



Welcome to APCU/Center Parc!

Let's strengthen your financial
foundation.

Association

(800) 849-8431 | businessservices@apcu.com | fax (678) 380-9836

Our Products

Thank you for choosing APCU/Center Parc as your financial services provider. Included in this packet is a New Account Questionnaire and an Account Application. Please fill out these forms completely and be prepared to provide appropriate identification for all account holders. Your account can be opened at no cost to you. For Primary Savings Accounts we recommend an opening deposit of \$49, plus the \$1 deposit that APCU/Center Parc will deposit for you upon account opening, so your account will immediately begin earning dividends.



BUSINESS

- Savings
- Checking
- Money Market
- Credit Cards
- Loans



SAVINGS TOOLS

- Primary, Club and Youth Savings Accounts
- Money Market Accounts
- IRA Savings Accounts (Traditional and Roth)
- IRA Certificates
- Kasasa Saver®
- Certificates of Deposit (CD)
- First Time Savers' CD
- Round Up Savings Account



MONEY MANAGEMENT

- Kasasa® Cash Back Checking
- Kasasa® Cash Checking
- Youth Checking Accounts
- Renewal Checking



CARD SERVICES

- Visa® Debit Cards with Rewards
- Visa® Credit Cards with Rewards, Low Interest Rates and Credit Builder Options



CONSUMER LOANS

- Vehicle Purchase and Refinance Loans
- Motorcycle, Boat and RV Loans
- Farm Equipment Loans
- Secured and Unsecured Personal Financing
- First-Time Borrower Loans
- Education Loans
- Car Buying Services
- Debt Protection Coverage
- Guaranteed Auto Protection (GAP)
- Route 66 Extended Warranty Protection



HOME LOANS

- Purchase or Refinance Options with Fixed and Adjustable Rates
- VA Mortgages
- Second Mortgages
- Advantage Home Equity Line of Credit (HELOC)



SPECIALIZED ACCOUNTS

- Estate Accounts
- Conservator/Guardian Accounts
- Revocable/Irrevocable Trust Accounts
- Representative Payee Accounts

Federally insured by NCUA.



Credit Union Membership eligibility and credit qualifications apply. A minimum deposit of \$1 to a Primary Savings (Share) Account is required to establish membership. This Primary Savings (Share) Account is funded by APCU/Center Parc. The minimum deposit for all other accounts must be funded by the member. See credit union for complete membership and product requirements.

USA Patriot Act: Federal law requires APCU/Center Parc to obtain sufficient information to verify your identity and to understand your financial services transaction needs and behaviors. APCU/Center Parc protects the information you provide as part of our privacy policy and federal law.



Dear Member,

We are delighted to welcome you to APCU/Center Parc. We want you to know how pleased we are you have joined our credit union family.

We've made it easy to take care of all of your financial needs – like enjoying 24/7 access to your accounts through Online & Mobile Banking, our KeyTeller Audio Response Service or at thousands of surcharge-free ATMs nationwide. You can also visit us at apcu.com, call our amazing Member Service Department at (800) 849-8431 or stop by a convenient APCU/Center Parc branch or a CO-OP Shared Branch.

We thank you for the opportunity to serve you. We hope you and members of your family will use APCU/Center Parc for all your financial needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Blake Graham". The signature is fluid and cursive, with the first letter of each word being significantly larger and more stylized.

Blake Graham
President and CEO



Welcome To APCU/Center Parc

We are pleased you have chosen APCU/Center Parc for your financial needs. We have made it easy to establish your Organization/Association account. Simply complete the enclosed forms using the steps below and return the forms to us via USPS mail (APCU/Center Parc: Attention Business Services/400 Porsche Avenue/ Atlanta, GA 30354) or email (info@apcu.com).

Required Documents:

- **Organization/Association meeting minutes** that reflect the authority of signers listed on the application.
- **Photo Identification** for all signers on the application.
- **EIN Letter from the IRS**

Required Forms:

- Membership Application (Pages 2-4)
- Account Resolution and Designation Agreement

Important Notes:

- This Application Card can be used for association accounts changing signers. For other maintenance requests, please contact the credit union at 800-849-8431 or email us at BusinessServices@apcu.com

Complete the Membership Application:

Page 2: Postal Organization Questionnaire (**Please complete**)

Page 3: Account Application (Front)

- Select/check boxes for "Remove/Update Signers."
- Select/checkboxes for the Accounts you wish to update.
- Under the "PRIMARY SAVINGS ACCOUNT – Postal Organization" Section, please complete **ALL FIELDS regarding your entity.**
- Authorized Signers – Please complete **ALL FIELDS for authorized signers.**
 - Please complete "**TITLE**" in the gray bar for all authorized signers.
 - If there are more than three (3) signers, please attach additional copies of the application.

Page 4: Account Application (Back)

- Complete the **Certification of Controller**
 - The controller is delegated by the Organization/Association with significant responsibility as indicated in the meeting minutes.
- **SIGNATURES ARE REQUIRED FOR ALL AUTHORIZED SIGNERS** - In the Signatures section at the bottom of the page, have each authorized signer sign on the line corresponding to the section he/she completed on the front of the application.

Organization Name: _____

Account Number: _____

Postal Organization Questionnaire

For your protection, federal law requires APCU/Center Parc to obtain sufficient information to verify your identity and to understand your financial services transaction needs and behaviors. APCU/Center Parc protects the information you provide as part of our privacy policy and federal law.

1. Will you deposit or withdraw cash?

Yes No

- If yes, approximately how much cash do you expect to withdraw each month? _____
- If yes, approximately how much cash do you expect to deposit each month? _____

2. Will you send and receive wire transactions?

Yes No N/A

- If yes, what is the expected monthly total of wire transactions that you expect to send?

- If yes, what is the expected monthly total of wire transactions that you expect to receive?

- To/From which countries do you expect to send/receive wires? _____

3. Will you deposit and/or write checks?

Yes No

- If yes, what is the monthly total that you expect to deposit or withdraw?

- If yes, will you be depositing checks remotely using mobile deposit capture?

Yes No

4. Will you send and/or receive electronic (I.E.: ACH, Direct Deposit, Social Security, etc.) transactions?

Yes No N/A

- If yes, what is the expected monthly total of electronic transactions that you expect to send?

- If yes, what is the expected monthly total of electronic transactions that you expect to receive?

• Will these electronic transactions be sent to and/or received from non-US locations?

Yes No

• If yes, to/from which countries do you expect to send/receive electronic transactions?

ACCOUNT APPLICATION or Account(s) Change Request for Postal Organization and Association Accounts Only

A minimum deposit of \$1 to a Primary Savings (Share) Account is required to establish membership. This Primary Savings (Share) Account is funded by APCU/Center Parc. The minimum deposit for all other accounts must be funded by the member.

Select all that apply*:

- | | |
|---|--|
| <input type="checkbox"/> New Membership Application
<input type="checkbox"/> Change of Address | <input type="checkbox"/> Remove Authorized Signer(s)
<input type="checkbox"/> Update Authorized Signer(s) |
|---|--|

Accounts (check all that apply)	<input type="checkbox"/> Primary Savings	<input type="checkbox"/> Checking Account
	<input type="checkbox"/> Visa® Debit Card	<input type="checkbox"/> Other

Note: A Visa Debit Card, KeyTeller Audio Response service and Internet Branch online service will allow an Authorized Signer(s) transfer capability on all accounts. The Organization or Association listed below is solely responsible for any changes to the authorized signers; and APCU/Center Parc shall have no liability whatsoever for any transactions undertaken by a person listed as an authorized signer. The following persons are authorized to undertake all actions related to this account and act on behalf of the Account Owner.

Member Number: _____

PRIMARY SAVINGS ACCOUNT — Postal Organization/Association		
Organization/Association Name	Branch (if applicable)	
Mail in C/O		
Statement Mailing Address		
City	State	Zip
Taxpayer I.D. Number		
Authorized Signer Title: _____		
Last Name	First	Middle Initial
Street Address		Date of Birth
City	State	Zip
Cell Phone	E-mail Address	Security Word (Optional)
Authorized Signer Title: _____		
Last Name	First	Middle Initial
Street Address		Date of Birth
City	State	Zip
Cell Phone	E-mail Address	Security Word (Optional)
Authorized Signer Title: _____		
Last Name	First	Middle Initial
Street Address		Date of Birth
City	State	Zip
Cell Phone	E-mail Address	Security Word (Optional)

*Meeting minutes showing appointment, update, removal or other changes to this Membership Application is required.

CERTIFICATION OF CONTROLLER

The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 DFR 1020.230). Please provide the following information for an individual with a significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or Any other individual who regularly performs similar functions.

Last Name	First	Middle Initial
Street Address		
City	State	Zip
Date of Birth	Social Security Number	Country
If Applicable — For Non-U.S. Persons:	Passport Number or similar identification Number:	Country of Issuance:

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number or number and country to issuance of any government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

I, _____ hereby certify, to the best of my knowledge, that the information provided
(Name of Person Opening Account)
above is complete and correct.

Signature:	Date:
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Remove Signers:	
Name	Title
Name	Title
Name	Title

TIN Certification and Backup Withholding Information

Under penalties of perjury, the undersigned certify on behalf of the Account Owner that:

(1) The number shown on this form is the Account Owner's correct taxpayer identification number, and (2) the Account Owner is not subject to backup withholding because: (a) the Account Owner is exempt from backup withholding, or (b) the Account Owner has not been notified by the Internal Revenue Service (IRS) that the Account Owner is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the Account Owner that the Account Owner is no longer subject to backup withholding, and (3) the Account Owner has been organized in the U.S. and is a U.S. person. For federal tax purposes, the Account Owner is considered a U.S. person if Account Owner is: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701.7)

Certification Instructions: Cross out item 2 above if Account Owner has been notified by the IRS that Account Owner is currently subject to backup withholding because Account Owner has failed to report all interest and dividends on Account Owner tax return. Cross out item 3 and complete a W-8 form if Account Owner are not a U.S. person.

Signatures

On behalf of the Account Owner, the undersigned hereby make application for membership in APCU/Center Parc and agree to conform to its By-laws and amendments thereof and subscribe for at least one share.

By signing this application, the Account Owner agrees to the terms and conditions of the Membership Account Agreement, Truth-In-Savings with Fee Schedule, Funds Availability Policy Disclosure, Electronic Funds Transfer Agreement, if applicable, and to any amendment the credit union makes from time to time. The Account Owner acknowledges receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. The Account Owner agrees: (a) the credit union can use credit reporting agencies or otherwise verify the information on this Membership Application for the purpose of extending credit or services to the Account Owner or reviewing or collecting a credit account of the Account Owner; (b) the credit union can tell others about its credit experience with the Account Owner and obtain information from others about the Account Owner's credit history and performance. If the account is opened by mail, APCU/Center Parc will forward all account disclosures to the Account Owner within 10 business days in accordance with established policy. **The Internal Revenue Service does not require consent to any provision of this document other than certifications required to avoid backup withholding.**

Signature	Date
Signature (if applicable)	Date
Signature (if applicable)	Date
For APCU/Center Parc Use Only Account Opened by:	Date

ACCOUNT RESOLUTION AND AUTHORIZATION DESIGNATION AGREEMENT

I/We the undersigned certify that : _____
 _____ (herein “Company”),
 located at _____ Tax ID Number: _____,
 is registered with all required state and county authorities as a: (Check One)

- Sole Proprietorship** owned by doing business under the Company’s name, and the undersigned hereby adopts and agrees to the following Resolutions and that such Resolutions are fully binding on such sole proprietor personally and upon the personal assets and property of such sole proprietor.
- Limited Liability Company**, and the undersigned member/manager certifies that the following is a true copy of the Resolutions adopted by member(s)/manager(s) pursuant to the operating agreement.
- Partnership** and the undersigned, a general partner of such partnership, certifies that the following Resolutions adopted by all the general partners of such partnership.
- Corporation** and the undersigned Secretary of the Company certifies that the following is a true copy of the Resolutions adopted by the Board of Directors of the Company’s in accordance to a notice and the articles of incorporation and regulations or by-laws of the Company’s and at which a quorum was present, or adopted without a meeting by the written approval of all the directors of the Company.
- Unincorporated Association**, and the undersigned Secretary of the Company certifies that the following is a true copy of Resolutions adopted by the Business/Organizations, Trustees, Executive Committee, Board of Directors, etc. of the Company pursuant to, and in compliance with its organizational documents.

BE IT RESOLVED AND AGREED THAT:

1. **Depository.** Atlanta Postal Credit Union (herein the “Credit Union”) is designated a depository of the Company and the Credit Union is authorized to accept for deposit to the credit of any account maintained with the Credit Union, whether in trade name or otherwise of the Company any monies, checks, drafts, notes, acceptances or other evidences of indebtedness to the Credit Union for deposit, whether or not endorsed, and any endorsements thereon by whomsoever affixed whether by stamp, mechanical or other signatures shall be deemed the endorsement of the Business/Organization. Credit Union shall not be under any obligation to inquire as to the circumstances of the issuance, use, application, disposition or the instrument or the instrument’s related proceeds signed in accordance with the Resolutions contained herein.
2. **Tradenname.** The Company will keep fictitious, tradenname, or assumed name (here in “Tradenname”) registration is kept in good standing according to applicable county and state laws of and understands that the Tradenname must be named in the Company’s name. The Credit Union may reject any deposits to any Tradenames not listed in the Company’s name and shall be held harmless from any losses suffered or liabilities incurred for accepting or rejecting such deposits. If the Company operates any account under one or more business or trade name(s), the terms of these Resolutions apply to each such account.
3. **Authorization Designation For Share/Deposit Accounts.** The following individual(s) are designated Authorized Person(s) certified to have authority to exercise any and all powers granted by the Business Membership and Account Agreement and authorities listed in this section.

 Print Name, Title

 Print Name, Title

 Print Name, Title

 Print Name, Title

 Print Name, Title

 Print Name, Title

Credit Union is hereby authorized to pay or otherwise honor and pay and charge to the any accounts of the Company any checks, notes, or other orders so signed, including orders or direction informal or letter form, against any funds at any time standing to the credit of this Company with the Credit Union those drawn to the individual order of any officer or other person(s) signing them for the payment or withdrawal of any such funds when executed in the name of the Company and signed by Authorized Person(s) indicated above or any authorized signatory (“Authorized Signer”) designated by Business Account Card without further inquiry or regard to the authorized Signers shall have authority to conduct transactions on any of the individual depository shares associated with the account where normal deposits and withdrawals are permitted and without further inquiry or regard to the authority of the officers or other persons or the use of the checks, drafts, orders, or proceeds. The Credit Union shall be authorized to honor instruments to the internal transfer of funds between different accounts of the Company’s written authorization.

The Credit Union is authorized to make payments and from the account(s) of Company according to any check, draft, bill of exchange, acceptance or other written instrument or direction signed by any of the Authorized Person(s) designated in this section may also other transfer, or enter into agreement with Credit Union concerning the transfer of funds from Company account(s), whether by telephone, telegraph, computer or any other manner.

The Credit Union may accept, pay and/or apply any check, draft, charge, instrument or other order for the payment of money drawn on such accounts, or payable to the Company or cash that has been endorsed by any transfer of funds, and any or all of such actions may be done by Authorized Person(s) (i) without regard to the type of instrument including cash (ii) without regard to size (iii) without regard to application (iv) without regard to disposition or purpose (v) without regard to payee or sums paid or payable as, including instruments made payable to cash (vi) without regard to method of instruction (vii) allowed by applicable law.

In addition to the authorities outlined in the Business Membership and Account agreement, Authorized Person(s) shall have the authority to (i) open, close, maintain and operate a savings, share draft/checking, money market, or share certificate; (ii) enter into and execute any preauthorized electronic transfer agreements for automatic withdrawals or transfers; (iii) enter into and execute wire transfer agreements that allow for electronic bill payment or other electronic services, (iv) enter and execute agreement for account to connected via online digital banking to other accounts held at Credit Union; (v) register the business to use online digital banking, so long as such Authorized Person(s) is/are either the owner(s) of the business, the beneficial owner(s), or controlling party or parties; (vi) enter and execute any contracts for safe deposit boxes (vii) purchase or sales of any foreign exchange, security or other products offered by the Credit Union; or (viii) enter and execute any agreements, written or verbal, for any products or services now or in the future offered by the Credit Union.

4. Authorization for Borrowing. The following person(s) is (are) designated as Authorized Person(s) for borrowing:

Print Name, Title

Print Name, Title

Print Name, Title

Print Name, Title

Print Name, Title

Print Name, Title

Any Authorized Person(s) indicated above may borrow money on behalf of the company from the Credit Union in such amounts, for such lengths of time, and at such rates of interest and on such terms and conditions as the Authorized Person(s)deems expedient or advisable and to evidence the indebtedness created by executing and delivering individually and in the name and on the behalf of the company, promissory notes, judgement promissory notes, drafts, agreements for payment of money, or other obligations, signed in the name of and on behalf of and on behalf of the company by any Authorized Person(s) designated above, and the Authorized

Person(s) may pledge, hypothecate, or deliver as such security for the payment of the notes and other obligations on such terms and conditions and such rights, titles, and powers as shall seem advisable to the authorized signer, any notes, deeds to secure debts, security agreements, bonds, stocks, bills received, warehouse receipts, or other documents, accounts, securities, or property now or in the future belonging to the company; and they, and each of them, are further authorized to discount with the Credit Union the notes, bills receivables, or acceptances issued to or owned by the Company, and to execute and deliver any and all endorsements or instruments of assignment or transfer which may be necessary or proper in such cases effectually to transfer to the Credit Union the property so pledged, hypothecated, or delivered. The Credit Union will not be in any manner whatsoever responsible for or required to see the application of any of the funds of the company deposited with, withdrawn or borrowed from it, or secured by this discount of notes and other obligations to it as provided above and all such transactions shall be conclusively presumed to be legally binding on the Company and each and every Authorized Person(s) listed in this section of this Resolution.

5. **Responsibility.** The Company resumes full and complete responsibility and holds harmless the Credit Union for any and all payments made or any other actions taken by Credit Union in reliance upon the signatures, including facsimile, digital, and electronic signatures thereof, of any persons identified as a designated Authorized Person(s) on this Resolution or Authorized Signers designated on the Business Account Card(s) delivered by the Company to the Credit Union from time to time irrespective of whether or not the facsimile, digital or electronic signature was unlawful or unauthorized and regardless of by whom or by what means the purported signature or facsimile or digital or electronic signature may have been affixed to the instrument or document if such signature reasonably resembles the specimen or facsimile signature as provided to the Credit Union, or by honoring or for refusing to honor any signatures not provided to the Credit Union, and that the Company agrees to indemnify Credit Union against any and all claims, demands, losses, costs, damages, or expenses suffered or incurred by Credit Union resulting or arising out of such payment or other action.
6. **General.** This Resolution will continue in full force and effect until the Credit Union shall receive (i) a subsequent Resolution presented with supporting documentation, which shall have the effect of canceling, revoking, terminating and/or replacing the previous Resolution; or (ii) notice in writing from a designated Authorized Person to terminate membership with the Credit Union. The Credit Union will be indemnified and held harmless from any losses suffered or liabilities incurred by continuing to act in accordance with this Resolution when notice or subsequent Resolution has not been received by the Credit Union.
7. **Attestation.** The person(s) named below occupy the stated positions, as indicated by their signatures (be it an actual original signature, digital signature or electronic signature), and that the Resolutions contained in this document are recorded on the books of the Company, and that these Resolutions have not been altered in any way.

Signed and delivered to the Credit Union, this _____ day of _____, 20_____.

Sole Proprietorship

By: _____

(Signature)

Print Name of Owner

Limited Liability Company

By: _____

(Signature)

Name of Member/Manager signing on behalf of Company

Partnerships

By: _____
(Signature)

Name of Managing Partner signing on behalf of Company

By: _____

Name of Additional Partner (if required by Partnership Agreement)

By: _____
(Signature)

Name of Additional Partner (if required by Partnership Agreement)

By: _____

Name of Additional Partner (if required by Partnership Agreement)

By: _____
(Signature)

Name of Additional Partner (if required by Partnership Agreement)

By: _____

Name of Additional Partner (if required by Partnership Agreement)

Corporations or Unincorporated Associations (includes Nonprofits)

By: _____ (Seal)
(Signature)

Name of Secretary