

# Navy Federal® Naval Academy Membership Application

## Instructions for Completion:

**Option 1:** Printer and scanner or digital camera available *(Please complete the following steps)*

- Complete the editable fields on the membership application, but leave signature box empty
- Print the pages
- Sign the membership application
- Scan or take photos *(1 per page please)*
- Send attachment(s) to **MDOL-BOD@navyfederal.org**

**Option 2:** Printer not available *(Please complete the following steps)*

- Complete the editable fields on the membership application and type your name in signature box
- Send as attachment to **MDOL-BOD@navyfederal.org**
- Signature documents will be sent to your mailing address after the application is received to be returned

A. Your Information				
Name: First	MI	Last	Suffix	Date of Birth (MM/DD/YYYY)
Current Home Address: Street Cannot Be a Post Office Box	City	State	Zip Code	Social Security No. (SSN) or ITIN
Email Address <i>(Required for Mobile and Online Banking)</i>		Mobile Phone No.*		Home or Other Contact No.
Driver's License or Government-Issued ID No.		State	Issue Date (MM/DD/YYYY)	Exp. Date (MM/DD/YYYY)

\*By providing a mobile number, you're granting Navy Federal permission to place automated, prerecorded or artificial-voice non-marketing calls and text messages to that number. Messaging and data rates from your carrier may apply. Message frequency may vary.

B. Products and Services <i>(You'll receive the products and services checked unless you indicate otherwise.)</i>	
<input checked="" type="checkbox"/> Savings/Membership account <i>(Required)</i>	<input type="checkbox"/> I want to apply for a Checking Line of Credit (CLOC)– Minimum \$500. <i>(Subject to credit approval)</i>
<input checked="" type="checkbox"/> Free Active Duty Checking® account <i>(Navy Federal Debit Card included)</i> <input type="checkbox"/> I <u>do not want</u> a Navy Federal checking account.	
<input checked="" type="checkbox"/> Navy Federal Mobile and Online Banking <input type="checkbox"/> I <u>do not want</u> Navy Federal Mobile and Online Banking.	

## C. Required Signatures and Tax Certification

**By signing, I acknowledge that I have read and agree to the information/disclosure in this document, including the Disclosures and Agreement on the reverse side of this document.**

Tax Certification <i>(This certification does not apply if I have checked the box below my signature.)</i>
Under penalty of perjury, I certify that (1) the SSN/ITIN provided is correct, (2) I am not subject to backup withholding, and (3) I am a US Citizen or US resident alien. The FATCA code certification does not apply.

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

Signature of Applicant <i>(Required)</i> ▶	Date (MM/DD/YYYY)
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By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

**Please see reverse for important disclosures and agreement.** ▶

<b>For Office Use Only</b>	Employee No.	SOB Code	Access No.
		<b>MDO</b>	



## D. Account Opening Disclosures and Agreement

**Account Disclosures:** I acknowledge that membership at Navy Federal comes with certain ongoing responsibilities. By signing this document, I acknowledge receipt of and agree to all terms and conditions in the Important Disclosures booklet and all other disclosed terms and conditions of all accounts and services that I may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws. I understand that Navy Federal may restrict or suspend my access to products or services if I engage in conduct that is abusive to the credit union or its membership.

**Consumer Reports:** I authorize Navy Federal to obtain a consumer credit report to evaluate my creditworthiness so that I may be considered for other Navy Federal products and services. I also authorize Navy Federal to obtain consumer reports for the purposes of evaluating this membership application and reviewing any Navy Federal accounts I open. I understand these reports may be used in decisions to deny account applications, close accounts, and/or restrict accounts or services.

**Escheatment:** I acknowledge that my property may be transferred to the appropriate state (i.e., "escheated") if there has been no activity on any of my accounts within the time period specified by state law.

**Identification:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners and authorized signers. *What this means for you:* When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification of your identity or documentation related to your eligibility.

**Statutory Lien:** I acknowledge and pledge to Navy Federal a statutory lien in my shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

**Security Interest:** I acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing loans does not apply to any loan(s) on my primary residence.

**Security Interest Specific for CLOC:** I acknowledge and pledge, specifically as a condition of my use of the CLOC, that I have voluntarily granted Navy Federal Credit Union a security interest in all of my individual and joint share accounts at Navy Federal Credit Union. If my CLOC becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

**Contractual Lien:** I authorize Navy Federal to transfer funds from any accounts in which I have an ownership interest to correct a negative or overdrawn amount on any account on which my name appears. My authorization applies to all funds I voluntarily deposit into Navy Federal accounts, including Social Security funds, as permitted by law.

**A qualifying Military Direct Deposit of Net Pay must post to your Free Active Duty Checking account within 90 days of account opening. If the Military Direct Deposit stops for more than 90 days, the account converts to a Free EveryDay Checking account.**