

First Name	Last Name	Date of Birth	
Address		City, State and Zip Code	
Driver's License/Other Identification #	Issuing State	Expiration Date	Debit Card Requested Yes No
Signature		Date	

INSTRUCTIONS TO SIGNER: If you have been notified by the Internal Revenue Service (IRS) that the business is subject to backup withholding due to payee underreporting and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in clause 2 of the certification below. Under the penalties of perjury, the undersigned certifies that (1) the Taxpayer Identification Number (T.I.N.) shown on this form is the correct T.I.N. of the business or other entity applying for membership and services (or the entity is waiting for a T.I.N. to be issued to it); and (2) the entity is not subject to backup withholding because: (a) it is exempt from backup withholding, or (b) it has not been notified by the Internal Revenue Service (IRS) that it 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 it is no longer subject to backup withholding; and (3) the entity is a U.S. person*.

*IRS Definition of a U.S. Person. For federal tax purposes, you are considered a U.S. person if you are: (1) An individual who is a U.S. citizen or U.S. resident alien, (2) A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, (3) An estate (other than a foreign estate), or (4) A domestic trust (as defined in Regulations Section 301.7701-7).

**APPLICATION FOR MEMBERSHIP,
CERTIFICATION AND AGREEMENT SIGNATURE**

By signing below, I/we hereby apply for membership of the above-named business or other entity ("Business") in 4Front Credit Union. The above-named Business agrees to the terms and conditions of the Membership / Account Agreement for Businesses and Other Entities ("Agreement"), receipt of which is acknowledged, said Agreement and amendments being incorporated by reference herein. The above-named Business further agrees that the Credit Union may change any term or provision of said Agreement, except where said Agreement or applicable law provides differently, upon thirty (30) days' notice or such shorter notice period as may be required in order to comply with a change in applicable laws or regulations. The above-named Business further agrees to abide by the Bylaws, Policies and Procedures of the Credit Union. The individual signing below warrants and represents that the above-named Business validly exists and is in good standing in the State of Michigan and that he/she has the legal authority and corporate authority to bind the above-named Business to the terms and conditions of the Agreement. The above-named Business and any individual signing this Membership Application in any capacity authorize the Credit Union to verify or obtain further information as it may deem necessary concerning the Business. The undersigned acknowledges that the provision of all financial services to the Business by the Credit Union is subject to qualification and approval. Specimens of the signatures of those persons authorized to make withdrawals or otherwise transact business on the accounts of the Business are set forth in the "Business Account Resolution", and the Credit Union may act upon the request of such Business bearing any such signatures, including, but without limiting the generality of the foregoing, the pledging of this account in whole or in part to secure any extension of credit to the Business, until the Credit Union receives notice to the contrary. The Business may change its Authorized Signers by providing appropriate written documentation to the Credit Union.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform the Business or other entity that restricted transactions are prohibited from being processed through this account or relationship with the Credit Union. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling. I / We certify that this organization will not engage in an internet gambling business with this account as described in the Unlawful Internet Gambling Enforcement Act (UIGEA)

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

By signing below, I certify that I am authorized to open an account for the Business named in this application. A resolution for the business classification has been completed with this signature card.

Signature	Name & Title	Date
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CREDIT UNION USE ONLY			
Application opened by ID#:			
<input type="checkbox"/> ChexSystems	<input type="checkbox"/> Checking	<input type="checkbox"/> Debit Card(s) Ordered	<input type="checkbox"/> Checks Ordered
<input type="checkbox"/> ID Verification	<input type="checkbox"/> Enrolled in Telephone Banking	<input type="checkbox"/> Enrolled in Online Banking	<input type="checkbox"/> Enrolled in eStatements
<input type="checkbox"/> OFAC			
Reviewed by MO sign and ID#:		Date:	
Business Name:		Member Account Number:	