

## Membership Agreement

**Credit Union/Association:** The financing of this loan is provided by Financial Institution Lending Options, LLC (FILO). FILO may sell and transfer the servicing of your loan to a Credit Union that has a business relationship with FILO and for which you are eligible for membership. By signing this Agreement you agree and apply for membership in the purchasing Credit Union and any applicable charitable Association that may be required for membership.

I understand the purchasing Credit Union will provide me the bylaws and amendments of the purchasing Credit Union and any restrictions or limitations imposed by applicable law. I will receive disclosures from the purchasing Credit Union regarding your loan and member accounts regarding the loan and member accounts on terms, conditions, rates, fees and other important information. I authorize the purchasing credit union to check my account, credit, employment history and to obtain a credit report now or in the future.

I further understand that payment of any withdrawal shall be subject to bylaws and amendments thereto of the purchasing Credit Union and any restrictions or limitations imposed by applicable law. Furthermore, the purchasing Credit Union may, subject to applicable law, apply amounts now or hereafter credited to such account to the payment of any indebtedness which I now have or may have to the purchasing Credit Union.

I further understand that I will have a share account required for membership in purchasing Credit Union and that moneys deposited in this account earn dividends as determined by policy of the board of directors of the purchasing Credit Union. This account is non-transferable.

**Taxpayer identification & Certification:** 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 your name, physical street address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

Under penalties of perjury I certify that: (1) The number shown on my credit application is my correct social security number, (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest 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).

**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 of underreporting interest or dividends on your tax return. (Also see Signing the Certification under Specific Instruction on Form W-9).

**I hereby make application for membership of the purchasing Credit Union effective as of the date listed on the retail contract/loan agreement and agree to conform to these bylaws and terms & conditions, and any amendments thereto, of the purchasing Credit Union and applicable Association that may be required as described above.**

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

SIGNATURE \_\_\_\_\_

MEMBER NAME \_\_\_\_\_  
(First) (Middle Initial) (Last Name)