

BCU Membership Eligibility Policy:

To be eligible to join Baxter Credit Union (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 (\$1.00). The \$1 in the Regular Savings account required to open a membership will be deposited by BCU on behalf of the member. The \$1 balance must be maintained in the Regular Savings account for the duration of the membership. 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:** Living or working in one of six community charter counties: Cook (north of 95th street), DuPage, Kane, Lake or McHenry County in Illinois, or Kenosha County in Wisconsin. (If you are unsure if you qualify please contact one of our local service centers or member relations.)

3. **Family Members:** Membership eligibility includes ALL family members related by blood, marriage, fostering or adoption. Family members eligible for BCU membership include: parents, children, brothers, sisters, husband, wife, cousins, grandchildren, grandparents, aunts, uncles, nieces, and nephews. Membership eligibility may also include domestic partners who reside in the same household. "Household" is defined to include persons who principally reside in the same dwelling and participate in the maintenance of the household. While the household eligibility definition includes domestic partners, family members, and legal guardian relationships, it excludes general roommates and group housing accommodations like fraternities, sororities and nursing homes.

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 (e.g. 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 USA Patriot Act.