

BENEFITS OF SPXFCU MEMBERSHIP

St. Pius X Federal Credit Union (SPXFCU) is a not-for-profit financial institution owned and operated exclusively by our members. There are no outside stockholders who require a return on their investment. We offer the same products and services that other financial institutions offer- plus some they don't - and we strive to provide you with lower loan rates, higher dividends on your savings and lower fees.

SPXFCU is chartered, insured and supervised by the National Credit Union Administration (NCUA), an agency of the United States Government. Your funds on deposit are insured through the NCUA, up to a maximum of \$250,000 per account holder.



WHO CAN JOIN

We are a faith-based credit union. You may join St. Pius X FCU if you belong to:

- One of the many churches in our field of membership
- St. Pius X School
- Aquinas Institute
- Roberts Wesleyan College
- Hope Hall School
- Priests and Pastoral Administrators of the Diocese of Rochester
- or a family member of a current SPXFCU member

You can receive more information by calling an SPX representative at (585) 247-0724 or by visiting us online at www.spxfcu.org.

I/We agree to keep a minimum deposit of \$5.00 in a savings account to maintain membership. In addition, I would like additional information regarding these accounts/ services with SPXFCU:

Accounts:

- Savings* (\$5.00 minimum)
- Checking
- Money Market Account*
- Certificate of Deposit* _____ Term
- Traditional IRA
- Roth IRA
- Coverdell Savings Account
- Holiday Account
- Secondary Savings Account
- Youth Account

*Minimum deposit required

Services:

- Debit Card
- Order Checks
- ATM Card
- Direct Deposit
- Online Banking

Financial Products:

- VISA Classic
- VISA Gold
- VISA Platinum
- Auto, Motorcycle Loan
- RV, Boat, Custom Truck Loan
- Mortgage
- Home Equity LOC
- Tax Advantage Loan
- Home Improvement Loan
- Overdraft Protection/Line of Credit Loan
- Personal Loan

Welcome to



Serving members since 1967

Complete this application and begin to enjoy all the benefits of membership.

2998 Chili Avenue
 Rochester, NY 14624
 (585) 247-0724
 Fax# (585) 247-0729
 Voice Response: (888) 347-0724

spxfcu.org



Become A Member

Primary Member

Joint Member

If you are in our field of membership, just follow these steps to open a new account:

1. Complete and sign this membership enrollment application.
2. Indicate the type of account(s) you wish to open and the service(s) you would like. Everyone **MUST** have at least a primary savings account to be a member.
3. Provide a check for at least \$5.00 for each account to open the account.
(Made payable to SPXFCU)
4. Provide a copy of your driver's license or valid primary form of ID.

Primary Form of ID

Driver's License

Current Work Picture Pass

Valid Passport

Pistol Permit

Student Picture ID

Social Services Picture ID

NYS Non-Driver ID

Government Issued Picture ID

5. Bring the Membership Enrollment Form to

St. Pius X Federal Credit Union

2998 Chili Ave.

Rochester, NY 14624

Income Tax Withholding Certification

Under the penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number.
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 withholding.
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions:

You must cross out item (2) in the paragraph above if you have been notified by the IRS that you are currently subject to backup withholding because of under-reporting interest or dividends on your tax return.

Name _____

Social Security Number _____

Address _____

City State Zip _____

Email Address _____

Home Phone (____) _____ Bus. Phone (____) _____

Date of Birth ____/____/____ Driver's License# _____

Mother's Maiden Name _____

Employer _____

Employer Address _____

Position _____ How long? Years ____ Months ____

Name/Address of Nearest Living Relative

How are you eligible for SPXFCU membership?

Please NAME one of the following:

Church: _____

School: _____

Family/household member: _____

Relationship: _____

By signing this membership enrollment form, you certify, under penalty of perjury that you are eligible for membership in St. Pius X Federal Credit Union (SPXFCU), and you agree to abide by the membership rules and by-laws of SPXFCU. You apply and agree to be bound by the rules for the above account(s) and service(s). A copy of the rules has been furnished to you. It is a violation of federal law to join this credit union if you are not eligible for membership. SPXFCU will request information to verify your identity when required in accordance with the USA Patriot Act of 2001. This application may be subject to periodic audit. **The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**
The account(s) will be opened in the name of the member who signs below:

Signature of primary member Date

Signature of joint member Date

Name _____

Social Security Number _____

Address _____

City State Zip _____

Email Address _____

Home Phone (____) _____ Bus. Phone (____) _____

Date of Birth ____/____/____ Driver's License# _____

Mother's Maiden Name _____

Employer _____

Employer Address _____

Position _____ How long? Years ____ Months ____

Beneficiary Information:

1)Name _____

Address _____

Social Security# _____

2)Name _____

Address _____

Social Security# _____

3)Name _____

Address _____

Social Security# _____

FOR OFFICE USE ONLY

Date Opened: _____

Account Type: _____

Account # _____

Opened By: _____

OFAC/Qualfile: _____

Disclosures Provided: _____