

# SERVICES



We welcome your family to join our family  
ALL family members are eligible to join

*Special Thanks  
To our  
Membership Sponsors*

## Teamsters Local 118

Monday	10:00am-4:00pm
Tuesday	10:00am-4:00pm
Wednesday	10:00am-5:00pm
Thursday	10:00am-4:00pm
Friday	10:00am-4:00pm

**BTA Credit Union**  
**P.O. Box 24439**

**1320 Buffalo Road, Suite 104**  
**Rochester, New York 14624-0349**

**Phone: (585) 328-0340**

**www.btafcu.org**

**Over 65 Years of  
Service to Our Members**

### Individual Retirement Accounts (IRA's)

BTA FCU offers members the opportunity to benefit from the tax advantages of an IRA program as well as a high yielding savings program. You can "lock-in" to a fixed rate of interest on a short term or long term IRA certificate of Deposit. (minimum deposit of \$500.00 required).

**NoFees**  
There are no fees associated with the IRA program during its term. There is, however, a \$10.00 charge along with interest penalties that will be imposed upon closing the certificate prior to maturity.

### Special Services

- Discount Tickets to Darien Lake, Seabreeze and Fantasy Island
- Discount price for Dine –A-Mate/Rochester Entertainment Books
- Discount Movie Tickets

**BTA STAFF**  
CEO Tiffany Cooper, Dottie White, Nancy Dyrda

**BOARD OF DIRECTORS**  
Samuel Rampello, Guy LaChiusa, Christopher Toole  
Steven Becker, Lyall Spence

**Supervisory Committee Chairman**  
Christopher Toole

Your funds federally insured to \$100,000  
**NCUA**  
National Credit Union Administration  
a U.S. Government agency

### INDIVIDUAL MEMBERSHIP APPLICATION

PLEASE PRINT

ACCOUNT#

LAST NAME

FIRST NAME

MIDDLE INITIAL

ADDRESS

APT #

CITY

STATE

ZIP

SOCIAL SECURITY NUMBER



DATE OF BIRTH

BUSINESS PHONE

HOME PHONE

MEMBERSHIP ELIGIBILITY: Company Name  Family: Member's Name

Account #

Relationship

Employee  Retiree

**I AM PAID:**  
 Weekly  Monthly  
 Bi-Weekly  Pension  
 Semi Monthly

By signing below I hereby make application for membership in and agree to conform to the bylaws and any amendments thereof in BTA Federal Credit Union. I also agree to the terms and conditions of the membership and Account Agreement, Funds Availability Policy, Truth-in-Savings Disclosure, and to any amendments you make from time to time which are incorporated herein. I authorize the Credit Union to verify credit and employment history as needed. I acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested.

**REVERSE SIDE MUST BE COMPLETED IN ORDER TO PROCESS THIS APPLICATION**

Your Signature **X**

Date

**For Office Use Only**

This application approved by Board of Directors  
And entered \_\_\_\_\_ 19 \_\_\_\_\_

Account Number \_\_\_\_\_  
Deposit: Date \_\_\_\_\_  
 Cash  Check\$ \_\_\_\_\_

Chairman, Membership Committee

By signing below, I/we hereby make application for membership in and agree to conform to the bylaws and any amendments thereof in the BTA Federal Credit Union. I/we also agree to the terms and conditions of the Membership and Account Agreement, Funds Availability Policy, Truth-in-Savings Disclosure, and to any amendment you make from time to time which are incorporated herein. I/we authorize the Credit Union to verify credit and employment history as needed. I/we acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested.

**CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING**

Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number and (2) I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding and (3) I am a U.S. person (including a U.S. resident alien) Instructions: 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. Cross out item 3 and complete a W-8-BEN if you are not a U.S. person.

Member  
Signature \_\_\_\_\_

Date \_\_\_\_\_

**CERTIFICATION IF AWAITING NUMBER**

Under penalties of perjury, I certify (1) that a taxpayer identification number has not been issued to me, and that I mailed or delivered an application to receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office (or I intend to mail or deliver an application in the near future), and (2) that I am not subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the credit union is required to withhold 20 percent of all reportable payments thereafter made to me until I provide a number

Member  
Signature \_\_\_\_\_

Date \_\_\_\_\_

**What is A Credit Union?**

A credit union is a member-owned, not-for-profit cooperative financial institution formed to permit those in the field of membership specified in its charter to pool their savings, lend them to one another, and own the organization where they save, borrow, and obtain related financial services. Members are united by a common bond and democratically operate the credit union under state or federal regulation.

**BTA Federal Credit Union**

The BTA (Brotherhood of Teamsters and Associates) Federal Credit Union, established in 1940, began originally as the credit union for area milk drivers. As it grew and prospered, the Milk Driver's Federal Credit Union expanded its field of membership to include members of the Rochester Teamster Locals. This large influx of new members precipitated a name change first to the Rochester Teamster's Federal Credit Union and later to the BTA Federal Credit Union to better represent the increased number of family members that have joined. Located at Suite 104, 1320 Buffalo Road, BTA FCU is your "personal financial institution".

**Who is Eligible to join BTA?**

Any employee of any participating member company may join the credit union. BTA also welcomes family members of existing members to join and take advantage of all the services BTA has to offer. After joining BTA FCU, your credit union membership will remain valid even if there is a change of employment or if you move out of town.

To join, simply fill out the attached membership form and mail back or drop off with an initial deposit of at least \$25.00. This is not a fee but your first deposit into a savings account at BTA.

**Loan Program**

BTA has an excellent variety of loan programs to meet your needs. New car, used car, personal, home equity and home improvement loans are just a sample of what BTA has to offer.

**BTA offers these features:**

- 100% financing on new car loans
- Approval turnaround time usually within 24-48 hours
- Payroll deductions available
- Optional disability and life insurance available
- New car loan sales (loan rates reduced for special sale period)

Please note: There is a 30-day new member waiting period prior to application and one (1) payment is required in share account during full term of installment loan.

**Savings**

Members can earn high rates of interest on all savings accounts at the credit union. Payroll deduction is by far the best way to save and to repay any future loans.

BTA FCU offers you two of the most convenient ways of depositing to your savings accounts: direct deposit of net pay (where available) and payroll deduction. A portion or the entire of your paycheck may be automatically deposited each pay period into the account(s) you specify. Share (basic savings) Accounts, Christmas Club Accounts, Money Market Accounts and Certificates of Deposit are all available at some of the highest rates in the area.

In addition, direct deposit of Social Security and Pension checks is also available.

**Checking Account**

BTA offers all members a free checking account with no minimum balance and no charge per check. Your only cost will be the checks themselves if you purchase them through BTA.

Along with your free checking account, you can also receive a Visa debit card, for use at any store or ATM that accepts Visa.

**The Credit Union's Call-In Teller Allows Credit Union Members 24 Hour Access to their accounts.**

**It's Quick** – Just pick up your touch tone phone

**It's Convenient** – Wherever you are, you can access your account 7 days a week

**It's Easy** – A voice prompt will walk you through the entire process

**It's Confidential** – Conduct your transactions from the privacy of your own home or office



Share, Christmas, Money Market, IRA and Certificate account statements are mailed out on a quarterly basis. Share Draft (checking) account statements are mailed out on a monthly basis.