

Ardent Credit Union Membership Application



ELIGIBILITY

I <input type="checkbox"/> live <input type="checkbox"/> work <input type="checkbox"/> worship <input type="checkbox"/> volunteer <input type="checkbox"/> attend school in this qualified county		
I am related to	Relationship	Member Number

OPEN THE FOLLOWING ACCOUNTS

Savings account
 Checking account
 Holiday/Vacation/Club account
 Initial Deposit \$ _____

OWNERSHIP TYPE

Individual
 Joint Ownership, with rights to survivorship
 Custodial
 Estate

PERSONAL INFORMATION - primary account holder *ID REQUIRED*

All fields required

Name		Social Security Number		Date of Birth		Gender	
DL Number				DL State and Expiration			
Home Address: Street			City		State	Zip Code	How long at address
Home Phone		Work Phone		Cell Phone		Email Address	
Employer			Occupation		Monthly Income		How long at this job

Preferred method of contact Home phone Cell phone Email

Please select a call-in password _____ Password hint _____

Select a password of up to 14 alpha and/or numeric characters or symbols (no spaces). Password is not case sensitive. Do not use your last name.

Are you employed by an Ardent business partner? No Yes _____

How did you hear about us? Radio Print Online search Other _____



(PLEASE DETACH AND KEEP FOR YOUR RECORDS)

Certification... Under penalties of perjury, I certified that: 1. The number shown on this form is my correct taxpayer number (or I am waiting for a number to be issued to me), and 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, and 3. I am a U.S. person (including U.S. resident alien). 4. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. Dividends will be compounded monthly and will be credited monthly. Dividends are paid on balances over \$5.00. Dividends are paid on the last day of the month and at account closing. Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account. All dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. To be a member and maintain accounts at our Credit Union you must purchase a minimum deposit of a \$5.00 share in the Credit Union.

PERSONAL INFORMATION – joint account holder *ID REQUIRED*

All fields required

Name		Social Security Number		Date of Birth		Gender	
DL Number				DL State and Expiration			
Home Address: Street			City		State	Zip Code	How long at address
Home Phone	Work Phone			Cell Phone		Email Address	
Employer				Occupation		Monthly Income	How long at this job
Relationship to primary account holder							

Preferred method of contact Home phone Cell phone Email

SIGNATURES

By signing the member application, I/We authorize Ardent Credit Union to gather credit information (request a credit bureau) for the purposes of account review, ongoing evaluation of depository services, including discretionary overdraft services, granting of credit, and/or collections, AND to open one or more personal accounts (as listed above) upon receipt of electronic, written, or oral instructions from me or, if more than one person signs below, upon instructions from ANY one of us without obtaining an additional member application or signature(s). Any other account ownership may require a separate application. This application is the signature card for all accounts opened under this ownership application. Ardent will hold all information in confidentiality under its privacy policy. I/We acknowledge receipt of the Membership and Account Agreement, and understand that I am bound by their terms.

Primary account holder (ID REQUIRED) Date _____

Joint account holder (ID REQUIRED) Date _____

Please ensure all of the requirements listed below are completed, before submitting your application

- Valid government issued ID for all applicants
- Signature for all applicants
- Provide initial deposit
- Choose primary membership eligibilty

Credit Union Use Only MS officer _____ Teller # _____

Date _____ Member number _____

Primary name _____

Joint name _____

ID expiration _____ ID form _____

App recieved In person Mail Online Site visit

Welcome packet given In person Mail

Eligibilty _____ How verified _____

Checks ordered Cards ordered Denial



I hereby make application for membership in Ardent Credit Union and agree to conform to its bylaws and amendments thereof, and to subscribe for at least one (1) share. The Ardent 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 said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all 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 Credit Union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the Credit Union from time-to-time. Any or all 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 therefore made. By signing, I certify the above information to be true and correct. I authorize Ardent Credit Union to verify the information to be accurate through the use of third party agencies to include credit reporting agencies. I understand that Ardent may request reports from these agencies to evaluate my membership standing.

***To Our Members:**
 "As required by the USA Patriot Act of 2001, which requires Ardent Credit Union to help the government fight the funding of terrorism and money laundering activities, Ardent Credit Union must obtain basic identifying information from you and verify that information when you open a new account. This means Ardent Credit Union staff will ask you for some basic information such as your name, address, date of birth, and other information designed to help us identify you. Ardent Credit Union staff may also ask to see documents identifying you too such as a driver's license, passport or some other government-issued document. Ardent Credit Union appreciates your patience and understanding as we all do our part in complying with the new account identification procedures required by the federal USA Patriot Act of 2001.
 Respectfully,
 The Board of Directors, Staff and Members of Ardent Credit Union