



Membership # \_\_\_\_\_

# CLUB ACCOUNT CARD

## CLUB INFORMATION

|                         |                                 |           |              |
|-------------------------|---------------------------------|-----------|--------------|
| Club Name               | Tax ID (Social Security Number) | Website   | Email        |
| Physical Street Address | City                            | State Zip | Phone # Fax# |

## CLUB ACCOUNT TYPES REQUESTED

|  |
|--|
|  |
|--|

## OFFICER INFORMATION

|   |                |                     |                |       |                 |               |  |
|---|----------------|---------------------|----------------|-------|-----------------|---------------|--|
| 1 | Full Name      | Social Security No. | Identification | State | Expiration Date | Date of Birth | Profession/Job Title                   |
|   | Street Address | City                | State          | Zip   | Home Phone#     | Work Phone #  | Chexsystems verification (CU use only) |
|   | Signature      |                     |                |       |                 |               |  |
| 2 | Full Name      | Social Security No. | Identification | State | Expiration Date | Date of Birth | Profession/Job Title                   |
|   | Street Address | City                | State          | Zip   | Home Phone#     | Work Phone #  | Chexsystems verification (CU use only) |
|   | Signature      |                     |                |       |                 |               |  |
| 3 | Full Name      | Social Security No. | Identification | State | Expiration Date | Date of Birth | Profession/Job Title                   |
|   | Street Address | City                | State          | Zip   | Home Phone#     | Work Phone #  | Chexsystems verification (CU use only) |
|   | Signature      |                     |                |       |                 |               |  |
| 4 | Full Name      | Social Security No. | Identification | State | Expiration Date | Date of Birth | Profession/Job Title                   |
|   | Street Address | City                | State          | Zip   | Home Phone#     | Work Phone #  | Chexsystems verification (CU use only) |
|   | Signature      |                     |                |       |                 |               |  |

## DEBIT/ATM CARD(S)

Debit/ATM Cards are subject to Terms and Condition as outlined in the Denali. A Division of Nuvision Credit Union Electronic Funds Transfer agreement and Disclosure. Debit Cards are issued to accounts having both a checking and savings account. ATM cards are issued to accounts with savings only

Card Requested For:  Primary Owner  Joint Owner

## CHECKING OVERDRAFT PROTECTION

You authorize the Credit Union to cover any overdraft by a transfer of funds from other accounts owned by you to your checking account, in the order indicated below and in accordance with the terms and conditions of the Membership and Account Agreement Disclosure which are incorporated herein by this reference. You will refer to the Schedules of Fees and Charges for applicable fees and transfer limitations.

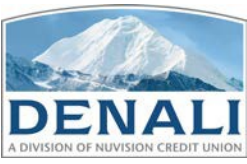
Please transfer funds from the following accounts in the order indicated below (place 1, 2 or 3 next to each account type. If not applicable, write N/A).

Transfer from my Savings - Account Number \_\_\_\_\_

Transfer from my Money Market - Account Number \_\_\_\_\_

Advance from my Line of Credit up to my credit limit, subject to the terms and conditions of that account, such sum(s) as established by Denali. A Division of Nuvision Credit Union from time to time.

Do not provide overdraft protection from any of my accounts.



Membership # \_\_\_\_\_

## CLUB ACCOUNT CARD

**TAX CERTIFICATION - UNDER PENALTIES OF PERJURY, I CERTIFY THAT**

- (1) The number of this form is my correct taxpayer identification number
- (2) I am not subject to backup withholding because (a) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, (b) the Internal Revenue Service has notified me that I am no longer subject to backup withholding, or (c) this account is owned by an entity exempt from backup dividends.
- (3) Check this box  if you are subject to backup withholding and cannot certify the provision of (2) above.
- (4) Check this box  if you are subject to FATCA Reporting
- (5)  If this box is checked, the above 1-4 of the Tax Certification do not apply because (a) I am not a United States person or (b) I am an individual and am neither a citizen nor a resident of the United States. I will complete the IRS form W-BBEN (c) if this is not checked, I am a U.S. (including U.S. resident alien).

1. You promise that everything you have stated in this application is correct. You authorize Denali, A Division of Nuvision Credit Union dba Nuvision Credit Union to check your employment and credit history and to obtain credit reports in connection with your request for membership and/or credit and for any update, renewal or extension of the credit received. You understand that Denali, A Division of Nuvision Credit Union will rely on the information above and in your credit reports. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any changes in your name, address, or employment within a reasonable time thereafter.
2. By signing below you acknowledge receipt of a copy of the Agreements & Disclosures, Rate Schedule, Schedule of Fees & Charges, and Security Agreement, including the Addendum.
3. I understand I will be given access to the ABIL (Automated Telephone Transaction) System.
4. Pursuant to federal law, Denali, A Division of Nuvision Credit Union must verify the identity of any person seeking to open an account or add a joint owner to any existing account and will maintain records of the information used to verify the person's identity.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**CREDIT UNION USE ONLY**

|                    |          |       |                                 |       |       |
|--------------------|----------|-------|---------------------------------|-------|-------|
| ACCOUNT OPENED BY: |          |       | SUPERVISOR/<br>MANAGER APPROVAL |       |       |
| _____              | _____    | _____ | _____                           | _____ | _____ |
| Employee #         | Employee | Date  | Approved by                     | Date  |       |

# DENALI. A DIVISION OF NUVISION CREDIT UNION D/B/A NUVISION CREDIT UNION IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Read the following information carefully before you make your choices below.

**Your Rights.** You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

**Your Choices.** restrict information sharing with companies we own or control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, do not share personal and financial information with your affiliated companies.

Restrict information sharing with other companies we do business with to provide financial products and services: unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, do not share personal and financial information with outside companies you contract with to provide financial products and services.

**Time Sensitive Reply.** You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Print Name: \_\_\_\_\_

Membership Number: \_\_\_\_\_

Signature: \_\_\_\_\_

To exercise your choice do the following:

- Complete, sign and mail to (you may want to make a copy for your records):

Denali. A Division of Nuvision Credit Union  
440 E. 36<sup>th</sup> Avenue  
Anchorage, AK 99503

- Or Fax to 907.222.5825

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[www.denalifcu.org](http://www.denalifcu.org)

800.764.1123 option 3

# FACTS

## WHAT DOES **NUVISION FEDERAL CREDIT UNION d/b/a DENALI. A DIVISION OF NUVISION CREDIT UNION** DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

### How?

All financial companies need to share **member's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **member's** personal information; the reasons Denali. A Division of Nuvision Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does <b>Denali</b> share? | Can you limit this sharing? |
|--|---------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                       | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | Yes                       | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                       | Yes                         |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | No                        | We don't share              |
| <b>For our affiliates' everyday business purposes —</b> information about your creditworthiness  | No                        | We don't share              |
| <b>For nonaffiliates to market to you</b>  | Yes                       | Yes                         |

### To limit our sharing

- Call **800-764.1123 option 3** —our menu will prompt you through your choice(s)
- Visit us online: [www.denalifcu.org](http://www.denalifcu.org)

#### Please note:

If you are a *new member*, we can begin sharing your information **30 days** from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call **800-764.1123 option 3** or go to [www.denalifcu.org](http://www.denalifcu.org)

## Who we are

### Who is providing this notice?

Denali. A Division of Nuvision Credit Union

## What we do

### How does Denali. A Division of Nuvision Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Denali. A Division of Nuvision Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Denali. A Division of Nuvision Credit Union does not share with our affiliates*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Denali. A Division of Nuvision Credit Union does share with non-affiliates so they can market to you.*

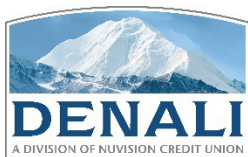
### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include mortgage bankers, securities broker-dealers, and insurance companies and agents.*

## Other important information

California law limits an institution from sharing information for joint marketing unless we have provided you an opportunity to opt-out of this sharing.



## Bounce! Protection Form

### What You Need to Know about Overdrafts and Overdraft Fees (Checking Accounts Only)

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Nuvision Federal Credit Union dba Denali. A Division of Nuvision Credit Union (hereinafter "Credit Union") pays it anyway. We can cover your overdrafts in two ways:

1. We have standard overdraft practices that come with your account. This is our Bounce! Protection program.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices, to learn more, ask us about these plans.

This notice explains our standard overdraft practices (Bounce! Protection program).

### What are the standard overdraft practices (Bounce! Protection Program) that come with my account?

Credit Union **authorizes and pays** overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Credit Union **does not authorize and pay** overdrafts for the following types of transactions unless you ask us to (see below):

- ATM Transactions
- Debit card transactions

Credit Union pays overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we **do not** authorize and pay an overdraft, your transaction will be **declined**.

### What fees will I be charged if Credit Union pays my overdraft?

Under our standard overdraft practices (Bounce! Protection Program):

- We will charge you a fee of **\$30 each time** we pay an overdraft.
- We will limit the number of charges to **four** fees per day

### What if I want Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and send it in, or call 800.764.1123 option 3, or visit [denalifcu.org](http://denalifcu.org).

**YES**, I want Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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**NO**, I do not want Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

\_\_\_\_\_  
Member Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Account Type