

# **Membership Booklet**

## **Account Agreement and Disclosure**



**Belle River Community Credit Union**  
**10636 Gratiot, Casco Township, MI 48064**  
**Phone (586) 727-6855**  
**Fax(586) 727-7460**  
***www.brccu.com***

*Rev. Feb 2010*

**THIS AGREEMENT CONTAINS IMPORTANT MEMBERSHIP INFORMATION, ACCOUNT AGREEMENTS, FUNDS AVAILABILITY DISCLOSURE, TRUTH-IN-SAVINGS DISCLOSURE, ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE, WIRE TRANSFER AGREEMENT AND PRIVACY POLICY AND STATEMENT. PLEASE READ THIS AGREEMENT CAREFULLY AND NOTIFY US IF ANY PARTS ARE UNCLEAR.**

Throughout this Agreement the references to "We", "Us", "Our" and "Credit Union" mean Belle River Community Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services herein. The words "You" and "Your" are also intended to encompass any business entity, however, a separate Business Account Application, Agreement, Resolution or Certification and Signature Card supersedes certain aspects of this Agreement. "Account" means any account or accounts established for You as set forth in this Agreement. If the word account is lower case it means the specific type of account being covered in the involved text. The words "ATM Card" means any ATM card issued to You by Us and duplicates or renewals We may issue. The words "Debit Card" means any Debit Mastercard issued to You by Us and any duplicates or renewals We may issue. Our Audio Response System is hereinafter referred to as 24/7 Audio Teller. For joint accounts, read singular pronouns in the plural.

## **Credit Union Membership**

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### **Membership Eligibility**

To apply for membership with Credit Union You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union's Bylaws and Policies.

Credit Union membership is granted to approved applicants within Credit Union's common bond (field of membership) as outlined in the Credit Union's Charter.

Eligibility also includes spouses of persons who died while within the field of membership and Credit Union employees.

By signing Your application for membership, You acknowledge receipt of a copy of this Agreement.

### **Family Membership**

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Credit Union members in good standing and whose status is currently within the Credit Union's common bond may sponsor immediate family members and possibly other members of Your household for Credit Union membership. Eligible family members may include for instance: father, mother, brother, sister, son, daughter, grandmother, grandfather and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

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## **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 the name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see a driver's license or other identifying documents.