

## **Union Baptist Greenburgh Federal Credit Union**

**31 Manhattan Avenue  
White Plains, NY 10607  
914-948-6917**

### **MEMBER CHURCHES**

Allen AME Church  
White Plains, NY

Bethel Baptist Church  
White Plains, NY

First Baptist Church  
Elmsford, NY

Mt. Lebanon Baptist Church  
Peekskill, NY

Mount Hope Baptist Church  
White Plains, NY

Union Baptist Church  
White Plains, NY

Shiloh Baptist Church  
Tuckahoe, NY

Shiloh Baptist Church  
New Rochelle, NY



### **OFFICE HOURS**

Sunday 10:00 am – 11:00 am

Tuesday 5:00 pm – 7:00 pm

A member of the National Credit Union Administration, an independent agency of the U.S. Government.

Member FDIC

**Union Baptist Church**

## Federal Credit Union

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### Membership Eligibility

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The field of membership of this credit union shall be members of any of affiliate churches and their family members including adopted children, siblings, parents of the member, daughter and son-in-law and grandparents.

UBGFCU offers a Share Savings Account for all ages with a low membership fee of \$5 and a minimum opening deposit of \$5. Your minimum deposit entitles you to use all of the services of UBGFCU. To maintain the account in a active status and avoid an inactive fee a deposit should be made monthly or quarterly in any dollar amount.

Electronic bill pay is especially convenient and easy ways for making deposits to accounts.

**Once you become a member, always a member** – even if you move – as long as you keep at least the minimum balance in your account.

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### Important Information: Members Opening New Deposit or Loan Account

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#### USA Patriot Act

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To help the government fight the funding of terrorism and money laundering activities, Federal laws require 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 (deposit or loan), we will ask for your name, address, date of birth, and other information that will allow us to identify you. In addition, we will ask for valid government issued identification such as a driver's license and may ask for other identifying documents. If your identification does not have your primary address on it we will ask you to supply that information to us in the form of an utility bill, rent/mortgage statement, or bank statement.

**The Following Forms of Valid Identification Are Acceptable for Transactions:**

Driver's License  
Identification Card  
Military ID Card  
Resident Alien Card  
Passport

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#### Definitions

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**Individual:** Upon death, the account passes as part of your estate under your will, trust, or by intestacy. If selected, do not complete the joint ownership section.

**Joint account with Survivorship:** Upon the death of a party having ownership in the account, the deceased party's ownership passes to the surviving party of the account.

**Joint Account without Survivorship:** upon the death of a party having ownership in the account, the deceased party's ownership is considered part of the decedent's estate under the decedent's will, trust, or by intestacy.

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#### Insurance

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The credit union operates under the Federal laws and is supervised by the federal government. Government examiners inspect the books annually. The Supervisory Committee sends letters to members every two years verifying share and loan balances. The law requires surety bonding and substantial reserves to protect funds against operational hazards. Each member's funds are insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUA).

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#### Dividends

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Dividends are paid annually when earnings permits, not to exceed 90% of the total income.

At the end of the accounting period, after all expenses are paid and reserves are met, a dividend is declared. Share accounts must have a minimum balance of \$100 to be eligible for dividends.

# Membership Application

Member Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Physical Address \_\_\_\_\_

\_\_\_\_\_

Phone Numbers: Home \_\_\_\_\_

Cell \_\_\_\_\_ Work \_\_\_\_\_

Email \_\_\_\_\_

I certify that I am a Citizen or Permanent Resident of the US

SSN/TIN \_\_\_\_\_ Birth Date \_\_\_\_\_

Issue By/ID Number \_\_\_\_\_ State \_\_\_\_\_

Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Employer \_\_\_\_\_

Joint Owner Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Physical Address \_\_\_\_\_

\_\_\_\_\_

Phone Numbers: Home \_\_\_\_\_

Cell \_\_\_\_\_ Work \_\_\_\_\_

Email \_\_\_\_\_

I certify that I am a Citizen or Permanent Resident of the US

SSN/TIN \_\_\_\_\_ Birth Date \_\_\_\_\_

Issued By/ID Number \_\_\_\_\_ State \_\_\_\_\_

Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Employer \_\_\_\_\_

## Beneficiaries

Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Number \_\_\_\_\_

Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Number \_\_\_\_\_

## Funding

A \$5 minimum deposit is required plus a \$5 new membership fee. For the account to remain active, a minimum share balance of \$100 is required. Opening deposit can be made by cash or check made payable to Union Baptist Greenburgh Federal Credit Union or "UBGFCU".

Amount of Opening Deposit \$ \_\_\_\_\_

Member Account Number: \_\_\_\_\_

## Membership Application

**\*\*A copy of a government issued ID is required for all account signors.**

Under penalty of perjury, I certify that (1) the tax identification number (social security number) shown on this form is my correct taxpayer identification number and (2) I am not subject to backup withholding because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends or (3) the IRS has notified me that I am no longer subject to backup withholding.

Check this box if you are subject to backup withholding tax.

## Signatures

I hereby make application for membership in and to conform to the bylaws as amended of the Union Baptist Federal Credit Union.

Your accounts at Union Baptist Greenburgh Federal Credit Union are federally insured up to by the National Credit Union Administration (NCUA).

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

Internal use  
OFAC verified by \_\_\_\_\_ Date \_\_\_\_\_