

# Bird Elementary Student-Run Credit Union



## Dear Bird Students and Parents,

The Bird Student-Run Credit Union is designed to encourage personal financial responsibility in all students by providing an in-school credit union program. Community Financial facilitates student-run credit unions and financial education in many district schools. Students can learn hands-on life skills by participating as members of the Bird Student Run Credit Union. Fifth grade students have the opportunity to operate the student-run credit union. These students learn valuable skills as they apply for volunteer positions and process transactions for student members under the assistance of Community Financial credit union personnel.

## Information:

- **You may open an account at any time.** The Bird Student-Run Credit Union will be open on selected days during the school year. Your welcome letter will include all deposit dates.
- **These are actual savings accounts** which may be accessed at any Community Financial branch during regular hours of operation, online, and at the student-run credit union at Bird.
- These accounts will have **no monthly service fee and no minimum balance required.**
- Students will receive a receipt at the time of deposit. Monthly statements will be mailed to the student's home.

## To Participate:

- **Existing members:** If the student currently has an account at Community Financial, please complete the information below and return it to the school office or fax it to me at the number below.
- **New student members:** Please complete the membership application on the back of this form and fax your form directly to my computer at (734) 582-8967, email to [ssundberg@cfcu.org](mailto:ssundberg@cfcu.org), or you may open your account by calling (734) 453-1200.
- **Note:** The student is the primary member on the account. Dividends will be reported to the student's social security number. One parent/guardian **must** be joint on the account, but both are welcome.  
**Please include social security numbers and signatures for all members on the account.**

We encourage all students to participate in this unique and rewarding experience in order to increase their personal financial education and to help the student volunteers learn career skills. If you have any questions or comments, please feel free to contact:

Catherine Williams  
Bird Principal  
734-416-3130  
[catherine.williams@pccsk12.com](mailto:catherine.williams@pccsk12.com)



Suzanne Sundberg  
Community Financial  
ph 734-582-8966  
fax 734-582-8967  
[ssundberg@cfcu.org](mailto:ssundberg@cfcu.org)

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## **ESTABLISHED MEMBER OF THE CREDIT UNION COMPLETE AND RETURN THIS PART ONLY**

I am a member of Community Financial. I will participate in the Bird Student-Run Credit Union this year.

Name: \_\_\_\_\_ Date of Birth (mm/dd/yyyy): \_\_\_\_\_

Teacher: \_\_\_\_\_ Grade: \_\_\_\_\_ Parent signature: \_\_\_\_\_



# Membership Application With Survivorship

500 S. Harvey, P.O. Box 8050  
Plymouth, MI 48170-8050  
(734) 453-1200 www.cfcu.org

**OFFICE USE ONLY: BIRD**

Account # \_\_\_\_\_  
Date: \_\_\_\_\_  
Initials: \_\_\_\_\_

To open a **NEW ACCOUNT** complete this form (existing members should complete the front). Please fill in all information on this form and sign at the bottom. You may mail this form to the above address, ATTN: Education Partnership Coordinator, fax to 734-582-8967, email to [ssundberg@cfcu.org](mailto:ssundberg@cfcu.org), or you may open your account by calling 734-453-1200.

**BIRD Teacher:** \_\_\_\_\_

**Grade:** \_\_\_\_\_

**Student Name:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**City/State/Zip:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_

**ONE parent/guardian MUST be on the account, both are welcome. Include social security numbers and signatures for all members on the account.**

**Parent/Guardian Name:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_

**Occupation:** \_\_\_\_\_ **Employer:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Driver's License #:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Home Phone:** \_\_\_\_\_

**Address (if different):** \_\_\_\_\_ **Mobile Phone:** \_\_\_\_\_

**Parent/Guardian Name:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_

**Occupation:** \_\_\_\_\_ **Employer:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Driver's License #:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Home Phone:** \_\_\_\_\_

**Address (if different):** \_\_\_\_\_ **Mobile Phone:** \_\_\_\_\_

**This is a joint account.** Beneficiaries (Pay On Death) may be indicated below. The ownership type and beneficiary designation specified will remain the same for the entire account (excluding certificates and IRA accounts).

**Beneficiaries: (Optional)** If this is a Beneficiary (Pay on Death) Account, on the death of all owners the account will be payable on proper withdrawal demand of all beneficiaries who survive the owner or owners.

Name: \_\_\_\_\_ SS# \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Name: \_\_\_\_\_ SS# \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Under penalties of perjury, I/We certify that (1) the first taxpayer identification number shown on this form is correct (or I am waiting for a number to be issued to me) and (2) that the parties to the account are not subject to backup withholding because (a) they are exempt from backup withholding, or (b) they have not been notified by the Internal Revenue Service (IRS) that they are subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified them that they are no longer subject to backup withholding, and (3) they are a U.S. person (including a U.S. resident Alien).

All dividends will be reported under the taxpayer identification number shown first on this application. By signing below, I/We make application for membership in Community Financial and agree to the bylaws and rules and regulations of Community Financial as they now exist or as they may be changed in the future.

**SIGNATURES:** The undersigned certify that the information provided on the application is true and correct and further agree to be bound by the terms and conditions contained therein.

\_\_\_\_\_  
Student Signature Date: \_\_\_\_\_

\_\_\_\_\_  
Parent/Guardian Signature Date: \_\_\_\_\_

\_\_\_\_\_  
Parent/Guardian Signature Date: \_\_\_\_\_