



Loan Membership Agreement - Indirect

P.O. Box 1954 | Spokane, WA 99210-1954 | Phone (509) 326-1954 | (800) 858-3750 | stcu.org



Member information		Member information	
Name: First, Middle initial, Last		Name: First, Middle initial, Last	
SSN/TIN	DOB	SSN/TIN	DOB
Physical address: street		Physical address: street	
Physical address: city, state & zip		Physical address: city, state & zip	
Mailing address: street, city, state & zip		Mailing address: street, city, state & zip	
Email	Code word	Email	Code word

Eligibility (select 1)

WA State \ North Idaho Counties Qualified Association - STCU use only
 Qualified Family CBP - STCU use only
 Student - STCU use only

Member signature(s)

By signing below, members apply for membership at Spokane Teachers Credit Union and certify that the information above is true. Members agree to the terms of the Loan Membership Agreement below.

4331

X _____
Date

X _____
Date

Loan Membership Agreement disclosure

This Agreement is the contract of membership which covers your and our rights and responsibilities concerning membership at Spokane Teachers Credit Union. The words "we," "us," and "our" mean Spokane Teachers Credit Union (Credit Union). By signing this Agreement, each of you, jointly and severally, agree to the terms and conditions of this Agreement, the Credit Union's Bylaws and Policies, and any amendments that collectively govern your membership.

Membership Eligibility

To be eligible for membership in the Credit Union you must be an individual or entity qualifying within the Credit Union's field of membership and must pay the membership fee as required by the Credit Union's Bylaws. You authorize us to check your account, credit and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

Service Limitation

Unless you request and are approved for full deposit and electronic services, your use of such Credit Union services may be limited. These limitations include restrictions such as check cashing, cashier's check purchases, etc. and other limitations the Credit Union may establish.

Suspension of electronic services and access to share or deposit accounts

Subject to applicable law, if you are in breach of this Agreement or any other loan or service agreement with the Credit Union or we suspect fraudulent activity on your account, the Credit Union may without prior notice restrict access to your accounts or suspend your electronic services or access devices, including ATM or debit cards and online or mobile banking services. Such restrictions may continue until you cure any breach condition or any fraud condition is resolved.

Credit Union Lien and Security Interest

To the extent you owe the Credit Union money as a borrower, guarantor, endorser or otherwise, the Credit Union has a lien on any or all of the funds in any account in which you have an ownership interest at the Credit Union, regardless of the source of the funds. The Credit Union may apply these funds in any order to pay off your indebtedness without further notice to you. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts to pay any debt or amount owed the Credit Union, except obligations secured by your dwelling, unless prohibited by applicable law. All accounts are non-assignable and non-transferable to third parties.

Termination of Membership

You may terminate your membership at the Credit Union after giving written notice of your intent to withdraw from membership. You may be denied services or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union.

Enforcement

You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, (subject to applicable law), to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions, if applicable.

Governing Law

This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the State of Washington and the state in which you reside, as applicable and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the courts in Spokane County or the county in which the member resides if required by law. In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this Agreement shall not be invalid or unenforceable and will continue in full force.

Important Information about Procedures for Establishing Membership

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 will 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.

For STCU use only						
Employee:	OP #:	Date:	Branch:	Member #:	Member #:	LPQ #:

Credit Union copy



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Member copy



FACTS

WHAT DOES STCU DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand STCU's Privacy Policy.
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What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income information ■ Account balances and transaction history ■ Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law or as described in this notice.</p>
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How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons STCU chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does STCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 509.326.1954, 800.858.3750 or go to stcu.org
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Who we are	
Who is providing this notice	Spokane Teachers Credit Union
What We Do?	
How does STCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to employees and volunteers who need to know the information to provide accounts or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.
How does STCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Apply for any credit union service ■ Visit our website, provide us information on any online application or transaction, or information you send to us by email. ■ Use your credit or debit card or pay your bills ■ Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes - information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>However, we do not have any affiliates with whom we share any information. State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Columbia Inland Financial CUSO</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>STCU does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between STCU and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>We have an agreement with CUSO Financial Services to jointly offer investment services and products to help members meet their financial goals</i>

Other important information
<p>Privacy Policy Changes. While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at stcu.org</p> <p>Geolocation Information. Our online banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.</p>