

## **1. Agreement to Terms and Conditions**

By clicking on "E-Sign", I acknowledge and agree that: (1) that the information provided here is true and correct to the best of my knowledge; (2) that I am obtaining a Bethpage Federal Credit Union membership; (3) that I have received the disclosures and agreements, including the Consumer Member Account Agreement, Consumer Member Privacy Notice and Fee Schedule, applicable to this/these account(s); (4) that I agree to be bound by all the terms and conditions applicable to this/these account(s) and related services, including as each may be amended from time to time; (5) that this/these account(s) is/are opened pursuant to and governed by the provisions of the New York Uniform Transfers to Minors Act (New York Estates, Powers and Trusts Law, Section 7-6.1 et seq.); (6) that I authorize Bethpage Federal Credit Union to verify any information provided on this application, to inquire of references and other account relationships, and to obtain business and consumer reports from credit reporting agencies on me. I further acknowledge and agree that if I choose to have access to online banking and remote services I will have simultaneous access to my personal accounts and this/these fiduciary account(s) on which I am an authorized signer, and Bethpage Federal Credit Union shall have no liability for any transactions resulting in the commingling of funds between my personal accounts and this/these fiduciary account(s).

## **2. Certification of Tax Identification Number (Substitute IRS Form W-9)**

**Under penalty of perjury, each person signing this certification by clicking on "E-Sign" certifies that:**

**Taxpayer Identification Number.** The number shown on this form is my correct taxpayer identification number.

**Backup Withholding.** I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

**IMPORTANT:** If you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return, do NOT complete this online application, which will result in a false certification. If this applies to you, please call us at 800-628-7070 to submit your application.

**U.S. Person.** I am a U.S. citizen or other U.S. person (including a U.S. resident alien).

**FATCA.** Not applicable; Bethpage Federal Credit Union is not a foreign financial institution.

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