



Membership Application Instructions

How to become a member of the Peach Tree Hill Federal Credit Union

1. In order to join, you must be a current employee of Foster Wheeler
2. Complete a membership application, and include
 - a. a one time membership fee of \$1.00;
 - b. and a \$5.00 initial deposit
3. Provide a copy of a current Foster Wheeler paystub
4. Provide a copy of your valid driver's license
5. Membership can continue even if you leave Foster Wheeler
6. Please send the required documents and funds to:

PEACH TREE HILL FEDERAL CREDIT UNION

**PERRYVILLE CORPORATE PARK
P.O. Box 4000**

CLINTON, NEW JERSEY 08809-4000

TEL: 908-730-5251

FAX: 908-730-5058

e-Mail: Credit_Union@fwc.com

ACCOUNT OWNERSHIP

Designate the ownership of the share account.

Individual Joint Account with Rights of Survivorship

Joint Owner: _____
Street: _____ SSN/TIN: _____
City/State/Zip: _____ Driver's Lic. No: _____
Home Phone: _____ Date of Birth: _____
 Listed Unlisted Password: _____
Work Phone: _____ E-mail: _____

Joint Owner: _____
Street: _____ SSN/TIN: _____
City/State/Zip: _____ Driver's Lic. No: _____
Home Phone: _____ Date of Birth: _____
 Listed Unlisted Password: _____
Work Phone: _____ E-mail: _____

BENEFICIARY DESIGNATIONS

Payable on Death (POD)/Trust Account SS#
Beneficiary/POD Payee: _____ Beneficiary/POD Payee: _____
Street: _____ Street: _____
City/State/Zip: _____ City/State/Zip: _____

AUTHORIZATION

By signing below, I/we certify that the information on this Account Card is complete and I/we agree to the terms and conditions of the Share Account Agreement in this card and the Truth-in-Savings Disclosure and to any amendment the credit union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the agreement and disclosures. **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 _____ **X** _____
Signature Date Signature Date
X _____ **X** _____
Signature Date Signature Date

ordinary care. The credit union will not be liable for the negligence of any correspondent or for loss in transit. The credit union reserves the right to send any item for collection. The credit union shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the credit union unpaid, regardless of whether the amount of the item has been available for your use. You waive any notice of nonpayment, dishonor, or protest regarding any items purchased or received by credit union for credit to your account or for collection.

6. ACCOUNT RATES AND FEES — The credit union's payment of earnings on your account is subject to the account rates and fees, payment and balance requirements as set forth in the Truth-in-Savings Disclosure. The credit union may charge you fees for accounts and services provided by the credit union. The fees and charges that may be assessed against your account are set forth in the Truth-in-Savings Disclosure. You agree the credit union may change the Truth-in-Savings Disclosure at any time, and you will be notified of such changes as required by law.

7. TRANSFER LIMITATIONS — We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure.

8. CREDIT UNION LIABILITY — If the credit union does not properly complete a transaction according to this Agreement, the credit union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The credit union's actions will constitute the exercise of ordinary care if such actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area served by the credit union.

9. CREDIT UNION LIEN AND SECURITY INTEREST — To the extent you owe the credit union money, the credit union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The credit union may apply these funds, without further notice to you, in any order to pay off your indebtedness. If the credit union chooses not to enforce its lien, the credit union does not waive its right to enforce the lien at a later time. In addition, you grant the credit union a consensual security interest in your accounts and agree the credit union may use the funds from your accounts in which you have an ownership interest to pay any debt or amount now or hereafter owed the credit union, except for obligations secured by your residence, unless prohibited by applicable law.

10. AMENDMENTS — Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The credit union will notify you of any changes in terms, rates, or fees as required by law. The credit union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the credit union's right to enforce any right in the future.

11. ENFORCEMENT — You agree to be liable to the credit union for any losses, costs or expenses that the credit union incurs as a result of your failure to follow this Agreement. You authorize the credit union to deduct any such losses, costs or expenses from your account without prior notice to you. In the event the credit union brings a legal action to collect any amount due under or to enforce this Agreement, the credit union shall be entitled, subject to applicable law, to payment of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

12. GOVERNING LAW — This Agreement is governed by the bylaws of the credit union, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the credit union's main office is located, and local clearinghouse rules, as amended from time to time. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the credit union is located.

13. NEGATIVE INFORMATION NOTICE — We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.