

MEMBERSHIP APPLICATION INSTRUCTIONS

To apply for membership with Piedmont Advantage Credit Union, simply complete the [Membership Application](#) and [Overdraft Services Consent forms](#). When complete return with all applicable documents to the Credit Union.



**Mail : Piedmont Advantage Credit Union
3530 Advantage Way Attn: New Accounts
Winston-Salem, NC 27103**

Fax: 336-776-1111 Email : CallCenterTeam@pacu.com

Opening minimum deposits are required within 30 days if your application is sent by fax or email.

To make sure your application is complete and ready to process when we receive it, please look over the following tips that correspond with the numbered sections of the membership application:

- Complete all applicable sections of the ownership information.
Make sure you complete the affiliation section with your employer or community affiliation.
- Account Ownership - Complete the information requested for any joint owners.
- Account Designation - Complete the information requested for any desired beneficiary.
- Account Type & Services - Designate the accounts and services preferred. Having a minimum of a Share/Savings account is a required in order to establish your membership with the credit union.
- Authorization - All owners must sign and date the account card in order for efficient processing. (Blue or Black ink. Please note that digital signatures are not acceptable.)

Please Read Prior To Sending Application

To establish your membership, we will need to receive the proper funds for the accounts that you are requesting to open. You have the following options for sending payment:

- ***Send a Check or Money Order*** - You may send a check or money order made payable to Piedmont Advantage Credit Union for the amount needed to open the account that you have requested. Please note: the total required initial deposit may vary depending on the accounts you are opening.
 - ***Savings Account*** (required for membership) - \$5.00.
 - ***Savings & Interest Checking Accounts*** - \$5.00 for the Savings Account AND \$100.00 for the Interest Checking Account.
 - ***Savings & Basic Checking or Silver Checking Accounts*** - \$5.00 for the Savings Account AND \$25.00 for the Basic Checking or Silver Checking Account (*in order to receive free checks, you MUST have Direct Deposit*).
- ***Payroll Deduction/Direct Deposit*** - If you are requesting to have direct deposit or payroll deduction set up from your employer, we can provide a letter of deposit to you once the accounts are opened.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

- ***In order to open a new account, please provide the following documents when submitting your application:***
 - ***Copy front and back of your Driver's License or another Government issued form of identification.*** (*For members and joint applicants. Photographs are not acceptable.*)
 - If eligible thru employment, please provide a copy of your pay stub.
 - If eligible thru community, please provide a copy of your utility (or another household) bill, pay stub, Student ID, or local church bulletin.
 - If your current residence does not match the address on your photo ID, please also provide a utility bill, bank statement or vehicle registration card.