I hereby make application for membership in the credit union named below, and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me, and to subscribe for at least one (1) share.

By signing this card, you authorized the credit union to obtain credit reports in connection with this application for membership, services and/or credit, and for update, renewal or extension of the credit received, if applicable. If you request, the credit union will tell you the name and address of any bureau from which it received a credit report on you.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Primary Member Signature Date

Joint Member/Custodian Signature Date

JOINT SHARE ACCOUNT AGREEMENT (*NOT TRANSFERABLE)

Hamilton Horizons Federal Credit Union is hereby authorized to recognize any of the signatures subscribed 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 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 of all said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the 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.

FOR INTERNAL USE ONLY
This application is approved by the ☐ Membership Officer.

Signed (Person representing approver of application) Date

I/We hereby authorize the Hamilton Horizons Federal Credit Union (the Credit Union) to establish this Checking Account for me/us. The Credit Union is authorized to pay checks 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 check that exceeds the fully paid and collected share balance in this Account. However, if any of the undersigned writes a check that would exceed such balance and results in this Account being overdrawn, the Credit Union may, nevertheless, pay such checks 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 check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the check.

(d) When paid, checks become 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 non payment of a check.

(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 the Account which, in that event, shall be subject to all terms and conditions printed on this application.

Convenience Products and Services

- **ATM Cards:** You can use your Hamilton Horizons ATM card to access your funds 24/7 at any ATM on the STAR, PLUS or Allpoint™ Networks! You have access to over 37,000 no-surcharge ATMs.
- **VISA® Check Card:** A Hamilton Horizons VISA® Check Card allows you to pay for purchases as a credit card or debit, anywhere VISA® is accepted without a fee or finance charges for transactions. The purchase amount is deducted from available funds in your Checking account. Also use the card at ATMs that display the STAR, PLUS or Allpoint™ logos.
- **Direct Deposit:** With Direct Deposit, your net pay, retirement and government-issued checks can be electronically transferred and deposited in to your credit union account(s) every pay period, for free! To sign up for Direct Deposit please contact the credit union.
- **Payroll Deduction:** This free service allows you to have a portion of your net pay deposited into your credit union account(s) automatically, every pay period. Payroll Deduction is a convenient, hassle-free way to make loan payments and save or invest on a regular basis.
- **Website:** The Hamilton Horizons website is your online resource for your financial needs. Log on to www.HamiltonHorizons.org and view our current rates, products and services, the latest credit union news, online applications, financial tips, youth programs and so much more.
- **PC Banking:** No charge 24/7 access to your accounts, view accounts, transfer money, or pay loans.
- **Bill Pay:** Save on stamps by using Free Bill Pay.

Business Services

We have everything you need to start a new venture or expand your current business. As a business member of Hamilton Horizons you'll find simple, convenient money management services, low interest financing and a truly outstanding level of personalized member service. Make your business a part of the Hamilton Horizons family!

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- Business Loans
- VISA® Credit Cards
- Cash Services
- Coin & Currency
- Money Market Accounts

A No-Cost Employee Benefit: As a member of the Hamilton Business community you and your employees can also take advantage of the money saving benefits of a credit union membership. Employees can even share the opportunity with their families. Best of all, there's no cost to your benefits package! Contact the Community Development Department for details.

Convenient Account Access

Access to your credit union accounts is simple, secure and convenient, whether you are traveling, in your office or banking from home.

- **Call-24 Touch Tone Teller (Audio Response System):** Call-24, our audio response system, allows you to make a variety of transactions on your accounts from any touch-tone phone in the world, day or night. You can make balance inquiries, loan payments, transfers and more!
- **Online Banking:** The easy and FREE service can be reached from our website. Just enter your username and password in the Online Banking login for real-time, secure access to your credit union accounts, virtually anytime, anyplace. View account history, make loan payments, schedule transfers, and much more.
- **Bill Pay:** Save on stamps by using Free Bill Pay.
- **Fee-FREE ATMs:** Hamilton Horizons offers the convenience of our full service ATM, located in the lobby vestibule, available 24/7 for deposits, withdrawals, transfers and balance inquires, completely fee-FREE. We're also part of the Allpoint™ ATM Network which gives you **37,000 more fee-FREE ATMs** nationwide! Just look for the Allpoint™ logo or visit us online to locate Allpoint™ ATMs near you or your destination.
- **Customized PIN Code:** Choose your own 4 digit PIN code for safe & convenient access to your accounts.
- **CU Service Centers:** The CUSC network, known to many as "Shared Branches", makes account access easier than ever with the addition of more than **4,700** credit union branches open to you worldwide, for complete access to your funds! Looks for the CUSC swirl symbol or visit us online to locate participating credit unions.

Additional Products & Services

Our goal is to be your one-stop financial center. In addition to those listed elsewhere in this brochure, the following products and services are available to our members.

- FREE Notary Public Services
- Cashier Checks
- Money Orders
- Wire Transfers
- FREE Coin-to-Cash Machine

Your Money is Safe

The safety of your money is an important consideration when you evaluate any financial institution. At Hamilton Horizons Federal Credit Union, you can be assured that your money is secure.

Protected by an agency of the federal government called the National Credit Union Administration (NCUA), each member's deposit accounts are insured for up to $250,000 (IRAs $250,000). No one has ever lost a penny placed in a trust with a federally insured credit union.

Equal Opportunity LENDER · EQUAL HOUSING LENDER · NCUA · America's Credit Unions

National Credit Union Shared Philosophy
People Helping People...

That is what your credit union is all about- family friendly, confidential, professional, personal service. Helping people satisfy their financial needs is something we are committed to. At Hamilton Horizons Federal Credit Union, "People Helping People" isn't just a catchy slogan, it's a philosophy we put into practice every day.

We invite you to discover the credit union difference by becoming a part of the growing Hamilton Horizons Federal Credit Union family. You'll be glad you did! Visit us in the credit union or online at www.hamiltonhorizons.org.

Banking You Can Trust

Hamilton Horizons Federal Credit Union
www.hamiltonhorizons.org

3535 QUAKERBRIDGE ROAD | SUITE 600 | IBIS PLAZA
HAMILTON, NEW JERSEY 08619 | 609-631-4300
FAX: 609-631-9605 | TOLL-FREE: 1-800-449-3221
WEB SITE: WWW.HAMILTONHORIZONS.ORG

HOURS OF OPERATION:
MON.-WED.: 9:00 AM-3:30 PM
THURS.-FRI.: 9:00 AM-6:00 PM
SAT: 9:00 AM-12:00 PM

Discover

The Credit Union Difference

Your Home...

Your Township...

Your Community...

Your Credit Union...

Hamilton Horizons Federal Credit Union
www.hamiltonhorizons.org

Member Financial Services

Welcome to
Hamilton Horizons Federal Credit Union

Thank you for your interest in Hamilton Horizons Federal Credit Union. We look forward to becoming your family's preferred financial institution.

Hamilton Horizons Federal Credit Union, founded in 1954, originally began as a credit union for employees of Demag Delaval Turbomachinery, in Hamilton. In October 2000, we adopted a community charter which makes anyone who lives, works, worships, or attends school or is related to someone who does in Hamilton Township, Mercer County, New Jersey, eligible for credit union membership.

Though Hamilton Horizons has grown substantially through the years, we are proud to have maintained our family atmosphere and personalized service.

What is a Credit Union?

A credit union is a member-owned, not-for-profit financial cooperative providing affordable products and services to families, groups, individuals and businesses of a common affiliation.

How is a Credit Union Different?

As a not-for-profit institution, member satisfaction is our bottom line. Unlike profit-driven financial institutions, owned and controlled by stockholders, credit unions are dedicated to their members and return excess earnings in these forms:

- Competitive dividend rates
- Competitive interest rates on loans
- The addition of valuable new products and services
- Low fees

With over 55 years experience serving our members, we know true commitment goes well beyond what happens within our doors.

We remain committed to improving financial literacy among our youth members and school aged children in Hamilton's public and private schools, providing educational materials and hands on experience.

We also support local family charities including the Children's Miracle Network affiliated Hospitals in Hamilton and Philadelphia.

Membership is Free

Joining Hamilton Horizons Federal Credit Union gives you access to a long list of convenient, money saving products and services.

Who Can Join and What is Required?

Anyone who lives, works, worships, or attends school in Hamilton Township, Mercer County, New Jersey or is related to someone who does… is eligible to join. To join, simply return the attached membership application with a minimum deposit of $5.00 to establish your new Savings account and "share" of ownership. Bring along two forms of ID, such as a Government ID or Drivers License with your photo, and your Social Security card along with a utility bill showing your current address.

Membership Is For Life

When you become a member of the credit union, you can remain a member for life, even if you change jobs, relocate or retire. In addition, your membership enables your family members' eligibility to join. Call us, visit the credit union or download additional applications online!

Savings and Investments

Hamilton Horizons Federal Credit Union offers federally insured savings and investment accounts with highly competitive rates of return.

- Savings accounts- Free ATM cards available upon request
- Money Market Accounts
- Traditional, Roth & Coverdell Education IRAs
- Standard Certificates & IRA Certificate Deposits
- "Name Your Own" Savings Club Accounts

Free Dividend Earning Checking

Our Checking Accounts offer you the savings and convenience you want in managing your personal financial affairs on a daily basis.

- No Minimum Balance Requirement
- No Monthly Fees
- No Per-Check Charges
- No Check Writing Limit
- Free VISA® Check Cards
- First Box Checks Provided Free of Charge
- Free PC Banking
- Free Bill Pay
- Overdraft Protection Available – Dividends paid on accounts with minimum of $500 average daily balance.

Youth Financial Education

Attention Parents! We have all the products your kids need to start a financial education right! Introduce your kids early to the money saving benefits of credit union membership. You'll help pave their way to a financially secure future!

Moola's $tart $mart $avings Club: *For Kids 12 and younger*

Get 'em started on their own savings account with Moola, the cash cow and they'll grow up smart about money, learning to save, what to spend and other principals such as donating and investing.

Cha-Ching Club: *For Teens 13-17 years old*

Teens want independence but they aren't prepared to be an adult just yet. Teach your teen about managing their own money and the do's and don'ts of credit with Cha-Ching Teen Club and products such as Student Savings and Checking accounts, ATM & VISA® Check Cards, CDs and a beginners low limit VISA® credit card. Cha-Ching's interactive and personalized money management site, just for teens will guide and prepare them for what's ahead!

Hamilton Horizon VISA® Credit Cards

Stop paying annual fees and high interest rates on credit cards! A fixed low-interest Hamilton Horizons VISA® credit card offers the winning combination of purchasing power, premium rewards and substantial savings.

- Low 11.9% APR on Premium VISA®
- Low 17.92% APR on Classic VISA®
- No Annual Fees
- No Cash Advance Fees
- No Balance Transfer Fees
- 25-Day Grace Period For Purchases
- Check Balances and Make Payments Online

Call the office for a VISA® application.

ScoreCard Rewards Program for Premium VISA® Card Holders

ScoreCard is a rewards program offered to Premium card holders. For every net dollar spent with your card, you earn Bonus Points that can be exchanged for fabulous travel and brand-name merchandise. To find out what awards are available pick up a brochure at the credit union or visit www.ScoreCardRewards.com.

Personal Loan Solutions

We offer a variety of loan products with competitive rates and flexible repayment options such as biweekly, monthly, or automatic payments. When you have a borrowing need, think of the credit union first.

- New & Used Vehicle Loans
- New & Used Motorcycle, RV & Boat Loans
- Personal & Debt Consolidation Loans
- Share Secured Loans
- First Mortgages
- Home Equity Loans & Lines of Credit
- Private Student Loans

Membership and Account Application

❑ Individual ❑ Minor

Primary Members Information

Member Name			Member #
Social Security #		Drivers License #	
Address		City	State / Zip
Home Phone	Date of Birth		Mother's Maiden Name
E-mail			
Employer			Work Phone
Employer Location			
Eligibility			

Joint Member Information

Designate the ownership of the accounts and responsibility for the services requested.
❑ Individual ❑ Joint Account with Survivorship ❑ Minor Account with Custodian

Joint Member/Custodian Name			
Social Security #		Drivers License #	
Address		City	State / Zip
Date of Birth	Mother's Maiden Name		
Home Phone		Work Phone	
E-mail			

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 a backup withholding because: (a) I am exempt from backup holdings, 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 a U.S. resident alien)
Certification Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subjected to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Authorization

By signing blow, 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 amendment the Credit Union makes from time to time which are incorporated herein. I/We have received and read 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 you or us sent to any provision of this document other than the certifications required to avoid backup withholding.***

Primary Member Signature _____ Date _____

Joint Member/Custodian Signature _____ Date _____

Products

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed below unless the credit union is notified in writing of a charge.
Please check items applying for:

❑ Savings	❑ Checking	❑ Certificate of Deposit (CD)	❑ VISA® Credit Card
❑ Money Market	❑ IRA	❑ Business Account	
❑ Cha-Ching Teen Club	❑ Start Smart Savings Club	❑ "Name Your Own" Club Account	

Services

Please check items applying for: Personal Password: _____

❑ Payroll Deduction $	❑ Direct Deposit	❑ Online Banking	❑ Vehicle Loan
❑ ATM Card No.	❑ VISA® Check Card	❑ Personal Loan	❑ Home Loan