



***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
- Maximizer Checking
- Opportunity Checking
- Youth Savings Accounts
- Christmas Club
- IRA Share

INVESTMENT OPPORTUNITIES

- Certificates
- Educational IRA
- Roth IRAs
- IRA Certificates
- Money Market Savings

LOAN SERVICES

- New/Used Vehicle Loans
- Lease Buy Out Vehicle Loans
- Motorcycle/Boat/RV/ATV Loans
- Personal Loans
- Collateral Loans
- Signature Loans
- First Mortgage Loans
- Home Equity Line-of-Credit
- Shared Secured Loans
- Vacation/Holiday Loans
- VISA Platinum and Classic

ADDITIONAL SERVICES

- ePay Bill Pay
- eBanking
- eMobile App
- eStatements
- Remote Deposit Capture (RDC)
- Direct Deposit
- Wire Transfers
- ATM/Debit Card
- Money Orders/Cashiers Checks
- Notary Service
- Automatic Transfers
- A2A 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) throughout 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.

Individuals who live, work, worship or attend school in certain areas of Smyrna, TN and Canton, MS are eligible to join.

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

HOW TO REACH US

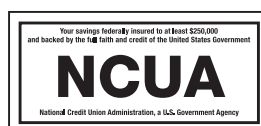
info@veritasfcu.org
www.veritasfcu.org

Veritas FCU
PO Box 2659
Smyrna, TN 37167

Toll-Free: 855.663.8328
Fax: 615-288-5024



Veritas Federal Credit Union, federally chartered in 1973, is a Federally Insured Credit Union under the authority of The National Credit Union Administration. Shares insured to \$250,000 by the NCUSIF.





NEW MEMBER APPLICATION

MEMBER/PRIMARY OWNER NAME

Name Social Security Number Date of Birth Driver's License #/ State /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 all retirees and family members from any of the Nissan groups, and employees of affiliates, contractors, suppliers, external partners, and associates working at any of the Nissan facilities. Individuals who live, work, worship or attend school in certain areas of Smyrna, TN and Canton MS 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 #/ State /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

Checkboxes for Savings, Youth Account, IRA Share, ATM/Debit Card, Money Market, 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; (3) I am a U.S. person (including a U.S. resident alien); and (4) I am exempt from FATCA reporting.

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 upon opt-in.

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)