

SIGNATURES, CONSENTS AND AGREEMENTS: Each applicant, authorized user or other party signing above, (together herein referred to as "applicant(s)") hereby makes application for the account(s)/services and/or membership as indicated and agrees to conform to the Bylaws, as may be amended, of SC Telco Federal Credit Union ("Credit Union"). I certify that I am within the field of membership of this Credit Union if membership is requested. I/we certify the signature(s) on this card apply to all accounts designated above; and all information provided is true and correct. I also acknowledge that I have received and agree to be bound by any terms and conditions in this card, and in the Accounts & Services of the Credit Union Booklet, Truth-in-Savings Act Rate and Fee Schedule, and any Special Account or other separate Account Service Applications or Agreements as amended from time to time, which are incorporated herein by reference. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s) and service(s) now and in the future. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s), services to others; and that we may provide the reasons should we determine you to be ineligible for any services or to be an authorized person/user to the other applicants. **All present and future deposits to the account(s) designated above secure payment of any account owner's obligations to the Credit Union.**

Further, I agree that the street and email addresses above are publicly available and will be used by the Credit Union and certain third parties to provide notices, disclosures and other communications as explained in the Credit Union's Privacy Policy. The singular includes the plural as applicable herein. This card authorizes the Credit Union to open future sub-accounts and/or services in the names of the owners or Account Title listed above. If any representative capacity is indicated on the reverse side, the Credit Union shall provide all statements, notices and other information only to the person designated as having authority (e.g., a "trustee").

INTERNAL REVENUE CODE AND BANK SECRECY ACT DISCLOSURES: The Internal Revenue Service (IRS) does not require the applicant's consent to any provision of this document other than the certification required to avoid backup withholding on the reverse side of this Card. I understand and agree that the Patriot's Act of 2001 obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time.

TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.

FEDERAL TAXPAYER IDENTIFICATION AND BACKUP WITHHOLDING CERTIFICATION: Under penalties of perjury, each signing party certifies 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, 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.

IMPORTANT INFORMATION ABOUT PROCEDURE[S] 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 you 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.

ACCOUNT OWNERSHIP (APPLICABLE IF JOINT OWNERSHIP IS DESIGNATED ON REVERSE SIDE): The owners intend to and do hereby create a joint tenancy with rights of survivorship; and specifically agree to the terms set forth in the Membership Agreement including but not limited to the Credit Union's rights to pay or transfer any deposits by the order of any owner, to accept a pledge of all sums deposited now or in the future from any owner, and to enforce any legal or contractual lien rights as to any owner's obligations.

ACCOUNT SERVICES: (Select the services requested with regard to the account selected on the reverse side. NOTE: Some services are not available for certain accounts.)

<input type="checkbox"/> ATM/Debit Card*	<input type="checkbox"/> Audio Response*	IF APPROVED: Overdraft Protection will make transfers from the accounts listed below in the order of priority listed. Place a 1 beside the account you would like to give first priority and a 2 beside the account you would like to give second priority. Savings Account _____ Loan Overdraft Protection _____
<input type="checkbox"/> Payroll Deduction/Direct Deposit*	<input type="checkbox"/> Home Banking/Bill Pmt.*	
<input type="checkbox"/> Loan Overdraft Protection*	<input type="checkbox"/> Other: _____	

*A separate application may be required for this service. No protection from a loan account is provided unless approved for an overdraft loan account.

PAYABLE ON DEATH (POD): COMPLETE ONLY IF POD - NOT TO BE USED FOR IRA OR OTHER RETIREMENT PLAN ACCOUNTS.

1. Name: Address:	Relationship: Birth date:	Beneficiary's SSN:
2. Name: Address:	Relationship: Birth date:	Beneficiary's SSN:

This POD Designation Only applies to the Account(s) Listed on the Reverse Side. I/we understand that I/we can individually or jointly withdraw the money in these accounts during my/our lifetime. I understand that these accounts will belong to the named beneficiary(ies), and will not be inherited by my/our heirs, or controlled by will. The provisions set forth in the Membership Agreement with the Credit Union will govern payment.

CREDIT UNION NOTES: The above applicant(s) membership approved:

Date: _____ By: _____ (MEMBERSHIP OFFICER)

Account Opened: In Person By Mail Internet Other: _____

Member/Owner/User Identification Verified via

- Driver's License. Other: _____ (Such as State Issued ID, Passport, Military ID or other proper ID)
- Driver's License. Other: _____ (Such as State Issued ID, Passport, Military ID or other proper ID)
- Driver's License. Other: _____ (Such as State Issued ID, Passport, Military ID or other proper ID)

Membership Eligibility Verified By: _____