

SCORE UP TO \$150

GET \$100 when you open any UNIFY Checking Account with this application and establish Direct Deposit within 90 days of new membership account opening.¹ See your employer's Human Resources representative to enroll in Direct Deposit.

GET \$50 when you apply for and fund a UNIFY Auto or Personal Loan,^{2,3} or Open a Share Certificate within 45 days of new membership account opening.

GET A FREE set of UNIFY starter checks.

BE A UNIFY MEMBER TO ACCESS BIG BENEFITS. ALL THE COOL KIDS ARE.

- Competitive rates and low to no fees
- Mobile App⁴ featuring eDeposits for iPhone® and Android™
- Fee FREE access to over 5,000 CO-OP Shared Branches^{5M}
- More than 100,000 surcharge-FREE ATMs nationwide through our partner networks
- Access to mortgage loans in all 50 states with up to 100% financing^{3,5,6}
- Get personalized recommendations based on your financial goals and a FREE financial check-up

**OPEN YOUR
ACCOUNT TODAY!**



¹\$25 minimum deposit required to open checking account is waived for your first new UNIFY Checking Account with this special offer only. Eligible new account holders who establish a new checking account and establish Direct Deposit (defined as an aggregate of at least \$500 each month) within the first 90 days of membership account opening will receive a \$100 reward deposited into the checking account between the first or third statement cycle, depending on when the direct deposit requirement is met. Account must be in good standing to qualify for the \$100 bonus. Limit one (1) \$100 new checking and direct deposit bonus per member. Account holder responsible for all applicable taxes. Normal account requirements apply. UNIFY employees, volunteers and family members not eligible. Not valid with any other offers and subject to change at any time. Please refer to Truth-in-Savings Disclosure, and the Disclosure of Fees and Charges for details about any UNIFY account.

²\$50 bonus deposited into Primary Savings Account if Vehicle or Personal Loan is funded or if a Share Certificate is opened within 45 days of new membership savings account opening. Bonus will be credited to new Primary Savings account after loan funding or opening of Share Certificate. One (1) \$50 loan or share certificate bonus per member. UNIFY employees, volunteers and family members not eligible. Offer subject to change at any time.

³Loan amounts are based on borrower(s) and collateral meeting credit criteria and loan program guidelines. All applicants must meet loan approval criteria which are based on credit history, debts, ability to repay, home ownership, home value, credit score, and other factors. Your rate may vary. Alternative term options are available and based on credit history at time of loan origination and length of rate lock period. Visit UnifyFCU.com for rates and available terms, APRs.

⁴Usage and data charges may apply. Android™ and Google Play™ are trademarks of Google Inc. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark Apple, Inc.

⁵20% Down Payment Second Mortgage Helper (DPSMH) not available for the purchase of a second home or investment property. Must be combined with a UNIFY first mortgage product for the purchase of an owner-occupied primary residence. Maximum DPSMH loan term is 15 years. Minimum DPSMH loan amount is \$10,000, maximum \$250,000. Effective April 17, 2019, estimated monthly payment is \$9.56 per \$1,000 borrowed at the lowest fixed rate of 8.00% Annual Percentage Rate (APR) for a 15 year term, excluding taxes and insurance. Rate subject to change at any time. Maximum combined financing for a UNIFY first mortgage and DPSMH is \$1 million. Not available on purchase of second/vacation home or in TX. Manufactured or mobile homes are not eligible for financing.

⁶80% LTV Conventional fixed rate first mortgage is subject to applicant meeting loan approval criteria based on credit history, debts, ability to repay, home ownership and home value. Effective April 17, 2019, estimate monthly payment is \$4.85 per \$1,000 borrowed at the lowest fixed rate of 4.125% APR for a 30 year term with zero buy down points, excluding taxes and insurance. Rate subject to change at any time. Other terms and rates available. Maximum conforming loan amount is dependent upon county of subject property. Maximum combined financing for a UNIFY first mortgage and DPSMH is \$1 million. Subject property must be owner occupied.

All new accounts must meet membership eligibility requirements and establish a membership share at least \$5. UNIFY will pay for the required \$5 opening share with this promotion.

UNIFY Financial FCU NMLS: 613881

Insured by NCUA.

UnifyFCU.com
877.254.9328



CHOOSE YOUR PRODUCTS

To get started, select from the following products:

Savings Account (must choose one):

- ☐ eSavings Account (requires eStatements) **\$5 initial deposit compliments of UNIFY**
☐ Regular Savings Account (must maintain an average daily balance of \$200)
\$5 initial deposit compliments of UNIFY

Club Account

- ☐ **\$5 initial deposit compliments of UNIFY**

Initial Maturity Month: _____

(Initial term of 6 to 18 months must be selected, account renews annually thereafter. An early withdrawal fee of \$10 per occurrence applies. Fees may reduce earnings on account.)

Checking Account*

- ☐ FREE Checking (minimum \$25 deposit waived)
☐ eChecking (minimum \$25 deposit waived)

Card Access*

- ☐ ATM Only ☐ Debit Card

*Subject to verification through ChexSystems. Please see your *Membership & Account Agreement* and Disclosures for complete details.

NEXT STEPS

1. Complete and sign this Account Application
2. Include a legible photocopy of your driver's license or government issued photo ID
3. Submit completed application:

Business Development Representative

UNIFY Branch: (UnifyFCU.com for locations)

Mail: UNIFY Financial Credit Union
New Accounts
PO Box 10018
Manhattan Beach, CA 90267-9969



ACCOUNT APPLICATION

(please print legibly with black ink)

For Credit Union Use Only	Account #:	
	Reviewed by:	BD Code:

Primary Account Holder's Information

Last Name		First Name		Middle Initial	
Tax ID/Soc. Sec. #		Gender (Male/Female)		Date of Birth	
Residential Address (no PO Boxes)		City		State	Zip
Mailing Address (if different from above address)		City		State	Zip
Primary Phone	Mobile	Work Phone	Mother's Maiden Name		Email Address
Identification #	Type (DL/ID/US Passport)	State	Issue Date		Expiration Date
Employer Name		Self Employed		Occupation/Former Occupation	<input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Unemployed

Beneficiary (The beneficiaries listed will be included on all products opened with this application)

Payable on Death (POD): In the event of my death, or the death of all owners, I/we designate the following beneficiary(ies) to receive all sums in my/our account, with the exception of IRA accounts, which have a separate designation of beneficiaries.

Beneficiary Name #1	Tax ID/Soc. Sec. #	Date of Birth
Beneficiary Name #2	Tax ID/Soc. Sec. #	Date of Birth

DISCLOSURES: By signing this application, I hereby make application for membership in UNIFY Financial Federal Credit Union dba UNIFY Financial Credit Union and agree to conform to the bylaws and amendments thereof. I authorize UNIFY Financial Credit Union to check my credit history, as well as obtain and provide additional credit information to and from others. I understand that membership is contingent on satisfactory account verification. I understand that joint account owners will have the same ownership privileges as the primary member. I agree that I will have the option of opening additional accounts verbally or electronically unless stated otherwise in writing. I agree that the account(s) and/or services shall be governed by the terms and conditions set forth herein the Credit Union's Disclosures, with which I shall be provided. And UNIFY may share my information with others only as needed to establish my account.

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT: Under the USA PATRIOT Act, all financial institutions are required to obtain, verify, and record information that identifies each person who opens an account. Therefore, when you open an account at UNIFY FINANCIAL FEDERAL CREDIT UNION PER 31 CFR 1020.220, we will ask for your name, address, date of birth, and other identifying information. We may also ask to see your driver's license or other form of identification.

Under penalties of perjury, I certify that (1) The taxpayer identification number provided is correct and (2) unless this box ☐ is checked, 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) unless this box ☐ is checked I am a U.S. citizen or other U.S. person (as defined in IRS form W-9 instructions); and (4) I am exempt from FATCA reporting. The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Account Holder's Signature _____ Date _____

We offer a number of ways to qualify you for a UNIFY Financial Credit Union account (where you work, where you live, friends and family, or through a complimentary membership with a partnering nonprofit organization), and will establish your new account based on basic information you provide in this application.