

Credit Union Membership Application



Our History...

In The Beginning...

Cross Valley Federal Credit Union was chartered by NCUA in February 1969. Originally chartered as the Wilkes Barre Federal Employees Federal Credit Union and its sponsor was the Data Operations Center of Social Security Administration in Wilkes Barre. Subsequent expansion of the Federal Charter was approved by NCUA to include select employee groups (SEGs) in North-east Pennsylvania.

Finding Solutions Since 1969... Your Community Credit Union

Over The Years...

The Credit Union has grown and prospered over the years, thanks to a dedicated board of directors and the Credit Union members who believe in the credit union philosophy of "People Helping People." In January of 1994, the Credit Union changed its name to the Cross Valley Federal Credit Union and in April of 1994 moved into a new building in the East Mountain Corporate Center in Plains Township.

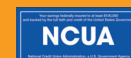
Today...

In 2008 Cross Valley became a community chartered credit union able to provide products and services to anyone who lives, works, worships or attends school in Luzerne, Lackawanna & Wyoming Counties. Cross Valley Federal Credit Union has more than 18,600 members with over \$125 Million in assets and offers members a full range of financial services that will meet the needs of their members both today and in the future.



CROSS VALLEY
FEDERAL CREDIT UNION

"Solutions For Your Financial Life"



Six Convenient Locations to Serve You Better!



CROSS VALLEY
FEDERAL CREDIT UNION
"Solutions For Your Financial Life"

Main Office

640 Baltimore Drive
Wilkes-Barre, PA 18703

Mailing Address:

P.O. Box 597
Wilkes-Barre, PA 18703
Phone: (570) 823-6836
Toll Free: (800) 548-2849
Fax: (570) 208-4592

Forty Fort Branch

1181 Wyoming Avenue
Forty Fort, PA
Phone: (570) 823-6836
Fax: (570) 718-0250

Mountaintop Branch

113 South Main Road,
Mountaintop, PA 18707
Phone: (570) 474-6633
Fax: (570) 403-4030

Social Security Branch

1150 East Mountain Drive
Wilkes-Barre, PA 18703
Fax: (570) 208-4591

P.O. Box 597

Wilkes-Barre, PA 18703
Phone: (570) 823-6836
Toll Free: (800) 548-2849
Fax: (570) 208-4592

Sherman Street Branch

280 North Sherman Street
Wilkes-Barre, PA 18702
Fax: (570) 823-5908

Hazleton Branch

101 Franklin Corporate
Center
147 Airport Road
Hazleton, PA 18201
Phone: (570) 450-6292
Fax: (570) 450-5901

NCUA



www.crossvalleyfcu.org

Membership & Services Application

Applicant Information

First Name	Middle Initial	Last Name		
Street Address	City	State	Zip	Years There
Previous Address (If Not At Present Address For 5 Years)				
Home Phone	Mailing Address (If Different)			
E-Mail Address	Date of Birth	Social Security Number		
Are you a U.S. Citizen?	YES	NO		
Present Employer	Employer Phone			
Employer Address	City	State	Zip	Years There
Driver's License Information: State:		No.:		

Co-Applicant Information

First Name	Middle Initial	Last Name	Relationship To Member	
Street Address	City	State	Zip	Years There
Previous Address (If Not At Present Address For 5 Years)				
Home Phone	Mailing Address (If Different)			
E-Mail Address	Date of Birth			
Are you a U.S. Citizen?	YES	NO		
Present Employer	Employer Phone			
Employer Address	City	State	Zip	Years There
Driver's License Information: State:		No.:		

I/We hereby make application for membership in the Cross Valley Federal Credit Union and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me, and to subscribe for at least one (1) Share. If Life Savings Insurance is carried in connection with my account, I agree, in consideration of the credit union carrying such insurance, that any designation or change of beneficiary made by me shall only be binding upon the credit union if I have filed with the credit union prior to my death, such designation or change of beneficiary, in writing, signed by me, on the form supplied by the credit union, and in the absence of so filing a designation or change in beneficiary, I agree on behalf of myself, my heirs, etc. to indemnify and save harmless the credit union from loss or damage by reason of the payment of the proceeds of such insurance to such person as the credit union records show to be entitled thereto.

Under penalty of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number, (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest of dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. I acknowledge receipt of W-9 instructions, and (3) I am a U.S. person (including a U.S. resident alien). NON-TRANSFERABLE.

JOINT SHARE ACCOUNT AGREEMENT: Cross Valley Federal 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 of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with the 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. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans. 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 theretofore made.

Applicant's Signature	Date	Co-Applicant's Signature	Date
This application approved by the <input type="checkbox"/> Board; <input type="checkbox"/> Executive Committee; or <input type="checkbox"/> Membership Officer:			
Signed	Date		

Do you wish to receive the following services? Please check YES or NO:

- YES NO**
- Share Draft (Checking)
- Overdraft Line of Credit
- VISA Check Card
- Direct Deposit/ Payroll Deduction
- Holiday Club Account
- Vacation Club Account
- General Purpose Account
- eCrossings emails

Pick Your PAL PIN
(Personal Identification Numbers)

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Initial Deposit Information:
I have enclosed an initial savings deposit of \$_____.
I have enclosed \$_____.
for Share Draft (Checking).

Total enclosed: \$_____.

Check Money Order

Official Use Only
Account Number

Please note that if you are under age 18, & applying for a share draft account, a parent or guardian must sign account with you.



CROSS VALLEY
FEDERAL CREDIT UNION
"Solutions For Your Financial Life"

The difference is in the people & the history that has made Cross Valley Federal Credit Union what it is today!

Member Name: _____

Member Account No.: _____

Cross Valley Federal Credit Union is your community credit union, providing affordable financial services to anyone who lives, works, worships or attends school in the Pennsylvania counties of Luzerne, Lackawanna, or Wyoming.

A not-for-profit organization that is owned by its members, and dedicated to helping them find solutions for their financial lives.

This credit union is a full-service financial institution offering an array of *Lending, Savings, eService and Small Business Solutions.*

Opening a share (savings) account automatically makes you eligible to take advantage of our many products and services.

It's simple!
There is no cost to join; however, upon opening your share account you will be asked to make an initial deposit of \$5.00. This is your share in the credit union.

Mission Statement
The Credit Union exists only to serve its members. To achieve this goal, the credit union will adapt to changes in the marketplace and market the Credit Union to employees and families in the existing companies in the Field of Membership (FOM) and in the underserved areas in the charter, but also offer the Credit Union to all consumers through FOM Expansion.

Separate here.