



Membership Application and Agreement for Living Trust Accounts

The funds in the Trust are controlled by the Trust Agreement entitled _____

executed on _____ by _____ Trustor(s).

Trustee Information - (All Trustees must be listed.)

Form for Trustee Information (left side) including fields for Name, Home Address, City, State, Zip, Date of Birth, Driver's License No., Mother's Maiden Name, Home Phone, and Business Phone.

Form for Trustee Information (right side) including fields for Name, Home Address, City, State, Zip, Date of Birth, Driver's License No., Mother's Maiden Name, Home Phone, and Business Phone.

Enter how Trustees are authorized to act: [] Alone [] Together

This Trust is: [] Revocable [] Irrevocable

Trustor Information - (Only complete if different from Trustee.)

Form for Trustor Information (left side) including fields for Name, Home Address, City, State, Zip, Home Phone, and Business Phone.

Form for Trustor Information (right side) including fields for Name, Home Address, City, State, Zip, Home Phone, and Business Phone.

Taxpayer Identification Number

Taxpayer Identification Number for Trust _____

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (2) 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, and (3) I am a U.S. person (including a U.S. resident alien).

Instructions: Cross out item 2 above 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. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Authorizations & Signatures.

The undersigned understand and agree that this Agreement shall govern the accounts established at the point of membership, or at a later time under this Agreement and shall be governed by the Terms of the Account Agreement and Electronic Services Disclosure, receipt of which is hereby acknowledged. The undersigned authorize the Credit Union to open other accounts in the name of the Trust under this Agreement per Trustee's in person or telephone request. The undersigned understand and agree that except as otherwise provided in this Agreement, any Trustee may open additional accounts under this Agreement in the name of the Trust and the Credit Union is not required to obtain the other Trustee(s) consent or notify the other Trustee(s). In the event any account opened under this Agreement is later closed, this Agreement shall continue in full force and effect as to all other accounts that remain open under this Agreement.

By signing below, the undersigned authorize the Credit Union to obtain, credit reports about the undersigned's & the Trusts' credit history and previous bank account information from others to determine the Trust's initial account eligibility for an ATM or VISA Debit Card. The undersigned authorize the Credit Union to give information concerning the Credit Union's experience with the undersigned and the Trust to others. The undersigned understand and agree the Credit Union may retain this application and any other information the Credit Union receives and that the undersigned waive their right to confidentiality of their records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV.

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 for Me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying documents.

Any Trustee may pledge all or any part of the shares in the accounts governed by this Agreement as collateral security for any Credit Union indebtedness.

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

[X] _____
Trustee Signature

Date

[X] _____
Trustee Signature

Date

CONTINUED ON REVERSE

CREDIT UNION USE ONLY

Form for Credit Union Use Only including fields for Staff Initial, Date, Chexsystems, Joint, Retail Int. [] Yes [] No, Record [] Yes [] No, and Flag I.D. [] Pass [] Fail.

The Credit Union has not received a copy of the Trust Agreement and shall, in no event, be liable for its contents.

1. This Membership Application and Agreement (Agreement) bearing the Account Number shown on the reverse, provides for additional terms and conditions applicable to a Trust account where the relationships are established other than by a deposit agreement. The terms and conditions of the Credit Union's Truth-in-Savings Disclosure and, if applicable, the Electronic Services Disclosure are incorporated herein and made a part hereof except to the extent this Agreement is controlling. The Credit Union is not obligated to act except upon the instructions of the undersigned Trustee(s) or their duly appointed successor(s).
2. The Trustor(s) (Revocable or Irrevocable Trust) or Beneficiaries (Irrevocable Trust) is/are members of the Credit Union.
3. Has the use of a Power of Attorney been authorized by the Trust Governing Document? Yes No
4. List the name(s) of **all** successor Trustees in the order in which they are to serve and specify which, if any, are to serve as co-Trustees:

5. List the name(s) and relationship to the Trustor(s) of all beneficiaries of the Trust:

6. Any subsequent accounts opened at the Credit Union under this Agreement and membership number will be opened in the name of the Trust and will be governed by this Agreement and the terms and conditions contained herein, unless otherwise specified.
7. If there is a change in the terms of the Trust affecting this Account, the Trustee(s) agree to execute a new Agreement for accounts in the name of the Trust and the change shall not be effective until the Credit Union has received the new Agreement and has had a reasonable opportunity to act on it.
8. The Trustees declare that the named Trustees may alone or together as indicated on the front of this form, without limitation, transact business in this account, withdraw and deposit funds, open or close accounts or borrow or pledge share account funds and the actions of that (those) Trustee(s) shall be binding on all Trustees. Funds shall only be released to the undersigned Trustee(s), acting alone or in concert, or to a duly appointed successor Trustee(s) upon the death, resignation or incompetence of the undersigned as applicable; which payments shall be valid and discharge the Credit Union from any liability. The Credit Union may require that any and all disbursements of funds be made payable to all named Trustees or that all named Trustees must authorize a transaction or conduct business in an account.
9. Death, resignation or incompetence of all below signed Trustee(s) shall not revoke our authority under this Agreement until we have written notice of the fact of the death, resignation or incompetence and have reasonable opportunity to act on it. The Trustee(s) shall notify us if any Trustee dies, or becomes incapacitated, or resigns.
10. If there is a temporary or permanent vacancy in the office of a co-Trustee, the Credit Union may conduct transactions with the remaining Trustee(s) as if the only Trustee(s).
11. The Trustor(s)/Trustee(s) hereby agree(s) for all themselves and all beneficiaries for the life of the trust account and the statutory life of any cause of action involving any account to indemnify and hold harmless the Credit Union from any and all claims, suits, actions, damages, judgements, costs, charges, and expenses, including court costs and attorney's fees, against any and all liability, loss and damage of any nature whatsoever that the Credit Union shall or may sustain resulting from the establishment, maintenance and transaction of any business on any Trust account at this Credit Union. The Trustor(s)/Trustee(s) agree(s) to pay any necessary expenses, attorney's fees or costs incurred in the enforcement of this hold harmless and indemnify provision.
12. The Credit Union shall have discretion in how it determines the identity of any person claiming to be a Trustee or successor Trustee. Such determination shall be binding on the Trustor, Trust, Trustees, beneficiaries, and any successor Trustees.
13. The Trustees warrant that each account established with the Credit Union under this Agreement and membership number, is established and maintained in a manner that is wholly consistent with the governing Trust document.
14. Subject to paragraph 8 above, the named Trustees may alone or together as indicated on the front of this form may open additional accounts under this Agreement and membership number in the name of the Trust either in person or by telephone and the actions of that (those) Trustees shall be binding on all Trustees. The Credit Union is not required to obtain the consent of all Trustees or to notify all Trustees concerning the opening of additional accounts by any Trustee under this Agreement.
15. The Credit Union is required to report all dividend income paid on accounts to the IRS. Please enter the taxpayer identification number for the Trust or if the Trust does not have it's own taxpayer identification number, the social security number of the Trustor.