

Membership Application

Welcome to cPort! Please complete this application and mail, fax, or return to one of our branches to open your membership.

Membership Services Requested

- Savings Account*** Individual Joint
 Money Market Account Individual Joint
 Money Market Plus Account Individual Joint
 Purpose Club Account Individual Joint

Please select your options for overdraft transfers:

- Transfer from Savings Account to Checking Account to clear checks.
 Overdraft Line of Credit first, then transfer from Savings Account to Checking Account to clear checks.
 Transfer from Savings Account first, then Overdraft Line of Credit to Checking Account to clear checks.
 No overdraft transfers.

How will this account be used? (please check one)

- Personal/Household D/B/A Business

*A \$5 minimum deposit establishes your Savings Account and membership at cPort Credit Union.

- Checking Account** Individual Joint
 Debit Card
 Check here to order card for a Joint Owner
 Overdraft Line of Credit

Complete Only if Requesting Overdraft Line of Credit

Limit requested: \$500 \$1,000 \$ _____

Length of Employment _____ yrs _____ mos.

Annual Income(s) \$ _____

Mortgage/Rent \$ _____

Will there likely be any wire activity?

Incoming Wires Yes No

Outgoing Wires Yes No

Will there be any Electronic Fund Transfer Activity?

Withdrawals, Transfers, Payments Yes No

Direct Deposit Yes No

Primary Member Information

Member Name	Social Security Number	Date of Birth
Address	City	State Zip
Home Phone	Cell Phone	
Email Address	Work Phone	Ext
Employer Name	Job Title	
Employer Address	City	State Zip
Mother's Maiden Name		
Would you like a password associated with your membership?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide password here: _____

Joint Member Information

Joint Member Name	Social Security Number	Date of Birth
Address	City	State Zip
Home Phone	Cell Phone	
Email Address	Work Phone	Ext
Employer Name	Job Title	
Employer Address	City	State Zip
Mother's Maiden Name		



Courtesy Pay Information

cPort Credit Union's Courtesy Pay program may pay overdrafts on member checking accounts. If you write a check on your account, make an in-person withdrawal or receive a recurring ACH withdrawal, and there are not sufficient funds in the account to cover the transaction, the credit union will first attempt to transfer funds from your designated overdraft protection savings account (charging a fee**) or advance the funds from your Overdraft Line of Credit (if you have one). If there are still not sufficient funds in the account, the credit union may honor that check and bring the account negative. If the check is paid, the account will be charged the Courtesy Pay fee** for each check presented. cPort Credit Union always retains the option to return a check unpaid. For example, we typically do not pay overdrafts if your account is not in good standing or if use of this program is too frequent.

The credit union has opted to put this program in place to protect our members from inadvertent errors and from fees charged by the submitting banks and/or check payee when the check is returned unpaid. Used wisely, it will save you the embarrassment and hassle of returned checks, if you should make an error. We do not recommend that you use this feature frequently as the fees can become costly. Our recommendation is to keep enough money in your share account (or other designated overdraft transfer account) so that funds can automatically transfer to cover any overdrafts, or open an Overdraft Line of Credit. If you wish to know what the current limit is, you may call the credit union.

- Please check here if you would like to accept this service.
- Please check here if you do not wish cPort Credit Union to pay any overdrafts on your account that will bring your account negative. These checks will be returned unpaid and may incur additional expense from the submitting financial institution and/or check payee. Further, you will be charged the applicable NSF fee listed on the current cPort Credit Union fee schedule.**

Please sign and date below.

Signature _____ Date _____ Printed Name _____

**Please refer to current cPort Fee Schedule. Courtesy Pay is also available for debit card transactions. A separate disclosure and authorization form is required for this service. Please speak with a cPort representative if you are interested in this service.



Important Tax Information

Under penalties of perjury, I certify that:

- The Social Security number shown on this membership application is my correct taxpayer identification number, and
- 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
- I am either a U.S. citizen or a U.S. resident alien.

Certification Instructions: You must 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. citizen or a U.S. resident alien.

Primary Member Signature _____	Date _____	Joint Member Signature _____	Date _____
ID Type and No. _____	Exp. Date _____	ID Type and No. _____	Exp. Date _____
Verified by _____		Verified by _____	
(Authorized Credit Union Official)		(Authorized Credit Union Official)	

Membership Agreement/Account Disclosures

I/We hereby make application for membership in cPort Credit Union, and agree to conform to its bylaws and amendments thereof. I/We acknowledge receipt of Fee Schedule and Important Account Information for Members brochures detailing the terms, conditions and fees regarding the use and administration of this Savings (Share) Account, Checking (Share Draft) Account, ATM, Debit Card, Overdraft Line of Credit and all related products and services.

I/We understand and agree that the USA PATRIOT ACT obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time. TRANSACTIONS TO/FROM ANY ACCOUNTS WILL BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED. I further understand a credit report will be obtained in connection with this application. FAIR AND ACCURATE CREDIT TRANSACTIONS ACT NOTICE: We may report information about your account to credit bureaus. Late or missed payments, or other defaults may be reflected in your credit report. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

By signing below you acknowledge and agree to all terms, certifications and representations by you made herein and on the reverse side of this form.

Signature _____ Date _____ Printed Name _____

Receive \$50 for signing up for Direct Deposit!***

When you maintain Direct Deposit on your cPort account, you will be eligible to receive a .25% discount on most cPort loans.

cPort Routing Number: 211288239

***No minimum balance required to receive the bonus. To be eligible you must start a new direct deposit of net pay into your account within 60 days. Terms and conditions subject to change. Rate discount of .25% with direct deposit of net pay not available on overdraft protection loans. Bonus will be deposited within five business days of your direct deposit.



P.O. Box 777, Portland, ME 04104
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cportcu.org

Federally insured by NCUA
Equal Housing Lender
NMLS ID: 409174