



## National Business Association, Inc. Membership Application

The National Business Association, Inc. is open to businesses and individuals and entitles its members to the benefits and services offered by T.W. Mitchell & Associates, Inc., Shipley Financial, LLC and NBA Credit Union.

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone \_\_\_\_\_

I hereby apply for membership in the National Business Association, Inc. I will maintain my membership and pay my dues (currently \$1/month) for as long as I continue to participate in any service, benefit or program serviced by National Business Association, Inc. for which I would not have been eligible other than through this membership. I authorize my monthly dues to be deducted from my NBA Credit Union account and forwarded to the National Business Association, Inc. on my behalf.

Signature \_\_\_\_\_

Date \_\_\_\_\_

### National Business Association, Inc. - Benefits and Services

I am interested in the following benefits & services:

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Discount Prescription Card               | <input type="checkbox"/> Individual and Group Dental Plans | <input type="checkbox"/> Variable Annuities*    |
| <input type="checkbox"/> Life Insurance (All types available)     | <input type="checkbox"/> Disability Income Insurance       | <input type="checkbox"/> Mutual Funds*          |
| <input type="checkbox"/> Long Term Care Insurance                 | <input type="checkbox"/> Group Health Insurance            | <input type="checkbox"/> Retirement Plans*      |
| <input type="checkbox"/> Individual Health Insurance              | <input type="checkbox"/> Mortgage Insurance                | <input type="checkbox"/> College Savings Plans* |
| <input type="checkbox"/> Automobile Insurance                     | <input type="checkbox"/> Homeowner's Insurance             | <input type="checkbox"/> Stocks & Bonds*        |
| <input type="checkbox"/> Business Insurance (All lines available) | <input type="checkbox"/> Fixed Annuities                   |   |

NBA, Inc. programs and benefits may be changed or withdrawn at the discretion of NBA, Inc. or provider without notice. Insurance and Investment programs offered by T W Mitchell & Associates, Inc., Allstate Workplace Division. \*Shipley Financial, LLC offers investment services and financial planning. Securities by licensed individuals offered through Investacorp, Inc., a registered broker/dealer, member FINRA and SIPC.

# NBA Credit Union Membership Application

\* Last Name, First Name, Middle Initial

Member Number

For Credit Union Use Only

## Account Services

Please select all the services you are interested in from the list below. Some require a separate application and credit/debit approval. An application will be sent to you.

### Individual Account Services (check all desired)

- Savings Account (\$5.00 minimum balance required)
- FREE** NBA@Home – Online Banking
- FREE** ATLAS – 24 HR Touch-Tone Teller
- FREE** Payroll Deduction (contact your Payroll Department)  
NBA Credit Union ABA#231379788
- FREE** Bill Payer
- Checking Account
- ATM Card  
or
- VISA Check Card (checking account required)
- e-Statements (only the year end statement will be mailed)
- Vacation Club Account      Per Pay \$\_\_\_\_\_
- Holiday Club Account      Per Pay \$\_\_\_\_\_
- VISA Credit Card (a separate application will be sent to you)
- Money Market Account
- IRA Account    \_\_\_\_\_Traditional    \_\_\_\_\_ROTH    \_\_\_\_\_SEP  
(Information will be sent to you)
- Certificates of Deposit (call or check our website for details)

## Personal Information (Please print clearly - \* required)

\* Social Security # \_\_\_\_\_ \* Date of Birth \_\_\_\_\_

\* Street Address (No P.O. Boxes) \_\_\_\_\_ Apt. # \_\_\_\_\_

Mailing Address (if different - P.O. Box allowed) \_\_\_\_\_

\* City \_\_\_\_\_ \* State \_\_\_\_\_ \* Zip Code \_\_\_\_\_

Email Address \_\_\_\_\_

\* Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Business Phone \_\_\_\_\_

## Membership Eligibility

Your membership in the National Business Association, Inc. provides you all the benefits of NBA Credit Union as well as other great benefits of the Association. For details, refer to your National Business Association, Inc. membership application.

\* **Select one of the following eligibility requirements:**

**National Business Association, Inc. Member who:**

**Works for Sponsor Employer Company**

Company \_\_\_\_\_

Address \_\_\_\_\_

**Lives, works, worships or attends school in Bucks County, PA OR**

**Relative of NBA Credit Union member**

Member's Name \_\_\_\_\_

Relationship \_\_\_\_\_

## Joint Owner Personal Information (Please print clearly)

Funds are held jointly in all share accounts and certificates (excluding IRAs)

\* Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

\* Social Security # \_\_\_\_\_ \* Date of Birth \_\_\_\_\_

\* Street Address (No P.O. Boxes) \_\_\_\_\_ Apt. # \_\_\_\_\_

Mailing Address (if different - P.O. Box allowed) \_\_\_\_\_

\* City \_\_\_\_\_ \* State \_\_\_\_\_ \* Zip Code \_\_\_\_\_

Email Address \_\_\_\_\_

\* Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Business Phone \_\_\_\_\_

\* Relationship to Co-owner listed above \_\_\_\_\_

**Please select a 4 digit PIN number you will use for:**

ATLAS – Touch-Tone Teller  
NBA@Home – Online Banking  
ATM or VISA Check Card

The name, street address and phone number in the Personal Information section will appear on your personalized checks unless indicated below.

- Name only      Include Joint Owner's Name
- Name and address only       Yes
- Name and phone only       No

**PLEASE CONTINUE ON REVERSE SIDE**

**Certification as to Taxpayer Identification Number and Backup Withholding**

(Instructions to Signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee underreporting, and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in clause 2.)

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

**Joint Application Agreement (If applicable)**

NBA 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 not paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit 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. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time.

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 from this Credit Union. 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.

**Share Draft/Check Account Agreement**

I/We hereby authorized NBA 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 drafts 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 withdrawal shares.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any 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 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 bylaws.
- (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 the joint owners of this Account, which in that event shall be subject to the additional terms and conditions of the Joint Agreement.

**Agreement & Authorization**

By signing, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service 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.

**Privacy Policy**

NBA Credit Union will collect only the personal information that is necessary to conduct our business. We maintain strong security controls to ensure that your information in our files and computers is protected. Where appropriate, we use security encoding techniques to protect against unauthorized access of personal records and to ensure the accuracy and integrity of transactions and protect member confidentiality.

NBA Credit Union will only share information when it is absolutely necessary. The credit union does not and will not sell personal information. We only share information:

- 1. to administer the products and services we provide our members
- 2. when required to do so by government agencies
- 3. to verify the existence and condition of an account for a third party, such as a credit bureau as permitted by law
- 4. when we partner with other businesses to offer a broader array of products and services

NBA Credit Union only partners with businesses that follow strict confidentiality requirements. The businesses that we select will offer products designed to enhance our members' economic well-being.

**Negative Information Notice**

We may report information about your loan, share or deposit accounts to credit and debit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit/debit report.

**Information Agreement**

I agree that the Credit Union is authorized to verify my financial information, data and employment history by any necessary means, including obtaining a consumer report by a consumer reporting agency.

**I / We understand and agree to all terms and conditions of this agreement.**

\_\_\_\_\_  
First Applicant Signature Date

\_\_\_\_\_  
Second Applicant Signature Date

**Please remember to include copies of TWO valid forms of identification (at least one with photo) and your check or money order in the amount of \$6.00 for your initial deposit.**

**Identification** – NBA Credit Union complies with the U.S.A. Patriot Act. We are required to verify the identity of all those applying for new accounts and those being added to existing accounts. In addition to the personal information above, we are required to obtain copies of 2 forms of identification as outlined below. **(Please note, at least one of these must be a valid government issued photo ID.)**

Additional information, as required by the U.S.A. Patriot Act, may be gathered depending on the type of account applied for or opened.

Confidentiality of all personal information is maintained as required under the Privacy Act and all other applicable laws and regulations.

**Identification Required For Owner and Joint Owner**  
Acceptable Forms of Identification

Primary (at least 1 from this column)	Secondary (no more than 1)
Driver's License with Photo	Social Security Card
State Issued Photo ID	Employee ID
Passport	Permanent Residence Card
Employee ID with Photo	Vehicle Registration
School ID with Photo	Birth Certificate
Military ID with Photo	Utility Bill
Credit / Debit Card with Photo	Health Insurance Card
	Voter's Registration Card

All ID must be valid and have current address. No P.O.Boxes accepted.

NBA Credit Union  
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