

Electronic Enrollment Forms

A Financial Institution That Works For People, Not Profit.

Chicago Municipal Employees Credit Union (CMECU) is a not-for-profit, federally insured financial institution chartered in 1926 to provide members with a safe place to save and borrow at favorable rates. The credit union is owned by its members and operated by a professional staff that is overseen by a volunteer board of directors. CMECU has approximately 15,000 members.

CMECU partnered a few years ago with Health Care Association Federal Credit Union, Chicago Police – Commanding Officers and Sergeants Credit Union and Columbia University Chicago to offer more benefits to the employees and their families.

Membership as always is open to all employees — beginning on the date of hiring — of the City of Chicago and its sister agencies, such as the Chicago Housing Authority (CHA), Chicago Park District, Public Building Commission, Chicago Public Schools (CPS), City Colleges of Chicago (CCC), Chicago Police Department (CPD), Chicago Fire Department (CFD), Chicago Public Libraries, Chicago Transit Authority (CTA); Metra; or if you live, work or worship in the Austin/West Garfield Community.

Retirees of the above entities and members and employees of the Municipal Employees' Annuity and Benefit Fund of Chicago, plus the Laborers and Retirement Board, are also eligible to join the credit union, as are family members and domestic partners of any current credit union member.

Recently the State of Illinois – Department of Financial and Professional Regulation, Credit Union Section – approved our request to expand our territory and help more communities by offering our products and services! Our new geographical boundaries are as follows for all who work or live in Cook County (residents, employees, employers and family members):

- ✦ **North Boundary:** Central Street (Evanston, Skokie, Des Plaines, Morton Grove) going west following Central Road
- ✦ **East Boundary:** Lake Michigan, following the Indiana border to Cook County line
- ✦ **South Boundary:** Cook County border (Richton Park)
- ✦ **West Boundary:** Cook County/Will County/Dupage County intersection, then following the Cook County border straight north intersecting with Central Road

If you have a friend, coworker or family member (spouses, children, siblings, parents, grandparents and grandchildren) who is not a member of our credit union, share the expansion and benefits of credit union membership included in your folder or at our website. Help your loved ones to join a financial institution that values people over profits.

To join, complete the attached Member Service form, and submit it to CMECU along with a check or money order for \$35.00, which represents the value of one share (a \$25.00 minimum deposit) plus a one-time \$10.00 processing fee. You also may join CMECU by authorizing Direct Deposit of your paycheck, Social Security, pension or other recurring payments (like Payroll Deductions) to your credit union account. A Direct Deposit / Payroll Deduction authorization form is enclosed for your convenience.

Thank you for your interest in Chicago Municipal Employees Credit Union. We welcome the opportunity to serve you.

To use electronic enrollment forms:

1. Complete all applicable information on the Member Service Form, Payroll Deduction Direct Deposit Authorization Form and Proxy card. This can be done directly on your computer by visiting **www.cmecuonline.org > How to Join > Become a Member > Online Membership Application**. The forms can also be printed and completed by hand in pen by clicking the Enrollment forms.
2. Once the forms are complete, print at least one copy.
3. Submit Member Service form, requests for Payroll Deduction, Proxy card and any required enrollment costs to:
Chicago Municipal Employees Credit Union
18 S. Michigan Avenue, Suite 1000
Chicago, IL 60603
4. Send requests for Direct Deposit to your payroll department.

Please be sure to keep a copy of the enrollment forms for your records.

Chicago Municipal Employees



18 S Michigan Ave., Ste. 1000, Chicago, IL 60603
312-236-2326 • cmecuonline.org

Member Application and Account Modification

APPLY ONLINE: Go to cmecuonline.org and click How to Join > Become a Member

Complete and submit this application to any Chicago Municipal Employees Credit Union branch. New members should include the initial minimum deposit of \$25.00 by check or money order (do not mail cash) and a copy of driver's license or state ID.

SUBMISSION OPTIONS FOR THIS FORM

By Mail or 18 S Michigan Ave., Ste. 1000, Chicago, IL 60603
In Person AWG Office
at any of 6612 W. North Ave., Chicago, Illinois 60707
these branch Chicago Police HQ
locations: 3510 S. Michigan Ave., 1st floor, Chicago, Illinois 60653
Online: Visit cmecuonline.org and click How to Join > Become a Member.

PRIMARY Owner Information New Member Account Modification

Existing Account Number: _____
First Name: _____ Middle: _____
Last Name: _____ Suffix: _____ Female Male
Street Address: _____ Apt/Suite: _____
(No PO Boxes)
City: _____ State: _____ ZIP: _____ Country: _____
 Rent Own Number of years: _____
Mailing Address: _____
(If different from street address)
City: _____ State: _____ ZIP: _____ Country: _____
Date of Birth: ____/____/____ SS#/TIN: _____
Government-issued ID/Driver's License #: _____
Issuing State/Country: _____
Issue Date: _____ Expiration Date: _____
 Driver's License State ID Passport Resident Alien Card
Citizenship (select one):
 U.S. Citizen
 Permanent Resident
 Non-permanent Resident (requires W-8 BEN and TIN)
Home Phone: (____) _____ Work Phone: (____) _____
Cell Phone: (____) _____
Which is your preferred contact phone number? Home Work Cell
EmailAddress: _____
Mother's Maiden Name: _____

Primary Owner Eligibility Information

I am eligible to joint CMECU in one of the following ways:
1) I am an employee a retiree of City of Chicago and sister agencies.
Department: _____
2) I reside work in the Cook County community charter area.
3) I am a family or permanent household member of a current CMECU member. Relationship:
 Spouse Child Grandchild Sibling Parent Grandparent Permanent Household Member
4) I work for Metra or ride to/from the Chicago Loop with Metra.

Primary Owner Employer Information

Employer: _____ Gross Income: _____
Address: _____ Work Phone: _____
Occupation / Job Title: _____ Years Employed: _____

How did you hear about us?

Credit Union Event / Presentation Credit Union Coordinator Word of Mouth
 New Hire Class / Presentation Online / Social Media Other
 Marketing / Advertising
Please specify: _____

JOINT Owner Information Add Update Remove

(Joint owner must be within CMECU's field of membership and must sign the application.)

Existing Account Number: _____
First Name: _____ Middle: _____
Last Name: _____ Suffix: _____ Female Male
Street Address: _____ Apt/Suite: _____
(No PO Boxes)
City: _____ State: _____ ZIP: _____ Country: _____
 Rent Own Number of years: _____
Mailing Address: _____
(If different from street address)
City: _____ State: _____ ZIP: _____ Country: _____
Date of Birth: ____/____/____ SS#/TIN: _____
Government-issued ID/Driver's License #: _____
Issuing State/Country: _____
Issue Date: _____ Expiration Date: _____
 Driver's License State ID Passport Resident Alien Card
Citizenship (select one):
 U.S. Citizen
 Permanent Resident
 Non-permanent Resident (requires W-8 BEN and TIN)
Home Phone: (____) _____ Work Phone: (____) _____
Cell Phone: (____) _____
Which is your preferred contact phone number? Home Work Cell
EmailAddress: _____
Mother's Maiden Name: _____
Relationship to Primary Account Owner: _____

Joint Owner Employer Information

Employer: _____ Gross Income: _____
Address: _____ Work Phone: _____
Occupation / Job Title: _____ Years Employed: _____
Joint on:
 Share Savings Checking Share ID: _____ Share ID: _____
Share ID: _____ Share ID: _____

Attach additional sheet if more than one Joint Owner.

FOR CREDIT UNION USE ONLY

Membership Date	By	Eligibility
<input type="checkbox"/> OFAC	<input type="checkbox"/> Other	
Verification Date	By	
<input type="checkbox"/> Credit Report	<input type="checkbox"/> Check Verification	<input type="checkbox"/> Other
Overdraft Protection Opt-in Completion Date		

PRIMARY Share/Savings Deposit (Required for Membership) Add Modify

\$_____ Funds deposited: \$25.00 minimum

Single Account Joint Account

Additional Share/Savings

Add Modify Remove

\$_____ Funds deposited

Share ID: _____

Single Account Joint Account

CMECU Online Banking

CMECU Online Statement

Checking

Add Modify Remove

\$_____ Funds deposited

Share ID: _____

Basic Single Account Joint Account

Share ID: _____

Universal Single Account Joint Account

Share ID: _____

eChecking Single Account Joint Account

Share ID: _____

To fund above accounts: CMECU Routing #: 271078094

Cash/Check

Transfer from CMECU Account # _____

Transfer funds from other financial institution:
Account Type: _____ Name on Account: _____

Account Number: _____ Bank Routing #: _____

Bank Name: _____ Bank State: _____

Visa® Debit Card

Add Modify Remove

A checking account is required and cardholder(s) must be on the account. Visa Debit Card will access checking and primary share accounts. If opening a share savings account only, an ATM card will be provided.

Primary Owner Joint Both

Overdraft Protection/Courtesy Pay

Add Modify Remove

I would like to open an Overdraft Protection Loan.[†]
(In case of overdraft, transfer funds from these accounts with number 1 being my Overdraft Protection Loan, and numbers 2 (or 2 and 3) my next choice(s) in my order of preference.)

____ Courtesy Pay Opt-in Opt-out

____ Overdraft Protection Loan

____ Primary Share (Savings)[†]

____ Other Jointly Owned Share (Savings)[†] Account # _____

Share ID: _____

[†] Limits up to \$2,000. Must qualify. See Membership and Account Agreement booklet and Addendum for more information regarding the Overdraft Protection Loan. Please see Truth-In-Savings Rate & Fee Schedule for applicable fees.

Additional Accounts

Money Market Account

Certificates of Deposit

Club Accounts

IRAs

Beneficiary for Payable on Death (P.O.D.)

P.O.D. ACCOUNT AGREEMENT: I/We agree with the Credit Union that the person(s) named below is/are designated (a) P.O.D. payee(s). Upon my death (the death of the last survivor of us), all such funds shall be owned and payments shall be made at the request of any surviving P.O.D. payee(s). This form has space for two P.O.D. payees. Additional P.O.D. payee(s) can be designated and attached to the document.

By not designating a specific account for the names listed below, the names will be used for all your Credit Union accounts except for IRAs and Trust Accounts. If the total percentage does not equal 100%, the percentage will be adjusted pro-rata to 100%. If no percentage is selected and more than one P.O.D. payee is indicated, beneficiaries will share equally. This form is incorporated as a part of your Account Agreement with CMECU. Your P.O.D. may not be an owner of the account.

Add Modify Remove

1. Primary Share Additional Share Checking ALL Share ID: _____

P.O.D. Payee's Full Name: _____

Individual Non-Individual

Date of Birth: ____/____/____ SS#/TIN: _____

Street Address: _____ Apt/Suite: _____
(No PO Boxes)

City: _____ State: _____ ZIP: _____ Country: _____

Relationship to Primary Owner: _____ Percentage: _____

Beneficiary for Payable on Death (P.O.D.) cont'd.

Add Modify Remove

2. Primary Share Additional Share Checking ALL Share ID: _____

P.O.D. Payee's Full Name: _____

Individual Non-Individual

Date of Birth: ____/____/____ SS#/TIN: _____

Street Address: _____ Apt/Suite: _____
(No PO Boxes)

City: _____ State: _____ ZIP: _____ Country: _____

Relationship to Primary Owner: _____ Percentage: _____

Attach additional sheet if adding more than two P.O.D. beneficiaries.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AUTHORIZATION

By signing or otherwise authenticating, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Privacy Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure. All of the terms, conditions, form of account ownership, account selection and other information indicated on this document applies to all of the accounts listed unless the credit union is notified in writing of a change. I/We agree that any updates identified herein amend the previously signed Member Services Request(s), and are subject to the terms and conditions of the applicable disclosures noted above.

Privately Insured: By signing below, I/We also understand the following disclosure statement: This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

Statutory Lien

Federal law grants us the right to impress a lien on all funds in any account that you have at the Credit Union if you are in default on a financial obligation with us. We may exercise this right without further notice to you. This lien applies to all accounts, except as prohibited by law, that you have with the Credit Union, including accounts which you hold jointly with another person.

TIN Certification and Backup Withholding Information

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), 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. citizen or other U.S. person (as defined in IRS form W-9 instructions), and (4) I am exempt from FATCA reporting.

Certification Instructions: You must 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. If you are not a U.S. person, cross out item 3 and contact the credit union for instructions (a W-8 BEN form will need to be completed).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

PROXY

The undersigned does hereby constitute and appoint the members of the Board of Directors of CHICAGO MUNICIPAL EMPLOYEES Credit Union, Chicago, Illinois, who are qualified and acting directors at the time this proxy is used, as proxies to vote for the election of directors, all shares of CHICAGO MUNICIPAL EMPLOYEES Credit Union now or hereafter owned or held by the undersigned, as the said directors of a majority of them see fit, at all annual or special meetings of the members of said credit union hereafter held any adjournment thereof, from time to time and year to year, until and unless this proxy is canceled by the member. The undersigned further authorizes the said proxies to designate a person or committee to cast the vote or votes of the undersigned in such manner and for such candidates as the said proxy shall determine, hereby ratifying whatever the said proxies may do in the premises.

X

PRIMARY Owner Signature

Date

X

JOINT Owner Signature

Date

PRIMARY AND JOINT OWNER(S) MUST SIGN. MISSING INFORMATION MAY DELAY PROCESSING.

The Credit Union reserves the right to refuse the form if verbiage has been altered.

Federally insured by NCUA

