

MEMBER IDENTITY INFORMATION & VERIFICATION CARD

LYNN TEACHERS' CREDIT UNION
90 Commercial Street
Lynn, MA 01902
781-477-7315
or 781-477-7220 ext 7315
Fax: 339-883-1409

Important Information About Procedures for Opening a new Account

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 to you: When you open an account, we ask 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.

Member Identity Information

Member/Owner _____ Member No. _____ Date of Birth _____
Mailing Address _____ City/State/Zip _____
 Residence _____ Physical Address _____
 Business _____ (if different than address given above) _____
Occupation (for individual) _____ Employer _____
Nature of Business (for business) _____
Telephone Number _____

Government Issued Identification Number

SSN/EIN _____
If you do not have a SSN/EIN you must provide AT LEAST ONE of the following:
 Individual Taxpayer Identification Number _____ Alien Identification Number _____
 Passport Number _____ Country _____
 Other Government Issued Document No. _____ Country _____
(with photograph or similar safeguard)
Describe Document: _____

Notary Information

Complete if required by your credit union:

I certify that the information provided above is my true and correct identity information.

Signed _____

State of _____ County of _____

City, Town, Village of _____

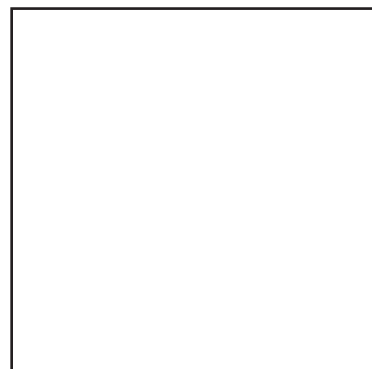
This person named heron personally came before me and signed above on this, the _____ day of _____, 20____.

My Commission expires on _____, 20____.

Notary Signature _____

Printed Name _____

For Notary Seal
(or, use this area if credit union requires a thumb print identification)



FOR CREDIT UNION USE ONLY:

Documentary Verification

Individuals

- Driver's License No. _____ State _____ Issue Date _____ Exp. Date _____
- Student ID No. _____ School _____
- Passport No. _____ Date _____ Country _____ Exp. Date _____
- Employee ID No. _____ Employer _____
- Other Document No. _____ Describe Document _____
Issuing Authority _____ Issue Date _____ Exp. Date _____

Businesses and Other Organizations

- Certified Articles of Incorporation Dated _____ State _____
- Partnership Agreement Dated _____ Names of Partners _____
- Business License No. _____ Date _____ Issuing Authority _____ Exp. Date _____
- Trust Instrument Dated _____ Name of Grantor(s) _____
- Other documents showing existing of entity (describe) _____
- Financial Statement of Business (describe business) _____

Non-Documentary Verification

- Third Party Verification (credit bureaus, public data bases) Source _____
- Obtained References from Other Financial institutions Name _____
- Contacted member by: Phone Mail E-mail
- Other Sources _____

Discrepancy Documentation

State any discrepancy in the identity information provided above discovered through the identity verification process and the resolution of the discrepancy. _____

Staff Completion Documentation

- Verification Completion Date _____ By _____
- Government List(s) Checked: Treasury CIP List OFAC Other
- List Verification Completion Date _____ By _____

Credit Union Tips

1. Members seeking to open a new account must have their identity verified. An account is a formal banking or business relationship established to provide services, dealing or financial transactions.
 - Examples of products or services that constitutes an account are as follows:
 - Opening share, saving, certificate, IRA, or other asset accounts
 - Opening a credit account or other extensions of credit
 - Safety Deposit boxes or other safekeeping services
 - An account does NOT include:
 - Check cashing
 - Wire transfer
 - Check or money order sales
2. If a member does not have a residential or business street address collect the APO (Army Post Office) or FPO (Fleet Post Office) or street address of next of kin or other contact.
3. If a foreign business does not have a TIN, you must obtain an alternative government issued document certifying the existence of the business or enterprise
4. If a member does not have a TIN but has applied for a TIN, you may open the account by confirming the application was filed and gets the TIN within a reasonable time after the account is opened.
5. When the identity of a business or organization cannot be verified your credit union's Customer Identity program must contain procedures for obtaining and verifying identity information of individuals with authority or control over the account, including signatories.
6. Credit Unions must determine whether the member appears on any list to known or suspected terrorists or terrorist organizations. The lists are issued by a federal government agency and designated by the Treasury Department as a list subject to CIP comparison requirements.