



## Watch Your \$umrise!

**“Serving employees  
& their families  
since 1974”**

### Main Office

2727 Paces Ferry Road  
Bldg 2, Suite 370  
Atlanta, GA 30339  
P: (678) 505-8226  
F: (678) 540-3060

### Branch Offices

**Piedmont Atlanta Hospital**  
P: (404) 605-3286  
F: (404) 609-6776

**Piedmont Fayette Hospital**  
P: (770) 719-7040  
F: (678) 817-4345

**Piedmont Newnan Hospital**  
P: (678) 673-5600  
F: (770) 251-9893

**24 hour telephone banking:**  
(404) 605-3286

**Website:**  
[www.piedmontplus.org](http://www.piedmontplus.org)

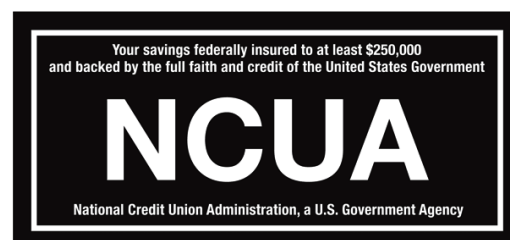
**Mobile banking:**  
[www.piedmontplus.org/mobile](http://www.piedmontplus.org/mobile)

### MEMBERSHIP MAKES ALL THE DIFFERENCE

You may notice that you are known at Piedmont Plus CU as a member and not a customer. As a member of the credit union, you are an owner. A credit union is a different type of financial institution. Credit unions are not-for-profit financial cooperatives that exist to serve the financial needs of their members. Credit unions don't have stockholders to pay, rather they return their profits to their membership in the form of low cost services, lower loan rates and higher dividends on savings accounts. All operating decisions are made in the best interest of the members. The credit union is governed by a volunteer Board of Directors elected by the credit union membership. Membership is available to any person employed by an organization of Piedmont Healthcare, Piedmont Atlanta Hospital, Piedmont Fayette Hospital, Piedmont Henry Hospital, Piedmont Newnan Hospital, Piedmont Mountainside Hospital, Shepherd Center or an approved medical group. Once you become a member of the credit union, persons in your immediate family are eligible to join. This means that your spouse, children, parents, siblings, grandchildren and grandparents may also take advantage of membership at Piedmont Plus Credit Union.

Once you become a member of the credit union, you are a member for life! No matter where you work or live in the future, your membership remains intact, as long as your share account maintains a \$25 balance. Our wide range of affordable financial products and services is sure to meet all your financial needs. Once your share account is opened, you will be able to utilize any product or service offered by Piedmont Plus Credit Union.

**Rest Assured. Your Accounts Are Insured. All accounts at Piedmont Plus CU are federally insured by the National Credit Union Administration (NCUA) up to at least \$250,000. The NCUA is an agency of the federal government and provides depositors' insurance for credit unions.**



# How to Join

- \* You must first open a Share Savings Account. Please fill out the attached membership application and return it to the credit union with a \$5 membership fee and a \$25 opening deposit. Please bring a copy of two pieces of identification. We require a non-expired government-issued identification evidencing nationality or residence and bearing a photograph or similar safeguard, i.e. driver's license or passport. An additional piece of identification can be a workplace-issued identification badge, school-issued identification badge or a Social Security card. If the address on your driver's license is not correct, please furnish us with proof of your current address (ex. utility bill). The \$25 will remain on deposit as long as you are a member.
- \* A credit bureau report must be obtained and verification through Chex Systems or Deluxe Detect must be approved on all applicants for new accounts and Share Draft (checking) Accounts.
- \* For a Share Draft (checking) Account, include an additional \$25 for the minimum opening deposit. You must first open a Share Savings Account in order to have a Share Draft (checking) Account.

## Credit Union Products & Services

### Savings & Investments

Share Savings/Regular: Save through payroll deduction or deposit.  
Share Savings/College: Save for college and earn a premium rate.  
Christmas Club: Save all year for the holidays.  
Certificates of Deposit: Very competitive rates for 6 months & 12 month terms.

### Loan Products

Signature Loans  
Line of Credit Loans  
Quick Cash Loans: \$500 quick cash when you need it! No credit check.  
New & Used Auto Loans: Very low rates!  
Share Secured Loans  
Boat & RV Loans  
Other Secured Loans  
Visa Credit Cards

### Share Draft (Checking)

Piedmont Plus Free Checking (for qualified applicants): No minimum balance, no per check charges, no monthly service charges, interest bearing account with free on-line bill pay and VISA Debit card.

Piedmont Plus Regular Checking: No minimum balance, no per check charges, low monthly service charge of \$5.00 or no monthly service charge with an average daily balance of \$500, interest bearing account with free on-line bill pay and VISA debit card.

Piedmont Plus Direct Deposit Account: An alternative to a regular checking account that may be used for direct deposit of payroll, no checks included with this account, low monthly service charge of \$10 or no monthly service charge with an average daily balance of \$500, interest bearing account with VISA Debit card.

ATM Services: Credit Union members use ATMs free of surcharge bearing the following logos; Allpoint, Presto or CU24 Here.

## OTHER CONVENIENT SERVICES FROM PIEDMONT PLUS CREDIT

- Electronic Statements
- Direct Deposit
- 24 Hour Audio Teller
- Free On-line Banking
- Free On-Line Bill Pay
- Money Orders
- Travelers Checks
- Postage Stamps
- Notary Service
- Night Depository
- ATM on site @ all locations
- Mortgage Service
- Auto Buying Service
- VISA Credit Card
- VISA Debit Card w/ Checking Acct.

Initial  Change Date \_\_\_\_\_

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 your name, address, date of birth, and other information that will help us to identify you. We may also ask to see your driver's license and other identifying information.

# PIEDMONT PLUS CREDIT UNION

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Piedmont Newnan Hospital P: (678) 673-5600 F: (770) 251-9893

### MEMBER APPLICATION AND OWNER INFORMATION

Name \_\_\_\_\_ **Member No.** \_\_\_\_\_  
Street \_\_\_\_\_ SSN/TIN \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Driver's Lic. No. \_\_\_\_\_  
Home Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Work Phone \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
Email \_\_\_\_\_ Employer \_\_\_\_\_  
Cell Phone \_\_\_\_\_

### MULTIPLE PARTY INFORMATION

Joint Owner \_\_\_\_\_  
Street \_\_\_\_\_ SSN/TIN \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Driver's Lic. No. \_\_\_\_\_  
Home Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Work Phone \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
Email \_\_\_\_\_ Employer \_\_\_\_\_

Joint Owner \_\_\_\_\_  
Street \_\_\_\_\_ SSN/TIN \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Driver's Lic. No. \_\_\_\_\_  
Home Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Work Phone \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
Email \_\_\_\_\_ Employer \_\_\_\_\_

### ACCOUNT TYPE

Share Savings/Regular  Share Draft/Free Checking\*  6 Month Term Certificate  
 Share Savings/College  Share Draft/Regular Checking\*  12 Month Term Certificate  
 Christmas Club  Direct Deposit Account\*

\*Eligibility will be determined by Credit Bureau Report. Beacon Score \_\_\_\_\_.

### ACCOUNT SERVICES

Overdraft Protection (indicate transfer priority below) \_\_\_\_\_  Visa Debit Card

Payroll Deduction/Direct Deposit \_\_\_\_\_

Other \_\_\_\_\_

### ACCOUNT OWNERSHIP SELECTION

NOTICE: The type of account you select may determine how ownership of your property passes on your death. Your Will may not control the disposition of funds held in some of the following accounts. The selection you make below will apply to all the accounts listed above.

- \_\_\_ Single-Party account without "P.O.D." (Payable on Death) designation
- \_\_\_ Single-Party account with "P.O.D." (Payable on Death) designation
- \_\_\_ Multiple-Party account with Right of Survivorship.
- \_\_\_ Multiple-Party account without Right of Survivorship.
- \_\_\_ Multiple-Party account with Right of Survivorship and "P.O.D." (Payable on Death) designation.
- \_\_\_ Member as custodian for minor under the Georgia Uniform Transfers to Minors Act.

I designate \_\_\_\_\_ as the beneficiary of any life insurance carried on my life by Piedmont Plus Credit Union. I reserve the right to change the beneficiary or assign the same with the consent of the issuing company.

### P.O.D. 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 above.

Beneficiary \_\_\_\_\_ Beneficiary \_\_\_\_\_  
Street \_\_\_\_\_ Street \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ City/State/Zip \_\_\_\_\_

**TIN CERTIFICATION 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. person (including U.S. resident alien).

- I am subject to backup withholding
- I am exempt
- I am a foreign person other than a U.S. resident alien (complete IRS form W-8BEN)

**CREDIT UNION LIEN AND SECURITY INTEREST**

Your Credit Union has a right granted by the Federal Credit Union Act, "to establish a right in or claim to a member's shares and dividends equal to the amount of that member's outstanding financial obligation to the credit union as it exists as that amount varies 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, the shares and dividends in your Accounts at the time of default may be used to satisfy that obligation. Once you are in default, we may exercise our right without further notice to you."

**JOINT TENANCY SHARE ACCOUNT AGREEMENT WITH THE RIGHT OF SURVIVORSHIP**

Piedmont Plus Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in 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 said Credit Union that all sums now paid in on shares or heretofore paid in on shares by any or all of said joint owners to their Credit Union as such joint owners with all accumulations thereon are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment. Said joint owners do further agree that any amounts added to this account by reason of any life insurance shall be paid to the surviving joint tenant or joint tenants who are hereby designated as the beneficiary or beneficiaries of such insurance.

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 of 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. Shares are not transferable except on the books of the Credit Union.

**SHARE DRAFT AGREEMENT WITH OVERDRAFT TRANSFER CLAUSE**

I/We hereby authorize Piedmont Plus Credit Union to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this account. It is further agreed that:

- (a) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- (b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account; the Credit Union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or limitation on the time of payment) appearing on the share draft.
- (d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (g) This account is subject to the Credit Union's right to require advance notice of withdrawal, as provided by its laws.
- (h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (i) If this Agreement is signed by more than one person, the persons signing below shall be joint owner of this Account which, in that event, any and all joint owners shall be bound by the rules and regulations of this Account.

I/We hereby acknowledge that the Credit Union has informed me/us of the following:

- \_\_\_ The Credit Union's policy concerning the hold period placed on funds deposited.
- \_\_\_ The Credit Union's stop-payment policies.
- \_\_\_ The Credit Union's policies concerning its liens on shares.

**SIGNATURES**

By signing below, I/We agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, 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 or EFT services is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**I hereby certify that the foregoing information is a true and correct statement to the best of my knowledge and ability and made for the purpose of obtaining credit or account service(s). The undersigned authorizes the above named Credit Union, in its discretion, to verify my credit and employment history, and information, if any, obtained from a credit reporting agency, and to answer any question about your credit experience with me. The undersigned also understands that this account shall be reported for credit purposes in the names of those signed below.**

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Signature (Member) Date Signature (Joint Owner) Date

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Signature (Joint Owner) Date Signature (Joint Owner) Date

**For Credit Union Use Only**

Date of Membership/Update: \_\_\_\_\_ Opened/Approved by: \_\_\_\_\_

Chex Systems Approval: \_\_\_\_\_

Disapproval: \_\_\_\_\_

SSN State Issued: \_\_\_\_\_ Membership Officer: \_\_\_\_\_

SSN Year Issued: \_\_\_\_\_