

San Francisco Federal Credit Union / Summit Bank Opt-In Consent Form

Name: _____ Control Number: _____
Address: _____ Home Phone: _____
City: _____ Mobile Phone: _____
State Zip: _____

Yes, I wish to enjoy the full benefits of membership at San Francisco Federal Credit Union (“SFFCU”) upon the completion of the transaction between SFFCU and Summit Bank.

If I am not already within SFFCU’s existing field of membership:

Yes, I opt into joining Financial Fitness Association (“FFA”) in order to be eligible for membership with SFFCU.

By signing this form, I consent to becoming a member of SFFCU upon the completion of the transaction between Summit Bank and SFFCU. I also consent to joining FFA in order to be eligible for membership with SFFCU, if I am not already within SFFCU’s existing field of membership.

I understand that no additional action is required by me after completion of this Opt-In Consent Form, and that the transfer will only occur if the transaction between Summit Bank and SFFCU is completed. If this transaction is not completed, my election to become a member of SFFCU using this Opt-In Consent Form will have no effect and will be null and void. I also understand that I am free to move my accounts to another financial institution whenever I choose.

An opt-in election by any person (including individuals, partnerships, trusts and corporations) will, unless otherwise indicated, apply to all deposit accounts as to which such person has withdrawal or signature rights.

Signature: _____ Date: _____
Please sign exactly as your name appears hereon.

When signing as attorney, executor, administrator, corporate officer, trustee, guardian, or custodian, please give full title/office.

You can submit your opt-in to membership by 1) electronic authorization on our website at www.sanfranciscofcu.com, 2) by email at welcomesummit@sanfranciscofcu.com, or 3) returning this Opt-In Consent Form using the enclosed self-addressed stamped envelope.

Insurance of deposits at SFFCU, referred to as “share insurance,” will be provided through the National Credit Union Share Insurance Fund (“NCUSIF”), which is administered by the National Credit Union Association (“NCUA”). This share insurance from the NCUA will replace the deposit insurance provided by the Federal Deposit Insurance Corporation (“FDIC”) on accounts at SFFCU with no gap in coverage. The NCUA will insure your accounts at SFFCU up to \$250,000, per owner, per account ownership category. NCUA share insurance is backed by the full faith and credit of the U.S. Government.