General Section:

This is a disclosure to the credit union member advising of the benefits, rights and conditions pursuant to maintaining a Share Account at Greece Community Federal Credit Union.

Definition:

A Share Account at Greece Community Federal Credit Union constitutes a deposit for savings plus ownership in the credit union organization. Any eligible person opening a Share Account automatically becomes a member in this organization.

Shares:

Credit union shares are defined as full \$5.00 units of savings. It is necessary that a member maintain at least one \$5.00 share to be entitled to the right of credit union membership.

Dividends:

Dividends are paid and compounded quarterly. A statement of account will be issued for each Share Account at the end of each calendar quarter.

Default:

The Credit Union reserves the right of set-off on all loan defaults.

Earnings:

Dividends are earned on a day-of-deposit day-of-withdrawal basis on all open accounts.

Withdrawals:

The credit union usually allows regular Share Account funds to be withdrawn at any time without previous notice, but reserves the right to demand 60 days notice of withdrawal. A requirement demanding advance notice of withdrawal would be a decision of the credit union or its officers, and said notice would be in the best interest of the credit union and its members.

Safety:

All regular Share Account funds are insured to at least \$250,000 by NCUA, (National Credit Union Administration), a U.S. Government Agency and backed by the full faith and credit of the United States Government. This Share Account is not transferable pursuant to Regulation D of the Federal Reserve Board.

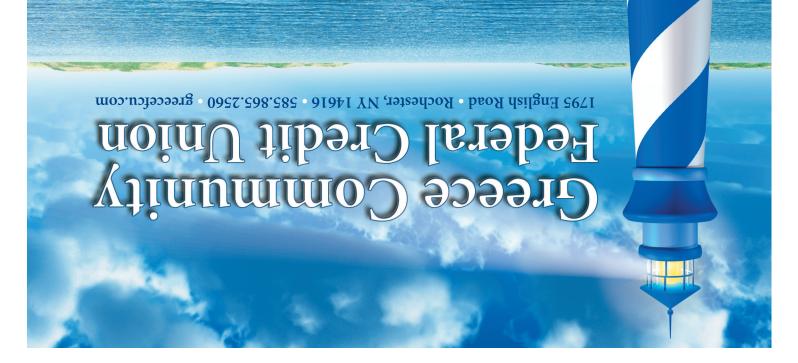


APPLICATION FOR MEMBERSHIP - Greece Community Federal Credit Union

ALL sections (1 thru 4) on BOTH sides must be completed and signed in order to process this application. (Please print)

| ELIGIBILITY: I am eligible to become a member of Greece Community Federal Credit Union because: | 2 APPLICANT INFOR | |
|--|---------------------------------------|---|
| □ I live in Greece. | | |
| I worship in Greece | Address | |
| Attend or work at a school in Greece | | |
| Work or own a business in Greece. | Home Phone | |
| Employer name | Employer | |
| Address | Occupation or Dept | |
| | Business Phone | |
| My relative is a member of Greece Community Federal Credit Union. | | S or Tax ID# |
| His/Her Name | By signing here and on the reverse s | ide, I/we hereby make application for membership in |
| Account # | Federal Credit Union. I/we also agree | and any amendments thereof in the Greece Community to the terms and conditions of any account that I/we e future and agree that the credit union may change e to time. |
| | Signature | Date |
| Greece Community Federal Credit Union Account No. | | |
| Application approved by: 🗅 Board 🗅 Membership Officer | Signature | Date |

Reverse side must be completed



Membership Application & Share Account Disclosure Statement

3 CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

Instruction to Signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee underreporting and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in clause 2 of whichever certification you sign below.

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

Signature

Date ___

CERTIFICATION IF AWAITING NUMBER

Under penalties of perjury, I certify (1) that a taxpayer identification number has not been issued to me, and that I mailed or delivered an application to receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office (or I intend to mail or deliver an application in the near future), and (2) that I am not subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the credit union is required to withhold 31 percent of all reportable payments thereafter made to me until I provide a number.

| Signature | | Date _ |
|-----------|--|--------|
| | iding the way to a ECURE financial future | |
| Greece | Community | |

JOINT SHARE ACCOUNT AGREEMENT *NOT TRANSFERABLE

The Greece Community Federal Credit Union is hereby authorized to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time.

Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transactions theretofore made.

| | Joint Account No. | · | Date | |
|----|--------------------------|--|------------------------------|--|
| | Joint Owner (each mu | st sign) | | |
| ct | Date of Birth | S.S. or Tax ID.# | | |
| | Type of ID. & ID.# | | | |
| | Joint Owner (each mu | st sign) | | |
| | | S.S. or Tax ID.# | | |
| | Type of ID. & ID.# | | | |
| _ | Joint Owner (each mu | st sign) | | |
| | Date of Birth | S.S. or Tax ID.# | | |
| | Type of ID. & ID.# | | | |
| | Consent of Spouse (to be | completed in some states if joint owner is | other than spouse or member) | |
| | Approved and consent | ed to | Date | |

Approved and consented to ______ (Signature of Spouse as defined in 12 CFR Part 204)