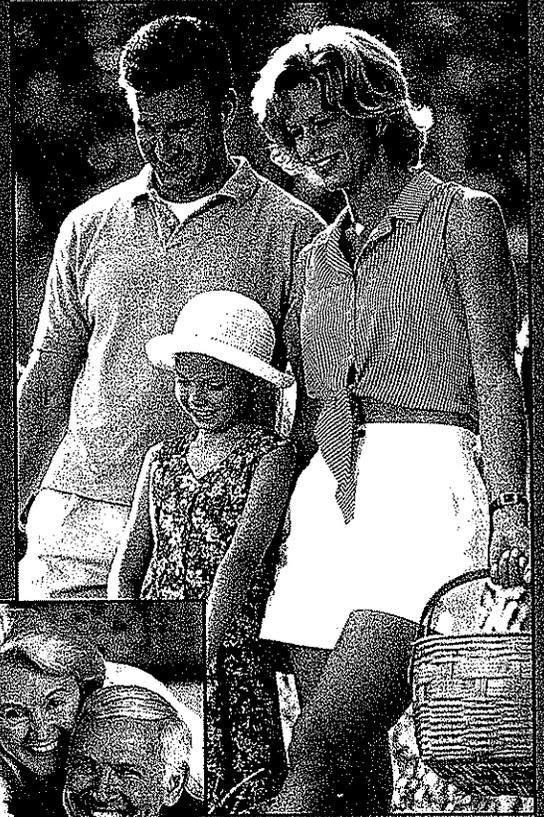




KENTUCKY EMPLOYEES CREDIT UNION

100 Moore Drive  
Frankfort, KY 40601-8295

*You Are Eligible  
For Membership*



KENTUCKY EMPLOYEES CREDIT UNION

## Office Hours

**Lobby**  
Monday - Thursday 8:00 am. - 5:00 pm.  
Friday 8:00 am. - 6:00 pm.  
Saturday 9:00 am. - 1:00 pm.

**Drive-thru**  
Monday - Friday 7:30 am. - 6:00 pm.  
Saturday 9:00 am. - 1:00 pm.

## Credit Union Service Centers

Utilize the Credit Union Service Centers to access your KECU accounts. Make deposits, withdrawals and transfers just as if you were in our main office. For a complete list of service centers, log on to [www.kecu.org](http://www.kecu.org).

## Kentucky Service Centers

4917 B Dixie Highway  
Louisville, Kentucky 40216  
(502)448-1686

2925 Goose Creek Road  
Louisville, Kentucky 40241  
(502)429-0068

## Contact us...

100 Moore Drive  
Frankfort, KY 40601-8295  
502.564.5597  
800.219.5328  
502.564.9739 (Fax)  
[kecu@kecu.org](mailto:kecu@kecu.org)  
[www.kecu.org](http://www.kecu.org)

# KECU

KENTUCKY EMPLOYEES CREDIT UNION



## Savings and Investments

KECU offers a variety of savings and investment options to meet your individual needs. By investing in KECU, you can be assured your money is safe and earning a competitive dividend. All funds in KECU deposit accounts are federally insured up to \$100,000 by the NCUA, a government agency.

### Share Savings Account

Open a KECU Share Savings account with a \$5 deposit and earn dividends on the average daily balance.

### Share Certificates

Earn more when you save with a KECU Share Certificate. Terms are available from 6 months to 48 months with a \$500 minimum deposit.

### Captain Cash Club Account

This savings account is for members age 12 and under. It is an educational program that helps teach your child the value and importance of saving.

### IRA Savings Account

This account offers a great way to save for retirement.

### IRA Certificates

Competitive rates paid with terms from 6 to 60 months and a \$1,000 minimum. Traditional, Roth and Education IRAs available.

### Holiday and Vacation Club

Open a Club Account and save the money you'll need for holiday expenses or a special vacation, while earning dividends.

## Share Draft Checking

With a \$25 minimum deposit, a KECU checking account offers many money-saving benefits such as no monthly service charge and no per check fees. Plus, you can take advantage of our VISA Check Card to make purchases or access your funds at ATMs nationwide. This checking account also offers:

Duplicate checks ATM access  
Direct deposit Online Account Access  
ACH Many check styles

### VISA Check Card

Make purchases wherever VISA is accepted and the funds will be automatically deducted from your Share Draft Account. Also use the card at ATMs to get cash.

## Borrowing Opportunities

With each KECU loan you can be assured you are getting a low rate and fast, confidential service.

### Vehicle Loans

New and Used Cars, Trucks, RVs,  
Motorcycles, Campers and Boats  
Payment Shaver (Lease-like Loan)

### Mortgage Loans

Fixed and Adjustable Rate Mortgage

### Home Equity Line of Credit

### Second Mortgage Fixed Rate

### Personal Loans

Signature Loan Business Travel  
Share Secured Computer  
Home Improvement Vacation  
Open-ended Line of Credit

### VISA Classic Credit Card

Low Fixed Rate  
25 day grace period on purchases  
No annual fee

## Special Services

### ACH

Have your KECU payments or deposit automatically withdrawn from an account with another financial institution. Also, have transfers made from your KECU account to another financial institution.

### ATM Card

Get cash from your KECU accounts anytime at our ATMs and surcharge-free Alliance One ATMs located throughout the nation.

### Carfax - Vehicle History Service

Check out the history of a car you are considering buying.

### Direct Deposit

Deposit your paycheck, retirement check or any regular recurring check automatically.

**Discount Amusement Park Tickets**  
Discount tickets to parks available seasonally.

### MoneyLine Audio Teller

Get information about your KECU accounts 24 hours a day, 7 days a week from the convenience of any touch-tone telephone.

### Payroll Deduction

This is a convenient way to make loan payments or savings deposits. The funds are credited to your accounts on payday.

### WebBranch [www.kecu.org](http://www.kecu.org)

Access your KECU accounts from the convenience of your PC.

### Other Helpful Services:

Money Orders Safe Deposit Boxes  
Notary Service Vehicle Pricing  
Travelers Cheques Online Statements  
Postage Stamps

# Membership Eligibility

You and your immediate family are eligible for membership in Kentucky Employees Credit Union. Family members are defined as: spouses, children, parents, grandchildren, brothers, sisters and grandparents.

KECU is a not-for-profit financial cooperative, owned and operated by members just like you. Earnings are returned to members in the form of dividends on savings and low rates on loans. In a credit union, everyone pools their resources to benefit all members.

# Once a member... Always a member

Once you have joined KECU, you remain a member for life as long as your account remains active, even if you retire, transfer or leave the public sector.

## How To Join

Just give us a call at (502) 564-5597 ext. 401, or (800) 219-5328 ext. 401. Or, for your convenience, complete the application below and mail or bring it to KECU with your initial \$5 deposit to open a savings account.

## Membership Application

- Share/Savings  
  ATM  
  Debit Card  
  Direct Deposit  
  Trust  
  Share Draft/Checking  
  Payroll Deduction  
  Overdraft Protection  
(indicate transfer priority below)
- Share Certificate/Certificate  
  Money Market \_\_\_\_\_

Member/Owner \_\_\_\_\_ Account No. (KECU use only) \_\_\_\_\_

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

Home Phone ( ) \_\_\_\_\_ Home E-mail \_\_\_\_\_ SSN/TIN \_\_\_\_\_

Work Phone ( ) \_\_\_\_\_ Work E-mail \_\_\_\_\_ Driver's Lic. No. \_\_\_\_\_

Birthdate \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_ Eligibility for Membership \_\_\_\_\_

Employment \_\_\_\_\_

### Account Ownership

Individual  
  Joint Account with Survivorship  
  Joint Account without Survivorship

Joint Owner \_\_\_\_\_ Street \_\_\_\_\_

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

SSN/TIN \_\_\_\_\_ Birthdate \_\_\_\_\_

### Account Designations

Payable on Death (POD)/Trust Account  
  All Accounts  
  Designate specific account(s) \_\_\_\_\_

Beneficiary/POD Payee \_\_\_\_\_ Street \_\_\_\_\_

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

Beneficiary/POD Payee \_\_\_\_\_ Street \_\_\_\_\_

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

Agency  
 Print Name of Agent \_\_\_\_\_ Signature \_\_\_\_\_ (date) \_\_\_\_\_

All Accounts  
  Designate specific account(s) \_\_\_\_\_

UTMA (as custodian for \_\_\_\_\_ (minor) under the Uniform Transfers to Minors Act)  
 Minor's TIN/SSN \_\_\_\_\_

Other \_\_\_\_\_  
  See Account Authorization Card

### TIN Certification and Backup Withholding Information

By signing below, I certify, in accordance with the IRS W-9 instructions provided by the Credit Union and under penalties of perjury, that the Social Security number (SSN)/Taxpayer identification number (TIN) shown is my/the correct identification number and that I am NOT, unless designated below, 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 dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding.

- I am subject to backup withholding  
  Exempt  
  I am not a United States citizen or resident (complete W-8 or W-8 BEN form)

### Authorization

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature \_\_\_\_\_ Date \_\_\_\_\_ Joint Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_