



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604

Business Member Account Agreement

Business Name: _____ Business Member Number: _____ Date: _____

Account Number: _____ Account Type: _____ TIN: _____

Source of Funds: ACH Cash Check Payments Wire

Purpose of Acct: Daily AP/AR International Wires Operations Payroll

Petty Cash Tax Purposes Wire Account

Special Instructions: Two Signatures on all Withdrawals Two Signatures on Withdrawals over \$50,000

Member Agreement:

I (we), on behalf of and with authority from the member listed above, apply for the above account(s) at ESL Federal Credit Union (ESL) and agree to be bound by the rules applying to the account(s) (Business Account Agreement and Disclosure) and the by-laws of ESL, both as amended from time to time. A copy of the rules has been furnished to me (us).

Income Tax Withholding Certification:

Under penalties of perjury, by the signature(s) below, I/we certify that: (1) The number shown on this form is the account owner's correct taxpayer identification number, (2) The account owner is not subject to backup withholding because: 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 failure to report all interest or dividends, or (c) the IRS has notified the account owner that it is no longer subject to backup withholding, and (3) the account owner has been organized in the U.S. or is a U.S. person (including a U.S. resident alien).

Certification Instructions:

You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

USA PATRIOT ACT:

To help our government fight the funding of terrorism and stop money-laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, Taxpayer Identification Number (TIN) (usually your Social Security Number) and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document(s). The law requires us to maintain records of the identification verification and periodically update this information.

Tax ID Number

Tax ID Number

Signature

Date

Signature

Date

Identification/Description/Expiration Date

Identification/Description/Expiration Date

Tax ID Number

Tax ID Number

Signature

Date

Signature

Date

Identification/Description/Expiration Date

Identification/Description/Expiration Date

Membership Officer: _____

Branch: _____