



Membership



Make Members' Lives Easier

Easy-access forms and applications for members to belong to your Credit Union.

Membership Application

This document is produced as a general multi-purpose deposit application that can be used to document ownership designation, beneficiary designation, and electronic services elections. It also contains a substitute W-9 and can be customized to include additional features, such as trust account and custodial account designations.

Account Agreement and Disclosure

This all-inclusive disclosure is intended to be given to new members and, as a result, generally includes the following sections/disclosures, each of which can be purchased as a stand-alone auxiliary form:

- Account Agreement
- Truth-In-Savings Account Disclosure
- Electronic Services Agreement and Disclosure
- Privacy Policy Disclosure (Gramm-Leach-Bliley)
- Funds Availability Policy Disclosure
- Wire Transfer Agreement
- Check 21 Disclosure (when applicable)

Auxiliary Forms

Oak Tree also provides a wide variety of deposit-related Auxiliary Forms such as:

- Expected Recredit Claim Notices
- Wire Transfer Request
- Account Change Form
- Patriot Act Notice
- Hold Notice

Electronic Services Agreement and Disclosures

This agreement and related disclosures contain important information that covers your members' rights and responsibilities under the Electronic Fund Transfer Act and the electronic fund transfer services described in the agreement.

Account Disclosure Rate Supplement & Schedule of Fees & Charges

This disclosure is a companion piece to the Account Agreement and Disclosure, and is designed to provide you with a convenient method to deliver certain information that would otherwise have to be incorporated into the Account Agreement and Disclosures (e.g. rates, fees, and charges, and certain other information specific to deposit accounts and related deposit services).

Privacy Policy

Providing a proper Privacy Policy Disclosure satisfies the requirements of Regulation P. It discloses the type of non-public personal information collected, to whom it is disclosed, and whether or not your member is able to opt-out of the sharing of such information.

Training and Compliance

Along with the delivery of your forms, you will receive written instructions on how to use them. On-site training or live WebEx meetings can be arranged. Our toll-free line is open for your unlimited use. Legal opinion letters are issued that reference the state and/or federal regulations (as applicable), and will accompany essential forms. You can also receive an immediate answer to a compliance question using our live online chat option.



Oak Tree is continually refining its forms systems to provide the best combination of compliance, practicality, and contemporary design. We are committed to each individual credit union; we work on your behalf to design, produce, and support an effective lending system.

For Further Information:

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