Requirements for Membership at Forest Area Federal Credit Union.

Thank you for your interest in becoming a member of our credit union! Online Membership Applications are restricted at this time to personal account types only. In order to become a personal member of Forest Area Federal Credit Union you must first meet the Field of Membership requirements as presented on this site and electronically acknowledge via this site that you do indeed meet these Field of Membership requirements. Should you wish to open a business, guardian, conservator or other specialty account type please visit your nearest branch location. We suggest that you call prior to your visit to discuss the necessary account documents that may be needed for your special membership account type. I can be reached at (231) 263-3790.

Once you have completed the online Membership Application process you will be contacted via the valid email address that you provided with instructions on the next steps. Please watch your email within 1-2 business days of completing your online application for this email. You may consider watching your spam/junk file in addition to your inbox and adding forestarea.com to your safe email list. If you do not receive this email please contact me at your earliest convenience!

You will be requested to provide the following with 14 days of online account opening:

- Copy of the valid State of Michigan Driver's license or State ID card of each owner/joint owner of this account to aid us in verifying your identity and to assist us in protecting you from identity theft unless that owner/joint owner is a minor.
- Signatures on the Membership Agreement documents by all account owners/joint owners. (E-signature options will be available soon)
- A funding deposit of at least \$10 for the par value needed to for membership.

There are a variety of options for receiving and returning these documents including

- Visiting any branch location
- USPS mail
- Encrypted email
- Virtual Strongbox

Should you not meet the Field of Membership requirements, return the required documents or make the funding deposit within 14 business days of your online application and we are unable to make contact with you to make proper arrangements for these items to be taken care of your account will be closed and any deposits returned to you at that time.

We look forward to providing for you a wide variety of affordable financial products and services and partnering with you to achieve your individual financial goals! A representative of Forest Area FCU will be in contact with you within 1-2 business days of opening your new account online to provide you with your new account number and any additional information that you may need. In the meantime if you have questions or concerns please feel free to contact me at your earliest convenience! I can be reached at tmetcalf@forestarea.com or by phone at (231) 263-3790.

Sincerely,

Theresa Metcalf

Theresa Metcalf New Account Specialist Forest Area Federal Credit Union

Cc:file