



Business Membership Application

Member #

USA PATRIOT ACT NOTICE Federal law requires all financial institutions to obtain verify, and record information that identifies each person who opens an account. When you open an account, we will obtain your name, address, date of birth or date of organization, and other information that will allow us to identify your business and any person(s) with significant control over the business. We may ask to see and record information about identifying documents.

SAFE Credit Union ("SAFE") reserves the right to refuse or terminate membership or decline to offer or discontinue other services to businesses engaged in the following: (a) activity that violates state or federal law, (b) gambling, (c) money service, (d) significant activity outside the United States, or (e) any other activity that we in our sole judgment determine poses excessive legal, financial, or reputational risk to SAFE.

"Business" means for-profit and non-profit enterprises and unincorporated associations, regardless of entity type, whose SAFE services, if approved, will be used for purposes other than for personal, family, or household.

Your Business is eligible to apply for SAFE membership and services if the business is located in our field of membership. Our field of membership includes businesses located in Sacramento, Placer, El Dorado, Yolo, San Joaquin, Contra Costa, Solano, Yuba, Sutter, Butte, Nevada, Alameda, and Amador counties.

Failure to answer all applicable questions truthfully and completely may result in termination of SAFE services and membership.

Please complete electronically, type, or print legibly in dark ink. Statements of accounts and loans associated with the business will be addressed to the Business.

BUSINESS MEMBERSHIP APPLICANT INFORMATION

Ownership Type:

Note: Ownership types include Sole Proprietorship, Married Couple DBA, General Partnership, Limited Partnership, Limited Liability Company (LLC), Limited Liability Partnership (LLP), Corporation, and Unincorporated Association.

Business Legal Name		Federal Taxpayer ID #	Date Business Established	
Business DBA (if any)		Business Website Address (if any)		
Business Description		Legal Entity Identifier (if any)		
Business Mailing Address		City	State	ZIP Code
Business Physical Street Address (if different, no PO Box)		City	State	ZIP Code
Business Phone	Cell Phone	Email Address		

MEMBERSHIP ELIGIBILITY

The business qualifies to join SAFE Credit Union because the business is located in the following county:

Note: Eligible counties include Sacramento, Placer, El Dorado, Alameda, Amador, Butte, Contra Costa, Nevada, San Joaquin, Solano, Sutter, Yolo, and Yuba.

AUTHORIZED SIGNERS

The following individuals are authorized to conduct transactions on SAFE services established for the Business.

First Name	Middle Initial	Last Name	Date of Birth	Social Security #

MANAGEMENT AUTHORITY

The following individual has significant responsibility for managing the legal entity, such as an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer), or any other individual who regularly performs similar functions.

Printed Name	Title	Residence or Business Address (No PO Box)	Date of Birth	Social Security #

BENEFICIAL OWNERSHIP

List persons (4 maximum) holding **25% or more ownership** in the legal entity (not applicable to sole proprietorships, married couple DBAs, and unincorporated associations). Non-natural persons or persons who are not U.S. citizens or lawful U.S. permanent residents identified as Beneficial Owners may be required to provide additional information. The Business agrees to notify SAFE of any Beneficial Ownership changes.

	Owner 1	Owner 2	Owner 3	Owner 4
Name				
Ownership %				
Social Security #				
Date of Birth				
Residential or Business Street Address (No PO Box)				

AUTHORIZED SIGNATURES

By signing this Application, you, the designated Authorized Signer(s) for the Business on this Application, confirm to SAFE that: (a) you are authorized to submit this Application on behalf of the Business; (b) all information provided is correct and complete, and no material information has been omitted; (c) this application is for membership and associated SAFE services for business purposes and not for personal, family or household purposes; and (d) you understand that if approved, your business membership and any SAFE accounts opened for the business will be subject to, and Membership Applicant acknowledges receipt of a copy of, the SAFE Member Handbook, Savings Rate Sheet, Fee Schedule, and Privacy Policy and agree to the terms as amended from time to time upon legally required notice. You represent that you know of no reason the Business will be unable to meet its financial obligations to SAFE. SAFE is authorized to verify the statements on this Application and review the credit of the Business and any individuals or entities that guarantee the Business' obligations to SAFE with third parties such as financial institutions, consumer reporting agencies, and other creditors. Any services that SAFE extends to the Business will be subject to the SAFE Business Membership and Account Applications as well as any specific agreements governing the services established for the Business. You agree that the Business and any guarantors of the Business' obligations to SAFE will provide updated financial information to SAFE upon request.

Authorized Signer Name	Authorized Signer Signature	Date
Authorized Signer Name	Authorized Signer Signature	Date
Authorized Signer Name	Authorized Signer Signature	Date
Authorized Signer Name	Authorized Signer Signature	Date

SUBSTITUTE W-9 CERTIFICATION

Under penalties of perjury, I certify that: (1) the number shown on this form is the Business' correct taxpayer identification number (or the Business is waiting for a number to be issued); (2) the Business is not subject to backup withholding because (a) the Business is exempt from backup withholding or (b) the Business has not been notified by the IRS that the Business is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the Business that the Business is no longer subject to backup withholding; and (3) the Business is a U.S. citizen or other US person (an individual who is a U.S. citizen or US resident alien; a partnership, corporation, company, or association created or organized in the U.S. or under the laws of the U.S., an estate [other than a foreign estate]; or a domestic trust [as defined in Internal revenue Service Regulations section 301.7701-7]. SAFE does not collect FATCA codes.

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

Authorized Signature	Date
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RESOLUTIONS AUTHORIZING APPLICATION TO SAFE CREDIT UNION FOR BUSINESS MEMBERSHIP AND RELATED SERVICES (Required for all applicants except Sole Proprietorships and Married Couple DBAs. SAFE may accept a Business' own resolution in lieu of this document.

By signing below, the undersigned certifies that they are the current _____ (Title) of

_____ (Business Legal Name, "Business") and are duly authorized to make, and hereby do make under penalty of perjury under the laws of the State of California, the following certifications:

The Board of Directors or other governing body of the Business adopted, by majority vote at a regular or special meeting held on _____, 20____, or by unanimous written consent, and has not thereafter altered or revoked, the following resolutions:

A. RESOLVED _____ is authorized and directed to execute on behalf of the Business any application for membership, accounts, and/or credit with SAFE Credit Union, and to take any other action relating to such agreement that they deem appropriate in connection with the establishment, change, or closing of the Business' membership, accounts, and/or credit with SAFE Credit Union; and

B. FURTHER RESOLVED, _____

is/are also authorized and directed to act as the Business' Authorized Signers with respect to accounts and/or credit established for the Business by SAFE Credit Union to the extent indicated on each of their Business Person Information Records; and

C. FURTHER RESOLVED, by applying for membership, accounts and/or credit with SAFE Credit Union, the person(s) identified in these Resolutions is/are authorized and directed to bind the Business to the terms of any Agreement governing such membership, accounts and/or services.

Executed at _____ (City, State) on _____, 20____.

Authorized Signer Name	Authorized Signer Signature	Date
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ADDITIONAL REQUIREMENTS

California businesses, please provide the following applicable documents with this application:

1. Business License, Business Operations Tax Certificate or Vocational License if required in the jurisdiction in which the Business has its primary physical office
2. Fictitious Business Name (DBA) Statement (required for any for-profit entity or benefit corporation operating under a name other than its legal name)
3. Articles of Incorporation (Corporations)
4. Authorizations to do business in states other than state of incorporation
5. Articles of Organization (LLCs)
6. Certificate of Limited Partnership (Limited Partnerships)
7. Application to Register Limited Liability Partnership (Limited Liability Partnerships)
8. Most recent Statement of Information filed with the Secretary of State (Corporations and LLCs)
9. Resolution authorizing application to SAFE Credit Union for Business Membership and related services

SAFE reserves the right to require additional documentation for risk management and other lawful purposes.

CREDIT UNION USE ONLY

Eligibility Verified and Approved By (Membership Officer)	Date
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California Consumer Privacy Act Notice at Collection for Consumers on Business Accounts/Loans

To comply with the California Consumer Privacy Act (CCPA), SAFE Credit Union (SAFE) is required to notify individuals who are parties to business accounts/loans of the categories of personal information we may collect and how the personal information may be used.

Information We Collect and Use

Category	Details
Identifiers such as a real name, alias, postal and physical address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license or state identification card number, passport number, or other similar identifiers	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: Yes • Why We Collect and Use: Verify your identity and provide you information on financial products or services; and to maintain your accounts • Sold or Shared: Shared • Retention: As required/allowed by law
Name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: Yes • Why We Collect and Use: Verify your identity and provide you information on financial products or services; and to maintain your accounts • Sold or Shared: Shared • Retention: As required/allowed by law
Characteristics of protected classifications under California or federal law. Includes but not limited to: race, color, religion, sex, gender, sexual orientation, marital status, medical condition, military or veteran status, national origin, ancestry, disability, genetic information, age, citizenship, primary language, immigration status	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: Yes • Why We Collect and Use: Monitor compliance with non-discrimination laws, collect and report information consistent with fair lending laws • Sold or Shared: Shared • Retention: As required/allowed by law
Biometric Information. Includes, but not limited to, an individual's physiological, biological, or behavioral characteristics	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: Yes • Why We Collect and Use: Verify your identity and maintain security • Sold or Shared: Shared • Retention: As required/allowed by law
Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application or advertisement	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: No • Why We Collect and Use: Maintain security and for notification purposes • Sold or Shared: Shared • Retention: As required/allowed by law

Category	Details
Geolocation Data	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: Yes • Why We Collect and Use: Maintain security and for notification purposes • Sold or Shared: Shared • Retention: As required/allowed by law
Audio, electronic, visual, or similar information	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: No • Why We Collect and Use: Maintain security • Sold or Shared: Shared • Retention: As required/allowed by law
Professional or employment-related information	<ul style="list-style-type: none"> • Includes Sensitive Personal Information: No • Why We Collect and Use: Assess your qualifications for a financial product or service • Sold or Shared: Shared • Retention: As required/allowed by law

SAFE protects the privacy of personal information collected in accordance with applicable state and federal laws. SAFE does not sell your personal information. We limit our use and sharing of your personal information to that which is necessary to assess your qualifications for and maintain financial products or services with SAFE.

If you want to correct information we have about you, call us or write to us. Because of the way we limit our use and sharing of information about you, you cannot direct us to limit use of or delete your information.

If you want a disclosure of the specific information we have collected about you, or of the categories of information we have collected about you, the categories of sources from which we have collected information about you, the categories of third parties with which we have shared information about you, and our business reasons for sharing your information, you can call us at **(800) 733-7233** or write to us at SAFE Credit Union, Attn: Privacy, 2295 Iron Point Road, Suite 100, Folsom CA 95630-8765. To view SAFE's California Consumer Privacy Act Policy, visit us at safecu.org/privacy.