

Navy Federal®
Membership Application (for applicants 18 and over)

This form is NOT to be used to change member or account information.

Apply online!
 Go to navyfederal.org and click
Become a Member.

A. Your Information						
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> I do not wish to disclose.	Name: First	MI	Last	Suffix	Social Security No. (SSN) or ITIN	Date of Birth (MM/DD/YY)

B. Membership Eligibility	
<input type="checkbox"/> Military <input type="checkbox"/> Civilian <input type="checkbox"/> Contractor <input type="checkbox"/> NFCU Employee <input type="checkbox"/> Association/Community/Company	<input type="checkbox"/> Family/Household Sponsor's Access No. _____ Applicant's Relationship to Sponsor: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Sibling <input type="checkbox"/> Grandchild <input type="checkbox"/> Grandparent <input type="checkbox"/> Household

C. Affiliation (If none, use sponsor's affiliation.)	
<input type="checkbox"/> Navy <input type="checkbox"/> Marine Corps <input type="checkbox"/> Army <input type="checkbox"/> Air Force <input type="checkbox"/> Coast Guard <input type="checkbox"/> Non-Military DoD	<input type="checkbox"/> Navy Federal Employee <input type="checkbox"/> Family/Household

D. Employment Status			
<input type="checkbox"/> Active Duty <input type="checkbox"/> Recruit <input type="checkbox"/> Reservist <input type="checkbox"/> National Guard	If Applicable: Pay Grade	Re-enlistment/EAOS Date	
<input type="checkbox"/> Active DoD/U.S. Government Civilian Employee <input type="checkbox"/> Employed Outside of the Government <input type="checkbox"/> Retired, Receiving Annuity <input type="checkbox"/> Retired, Still Employed <input type="checkbox"/> Military Academy <input type="checkbox"/> Officer Candidate <input type="checkbox"/> ROTC <input type="checkbox"/> Non-Wage Earner <input type="checkbox"/> Student <input type="checkbox"/> DoD Contractor			

E. Contact Information				
Current Home Address: Street	City	State	Zip Code	No. of Years at Residence
<small>Cannot Be a Post Office Box</small>				
Mailing Address: Street	City	State	Zip Code	
<small>If Different From Above Address</small>				
Driver's License, Government ID, or State ID	Issue Date (MM/DD/YY)	Exp. Date (MM/DD/YY)		
ID No.	State			
Email Address	Cell Phone No.*	Home Phone or Other Contact No.		

*If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.

F. Employment Information			
Employer's Name	Job Title	Type of Business	No. of Years With Employer
Employer's Address: Street	City	State	Zip Code
		Office Phone	Other Source(s) of Income**

**Stocks, Alimony, Pension, etc.

G. How Did You Hear About Navy Federal?	
<input type="checkbox"/> Website <input type="checkbox"/> Newspaper/Magazine <input type="checkbox"/> Coworker/Friend <input type="checkbox"/> Family Member <input type="checkbox"/> Employer <input type="checkbox"/> Other	Promo Code: _____

H. Products and Services (You will receive the products and services checked unless you indicate otherwise.)	
<input checked="" type="checkbox"/> Savings/Membership Account (Required) <input checked="" type="checkbox"/> Checking Account with Navy Federal Debit Card <small>If you do not select a type, an Everyday Checking account will be opened automatically.</small> <input type="checkbox"/> Active Duty Checking® <input type="checkbox"/> e-Checking <input type="checkbox"/> Campus Checking <input type="checkbox"/> Everyday Checking <input type="checkbox"/> Flagship Checking <input type="checkbox"/> I do not want a Navy Federal checking account.	<input checked="" type="checkbox"/> Navy Federal Online® Account Access <input type="checkbox"/> I do not want Navy Federal Online Account Access.

Please see reverse to complete Joint Owner information, for important disclosures, and for required signature(s). —————▶

▶ **To set up Direct Deposit, complete the form below, detach, and provide to your employer.**



© 2016 Navy Federal NFCU 97 (3-16)

Navy Federal Credit Union® Direct Deposit of Net Pay Enrollment

Name: First	MI	Last	Suffix
Current Home Address: Street	City	State	Zip Code
I hereby authorize the company named below to initiate Direct Deposits to the account indicated.			
Company name:			

Account Information			
Navy Federal Credit Union	Account No. 1 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$
2560-7497-4	Account No. 2 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$

This authorization is to remain in effect until the payment office has received written notification from me to terminate the Direct Deposit.

Signature	Date (MM/DD/YY)
-----------	-----------------

© 2013 Navy Federal NFCU 97DD (2-13)

Photocopy as Needed

I. Joint Owner Information Current members only need to fill in Access Number and complete the signature area								
<input type="checkbox"/> Mr.	<input type="checkbox"/> Ms.	Joint Owner Access No.	Name: First		MI	Last	Suffix	Social Security No. (SSN) or ITIN
<input type="checkbox"/> Mrs.	<input type="checkbox"/> Miss							
<input type="checkbox"/> I do not wish to disclose.								
Current Home Address: Street			City	State	Zip Code	Date of Birth (MM/DD/YY)		
Mailing Address: Street			City	State	Zip Code	No. of Years at Residence		
Driver's License, Government ID, or State ID			Issue Date (MM/DD/YY)		Exp. Date (MM/DD/YY)			
ID No.		State		Cell Phone No.*			Home Phone or Other Contact No.	
Email Address								

*If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.

J. Joint Owner Employment Information						
Employer's Name		Job Title		Type of Business		No. of Years With Employer
Employer's Address: Street		City	State	Zip Code	Office Phone	Other Source(s) of Income**

**Stocks, alimony, pension, etc.

K. Account Opening Disclosures and Agreement and Survivorship Designation

Account Disclosures: I/We acknowledge that membership at Navy Federal comes with certain ongoing responsibilities. By signing this document, I/we acknowledge receipt of and agree to all terms and conditions in the Important Disclosure booklet and all other disclosed terms and conditions of all accounts and services that I/we may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws.

Consumer Reports: I/We authorize Navy Federal to obtain a consumer credit report to evaluate my/our creditworthiness so that I/we may be considered for other Navy Federal products and services. I/We also authorize Navy Federal to obtain consumer reports for the purposes of evaluating this membership application and reviewing any Navy Federal accounts I/we open. I/We understand these reports may be used in decisions to deny account applications, close accounts, and/or restrict accounts or services.

Escheatment: I/We acknowledge that my/our property may be transferred to the appropriate state (i.e., "escheated") if there has been no activity on any of my/our accounts within the time period specified by state law.

Identification: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners and authorized signers. *What this means for you:* When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification of your identity or documentation related to your eligibility.

Statutory Lien: I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

Security Interest: I/We acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing loans does not apply to any loan(s) on my/our primary residence.

Contractual Lien: I/We authorize Navy Federal to transfer funds from any accounts in which I/we have an ownership interest to correct a negative or overdrawn amount on any account on which my/our name(s) appear(s). My/Our authorization applies to all funds I/we voluntarily deposit into Navy Federal accounts, including Social Security funds, as permitted by law.

A qualifying Military Direct Deposit of Net Pay must post to your Active Duty Checking account within 90 days of account opening. If the Military Direct Deposit stops for more than 90 days, the account converts to an EveryDay Checking account.

Campus Checking accounts convert to e-Checking accounts on the member's 25th birthday. When this occurs, the terms of the e-Checking account will apply. You will be notified of this change. Please see Navy Federal's current *Schedule of Fees and Charges* for important account information.

<input type="checkbox"/> Joint Account—With Survivorship (On the death of an account owner, the deceased's shares pass to the surviving owner.)
<input type="checkbox"/> Joint Account—No Survivorship (On the death of an account owner, the deceased's shares pass to the estate.)

The survivorship designation on my membership/savings account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account in writing. If a survivorship option has not been indicated here, my accounts will be designated as Joint with Survivorship.

Tax Certification (This certification does not apply if I have checked the box below my signature in Section L.)
Under penalties of perjury, I certify that (1) the SSN/ITIN provided on this form is correct, (2) I am not subject to backup withholding, and (3) I am a U.S. citizen or U.S. resident alien.

L. Required Signatures

By signing, I/we acknowledge that I/we have read and agree to the information/disclosure 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 of Applicant (required)	Date (MM/DD/YY)
▶	

By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

Signature of Joint Owner (if applicable)	Date (MM/DD/YY)
▶	

By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

Account Funding—A \$5.00 deposit is required to establish membership.

Submission Options

▶ **Fax:** 703.206.4600

▶ **Mail:** PO Box 3000, Merrifield, VA 22119-3000

▶ **Online:** Visit navyfederal.org; select "Join Now" to establish and fund accounts.

▶ **Branch:** Visit navyfederal.org/branches-atms/index.php to locate a branch office.

For Office Use Only	Employee No.	SOB Code	Access No.