

1. Primary Member Information

Owner(s) Account(s) shall be (check one):

Individual Account Joint Account Payable on Death (POD) Trust Account

(complete below)

In addition, I request:

EasySavings Account Holiday Club Vacation Club

Last Name: _____ First Name: _____ MI: _____ Membership No.: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Home Phone: _____ Work Phone: _____
 Employer: _____ SSN/TIN: _____ Driver's License No.: _____

Eligibility (Relative Name): _____

Date of Birth: _____ Mother's Maiden Name: _____

SSN/TIN Certification and Backup Withholding Information
 Under penalties of perjury, in accordance with the IRS W-9 instructions provided by the Credit Union, I/We certify by signing below that: (1) The Social Security Number (SSN) Taxpayer Identification Number (TIN) shown above is my/the 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. citizen or a U.S. resident alien.

I/We am/are subject to backup withholding I/We am/are not a U.S. citizen or a U.S. resident alien (must complete a W-8 form)

Exempt from backup withholding

Routing & Transit #: 221380936

3. ATM/Check Express "Debit Card"

Individual Joint ATM Card Check Express Debit Card

Individual Joint

I have enclosed \$ _____ to deposit into my Share Draft/Checking Account.

Type: _____

Credit Union use ONLY: MICR Number

Overdrafts by transfers from Primary Savings: Cover Do not cover

(A fee may apply. Please check one.)

4. Direct Deposit/Payroll Deduction

Owner Name: _____ Acct. No.: _____ SSN: _____
 Employer: _____ Effective Date: _____ Routing & Transit #: 221380936

I authorize my employer to deduct a total of \$ _____ from my wages each payroll period.

Northern Federal Credit Union is authorized, upon receipt of my payroll deductions, to apply the deductions as follows:

Savings: \$ _____ Checking: \$ _____ Money Market: \$ _____ IRA: \$ _____
 Vacation Club: \$ _____ Holiday Club: \$ _____ Loan(s): \$ _____ Other: \$ _____

I understand that I am to terminate payroll deduction in the same method in which I began it. I wish to continue making my loan payments by payroll deduction until such time as I decide to terminate that method as to future deductions, even in the event of bankruptcy, and if I fail to so terminate, I request that payments continue to be made voluntarily to the loan in accordance with my prebankruptcy instructions. (Subject to Northern Federal Credit Union approval)

5. Electronic Services

Virtual Branch Sign-Up Email Address: _____

Yes No

Additional Virtual Branch Accounts: If you would like to access additional member numbers on Virtual Branch, enter them below (all members of this new account must be joint on the accounts below in order to have across account access).

Authorization: You desire to subscribe to Virtual Branch Home Banking and authorize Northern Federal Credit Union, and any third party acting on our behalf, to serve as Your agent in processing Internet banking transactions, and You authorize Us to post such transactions to Your designated Account(s). This authorization is in force until revoked by You or Us in writing and is subject to the Virtual Branch Terms and Conditions as amended from time to time. To access your account, go to www.northernfcu.com and click on the link for Virtual Branch.

Express Connect Sign-Up

Yes No

Bill Pay Service Sign Up

Yes No

E-statements Sign-Up

Yes No

Loan Information Request

Please contact me about the following loans:

Home Mortgage Loans Personal Loans

Home Equity Loans New & Used Car Loans

Joint Owner Information

Last Name: _____ First Name: _____ MI: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Telephone: _____ Driver's License No.: _____ SSN/TIN: _____ Date of Birth: _____
 Address: _____ Second: _____
 Address: _____

Account Authorization

I/We have read this brochure and I/We hereby make application for membership in the Northern Federal Credit Union. I/We certify by signing below, that I/We understand and agree to the terms and conditions as set forth in the Membership and Account Agreement, Truth-in-Savings, Rate and Fee Schedule, Funds Availability Policy and Disclosures, and to any amendment(s) by Northern FCU, which are incorporated herein, as well as agreeing that the Credit Union can use credit reporting agencies. I/We acknowledge receipt of a copy of the disclosure(s) applicable to the accounts and services requested and provided. If an access or EFT service is requested and provided, I/We acknowledge receipt of, and agree to the terms 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.

X

Primary Member Signature

Date

X Joint Owner Signature

Date

ID #1:

ID #2:

Employer Verification:

Address Verification:



You do better here That's the point.

Apply online at www.northernfcu.com



1-866-310-NFCU
 Fax: (315) 782-8684
memberservice@northernfcu.com

Lowville
 Number 4 Road • PO Box 147
 Lowville, NY 13367
 (315) 376-7303

Adams
 10924 US Rt 11
 Adams, NY 13605
 (315) 232-2990

Gouverneur
 145 East Main Street
 Gouverneur, NY 13642
 (315) 287-0356

Watertown
 1180 E. Commerce Drive
 Watertown, NY 13601
 (315) 785-5600

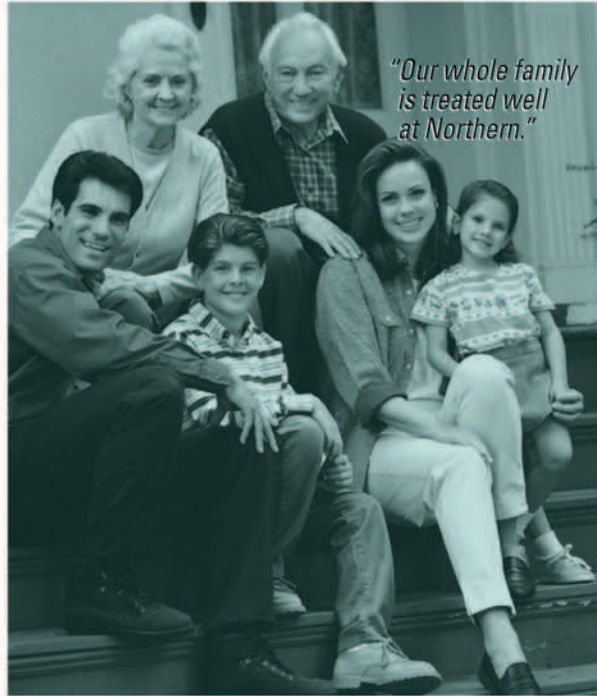
Watertown (Downtown)
 120 Factory Street
 Watertown, NY 13601
 (315) 782-0155



You do better here That's the point.

membership
and
services





Joining Northern Federal Credit Union is Easy

You can join Northern Federal Credit Union if you live, work, worship or attend school in Jefferson, Lewis or parts of St. Lawrence County. It's that simple! We're eager to offer you excellent service for your financial needs. You are also eligible for membership if you work for one of our select employer groups (SEGs). Once you join the credit union, you are welcome to remain a member for life, regardless of whether you move, change jobs, or retire.

Family Membership

Your immediate family members can also join the credit union. This includes your spouse, children, siblings, parents, grandparents, grandchildren, step parents, step siblings, and adopted children. Non-related household members that share expenses can also join.

Convenient Products and Services

Northern Federal Credit Union offers many convenient products and services to better serve your needs. These include:

Savings & Club Accounts

We offer a variety of high-yield savings and investment accounts, designed to help you reach your financial goals. Our savings products include:

- **Share Savings account** – To join the credit union, you must open a Share Savings account, and deposit at least \$5.00, which represents your ownership share in the credit union.
- **EasySavings account** – Earn a premium dividend when you establish an on-going savings plan. EasySavings helps you build your savings by saving as little as \$25 each month.
- **Share Certificates** – A great savings tool, our Share Certificates provide you with competitive rates, a variety of terms, and a guaranteed rate of return.
- **Money Market Plus account** – With five deposit tiers, your dividend rate increases as your balance grows with our Money Market Plus account.
- **IRAs** – Start planning for your retirement now. We offer Traditional, Roth, and Educational IRAs.
- **Club accounts** – Open a Christmas or Vacation Club account and you can easily build your balance with payroll deduction or automatic transfers.



Free Checking with Rewards

Want a checking account that is better than free? With Free Checking with Rewards, you can earn a premium rate and unlimited refunds on ATM fees each month. Earning your rewards is easy. Simply use the following convenience services each month:

- Receive e-statements
- Use Virtual Branch online banking
- Receive a Direct Deposit or an ACH Debit to your account
- Use your Debit Card at 10 point-of-sale locations

In addition to the great rewards, our free checking account will provide you with a free Debit Card, no per check charges, no monthly service charges, and overdraft protection (a fee may apply).

If you don't meet the four monthly requirements, you will still enjoy a free checking account with no fees.

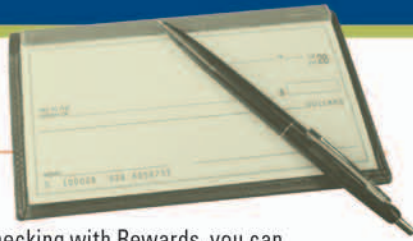
Save yourself time and earn rewards with our Free Checking account. Please see a financial service representative for complete details.

ATM/Check Express Visa® Debit Card



Access your credit union accounts 24 hours a day, seven days a week at thousands of local and nationwide ATMs. Conveniently make balance inquiries, cash withdrawals, and transfer funds between accounts. With our Check

Express Debit Card, you can make purchases anywhere Visa is accepted. The funds are automatically deducted from your Share Draft Checking Account.



Direct Deposit/Payroll Deduction

Direct Deposit makes it easy to get your hard earned money. It is the safest, no cost way to deposit your net pay, Social Security, pension, or other recurring checks into your account. Since your funds are immediately available to you on the day of deposit, there's no need to wait in line to cash your check.

Payroll Deduction electronically sends a portion of your net pay to savings, checking, or as payments on loans. It's a great way to establish an automatic savings plan or make automatic loan payments.



Online Banking

You can access your accounts 24 hours a day, seven days a week with Virtual Branch online banking.

- Transfer Funds Between Accounts
- Schedule Recurring Transfers
- Verify When Checks Have Cleared
- Make Loan Payments Online
- And Much More

Virtual Branch Online Banking is user-friendly access to your accounts via the Internet at www.northernfcu.com.

Avoid the hassle with stamps, checks, and envelopes to pay your bills. Sign up online for Bill Pay, and schedule one-time or recurring payments with the click of your mouse.

Get your statement earlier and view it whenever you choose by signing up for e-statements.

Loans

We offer a variety of loan options to meet your financial needs, and we are able to offer lower interest rates, as compared to most banks.

- **Mortgage Loans** – Buying a home can be both an exciting and emotional experience. It is important to have a financial partner you trust like Northern Federal Credit Union to guide you through the process. Already own your home and simply want a better rate and consistent service? We can help you too. Our loan experts are here to serve you with many options to fit your needs.
- **Home Equity Loans** – Use your home's equity to finance virtually any expense. Consolidate debt, purchase a new car, or make home improvements. We have terms up to 15 years, and qualified borrowers can finance up to 100% of their home's equity.
- **Home Equity Line-of-Credit** – Apply once for this revolving line-of-credit and access funds whenever you need them. As you pay down your advances, you can borrow again as needed. We offer a low, variable rate and qualified borrowers can finance up to 125% of their home's equity.
- **New & Used Car Loans** – If you are in the market for a new or used car, we offer many attractive financing options. Let us help you get the make and model car you want with a low-cost auto loan.
- **Other Loans** – Our Signature Loans will provide you with the funds you need for debt consolidation, auto repairs, a vacation, or any other personal reason. We also offer Recreational Vehicle Loans for boats, ATVs, RVs, and snowmobiles.

Apply Online! – Whether you need a mortgage or a car loan, you can apply for your loan online at www.northernfcu.com. It takes just minutes and you will receive an online approval or referral within seconds!

NORTHERN FEDERAL CREDIT UNION
120 FACTORY STREET
WATERTOWN NY 13601-9935

POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY MAIL

FIRST-CLASS MAIL

PERMIT NO. 120

WATERTOWN NY

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES