

MEMBERSHIP



Serving the
University of Chicago
community since 1957



773-702-7179

5801 S. Ellis Avenue Suite 5
Chicago, IL 60637

OFFICE HOURS

Monday - Friday
8:00 am - 4:00 pm

FREE ATM LOCATIONS

Maroon Financial Credit Union
Administration Building
5801 Ellis Ave Lower Level

University of Chicago Hospital
Duchossois Ctr. for Advanced Medicine
Maryland & E. 58th Street

Network ATMs
Find the nearest of 57,000 nationwide
locations at www.allpointnetwork.com
www.co-opnetwork.org & www.star.com

www.maroonfinancial.org



YOUR MONEY — SAFE AND SECURE

The Credit Union is a separate corporation from the University of Chicago, operating under the supervision of the State of Illinois Department of Financial and Professional Regulations. In addition, share accounts of members are insured up to \$100,000 by the National Credit Union Administration, a Federal Agency.

FUNDS AVAILABILITY

When you deposit checks to your account, they may not be immediately available for withdrawal because they are subject to collection. The number of days that availability is delayed depends upon the type of check and location of the institution on which it is drawn. Details can be found in our funds availability policy, available upon request.



Under the penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service 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).

I hereby make application for membership in Maroon Financial Credit Union, and agree to conform to its bylaws and amendments thereof, and to subscribe for at least one (1) share. The Maroon Financial Credit Union is hereby authorized to recognize any of the signatures subscribed hereto 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 conditions of the account as established by the Credit Union from time to time. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from this 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 heretofore made. I acknowledge and agree that by providing my email address on this application, I may from time to time receive information via email regarding Maroon Financial Credit Union products and services, and that my information will never be sold to a third party. I hereby acknowledge receipt of the Disclosure of Account Terms booklet and agree to the terms and conditions therein.

This application is submitted to obtain credit and I (we) certify that all information is true and complete. I (we) authorize Maroon Financial Credit Union to investigate my (our) creditworthiness, employment history, obtain a credit report, and answer any questions about my (our) credit experience with Maroon Financial Credit Union. If approved, I (we) understand interest rates, terms of loan, and loan-to-loan value granted, are determined by creditworthiness. I (we) am/are aware of the right to know my (our) credit score in the event I (we) receive less desirable credit terms. I (we) understand any false or misleading statement in this application may cause Maroon Financial Credit Union to consider the loan in default.

I (we) do not authorize Maroon Financial Credit Union to investigate my (our) credit and employment history.

X _____
Member Signature

Date _____

X _____
Joint Owner Signature

Date _____

This application approved by (check one):

Board of Directors

Executive Committee

Membership Officer

Approved by _____

Credit Union Representative

Date _____



In 1957, a group of faculty and administration staff at the University of Chicago saw the need to create a financial institution focused on providing a source of

credit at reasonable rates and promoting thrift within the University Community. That original idea is the foundation for the company that would become Maroon Financial Credit Union.

WHO CAN JOIN?

Our field of membership has expanded over the years to allow the entire University of Chicago community participation in our mission.

You may join if you are a student, alumni, faculty or staff member of the University of Chicago or University of Chicago Medical Center, including its subsidiaries and affiliated organizations; or if you are a family member of a current member.

MEMBER BENEFITS

Deposit Accounts

Primary Shares
Totally Free Checking
Money Market Accounts
Holiday and Vacation Clubs

Loan Accounts

Signature Loans
New and Used AUTO loans
Computer Loans
Home Mortgage Loans
Home Equity Loans and Lines of Credit
Share Secured Loans

FREE Electronic Services

Debit / ATM Card
Oasis Online Banking
BillPay-e Plus
PASS 24/7 (Telephone Banking)
Payroll Direct Deposit
Payroll Deduction

Visit us online for more detailed information on all of our products, services and current rates.

www.maroonfinancial.org



INSTRUCTIONS FOR MEMBERSHIP APPLICATION

1. Complete the attached Membership Application. Read and sign the back of the application card as indicated.
2. Return the completed application to our office, along with the minimum \$5.00 cash or check made payable to Maroon Financial Credit Union.
3. In accordance with federal regulations (US Patriot Act) two forms of identification are required when opening an account. Acceptable forms of ID are: valid driver's license or state issued ID, U.S. passport, work ID, or other national identification documents. One form of identification must be a photo ID.



Membership Application
PRIMARY MEMBER

How did you hear about us? _____

Name

Date of Birth

Social Security Number

Account No.

Address

City

State

Zip Code

Membership Eligibility

Home Phone Number

Business Phone Number

Employer

Email

JOINT OWNER

Name

Date of Birth

Social Security Number

PASS 24/7 APPLICATION

YES! Please sign me up for PASS 24/7 (telephone banking).

Choose a Personal Identification Number (PIN)

I have read the Telephone Transaction Service Agreement found in the "Disclosure of Account Terms" booklet and agree to the terms and conditions therein. Initial here: _____