



## New Account Requirements Notice

*Welcome to SecurTrust FCU! We are happy to assist you with opening your new account. This notice outlines the requirements to join the credit union and any documentation required to open the account.*

### **Determining Membership Eligibility**

- New Members must meet one of the following criteria:
  - Live, Work, Worship, or attend School in one of the following counties:
    - **DeSoto County** (including Southaven, Olive Branch, Horn Lake, Hernando, & Walls)
    - **Marshall County** (including Holly Springs, Byhalia, & Potts Camp)
    - **Tate County** (including Senatobia & Coldwater)
  - Immediate Family member of an existing SecurTrust member

### **What you need to open your account**

- Verification of Membership Eligibility (See Eligibility Table)
- Social Security Number
- Driver's License or other Government-issued photo ID (See Identification Table)
- Second form of Identification (see Identification Table)
- Current PHYSICAL address (P.O. Boxes may be used for mailing, but a verified physical address is REQUIRED).
- Current Home and/or Cellular phone numbers
- Email address, if available
- Membership Deposit

### **Opening Deposits**

All new accounts are required to open a Regular Shares suffix at minimum. Other account suffixes may be opened as desired or as required for other services.

- Regular Shares (savings)
  - \$50.00 membership deposit\*
  - \$10.00 new member fee per person (non-refundable)
- Share Draft (checking)
  - \$100.00 opening deposit
- Christmas/Vacation Club
  - \$10.00 opening deposit

\*All members are required to maintain a \$50 membership deposit at all times – it is not accessible during the term of your membership. The membership deposit will be refunded at account closing, minus any applicable fees or outstanding charges.

### Proof of Geographic Membership Eligibility

Accepted	NOT Accepted
<ul style="list-style-type: none"> <li>• Driver's License</li> <li>• Utility Bill                             <ul style="list-style-type: none"> <li>○ Gas</li> <li>○ Water</li> <li>○ Electric</li> <li>○ Landline Telephone</li> </ul> </li> <li>• Federal/State Tax Return</li> <li>• Voter Registration Card</li> <li>• Current Homeowner's insurance policy/bill</li> <li>• Selective Service Card</li> </ul>	<ul style="list-style-type: none"> <li>• Rental/Lease agreements</li> <li>• Pay Stubs</li> <li>• Wireless Telephone Bills</li> </ul>

### Proof of Social Security Number

- Social Security Card
- W-2 form
- Pay stub showing complete SSN
- SSA-1099
- Non-SSA-1099

**NOTE: All documents must be current, no more than 2 months old and must show current address within the allowed counties.**

### Proof of Identification Verification

Primary Identification	Secondary Identification
<ul style="list-style-type: none"> <li>• U.S. photo driver license or photo ID card</li> <li>• Original or Certified Birth Certificate</li> <li>• Must be original or certified, have an official seal and be issued by an authorized government agency such as the Bureau of Vital Statistics or State Board of Health.</li> <li>• Military ID                             <ul style="list-style-type: none"> <li>○ Active Duty, Retiree or Reservist military ID card (DD Form 2 or 2A)</li> <li>○ Discharge papers (DD-214)</li> <li>○ Military Dependent ID card (for spouse or children of Active Duty Military personnel)</li> </ul> </li> <li>• Valid, Unexpired U.S. Passport or Passport Card                             <ul style="list-style-type: none"> <li>○ Foreign passports must contain a Valid United States Visa or I-94 to be used as a primary proof of identification.</li> </ul> </li> <li>• U.S. Citizenship and Immigration Service Documentation (management-approved)</li> <li>• Marriage License/Certificate                             <ul style="list-style-type: none"> <li>○ Must include the applicant's full name and date of birth. The certificate must be the original or certified copy that is registered AFTER the marriage; NOT just the "license" authorizing the union.</li> </ul> </li> <li>• Federal Census Record                             <ul style="list-style-type: none"> <li>○ Must include the applicant's full name and DOB.</li> </ul> </li> <li>• Legal Change of Name (Divorce, etc.)                             <ul style="list-style-type: none"> <li>○ As recorded in court decree with judge's original signature and/or official court seal</li> </ul> </li> </ul> <p style="text-align: center;"><b>ALL DOCUMENTS MUST CONTAIN NAME AND DATE OF BIRTH</b></p>	<ul style="list-style-type: none"> <li>• Union Membership Cards                             <ul style="list-style-type: none"> <li>○ Must include the applicant's full name preferably with photo and/or Social Security number.</li> </ul> </li> <li>• Work IDs                             <ul style="list-style-type: none"> <li>○ With photo and/or Social Security number.</li> </ul> </li> <li>• Social Security Card                             <ul style="list-style-type: none"> <li>○ Original only not metal or plastic replicas</li> </ul> </li> <li>• Social Security Check or Direct Deposit Verification of Social Security Check</li> <li>• Health Insurance Card</li> <li>• TennCare, Medicaid, Medicare, etc.</li> <li>• Health Insurance Card</li> <li>• Insurance Policies or Payment statements</li> <li>• IRS/state Tax Form                             <ul style="list-style-type: none"> <li>○ W2 Forms, Property tax receipts, tax return, etc.</li> </ul> </li> <li>• Military Records                             <ul style="list-style-type: none"> <li>○ Assignment orders, selective service cards, Leave &amp; Earnings Statement, etc.</li> </ul> </li> <li>• School Records</li> <li>• Elementary Immunization or "Shot" Records</li> <li>• Vehicle Registration or title</li> </ul>
<p><b>Member may provide 2 documents from Primary ID, or 1 document from Primary ID and 1 document from Secondary ID. At least 1 Primary ID must have a Government-issued photo.</b></p>	
<p><b>NOTE: Debit or Credit Cards are NOT accepted.</b></p>	