

1. Agreement to Terms and Conditions

By clicking on “E-Sign”, I acknowledge and agree that: (1) the information provided here is true and correct to the best of my knowledge; (2) I am applying for a Bethpage Federal Credit Union (“Bethpage”) membership; (3) I have received Bethpage’s Consumer Member Account Agreement, Bethpage’s Fee Schedule and Bethpage’s Consumer Member Privacy Notice applicable to my account(s); (4) I agree to be bound by all the terms and conditions applicable to my account(s) and related services, including as each may be amended from time to time; (5) I authorize Bethpage 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; (6) I authorize Bethpage to check my credit and employment history; (7) Bethpage may obtain a credit report on me and if the application is approved, Bethpage may also obtain additional consumer reports for all legitimate purposes in connection with updating, renewing, modifying, taking collection action on my account(s) and to evaluate me for other Bethpage products and/or services; (8) I agree that Bethpage may report information about my account(s) to credit bureaus and/or check verification systems and to answer questions or requests from others seeking credit experience about my account(s); and (9) I am not a foreign (non-US) government official or political officeholder, nor am I a close associate or family member of a foreign government official or political officeholder.

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.