



Membership and Services Application

Go Energy Financial will comply with the requirements of the USA Patriot Act. What this means for new accounts: We will ask the name, physical address, date of birth, and other information that will allow us to identify new account holders. We may also ask to see a valid driver's license or other identifying documents. **Transactions to or from any account(s) may be limited until verification of the identity of all applicable persons is completed. Go Energy Financial conducts a credit inquiry upon receipt of this membership application.**

MEMBER INFORMATION		Member No:	Share ID No: (assigned by Go Energy Financial)		
MEMBER NAME Last	First	Initial	SSN or TIN:	Driver's License (or Other ID) Type: _____ State: _____	
Date of Birth:	Primary Phone:	Work Phone:	Cell Phone:	Number: _____ Issue: _____ Exp: _____	
Physical Address:			City	State – Zip Code:	
Mailing Address (if different):					
Employer:			Employment Date:	Occupation:	
Email Address:		Mother's Maiden Name:	How are you eligible for credit union membership? (employment, family, other)		

JOINT ACCOUNT DESIGNATION

CHECK ONE: Single Account Joint Account (Complete this section and all owners must sign below) **APPLIES TO ALL ACCOUNTS**

JOINT OWNER 1 NAME Last		First	Initial	SSN or TIN:	Driver's License (or Other ID) Type: _____ State: _____	
Date of Birth:	Home Phone:	Work Phone:	Cell Phone:	Number: _____ Issue: _____ Exp: _____		
Physical Address:			City	State – Zip Code:		
Mailing Address (if different):						
Employer:			Employment Date:	Occupation:		
Email Address:		Mother's Maiden Name:				
JOINT OWNER 2 NAME Last		First	Initial	SSN or TIN:	Driver's License (or Other ID) Type: _____ State: _____	
Date of Birth:	Home Phone:	Work Phone:	Cell Phone:	Number: _____ Issue: _____ Exp: _____		
Physical Address:			City	State – Zip Code:		
Mailing Address (if different):						
Employer:			Employment Date:	Occupation:		
Email Address:		Mother's Maiden Name:				

CONSUMER ACCOUNT ACTIVITY

Deposit Sources <input type="checkbox"/> Cash <input type="checkbox"/> Checks <input type="checkbox"/> ACH	ACH/Bill Pay <input type="checkbox"/> Domestic <input type="checkbox"/> International	Wires Domestic <input type="checkbox"/> Incoming <input type="checkbox"/> Outgoing	Wires International <input type="checkbox"/> Incoming <input type="checkbox"/> Outgoing
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AUTHORIZATION AND SIGNATURE

AUTHORIZED SIGNATURES: BY SIGNING BELOW YOU ACKNOWLEDGE AND AGREE TO ALL TERMS, CERTIFICATIONS AND REPRESENTATIONS BY YOU MADE HEREIN AND ON PAGE 2 OF THIS CARD. I/we 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.

Truth-in-Savings /Rate & Fee Schedule Electronic Funds Transfer Disclosure Funds Availability Disclosure Privacy Notice

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

By signing below, under penalties of perjury, I certify that: I certify (1) that the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from back-up withholding under federal laws or a specific FATCA Exempt Payee Code (_____ enter code here from W-9 Instructions), 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).

Member Signature: _____	Date: _____	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. Cross out item 3 above and complete a W-8 BEN if you are NOT a U.S. person. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.
Joint Owner 1 Signature: _____	Date: _____	
Joint Owner 2 Signature: _____	Date: _____	

FOR OFFICIAL USE ONLY		Date Opened:	Opened By:	<input type="checkbox"/> System Maintenance	Credit Report <input type="checkbox"/> YES <input type="checkbox"/> NO
<input checked="" type="checkbox"/> Basic Savings (required)		BSA Rating:	<input type="checkbox"/> Member ID Verified:	<input type="checkbox"/> Joint ID 1 Verified:	<input type="checkbox"/> Joint ID 2 verified:
<input type="checkbox"/> Additional Savings	<input type="checkbox"/> Money Market Account	<input type="checkbox"/> Basic Checking	<input type="checkbox"/> Spark Checking	<input type="checkbox"/> Free Web Account Access	<input type="checkbox"/> Free VISA Debit Card
<input type="checkbox"/> Holiday Club Savings	<input type="checkbox"/> Dividend Checking	<input type="checkbox"/> Student Checking	<input type="checkbox"/> Free Powerline Teller	<input type="checkbox"/> Web Bill Pay	<input type="checkbox"/> ATM Card (no VISA Debit Card)

SIGNATURES, CONSENTS AND AGREEMENTS

Each applicant, authorized user or other party signing this Card (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 Go Energy Financial Credit Union ("Credit Union"). Applicants certify the signature(s) on this card apply to all accounts designated; and all information provided is true and correct. Applicants also acknowledge receipt and agree to be bound by any terms and conditions in this card, and in the Membership Account Agreement, Funds Availability Policy, Electronic Funds Transfer Agreement, Truth-in-Savings 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 on this card secure payment of any account owner's obligations to the Credit Union.**

ACCOUNT OWNERSHIP (APPLICABLE IF JOINT OWNERSHIP IS DESIGNATED ON PAGE 1): 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. This designation applies to all accounts listed above or on any change forms/documents.

CONSENT TO RECEIVE AND RECEIPT OF ELECTRONIC DISCLOSURES: You agree to receive the Membership Account disclosures in electronic format. You can download and/or print the disclosures we provide via e-mail to the address you provided above. In order to view the electronic disclosures, you will need Adobe Acrobat Reader, which can be downloaded for free at www.adobe.com. In the future, we may deliver to you other notices and disclosures related to any of the foregoing services, together with amendments to this agreement and other agreements/disclosures, in an electronic format. Other disclosures may include: periodic account statements, deposit account disclosures, notices regarding changes in account terms and fees, NSF notices, over-the-limit and other fees/charges, notice of an account being below par value, inactive account/dormancy notices and privacy notices. You may request a paper copy of any disclosure or notice by writing to us at Go Energy Financial, 2100 East Exchange Place, #101, Tucker, GA, 30084, or calling 470-514-3000. A fee may apply. You may withdraw your consent to receive future electronic disclosures any time by contacting us. By signing on PAGE 1 of this application, and by accessing the disclosures described electronically, indicates your consent to receive and receipt of these disclosures in an electronic format; and your express representation to the Credit Union that you can access, read, download and/or print the information provided, and that such disclosures are deemed received by you upon our sending the e-mail contemporaneously with your opening of any accounts and/or services governed by these disclosures and agreements.

COMMUNICATIONS CONSENT: If a cell number or text contact (together "contact") is provided above; or if I/we later provide such to the Credit Union via other communications including online banking or social media, I/we consent and agree that the Credit Union may use this contact to provide information to me/us about my/our accounts and services, to reply to any inquiry, or to provide other information via calling; texting or otherwise. This contact may be by dialing the cell phone, auto-dialer, text or robo-text methods. I/we understand that this consent is not required to obtain any loan or services from the Credit Union. I understand that I am not required to provide my consent as a condition of receiving any service from the Credit Union, and that I have the right to revoke consent for any and all contacts provided at any time.

POWERCHEK SERVICE (EMC Cooperative Employees Only)

You may request funds in the form of a POWERCHEK from your share savings account.

When the POWERCHEK is presented to the Credit Union for payment and sufficient funds are available in your share savings account to pay the POWERCHEK, funds will be transferred to pay the check from your share savings account. Funds that are unable to be paid in full from the share savings account will be treated as a POWERCHEK line of credit loan advance. You promise to repay all loan advances. You will pay a finance charge on the unpaid balance if you do not repay the loan from the date of the POWERCHEK advance. The daily periodic rate will be 0.021918%, with a corresponding **Annual Percentage Rate** of 8.00%. Payments are due on the posted date of the POWERCHEK. All payments will first be applied to finance charges owing and then to the unpaid balance. The finance charge begins to accrue on the date an advance is posted to your account. The finance charge is computed at the time a payment or advance is made. For each day since your last payment or advance the unpaid balance in your account is multiplied by the applicable daily periodic rate. The sum of these charges is the finance charge. The unpaid balance on an account each day is the balance after payments and credits have been subtracted and advances and other charges added.

As security for any advances to you or on your behalf, you pledge to the Credit Union all present and future shares you have in any account in the Credit Union which you have an interest. You authorize the Credit Union to take that money and apply it to what you owe if you are in default. You are not giving a security interest in any account that would have adverse tax consequences if pledged as collateral. You also understand and agree that property pledged as collateral for other loans with the Credit Union, now and in the future, also secures POWERCHEK advances. This cross-collateral security interest shall not extend to any amount you owe that is secured by your principal residence or any purchase money security interest for household goods. You will be in default if you fail to make any payment on time, if you break any promise you have made to the Credit Union, if you give false or inaccurate information obtaining a POWERCHEK advance, or if anything happens which the Credit Union reasonably believes endangers your ability to repay what you owe, or if you die. If you are in default, the Credit Union may call any amounts you owe due and payable plus finance charges which shall continue to accrue until the entire amount is paid. You individually and jointly waive presentment, demand, protest or notice and any notice that the Credit Union is demanding payment in full. You agree to pay all reasonable costs of collection including court costs not to exceed 15% of the unpaid principal and interest due as attorney's fees if collected by or through an attorney at law as well as any late charges which might be imposed. The Credit Union may delay enforcing any of its rights without waiving them. If after demanding payment in full, we accept any payment this won't be considered a waiver of forgiveness of any default.

Applicant/Owner Signature X _____ Date _____