

Credit Union:

BREWER FEDERAL CREDIT UNION

77 North Main Street
Brewer, Maine 04412



**PROMISSORY NOTE - DISCLOSURE
SECURITY AGREEMENT**

The words "You" and "Your" mean any person authenticating this Agreement. The terms on all pages are part of this entire Agreement.

Primary Borrower Name/Address	Co-Borrower Name/Address	Effective Date	Loan Number
		Maturity Date	Interest Rate

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS** The amount you will have paid when you have made all payments as scheduled.	TOTAL SALES PRICE The total cost of your purchase on credit including your down payment of
%				

Your Payment Schedule Will Be

<u>Number of Payments</u>	<u>Amount of Payments</u>	<u>When Payments Are Due</u>
		MONTHLY BEGINNING ON

PREPAYMENT: If you payoff early, you will not have to pay a penalty.

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit, if any.

PROPERTY INSURANCE: You may obtain property insurance from anyone you want that is acceptable to the Credit Union.

☒ If checked, you must also purchase Lenders Single Interest Insurance (LSI) from anyone acceptable to the Credit Union. If bought through the Credit Union, the cost will be \$ 120.00. For a term of _____.

LATE CHARGE:

If a payment is not received in full within 15 days after it is due, you will pay a late charge of 5% of the part of the payment that is late or \$10.00 maximum.

FILING FEES:

SECURITY: You are giving a Security Interest in all present and future individual and joint share and other accounts you have in the Credit Union and in the following:

- ☒ The goods or property being purchased
- ☐ Other (Describe)
- ☒ Collateral securing this loan may also secure other loans with the Credit Union

See your contract documents for any additional information about prepayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties. "e" means an estimate

PROMISE TO PAY:

To repay this loan, you promise to pay the Credit Union _____ (the principal amount of this loan) plus simple interest at the initial interest rate of _____% per year until this loan is repaid in full. If your loan has a variable interest rate, the interest rate is tied to the movement of the Index if shown in the Truth-In-Lending disclosure. If a share account is pledged as security for this loan (described in the security section below), you must keep these shares equal to your loan balance until you repay all of what you owe.

SECURITY: ☒ If checked, the Consumer Claims and Defense Notice on page 3 applies.

You grant to the Credit Union a Security Interest in all present and future individual and joint accounts in the Credit Union (other than those accounts that would lose special tax treatment if this Security Interest applied to them) and the property described below.

<u>YEAR</u>	<u>MAKE + MODEL</u>	<u>VIN/SERIAL#</u>
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** If you elected Voluntary Credit Insurance, the estimated premium is collected monthly and is included in your Total of Payments.

SIGNATURES: By authenticating (signing) this TotalLoan Promissory Note, Disclosure and Security Agreement or by endorsing the accompanying loan proceeds check or by accepting funds deposited into your Credit Union share or checking account, you agree to make and be bound by the terms and conditions of this TotalLoan Promissory Note, Disclosure and Security Agreement including the terms and conditions on all pages of this multi-page document. You acknowledge your responsibility to ensure that the Credit Union is named first lienholder on any certificate of title, if applicable. *If you are authenticating as "other owner of collateral" you are giving the Credit Union a Security Interest in the property described above and you are bound only by the Security Agreement and you are not obligated to repayment of the note unless you are also a co-borrower or co-signer.* You acknowledge that you have read this entire Agreement and have received a copy. If you elect voluntary credit insurance you acknowledge receipt of a certificate of insurance.

NEGATIVE INFORMATION NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may reflect in your credit report.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT.

Primary Borrower	Date	Other Owner of Collateral	Date
X	(seal)	X	(seal)
Co-Borrower	Date	Witness	Date
X	(seal)	X	(seal)

Borrower(s)

Credit Union: **BREWER FEDERAL CREDIT UNION**

Date:

Loan Number:

Repayment: You will make payments according to the payment schedule as each is set forth in the disclosure on page 1 of this Note and Disclosure. Your payment amount includes interest computed and payable at the interest rate shown on page 1 on the loan from the date finance charges begin until the loan is paid in full. The amount of your final payment as well as total Finance Charge and the total of payments will be somewhat more or less than the amounts disclosed if payments are not received precisely on the due dates. When received your payment will be applied in the order chosen by the Credit Union to finance charges, late charges, collection costs, any other charges and to the principal. Unpaid interest will be paid by later payments and will not be added to your principal balance.

Prepayment: You may prepay all or part of your loan at anytime without penalty. However, if a balance remains owing, you are still required to make your regular periodic payments. A partial payment will not automatically reduce your periodic payment unless the remaining amount owed is less than the periodic payment.

Variable Rate: If your loan has a variable interest rate, you understand that your interest rate may change from time to time during the term of your loan based on movements of the Index if one is shown in the disclosure on page 1. If the Index ceases to be made available by the publisher, or by any successor to the publisher, the Credit Union will set the interest rate by using a comparable Index.

Skip Payments: At the Credit Union's option and on terms we state from time to time, we may allow you to skip payments, which means you may be allowed to skip individual installment payments. If you accept any skip payment, you understand that the Finance Charge (daily interest rate) will continue to be applied. However, no late charges will apply for authorized skip payments. Further, no skip payment will extend the term of any credit insurance policy you may have obtained through the Credit Union as part of this loan.

Default and Repossession: You understand you will be in default (1) if you fail to make any payment on time; (2) in the event of your death; (3) in the event of your insolvency or the filing of any requests for relief under the bankruptcy code by or against you; (4) if you are the subject of any legal process which seeks to attach your Credit Union account; (5) if you have given the Credit Union false or inaccurate information in obtaining a loan; (6) if you do any act or fail to do any act which the Credit Union believes endangers the Collateral, if any, or your ability to repay what you owe; (7) if you break any promise you have made under this Agreement with the Credit Union. In the event of a default, you understand that the decision to take action is in the sole discretion of the Credit Union and that the failure to act on one default will not stop action on another. You further agree that the Credit Union does not have to provide you advance notice before taking action on any default except when state law requires that you receive a notice about your right to cure your default. You will be in default if you fail to obtain or maintain the required property insurance, or if you fail to pay all taxes on the Collateral when due. This Agreement, the Uniform Commercial Code, and other applicable law, authorize the Credit Union to take various actions; and the Credit Union may rely on any or all of those sources.

The Credit Union may also file suit to recover the Collateral and/or collect what you owe. If the interest rate on this Note is 12 1/4% or less, and the Credit Union pays an attorney to collect, you agree to pay reasonable attorney's fees that will not exceed 15% of the unpaid amount of your loan.

Acceleration: If you are in default, after giving you any notice of the default and opportunity to cure the default required by applicable law, the Credit Union may call any amounts you owe immediately due and payable plus FINANCE CHARGES which shall continue to accrue until the entire balance owing is paid in full.

Late Charge: If any payment is made late, you may be charged a late charge. You agree to pay the late charge if any is disclosed on page 1.

Co-Borrower or Co-Signer: If you are authenticating this Note as a co-borrower or co-signer, you waive any right to require the Credit Union to attempt collection of this Note from the primary borrower first. You agree to be equally and severally responsible with the first borrower for all obligations under this Note. You understand that the terms of this Note apply to you as well as to the primary borrower and you waive any requirement that you be notified of changes in the terms of this Note or any Security Agreement for this Note.

Credit Insurance: If you elected voluntary credit insurance and financed the total cost of coverage, you understand that coverage is only for the original amount financed as shown on page 1. If premium is calculated and collected monthly as part of your payment, premium rates are not guaranteed. However, you will be notified in advance if the monthly cost for coverage will increase.

Treatment of Payments: Payments must be received at any branch by closing on a business day to be credited to your account as of that same day. If any payments made by you are less than the total payment due, the Credit Union may allocate the payment at its sole discretion.

Other Terms: If any part of this Note is determined by court or by law to be invalid or unenforceable, the rest will remain in effect. All the Credit Union's rights shall inure to the benefit of its successors and assigns and all of your obligations shall bind your heirs or legal representatives or successors. You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes of authenticating this Note. Said signatures to have the same force in effect as original signings for all transactions included in applications and Agreements with the Credit Union.

Notice: You promise that your name and address shown on page 1 is your legal name and place of residence and such place of residence is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective.

Collection Cost: You promise to pay all cost of collecting the amount you owe under this Agreement including court costs and reasonable attorneys' fees or as allowed by applicable law.

ITEMIZATION OF THE AMOUNT FINANCED			
The Credit Union or an entity affiliated with the Credit Union will retain a portion of the amount paid to others denoted by asterisk (*).			
Itemization of amount financed of	Amount given to you directly	Paid on Account	Prepaid Finance Charge
Amount paid to others on your behalf	To		To
	120.00 To LSI-BREWER FCU		To
	To		To
	To		To
	To		To
	To		To
	To		To
	To		To
	To		To

SIGNATURE OF CO-SIGNER:

If the Borrower fails to repay this debt, you promise to pay the debt to the Credit Union upon demand. The Credit Union can seek immediate payment from you without making prior demand for payment on the Borrower. You pledge all shares and/or other funds in any of your individual and joint accounts as security for your promise. The Credit Union has the right to apply your shares and other funds towards what you owe if you are default. Any account that would lose special tax consideration if given as security is not subject to this pledge or right of offset. The Credit Union can enforce this Agreement against your heirs and legal representatives. You waive notice of acceptance of this guaranty, of any extensions in time of payments, of sale or release of any collateral for this loan and all other notices of which you would otherwise be entitled to receive, if allowed by applicable law.

_____(seal)_____
Co-Signer Date

_____(seal)_____
Co-Signer Date

_____(seal)_____
Witness Date

BREWER FEDERAL CREDIT UNION77 North Main Street
Brewer, Maine 04412

The words "You" and "Your" mean any person authenticating this Agreement. The terms on all pages are part of this entire Agreement.

Primary Borrower Name/Address	Co-Borrower Name/Address	Effective Date	Loan Number
		Maturity Date	Interest Rate

SECURITY:

You grant to the Credit Union a Security Interest in all present and future individual and joint accounts in the Credit Union (other than those accounts that would lose special tax treatment if this security interest applied to them) and the property describe below.

<u>YEAR</u>	<u>MAKE + MODEL</u>	<u>VIN/SERIAL#</u>

Security Interest: By authenticating the Note and receiving the benefits of your loan described on page 1, you are giving the Credit Union a Security Interest in the property described in the Note, Disclosure and Security Agreement and present and future individual and joint accounts you have in the Credit Union. You authorize the Credit Union to take that money and apply it to what you owe if you are in default. The Credit Union may, but does not have to allow you to withdraw a portion of your shares or other funds without affecting its Security Interest. You are not giving a Security Interest in any shares or funds in an IRA, SEP, KEOGH, or other account which if pledged as security would result in special tax treatment under the Internal Revenue Code. This Security Interest covers not only the property pledged, but all proceeds, substitutions or replacements, accessions, improvements, all proceeds from insurance and all refunds of unearned premiums. The Security Interest also includes any replacements for the property which you buy within 10 days of this loan or any extensions, renewals, or refinancing of the loan. Anytime this Agreement refers to collateral it means any or all of the property described in the Note and Security Agreement. You are giving this Security Interest in all assets and property separately pledged, to secure payment of this loan as well as any other amounts you now owe or will owe the Credit Union whether or not those debts were intended to be secured or personal. The collateral also secures your performance of all other obligations under your loan, this Security Agreement and any other Agreement you have with the Credit Union. If the collateral is household goods as defined in the Federal Trade Commission Fair Credit Practices Rule, it only secures obligations for the purchase money for that collateral or a refinancing or consolidation of such obligations, nor does cross-collateralization extend to any dwelling.

Stock Secured Loans: If your loan is secured by a pledge of stock, the separate stock security agreement is made part of this Agreement by reference.

Protection of the Collateral: You promise that you will use the proceeds of the loan to buy the property or that you own the property and that no one else has an interest in it or claim against it. You agree to (1) maintain, protect and to preserve the collateral, (2) not to use or permit anyone to use the collateral in violation of this Agreement, or any statute, regulation or ordinance or any policy or insurance covering the collateral, (3) pay promptly when due all taxes, charges, encumbrances or liens now or later imposed upon or affecting the collateral, (4) promptly notify the Credit Union of change in your name or address on file, (5) help the Credit Union do all that is necessary to protect its Security Interest in the collateral, including giving the Credit Union all endorsements, assignments, financing statements, or other writings necessary to protect the Credit Union's Security Interest and its priority, (6) promptly deliver to the Credit Union in the form received, all proceeds of the collateral you receive, (7) not to sell, lease, encumber, rent, otherwise dispose of, or give the collateral to anyone else other than the Credit Union, (8) at any reasonable time, upon the Credit Union's demand, to exhibit to the Credit Union and allow the Credit Union to inspect the collateral. You promise that any title to the collateral shall only be registered in the name of the borrowers authenticating this Agreement. You promise to have the Credit Union's Security Interest shown on any certificate of title that may be issued. You give the Credit Union authorization to file a financing statement to protect its Security Interest from the claims of others.

Property Insurance and Taxes: You are required to fully insure the collateral against loss and damage with no more than \$250 deductible. You may obtain this insurance through any insurance company of your choice, unless the Credit Union, for good cause, refuses to accept it. If you fail to obtain or maintain the insurance, the Credit Union will buy any type of insurance it feels is necessary to protect its interest in the collateral. THE INSURANCE WILL NOT BE LIABILITY INSURANCE. This could result in less protection for you and at a higher cost. The Credit Union will add the cost of this insurance to the loan and charge you at finance charge at the applicable loan interest rate. If the Credit Union adds this insurance to your loan, you agree that, at the Credit Union's option, your payment may be increased by an amount sufficient to repay any charges added for property insurance. You promise to have any insurance policy payable to the Credit Union and, if asked, deliver it to the Credit Union. The policies must say that the Credit Union is to be paid if there is a loss. If the collateral is lost or damaged, the Credit Union can use the insurance proceeds to replace or repair it, or to repay any amounts you owe. You also promise to pay all taxes due on the collateral. If you fail to do so, the Credit Union, may but does not have to, pay the taxes and add the amount to the unpaid principal balance of the loan and charge you a finance charge at the applicable loan rate.

Default: You will be in default if you break any promise made under the Security Agreement or if you are in default on your loan. The Credit Union may also file suit to recover the Collateral and/or collect what you owe. If the interest rate on this Note is 12 1/4% or less, and the Credit Union pays an attorney to collect, you agree to pay reasonable attorney's fees that will not exceed 15% of the unpaid amount of your loan. If the Credit Union repossesses the Collateral, you promise to also pay for actual and reasonable out-of-pocket expenses incurred by the Credit Union in connection with repossession or foreclosure, including costs of storing, reconditioning, and reselling the Collateral. In the event of sale of Collateral, if the amount financed is greater than \$2,800, you shall be responsible for any deficiency and pay such deficiency on demand. If you are pledging property as an other owner of collateral, you will be in default if anyone who signed or otherwise authenticated the Note is in default.

Default Remedies: When you are in default and after expiration of any right you have under applicable state law to cure your default, we can require immediate payment of your outstanding balance. You agree that we have the right to take possession of the property without judicial process, and you authorize a right of entry (other than to a dwelling) for repossession. We will not be responsible for any personal property not covered by this Agreement that you leave inside the property or that is attached to the property. We will try to return that property to you. After we take repossession of the property, we can sell it and apply the money to what you owe us. We will give you notice of any public sale or the date when a private sale will be held. We will deduct our expenses for taking possession of the property and for any commercially reasonable preparation or processing, storage and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code. The rest of the sale money will be applied to what you owe. Each debtor will have to pay any amount remaining unpaid after sale money has been applied to the unpaid balance and what you owe. You will pay interest on that amount at the loan interest rate until the amount has been repaid.

Other Terms: The Credit Union may delay taking action to protect its rights as many times as it wants and as long as it wants without losing them. If any part of this Agreement is determined by court or by law to be invalid or unenforceable, the rest will remain in effect. All the Credit Union's rights shall inure to the benefit of its successors and assigns and all of your obligations shall bind your heir or legal representatives or successors. You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes of authenticating this Security Agreement. Said signatures to have the same force in effect as original signings for all transactions included in applications and Agreements with the Credit Union.

Notice: You promise that your name and address shown in this Agreement is your legal name and place of residence and such place is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective.

CONSUMER CLAIMS AND DEFENSE NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS AND SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.



Account Number:

DESCRIPTION OF COLLATERAL

YEAR	MAKE	MODEL	VIN #

IMPORTANT INSURANCE NOTICE

(Please read carefully)

THIS NOTICE IS TO REMIND YOU THAT ONE OF THE REQUIREMENTS OF THE LOAN ON THE ABOVE PROPERTY IS THAT YOU CARRY A POLICY OF INSURANCE WHICH PROTECTS THE CREDIT UNION FROM FINANCIAL LOSS AS THE RESULT OF DAMAGE TO OR DESTRUCTION OF THE PROPERTY. SUCH POLICY MUST PROVIDE AT LEAST COMPREHENSIVE, COLLISION, AND UPSET COVERAGE AND MUST CONTAIN A LOSS PAYABLE CLAUSE ENDORSEMENT NAMING US LIENHOLDER. YOU MAY OBTAIN THE POLICY FROM THE AGENT OF YOUR CHOICE.

Name of Insurance Agency: _____

Address: _____

Telephone Number: _____

Signature of Member

Date

Signature of Member

Date



ERROR CORRECTIONS

The undersigned hereby authorize the Dealership to make corrections to documents that the Buyer(s) have signed in connection with this purchase transaction without having the Buyer(s) sign any new documentation; provided, however, that such corrections shall be limited to only those errors that do not affect any material terms of such documents. A material term shall mean any term that if changed would alter the substance of the agreement between the parties.

Buyer

Buyer

Witness

Witness



NOTIFICATION TO MEMBER

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 or is added to an existing one.

What this means to you: When you open an account or have your name added to an existing one, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see one or more identifying documents.

I acknowledge:

As either an owner on a new account, an additional owner on an existing account or as an authorized signer on behalf of a business account. I acknowledge reviewing the above notification and certify that all information provided is valid and the identification documents presented by me represent my true identity. I also understand that by signing this document, Brewer Federal Credit Union may obtain information regarding my identity, credit history, and other banking history from a consumer-reporting agency. I further understand if information in the credit report results in a decision to either disallow my signing authority on the account or disallow opening the account, Brewer Federal Credit Union will communicate this fact to owners and/or authorized signers on the (proposed) account. I further authorize Brewer Federal Credit Union to obtain such information at any time from one or more reporting agencies that it may choose as long as I am an authorized signer on the account.

Member Signature: _____ Date: _____

FUNDING REQUIREMENTS DEALER

Borrower Name: _____

Physical Address: _____

Mailing Address (if different): _____

Email Address _____

Drivers' License #: _____ Date of issue: _____

State issued: _____ Expiration Date: _____

The undersigned Dealer certifies that the identity of the borrower listed above has been verified in compliance with the requirements of the Brewer Federal Credit Union-Dealership Indirect Lending Program Agreement

Dealer Name: _____

Dealer Signature: _____



NOTIFICATION TO MEMBER

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 or is added to an existing one.

What this means to you: When you open an account or have your name added to an existing one, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see one or more identifying documents.

I acknowledge:

As either an owner on a new account, an additional owner on an existing account or as an authorized signer on behalf of a business account. I acknowledge reviewing the above notification and certify that all information provided is valid and the identification documents presented by me represent my true identity. I also understand that by signing this document, Brewer Federal Credit Union may obtain information regarding my identity, credit history, and other banking history from a consumer-reporting agency. I further understand if information in the credit report results in a decision to either disallow my signing authority on the account or disallow opening the account, Brewer Federal Credit Union will communicate this fact to owners and/or authorized signers on the (proposed) account. I further authorize Brewer Federal Credit Union to obtain such information at any time from one or more reporting agencies that it may choose as long as I am an authorized signer on the account.

Member Signature: _____ Date _____

FUNDING REQUIREMENTS DEALER

Borrower Name: _____

Physical Address: _____

Mailing Address (if different): _____

Email Address _____

Drivers' License #: _____ Date of issue: _____

State issued: _____ Expiration Date: _____

The undersigned Dealer certifies that the identity of the borrower listed above has been verified in compliance with the requirements of the Brewer Federal Credit Union-Dealership Indirect Lending Program Agreement

Dealer Name: _____

Dealer Signature: _____

MEMBERSHIP AND SHARE ACCOUNT AGREEMENT

PRIMARY NAME: _____

ADDRESS: _____

BIRTHDATE: _____

SSN: _____

Membership Qualification(Please initial one)

- _____ Relative is a member of the Credit Union
- _____ Lives in the field of membership
- _____ Works in the field of membership
- _____ Attends school in field of membership
- _____ Worships in the field of membership

Brewer FCU is hereby authorized to recognize any of the signatures subscribed hereto on this agreement in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all said joint owners to their credit as such joint owners with all accumulations thereon, together with the proceeds of any insurance on said account, are and shall be owned by them jointly and be subject to the withdrawal or receipt of any of them, and payment to any of them. On the death of a joint owner, the balance in the account will belong to the surviving joint owner(s). If I establish a Share Draft Account, the Credit Union is authorized to pay share drafts (checks) signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the Share Draft (checking) Account.

Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans.

The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them, except by written notice to and consent of said Credit Union which shall not affect transactions theretofore made.

I hereby make application for membership and agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate & Fee Schedule, Funds Availability Policy Disclosure, and conform to its laws and amendments thereof and subscribe for at least one share.

I acknowledge receipt of the disclosure(s) applicable to all accounts and/or services herein. If any EFT service is requested and provided, I agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement. I understand and agree that the USA PATRIOT Act obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time. TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.

The credit union may suspend any privileges I or any joint owner(s) may have for remote transaction services including, but not limited to audio response, home banking, and ATM/Visa® Check Card services, in the event that I/we become delinquent on any loan or other obligation that I/we may have with the credit union. The credit union may also suspend electronic fund transfer privileges in the event that I/we become delinquent on any loan or other obligation that I/we may have with the credit union.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT NOTICE: We may report information about your account to credit bureaus. Late or missed payments, or other defaults, may be reflected in your credit report.

Member Signature

Date

Account Owner's Signature

Date

Account Owner's Signature

Date

Account Owner's Signature

Date

This application approved by the Credit Union: _____
Authorized Official Date

Eligibility for Membership: _____



ID verified

BUSINESS/COMMERCIAL MEMBERS ARE PROHIBITED FROM ENGAGING IN UNLAWFUL INTERNET GAMBLING OR ANY OTHER ILLEGAL ACTIVITY:

You agree that you are **NOT ENGAGED IN** unlawful Internet gambling or any other illegal activity. You agree that you **WILL NOT** use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

MULTIPLE-PARTY ACCOUNT

Name:

Account:

You have requested that the credit union establish a multiple-party account, whereby more than one person has some type of interest in the account being created.

Please be advised that upon the death of an owner of a multiple-party account, the remaining amounts in the account will belong to a surviving party or parties.

Please check your answer to the following question:

Do you intend for the sum remaining on your death to belong to the surviving party or parties?

☒ Yes

☐ No

Account Holder Signature:

THIS FORM IS REQUIRED BY MAINE LAW. PLEASE NOTE THAT THIS CREDIT UNION IS NOT REQUIRED TO PROVIDE ACCOUNTS WITHOUT RIGHTS OF SURVIVORSHIP AND MAY DENY THE OPENING OF THIS ACCOUNT IF EITHER PARTY CHECKS NO TO THE QUESTION ABOVE.

MULTIPLE-PARTY ACCOUNT

Name:

Account:

You have requested that the credit union establish a multiple-party account, whereby more than one person has some type of interest in the account being created.

Please be advised that upon the death of an owner of a multiple-party account, the remaining amounts in the account will belong to a surviving party or parties.

Please check your answer to the following question:

Do you intend for the sum remaining on your death to belong to the surviving party or parties?

☒ Yes

☐ No

Account Holder Signature:

THIS FORM IS REQUIRED BY MAINE LAW. PLEASE NOTE THAT THIS CREDIT UNION IS NOT REQUIRED TO PROVIDE ACCOUNTS WITHOUT RIGHTS OF SURVIVORSHIP AND MAY DENY THE OPENING OF THIS ACCOUNT IF EITHER PARTY CHECKS NO TO THE QUESTION ABOVE.

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. ☐ Individual/sole proprietor or single-member LLC ☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. ☐ Other (see instructions) ► _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-				-	
or									
Employer identification number									
				-					

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
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 U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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 you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. ☐ Individual/sole proprietor or single-member LLC ☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. ☐ Other (see instructions) ► _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number											
				-				-			
or											
Employer identification number											
				-							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
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 U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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 you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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Purpose of Form

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Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



INDIRECT FUNDING CHECKLIST

Please make sure that all necessary documents are completed and included in the package. Any missing or improperly executed items may delay funding until satisfied. Should you have any questions please don't hesitate to contact Brewer Federal Credit Union at 207-989-7240.

- _____ Original signed and dated Credit Application
- _____ Signed and dated Closed End Promissory Note (PDF) or Brewer FCU Conmar
- _____ Signed copy of Purchase Agreement
- _____ Signed Error Corrections Form
- _____ Signed and dated Verification of Insurance Form with Insurance Binder
- _____ Signed, dated and completed Notification to Member
- _____ Copy of Driver's License(s), State ID, or valid U.S. Passport
- _____ Copy of MVT-16
- _____ Copy of Title Application
- _____ Copy of Manufacturer's Certificate of Origin
- _____ Copy of Gap Contract (if applicable)
- _____ Copy of Extended Warranty (if applicable)
- _____ Other documents requested by Brewer FCU for funding

IF NEW ACCOUNT IS REQUIRED

- _____ Signed and dated Brewer FCU Membership Agreement and TIN Certification/W9
- _____ Signed Multiple-Party Account Form for each Joint acct. member (if applicable)
- _____ \$5.00 Membership Fee and \$25.00 Minimum Deposit (**\$30.00**) or we will deduct from Dealer Reserve