

**Home
of the
Free!**



- ★Free Checking★Free Phone Teller★Free ATM★Free Bill Payer†★
- ★Free OnLine Teller★Free Balance Transfers★Free Travelers Cheques★
- ★Free Independence Check/ATM Card★Free Mortgage Pre-Approvals★
- ★Free Website★Free Financial Counseling★Free Notary Service★
- ★Free Car Pricing Service★Free Financial Planner★Free Starter Checks★
- ★Free Direct Deposit★Free Payroll Deduction★
- ★Free OnLine Loan Application★Free Loan Pre-Approval★
- ★Free Signature Guarantees★Free Incoming Wire Transfers★
- ★Free Coin Counting★Free Help Through Our Call Center★
- ★Free Access To Credit Union Service Centers★
- ★Free Loan Fitness Evaluations★Free Seminars★

†Bill Payer is free only when you use the service. A monthly \$5 service charge will be applied to your account if you are signed up for Bill Payer but do not use Bill Payer after 31 days.

American Heritage Federal Credit Union Membership Application

Last Name, First Name

Account Number

Welcome to American Heritage Federal Credit Union. Subject to credit approval, all new members receive our Full Membership Package.

Section I: Personal Information

(Please list names exactly as you wish them to appear)

Name (Last, First, Middle)

Email Address

Social Security #

Date of Birth

Mother's Maiden Name

Street Address Apt # (This information is required)

Mailing/PO Box Address

City State Zip Code

Prior Address (if less than 2 years)

Home Phone Cell Phone

Employer

Business Phone Occupation/Title

Identification and Eligibility

Applicants must provide two (2) forms of Identification. If mailed please include copy of Driver's License/SS Card, Pay Stubs, Work ID, etc.

Type of ID and #

Select One

Work for Sponsor Employer Company
(Must supply a copy of recent paystub)

Company

Relative of existing member

Account Number

Live, work, worship, attend school in Philadelphia or other development zone

Section II: Accounts and Services

Account Type Information

INDIVIDUAL (JOHN MEMBER)

JOINT* (JOHN MEMBER OR MARY MEMBER)
*Funds are held jointly in all share accounts and share certificates (excluding IRAs)

OTHER (SPECIFY)

Full Membership Package

Full Membership Package Includes:

- Share Savings Account
- Checking Account with Independence Check Card (select type)
 - Totally Free Checking PLUS Protection Checking
 - VIP Platinum Cash Management
- **FREE** Payroll Deduction/Direct Deposit
- **FREE** OnLine Teller
- **FREE** OnLine Bill Payer†
- **FREE** e-Statements
- MasterCard

Individual Account Services (check all desired)

- Share Savings Account
- Checking with Independence Check Card (select type)
 - Totally Free Checking PLUS Protection Checking
 - VIP Platinum Cash Management
- Money Market (select type)
 - Standard VIP Platinum
- ATM Card Term Share Certificate
- Legacy Club IRA
- OnLine Teller/Phone Teller e-Statements
- MasterCard Holiday Club
- Vacation Club Savings/Little Patriots
- Payroll Deduction/Direct Deposit Bill Payer

The street address and phone number in Section 1 will appear on your personalized checks unless indicated below.

- Please do not print address on checks.
- Please do not print phone number on checks.
- Print cell phone/business phone on checks. (circle one)

Joint Account Owner Information

Name (Last, First, Middle)

Email Address

Social Security #

Driver's License #

Date of Birth

Address (if different from Section 1, street address is required)

City State Zip Code

Home Phone Cell Phone

Employer

Business Phone Occupation/Title

Membership
Application

American
Heritage
FEDERAL CREDIT UNION



Joint Account Owner Information (Continued)

Name (Last, First, Middle) _____

Email Address _____

Social Security # _____

Driver's License # _____

Date of Birth _____

Address (if different from Section I, street address is required) _____

City _____ State _____ Zip Code _____

Home Phone _____ Cell Phone _____

Employer _____

Business Phone _____ Occupation/Title _____

(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 in 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.

(j) Money Market Accounts have certain restrictions on the number of drafts and transactions allowed per month and the minimum balance requirement, which are set forth in the Account Disclosure and Schedule of Fees and Charges. This member will incur service fees if these restrictions are not followed.

BillPayer is free only when you use the service. If you have signed up for Bill Payer, but do not use it, a monthly \$5 service charge will be applied to your account after 31 days of non-use.

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)

American Heritage Federal 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 authorize American Heritage Federal 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 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.

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.

First Applicant Signature _____

Date _____

Second Applicant Signature _____

Date _____

Third Applicant Signature _____

Date _____

Membership requires that you maintain a minimum balance of \$15.00 in a Share Account at all times.

Mail completed applications to:
American Heritage Federal Credit Union
P.O. Box 52458, 2060 Red Lion Road
Philadelphia, PA 19115-1603
215-969-0777, www.amhfcu.org

Internal Use Only	
Account Type	
<input type="checkbox"/> New Account	
<input type="checkbox"/> Update (Specify) _____	
Application Received	Checks Ordered
<input type="checkbox"/> By Mail	<input type="checkbox"/> Yes
<input type="checkbox"/> In Person	<input type="checkbox"/> No
<input type="checkbox"/> Check Systems	Approved by:
<input type="checkbox"/> N	TC: _____
<input type="checkbox"/> P	Date: _____

Please do not remove. Account Services only.

Authorization Codes:

When you choose your Authorization Codes for your Independence Check Card and/or ATM Card, please select all letters or numbers. No Q or Z please.

Applicant's PIN

Co-Applicant's PIN

Third-Applicant's PIN

Each applicant will be issued one card at no additional charge. Additional cards can be ordered for a fee of \$5.00 per card.

(Optional) I would like additional cards for:
 Applicant Co-Applicant Third-Applicant

Name _____

Account Number _____