

# Permaculture Credit Union

## SHARE DIVIDEND RATES

|                         | MINIMUM<br>BALANCE | RATES<br>Rate APY* | DEPOSIT<br>AMOUNT |
|-------------------------|--------------------|--------------------|-------------------|
| Membership Fee          |                    |                    | \$ 5.00           |
| Share Account (Savings) | \$ 50.00**         | 0.40% 0.40%        | \$ _____          |
| Total                   |                    |                    | \$ _____          |

\*APY-Annual Percentage Yield

\*\*Minimum Average Daily Balance required to earn dividends is \$300.00.

**Note: All rates are declared monthly by the Board of Directors and are subject to change without notice.**

If you have any questions or would like to learn more:

Call PCU at (505) 954-3479 or  
Toll free at 1-866-954-3479  
Send us a fax at (505) 424-1624  
Visit us online at [www.pcuonline.org](http://www.pcuonline.org)  
Email us at [perma@pcuonline.org](mailto:perma@pcuonline.org)

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### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and 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 to you:** When you open an account, we 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.

**PHYSICAL ADDRESS:** If your mailing address is a PO Box, please provide us with your physical address for our records:

\_\_\_\_\_  
Street Address City, State, Zip

## PLEASE COMPLETE THE ENCLOSED ACCOUNT CARD AND THIS FORM

Please complete enclosed Account Card and this form and return these along with your deposit and a copy of your driver's license to:

**Permaculture Credit Union  
P.O. Box 29300  
Santa Fe, NM 87592-9300**

Complete the Account Card as follows: Primary signer on account should complete the Membership Application and Ownership Information, Authorization (signature), and Account Designations (beneficiary information). Any joint owners on the account should complete the Account Ownership section of the card (back side), as well as providing their signature in the Authorization section.

To join Permaculture Credit Union, you must open a regular share account with a minimum balance of \$50.00, plus the \$5.00 one-time membership fee.

Signature verification is required for all members on all accounts. Please have your signature(s) notarized in the space provided below.

\_\_\_\_\_  
Member/Owner Signature Date

\_\_\_\_\_  
Joint Owner Signature Date

Signature verification done by:

\_\_\_\_\_  
Notary Public Date

My commission expires: \_\_\_\_\_ SEAL