

WE'RE HAPPY YOU'RE READY TO JOIN BECU. LET'S GET STARTED.

Select your connection to BECU.

Communities	Employers	Associations	Business & Organizations
<p>Do you live in one of the following? </p> <p>Washington: I live, work, worship or attend school in the state, or I have a family member who does.</p> <p>Oregon: I live or work in the following counties: Benton, Clackamas, Columbia, Deschutes, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill.</p> <p>Idaho: I live, work, worship, or attend school in the following counties: Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, and Shoshone.</p>	<p>Are you one of the following? </p> <p>Boeing Employees' Credit Union</p> <ul style="list-style-type: none"> Employee, director, retiree, or volunteer of the credit union Employee of any enterprise or organization in which the credit union has an ownership interest, directly or indirectly, in whole or in part Family member of someone above <p>Boeing Company</p> <ul style="list-style-type: none"> Employee, director, retiree, or volunteer of The Boeing Company, subsidiaries and affiliates currently or previously owned or operated in whole or in part by The Boeing Company or Federal employee stationed at The Boeing Company plants Family member of someone above <p>Credit Union</p> <ul style="list-style-type: none"> Employee, director, retiree, or volunteer of a credit union or a credit union service organization Family member of someone above 	<p>Are you one of the following? </p> <p>University of Washington Alumni Association member, employee, volunteer, or retiree</p> <p>Washington State University Alumni Association member, employee, volunteer, or retiree</p> <p>NW Credit Union Foundation member, employee, director, volunteer, or retiree</p> <p>Friends of KEXP member or donor</p> <p>Sea Hawks Central Council member or donor</p> <p>Please check with the associations directly for membership eligibility and requirements.</p>	<p>Does your business or organization meet one of the following requirements? </p> <ul style="list-style-type: none"> Operate within Washington state Operate in one of the following Oregon counties: Benton, Clackamas, Columbia, Deschutes, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill Operate in one of the following Idaho counties: Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, and Shoshone Member of NWCU Foundation Over half of your business or organization's owners, members or employees are eligible for BECU membership as individuals Credit Union Service Organization (CUSO) located in the United States

HOW TO JOIN

1. Join online becu.org/join.
2. Stop by a Neighborhood Financial Center. Find one near you at becu.org/locations.
3. Fill out the attached application and mail or fax to:

BECU MS 1094-2
PO Box 97050
Seattle, WA 98124-9750
Fax: 206-805-5612

YOU WILL NEED

- Contact information, such as address and phone number
- Date of birth
- Valid U.S. government-issued ID such as a driver's license or state-issued ID
- Social Security number or Individual Taxpayer Identification number

Note: If returning form by fax or mail, please provide a photocopy of the required documents, including photocopies of identification from all required signers.

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.

MEMBERSHIP APPLICATION

Welcome to Boeing Employees' Credit Union. Thank you for choosing BECU for your financial service needs. As a not-for-profit credit union, we are able to offer our members better rates, fewer fees and more affordable financial services. If you have any questions about BECU membership or this application, please contact a BECU representative at **800-233-2328**.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: Federal law requires all financial institutions to help the government fight the funding of terrorism and money laundering activities by obtaining, verifying, and recording 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.

Primary Member					
PRINT PRIMARY MEMBER NAME			SOCIAL SECURITY / TAX IDENTIFICATION NUMBER		
HOME PHONE	WORK PHONE	MOBILE PHONE	DATE OF BIRTH	MOTHER'S MAIDEN NAME	
STREET ADDRESS (REQUIRED)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY
MAILING ADDRESS IF DIFFERENT FROM ABOVE		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY
VALID PICTURE ID NUMBER	ID TYPE	DATE ISSUED	EXPIR. DATE	STATE & COUNTRY ISSUED	
EMPLOYMENT <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Never Employed			EMPLOYER / PREVIOUS EMPLOYER		
OCCUPATION / PREVIOUS OCCUPATION		BASIS FOR MEMBERSHIP ELIGIBILITY		EMAIL ADDRESS	

Joint Account Holders						
OWNERSHIP TYPE:						
<input type="checkbox"/> Joint Account with Right of Survivorship (JWROS). Upon the death of the Primary or Joint Account Holder, that person's interest in the joint account becomes the property of the surviving account owner.						
<input type="checkbox"/> Joint Account without Right of Survivorship (JWOROS). Upon the death of the Primary or Joint Account Holder, that person's interest in the account becomes the property of the account beneficiary (Payable On Death designees), or the deceased owner's estate.						
Joint 1	PRINT NAME			SOCIAL SECURITY / TAX IDENTIFICATION NUMBER		
	HOME PHONE	WORK PHONE	MOBILE PHONE	DATE OF BIRTH	MOTHER'S MAIDEN NAME	
	STREET ADDRESS (REQUIRED)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY
	MAILING ADDRESS IF DIFFERENT FROM ABOVE		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY
	VALID PICTURE ID NUMBER	ID TYPE	DATE ISSUED	EXPIR. DATE	STATE & COUNTRY ISSUED	
	EMPLOYMENT <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Never Employed			EMPLOYER / PREVIOUS EMPLOYER		
	OCCUPATION / PREVIOUS OCCUPATION		DESIGNATED % ONLY FOR JWOROS	EMAIL ADDRESS		
Joint 2	PRINT NAME			SOCIAL SECURITY / TAX IDENTIFICATION NUMBER		
	HOME PHONE	WORK PHONE	MOBILE PHONE	DATE OF BIRTH	MOTHER'S MAIDEN NAME	
	STREET ADDRESS (REQUIRED)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY
	MAILING ADDRESS IF DIFFERENT FROM ABOVE		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY
	VALID PICTURE ID #	ID TYPE	DATE ISSUED	EXPIR. DATE	STATE & COUNTRY ISSUED	
	EMPLOYMENT <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Never Employed			EMPLOYER / PREVIOUS EMPLOYER		
	OCCUPATION / PREVIOUS OCCUPATION		DESIGNATED % ONLY FOR JWOROS	EMAIL ADDRESS		

Beneficiaries

Beneficiary 1	PRINT NAME	SOCIAL SECURITY / TAX IDENTIFICATION NUMBER	CONTACT PHONE	DATE OF BIRTH
	STREET ADDRESS (REQUIRED)	CITY	STATE / PROVINCE	ZIP / POSTAL CODE
Beneficiary 2	PRINT NAME	SOCIAL SECURITY / TAX IDENTIFICATION NUMBER	CONTACT PHONE	DATE OF BIRTH
	STREET ADDRESS (REQUIRED)	CITY	STATE / PROVINCE	ZIP / POSTAL CODE

Accounts and Services: Please visit www.becu.org for additional information.

Select the account(s) type that you wish to open:

Member Share Savings Account
 Checking Account
 Member Advantage Savings and Checking
 CD _____ Month Term
 Money Market Account

Member Advantage Benefits:
A Member Advantage Account rewards you with a premium rate on the first \$500 account balance in Savings and Checking. With Member Advantage, you'll enjoy additional benefits, such as better earnings on CDs, IRAs, and Money Market accounts.

Additional Services:

Debit Card
 ATM Card only (Savings only)
Please issue card for Account Holder(s)
 Joint #1
 Joint #2
 Online Banking (Includes optional online Bill Payment)
 Mobile Banking
 eStatements
 Order Checks
Check Design:
 BECU Exclusive Design
 Other Design _____

Please indicate information to be printed on the checks:

Your Name
 Mailing Address
 Phone Number
 Name of Joint Account Holder #1
 Name of Joint Account Holder #2

BECU Use Only	NEW ACCOUNT NUMBER(S)	DATE	REP	<input type="checkbox"/> ID Verified <input type="checkbox"/> QualiFile®
Terms of CD Account:				
Add to Balance? <input type="checkbox"/> Yes <input type="checkbox"/> No		Auto Renew? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Interest Posting: <input type="checkbox"/> Add to Balance <input type="checkbox"/> Post to Acct				
DEBIT CARD DESIGN		NOTES		

Membership Agreements and Signatures

By signing below, you, the Primary Member and each Joint Account Holder(s), acknowledge and agree:

(1) You have received, read, understood and agree to all of the terms and conditions contained in the Boeing Employees' Credit Union Account Agreements, BECU's Privacy Notice, Regulation D Explanation, and BECU's Consumer Account Disclosure, all as amended to date and all of which you will retain for your records; (2) Issuance of each ATM and/or Debit Card or other access device is specifically requested; (3) The information you have given in this application is complete, true, and submitted for the purpose of opening a deposit account with BECU now and/or in the future. You understand that we may rely on this information in our dealings with you now and in the future, and that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to a state chartered credit union insured by the NCUA; (4) BECU may accept any order and instruction regarding the account(s) and any request for future services from the Primary or any Joint Account Holder(s) without the consent of or notice to the other Account Holder(s); (5) By requesting checks, you authorize BECU to debit the cost of the checks from your Checking Account at the time of the check order; (6) BECU may make inquiries necessary to evaluate your applications and to conduct periodic reviews of your BECU accounts, including ordering a credit report, and you instruct BECU to obtain and use such information in determining to notify you about other products and services. You agree that we may tell others about our credit experience with you, and may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report; (7) All of the credit or other information concerning you that BECU may obtain now or in the future will be compiled, stored, and used in accordance with BECU's Privacy Notice as amended from time to time; (8) By providing your email address, you agree that BECU may send marketing material to you electronically; and (9) BECU and its service providers may contact you for non-marketing purposes and/ or about your current and/or future BECU accounts or applications at any telephone number you provide now or in the future. BECU may use automated telephone dialing, text messaging systems, prerecorded or artificial voice message calls and electronic mail to contact you. The telephone messages are played by a machine automatically when the telephone is answered and may be recorded by your answering machine or otherwise stored by your device. Standard data and message rates may apply and you agree that BECU will not be liable for such fees. You agree to update us promptly when your telephone number changes. At any time, you may update such information or revoke your consent to receive non-emergency calls or text messages at a telephone number assigned to a wireless device (or any service that charges on a per-call basis) by contacting us at 800-233-2328 or by texting STOP to the number specified in the text message to cancel.

Taxpayer Identification Number Certification and Backup Withholding Information:

By signing below, I certify in accordance with the IRS W-9 instructions and under penalties of perjury that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (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).

Certification 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.

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

PRIMARY MEMBER SIGNATURE	DATE
(1) JOINT ACCOUNT HOLDER SIGNATURE	DATE
(2) JOINT ACCOUNT HOLDER SIGNATURE	DATE

BECU CONSUMER ACCOUNT DISCLOSURE



Boeing Employees' Credit Union (BECU) is one of the nation's leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more about BECU membership at becu.org.

The following deposit product information is applicable to consumer accounts at BECU as of the effective date shown below. BECU may add to or change the rates and fees contained in this schedule from time to time. Each Primary Member, Joint Account Holder, Authorized Signer, and authorized user of the account agrees to the terms and condition in the Consumer Account Disclosure and acknowledges that it is a part of the Account Agreements.

Rate Schedule Effective June 23, 2022

Member Savings & Checking

	Balance Requirement	Dividend or Interest Rate (%)	Annual Percentage Yield (APY) (%)
Member Advantage Savings*	\$0.00 to \$500.00	1.00	1.00
	\$500.01+	0.02	0.02
Member Advantage Checking	\$0.00 to \$500.00	1.00	1.00
	\$500.01+	0.01	0.01
Early Saver (under age 18)*	\$0.00 to \$500.00	4.00	4.07
	\$500.01+	0.02	0.02
Member Share Savings*		0.02	0.02
*Establishing membership requires a Member Advantage Savings, an Early Saver, or a Member Share Savings account be opened and maintained.			
Savings		0.02	0.02
Checking		0.01	0.01
Variable IRA Savings		0.02	0.02
Health Savings Account (HSA) Available to BECU & IDX Employees		0.02	0.02
Member Advantage Money Market	\$0.00 to \$9,999.99	0.40	0.40
	\$10,000 to \$49,999.99	0.40	0.40
	\$50,000 to \$99,999.99	0.40	0.40
	\$100,000+	0.40	0.40
Money Market	\$0.00 to \$9,999.99	0.10	0.10
	\$10,000 to \$49,999.99	0.20	0.20
	\$50,000 to \$99,999.99	0.20	0.20
	\$100,000+	0.10	0.10

Certificate of Deposit (CD)

Term Ranges	\$500 – \$49,999.99		\$50,000 – \$99,999.99				\$100,000+					
	Rate (%)	APY (%)	w/ Member Advantage		w/ Member Advantage		w/ Member Advantage		w/ Member Advantage			
3 – 5 month	0.05	0.05	0.25	0.25	0.05	0.05	0.30	0.30	0.05	0.05	0.30	0.30
6 – 11 month	0.15	0.15	0.30	0.30	0.20	0.20	0.35	0.35	0.20	0.20	0.35	0.35
12 – 17 month	0.25	0.25	0.50	0.50	0.30	0.30	0.55	0.55	0.30	0.30	0.55	0.55
18 – 23 month	0.30	0.30	0.60	0.60	0.35	0.35	0.65	0.65	0.35	0.35	0.65	0.65
24 – 35 month	0.35	0.35	0.70	0.70	0.40	0.40	0.75	0.75	0.40	0.40	0.75	0.75
36 – 47 month	0.40	0.40	0.80	0.80	0.45	0.45	0.85	0.85	0.45	0.45	0.85	0.85
48 – 59 month	0.45	0.45	0.90	0.90	0.50	0.50	0.95	0.95	0.50	0.50	0.95	0.95
60 month	0.50	0.50	1.00	1.00	0.55	0.55	1.05	1.06	0.55	0.55	1.05	1.06
12 month bump	0.15	0.15	0.45	0.45	0.20	0.20	0.50	0.50	0.20	0.20	0.50	0.50
24 month bump	0.25	0.25	0.60	0.60	0.25	0.25	0.65	0.65	0.25	0.25	0.65	0.65

IRA Certificate of Deposit (CD)

Term Ranges	\$500 – \$49,999.99		\$50,000 – \$99,999.99				\$100,000 +					
	Rate (%)	APY (%)	w/ Member Advantage		w/ Member Advantage		w/ Member Advantage		w/ Member Advantage			
12 month	0.25	0.25	0.50	0.50	0.30	0.30	0.55	0.55	0.30	0.30	0.55	0.55
12 month bump	0.15	0.15	0.45	0.45	0.20	0.20	0.50	0.50	0.20	0.20	0.50	0.50
18 month	0.30	0.30	0.60	0.60	0.35	0.35	0.65	0.65	0.35	0.35	0.65	0.65
24 month	0.35	0.35	0.70	0.70	0.40	0.40	0.75	0.75	0.40	0.40	0.75	0.75
24 month bump	0.25	0.25	0.60	0.60	0.30	0.30	0.65	0.65	0.30	0.30	0.65	0.65
36 month	0.40	0.40	0.80	0.80	0.45	0.45	0.85	0.85	0.45	0.45	0.85	0.85
48 month	0.45	0.45	0.90	0.90	0.50	0.50	0.95	0.95	0.50	0.50	0.95	0.95
60 month	0.50	0.50	1.00	1.00	0.55	0.55	1.05	1.06	0.55	0.55	1.05	1.06

Fee Schedule

As a not-for-profit credit union we are committed to offering fewer-to-no fees.

Non-Sufficient Funds (NSF) Fees*

NSF Fee	\$25.00 per transaction for which the available balance is not sufficient for checks and/or ACH payments; fee will be charged if check and/or ACH payment is paid or returned unpaid
NSF Fee – Uncollected	\$25.00 per transaction for which deposited funds are uncollected (on hold) and the available balance is not sufficient for checks and/or ACH payments; fee will be charged if check and/or ACH payment is paid or returned unpaid
NSF Fee – Transfer	\$25.00 per transaction for which the available balance is not sufficient to cover an automatic transfer payment of a BECU loan or line of credit
Overdraft *	\$25.00 per debit card transaction for which the available balance is not sufficient and the transaction is paid (Optional Courtesy Pay Overdraft Service for Debit Transactions Opt-In required before Overdraft fee will be charged)

* A daily cap of up to five NSF Fees and Overdraft Fees combined will be charged, and a daily cap of up to five NSF Fees – Uncollected fees will be charged.

* No cap for NSF Fee – Transfer.

Copy Fee	First 3 copies free, then \$2.00 for each additional copy.		
Cashier's Check Fee	\$5.00 for each check	Research Fee	\$15.00 per hour (minimum 1 hour)
Merchant Lookup Fee	\$15.00 per item	Stop Payment Fee	\$25.00 per order
Wire Transfer Fee	\$25.00 per Domestic outgoing wire transfer		
	\$35.00 per International outgoing wire transfer		
	\$0.00 per Domestic or International incoming wires		

Truth in Savings Disclosure

Rate Information

The interest rate, dividend rate, and APY on your accounts are shown on page one. Dividend rates and APY are variable and may change after the account is opened as determined by the Board of Directors, however the interest rate and APY are fixed for CD and IRA Certificates and will be in effect for the term of the account. The APY is based on an assumption that interest/dividends will remain on deposit for one year or until maturity.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of your statement cycle. The dividend rates shown on page one are as of the last dividend declaration date. The account serving as the Member Share account earns dividends.

Compounding and Crediting

Interest and dividends will be compounded and credited monthly per statement cycle for all applicable deposit accounts.

Accrual of Interest and Dividends

Interest and dividends will begin to accrue on deposits when funds are posted to applicable account. For CDs, you may elect at account opening to have accrued interest transferred to a Savings or Checking account. This election will continue unless you notify us otherwise.

Balance Information

The minimum balance required to open an account is stated on page one for applicable accounts. Checking accounts opened online may require a minimum opening deposit of \$10. Savings or money market accounts opened online may require a \$5 minimum opening deposit. Interest and dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day based on a 365-day year (366-day year during a leap year).

Zero Dividend Accounts

No interest or dividends will be paid to any zero dividend account; regardless of any terms or conditions provided for by BECU.

Member Advantage Accounts

Limit one Member Advantage Savings (MAS) and one Member Advantage Checking (MAC) account per person. May have multiple Member Advantage CDs and Money Market with Member Advantage (MMA) accounts.

Open a MAS and MAC account, sign up for free monthly eStatements and make a monetary transaction each month using at least one of the following free and convenient services:

- Debit MasterCard make purchases online, over the phone or in person,
- Online or Telephone Banking – make BECU loan or Visa payments or transfer funds between BECU accounts,
- Bill Payment – pay businesses or individuals, or
- Direct Deposit – setup a recurring monthly deposit into your BECU Checking account from your paycheck or other monthly income.

In the event that you are not enrolled in the required services, your MAS, MAC, and MMA accounts will be converted to Member Share Savings, Checking, and Money Market accounts respectively, thus earning rates applicable to such accounts.

Note – Member Advantage Accounts only available to members 18 and over.

Early Saver

Limit one Early Saver Account per person. Requires you to be younger than 18 years old. Upon reaching 18 years of age, your Early Saver account will be converted to a Member Share Savings account, thus earning rates applicable to such account.

CD and IRA Certificate Account Information

Balance Information

\$500.00 opening balance but may be \$100 if the Add-To feature as described below is established.

Maturity

Your CD and IRA Certificate accounts will mature within the term shown on page one or the maturity date shown on your monthly statement.

Early Withdrawal Penalty

A penalty is imposed if you withdraw any of the principal before the maturity date.

Amount of Penalty

For CD and IRA Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account* and is applied to the amount of principal withdrawn.

The penalty schedule is as follows:

- Terms up to and including 12 months: 30 days interest
- Terms greater than 12 months: 90 days interest

*12 Month Term equals 365 days

How the Penalty Works

The penalty is calculated as a forfeiture of part or all of the interest and may include principal.

Exceptions to Early Withdrawal Penalties

At our sole discretion, we may pay the account before maturity without imposing an early withdrawal penalty if the following circumstances exist:

- The death of the account holder.
- No fee shall be charged for Required Minimum Distributions, as such term is defined

by the IRS. In addition, no penalty shall be charged to the member in the event of premature distribution due to permanent disability, substantially equal periodic payments prior to 59 1/2 (IRS Code 72T exception), distributions to the member's beneficiaries in the event of death, a direct IRA to IRA transfer from a Variable IRA Savings, or conversion of an IRA account within BECU.

Note – CD accounts may not be pledged, are nontransferable and non-assignable, except as collateral for a loan at BECU.

Renewal Policy

CD accounts will automatically renew for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 30 days prior to maturity. You will have a grace period of seven calendar days after the maturity date to select a different term, or withdraw the funds in the CD or IRA account without being charged an early withdrawal penalty.

Bump Feature

If you have a CD account with a bump feature, you may at any time during the term of your CD, request that we raise your rate to the current BECU published rate for the equivalent term Bump CD. You will then earn that higher rate for the remainder of the term. You may only exercise this feature one time during the term of the CD. Promotional rates made available in special offers are excluded.

Add-To Feature

At account opening, or during the renewal seven calendar day grace period **only**, you may establish a pre-authorized automatic recurring transfer to your CD not to exceed a total of \$1,000 per month. The transfer amount cannot be increased during the term of your CD; however, it can be reduced or discontinued at any time. Qualifying transfer amounts added to your CD will earn your CD's current rate. The preauthorized recurring transfer feature will be canceled if a withdrawal of principal is made during the term of the CD. Additional deposits to the CD outside the parameters of the "Add-To" feature described above are not allowed; any such funds received will be deposited into the Member's Primary Share Savings Account.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.