

Member Name: _____ SSN/TIN: _____

Joint Owner Name: _____ SSN/TIN: _____

TIN CERTIFICATION & BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer identification number,

(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

(3) I am a US citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or a U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations Section 301.7701-7).

(4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification Instructions. Check the box for item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. By checking this box, this serves to strikeout the language related to underreporting. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

SIGNATURES & AGREEMENTS

1. I apply for membership in Potlatch No. 1 Financial Credit Union (hereinafter referred to as P1FCU) and agree to conform to its laws, by-laws and policies. I further agree to abide by the current fee schedule and operating policies of P1FCU. This account is Non-Transferable. I request that Personal Identifications Number (PIN) be issued to me for use with electronic devices that P1FCU may provide.

2. I promise that everything that I have stated in this application is correct. I authorize P1FCU to check my employment and credit history and to obtain credit reports in connection with my request for membership and/or credit and for any update, renewal or extension of the credit received. I understand that P1FCU will rely on the information I have provided herein and in my credit reports. If there are any important changes, I will notify P1FCU in writing immediately. I also agree to notify P1FCU any change in My name, address or employment within a reasonable time thereafter.

3. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Financial 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.

4. By signing below the undersigned agree to the by-laws of the Credit Union and applicable account terms and conditions, as amended from time to time; to pay any membership or entrance fee; and authorize P1FCU to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. The undersigned certify that the information provided on this agreement is true and correct and that the terms on this agreement apply to all listed accounts. The undersigned acknowledge receipt of a copy of the terms and conditions applicable to the accounts and services elected and any amendments P1FCU makes from time to time, which are incorporated herein.

5. You grant P1FCU a security interest in any present or future account(s) you have with us. That security interest will secure your repayment of any debt or obligation you own to P1FCU. The Term "Account" as used herein, means any account you have with P1FCU, any sub-account, whether it be a single or a joint share account, draft account, share certificate, or time certificate or deposit. When you are in default of any agreement you have with P1FCU we may withdraw funds from your Account and apply the same to any debts or obligations you owe to P1FCU. Individual Retirement Accounts, and any other account that would lose special tax treatment under state or Financial law if pledged as collateral, are not subject to the security interest you have given in your Account(s).

Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

X _____
(Signature Primary Member) (Date)

X _____
(Signature Joint Owner) (Date)

Approved by Membership Officer: _____
(Signature) (Date)

I qualify for membership because: _____