



Congratulations on your decision to join Veritas Federal Credit Union! You now have access to a variety of exceptional financial products and services, including all of the following:

DEPOSIT ACCOUNTS

- Share Savings
- Share Draft (checking)
- Youth Savings Accounts
- Christmas Club
- IRA Share

INVESTMENT OPPORTUNITIES

- Certificates
- Educational IRA
- Roth IRAs
- IRA Certificates

LOAN SERVICES

- New/Used Vehicle Loans
- Lease Buy Out Vehicle Loans
- Motorcycle/Boat/RV/ATV Loans
- Collateral Loans
- Personal Loans
- Mortgage Loans
- Home Equity Line-of-Credit
- Home Improvement Loans
- Shared Secured Loans
- VISA

ADDITIONAL SERVICES

- Bill Pay (ePay)
- Online Banking (eBanking)
- Mobile App
- Remote Deposit Capture
- eStatements
- Direct Deposit
- Wire Transfers
- ATM/Debit Card
- Money Orders/Cashiers Checks
- Notary Service
- Automatic Transfers
- Audio Response
- External Transfers

VFCU ELIGIBILITY

Established in 1973 as Nissan's exclusive credit union. Veritas Federal Credit Union has expanded our services to numerous Select Employee Groups (SEGs) through out the United States.

Veritas Federal Credit Union offers exceptional financial products and service for our SEGs which include their affiliates, contractors, suppliers, external partners, associates, retirees, and family members.

Residents of Greater Hopkinsville, KY who live, work, worship or attend school in the greater Hopkinsville, KY area are eligible to join.

To verify your eligibility, please contact one of our member associates.

HOW TO REACH US

by MAIL:
Veritas FCU
PO Box 2659
Smyrna, TN 37167

by PHONE:
Toll-Free: 855.663.8328
Fax: 615.786.0457

by ELECTRONIC:
E-mail: info@veritasfcu.org
www.veritasfcu.org





MEMBER/PRIMARY OWNER NAME

Name _____ Social Security Number _____
Date of Birth _____ Driver's License Number/Exp. Date _____
Mother's Maiden Name _____
Street _____ City, State, Zip _____
Home Phone _____ Work Phone _____ Mobile Phone _____
E-mail Address _____

ELIGIBILITY

Individuals are eligible to join Veritas Federal Credit Union if employed by any Nissan affiliated company in the United States. Also eligible are retirees from any of the Nissan groups, and employees of contractors working at any of the Nissan facilities.
Residents of Greater Hopkinsville, KY who live, work, worship or attend school in the greater Hopkinsville, KY area are eligible to join. In addition, family members of any eligible individuals and family members of existing VFCU members may join.

JOINT OWNER

Name _____ Social Security Number _____
Date of Birth _____ Driver's License Number/Exp. Date _____
Street _____ City, State, Zip _____
Home Phone _____ Work Phone _____ Mobile Phone _____
E-mail Address _____

BENEFICIARY INFORMATION

Name _____ Relationship _____
Date of Birth _____ Home Phone _____ Social Security _____
Street _____ City, State, Zip _____

SERVICES REQUESTED

Savings Youth Account IRA Share ATM/Debit Card Audio Response
 Checking Christmas Club Educational IRA Online Banking

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 (TIN), (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 and (3) I am a U.S. person (including a U.S. resident alien).
 Check this box if you are subject to backup withholding under the provisions of section 3406 (a) (1) (C) of the Internal Revenue Code.

AUTHORIZATION & SIGNATURES

In this Membership Application "I", "Me" and "My" mean each and every person who signs below. "You" and "Your" mean Veritas Federal Credit Union.
By signing the application, I agree to the terms and conditions for any Account(s) opened or to be opened under the Account Number(s) given to this application. I also agree to the terms and conditions for these accounts as stated in the Truth-in-savings Disclosure entitled "Understanding Your Account," a copy of which has been given, or will be mailed upon opening of this account.
Any person named as joint owner on this application will also share ownership of any account(s) opened or to be opened under the Account Number(s) given to this application.

I authorize you to obtain whatever credit, checking account and employment information you consider appropriate from time to time. I understand that this will assist, for example, in determining my initial and ongoing eligibility for an account. You may also request subsequent consumer reports in connection with a review, update, renewal or extension of my account(s) without additional notice to me. The stated information and authorizations can only be changed by submitting another completed Account application. If this application is to amend prior account(s), this application revokes any prior authorization regarding this account.

By sharing my e-mail address with VFCU, I consent to receiving account disclosures electronically and to receiving promotional messages. Should I wish not to receive additional promotional messages, instructions to opt out will be provided. Periodic account statements will be provided electronically to the e-mail address on file, unless opted out in writing. Paper statement fee of \$2.00 will be charged if opted out of e-statements.

Member Signature _____ Date _____

Joint Owner Signature _____ Date _____

Please include these items if mailing your application or present them at the time of opening an account
 Legible photocopy of a Valid Driver's License and State or U.S. Government issued ID for each applicant
 \$25 check or money order ... the minimum balance required to open a basic savings account