

TERMS AND CONDITIONS OF NEW MEMBERSHIP APPLICATION

PLEASE READ CAREFULLY BEFORE AGREEING TO TERMS: I/we the undersigned, apply to PROSPECTORS FEDERAL CREDIT UNION for the account(s) indicated. By agreeing to these terms, I/we are acknowledging and agreeing to the following:

If I am not currently a member, I hereby make application for membership in Prospectors Federal Credit Union. I understand I will be given access to Home & Mobile Banking Services, including but not limited to On-line and Mobile account access, Electronic account transfers, On-line Bill Pay, Remote Deposit and Telephone Banking. I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Truth in Savings Disclosure, the Electronic Services Disclosure, the On-line & Mobile Banking Disclosure and Agreement (receipt of all of which is hereby acknowledged and which is incorporated by this reference. I authorize you to gather whatever credit, checking account and employment information you consider appropriate from time to time. I understand that this will assist, for example, in determining my initial and ongoing eligibility for an account. I authorize you to give information concerning your experience with me to others. If I am in default on a financial obligation to you, federal law gives you the right to apply the balance of shares and dividends in my account(s) (except IRA) at the time of default to satisfy that obligation. Once I am in default, you may exercise this right without further notice to me. I understand and agree that you may retain this Electronic Authorization and any other information you may receive.

Under penalties of perjury, I certify that:

- (1) The tax I.D. 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 withholdings 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 a U.S. resident alien).

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