

MEMBERSHIP ELIGIBILITY POLICY

To be eligible to join BCU an individual must submit a membership application, in which he or she agrees to conform to BCU's bylaws and amendments and subscribe for at least one share (\$5.00). A person seeking BCU membership must also meet at least one of the following criteria:

1. **Company:** Employed by one of the many listed companies offering BCU as a valuable employee benefit. Individuals may include permanent, temporary or contract employees.
2. **Community Charter:** Lives or works in one of six community charter counties: Lake County, Illinois, McHenry County, Illinois, DuPage County, Illinois, Kane County, Illinois and Cook County, north of Rt. 58 in Illinois, Kenosha County in Wisconsin, also the Village of Schaumburg, Illinois.
3. **Family Members:** Membership eligibility includes ALL family members related by blood or marriage or foster and adopted children. Family members eligible for BCU membership include: parents, children, brother, sister, husband, wife, cousins, grandchildren, grandparents, aunts, uncles, nieces, and nephews.

*BCU reserves the right to deny membership to those applicants it determines to be in violation of BCU's eligibility terms, bylaws and amendments. Any member that causes BCU a loss is not eligible to receive products and services. Any person joining may be asked to provide proof (i.e. utility bill, paycheck, company ID) of their employment, residence or relationship affiliation. This document may be in addition to the government issued identification (driver's license, state issued ID card, passport) needed to comply with customer identification procedures required by the Patriot Act.

SUBJECT TO BACKUP WITHHOLDING INFORMATION

Backup Withholding/Tin Certification Federal tax law requires us to report interest/dividend (termed interest in this section) payments we make to you of \$10 or more a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest, and bonus payments for the purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income. If you do not supply us with the appropriate TIN, we may refuse to open your account.