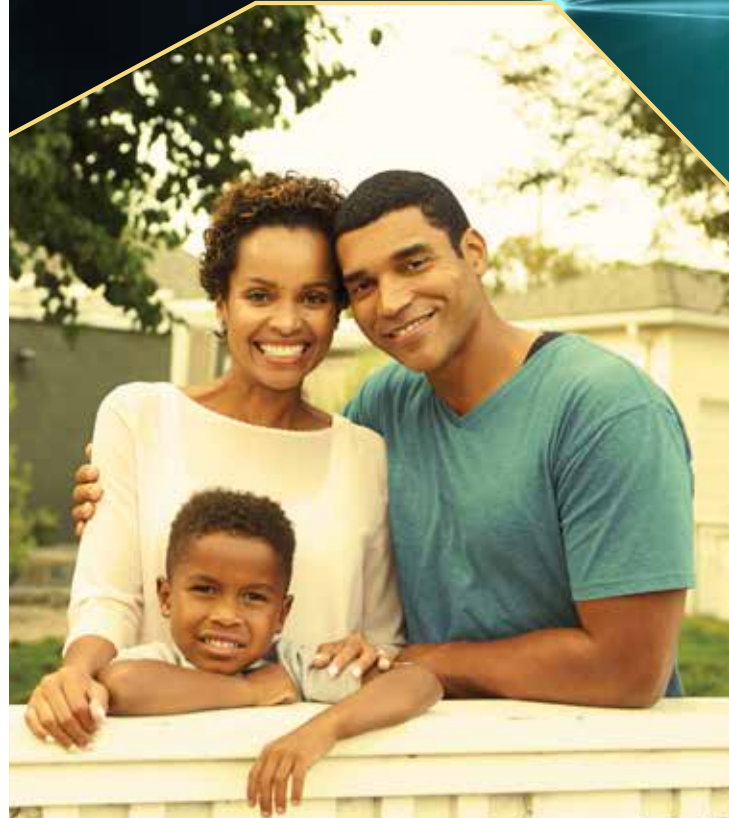


FEDERALLY
INSURED
BY NCUA



NMLS#:
491160

MEMBERSHIP



LOANS FOR THE LIFE YOU WANT



NRL Federal
Credit Union

DRIVEN TO DISCOVER

APPLICATION FOR MEMBERSHIP

INDIVIDUAL ACCOUNT JOINT ACCOUNT

TYPE OF ACCOUNT DESIRED (Check all that apply)

- Primary savings (required for membership)
- Checking Account
- Money Maker Account
- Share Certificate Account
- Share Club Account

TYPE OF FEATURE (Check all that apply)

- Visa® CheckCard
- Online Access
- Remote Deposit
- Electronic Statements
- Starter Checks

Additional Accounts

- Share Savings Share Certificate Money Maker Checking Visa CheckCard Other _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Eligibility: _____

PRIMARY MEMBER NAME (LAST, FIRST, MI)				ACCOUNT NUMBER	
HOME ADDRESS (STREET & NUMBER)		APT. NUMBER	CITY	STATE	ZIP CODE
SOCIAL SECURITY NUMBER		DATE OF BIRTH (MM/DD/YYYY)		HOME PHONE NUMBER	
EMPLOYER		OCCUPATION		BUSINESS PHONE NUMBER	
DRIVER'S LICENSE NUMBER & STATE		ISSUE DATE (MM/DD/YYYY)		EXPIRATION DATE (MM/DD/YYYY)	
				E-MAIL ADDRESS	
MOBILE PHONE NUMBER				MOTHER'S MAIDEN NAME	

JOINT OWNER NAME (LAST, FIRST, MI)			SOCIAL SECURITY NUMBER		DATE OF BIRTH (MM/DD/YYYY)		MOTHER'S MAIDEN NAME		
MOBILE PHONE NUMBER		EMPLOYER		OCCUPATION		ISSUE DATE (MM/DD/YYYY)		EXPIRATION DATE (MM/DD/YYYY)	
								DRIVER'S LICENSE NUMBER & STATE	

To add additional joint owners, please use additional member applications.

TIN CERTIFICATE 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. resident (including a U.S. resident alien). **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-8BEN if you are not a U.S. person.

I agree to the terms and conditions presented in a separate disclose and agreement booklet. The Internal Revenue Service does not require your consent to any provision of this document other than the certificates required to avoid backup withholding.

PRIMARY MEMBER SIGNATURE		DATE	JOINT OWNER SIGNATURE		DATE
X			X		

I/We hereby apply for membership in NRL Federal Credit Union ("Credit Union") and agree to the Bylaws as amended. I/We certify that I/we am/are within the field of membership of this credit union, the information provided on this application is true and correct, and my/our signature(s) on this card applies to all accounts under my/our name(s) at the Credit Union. I/We also agree to be bound to the terms and conditions of any account that I/we have in the Credit Union now or in the future. I/We acknowledge receipt of Agreement and Disclosure Statements. I/We authorize the Credit Union to obtain a credit report on me/us as may be required. If applicable, fees may be charged to my account. 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.

THIS SECTION FOR CREDIT UNION USE ONLY

Eligibility:
OPENED BY _____ DATE _____