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**Instructions**

Completion of this form and Form W8-BEN (*Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding*) is required to establish a Pentagon Federal Credit Union (PenFed) Membership, open additional accounts and/or add a Joint Owner.

If requesting to add a Joint Owner to an existing PenFed Member's account(s), separate Forms W-8BEN and 650-NRA are required for each Joint Owner requested to be added. The Form 650-NRA must be signed and dated by the PenFed Member and the Joint Owner requested to be added.

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**Part I**

Applicant or Member's Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Tax Identification Number: \_\_\_\_\_  Check if SSN  Check if ITIN

Joint Owner's Name: \_\_\_\_\_

Add to Account(s): \_\_\_\_\_

Tax Identification Number: \_\_\_\_\_  Check if SSN  Check if ITIN

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**Part II**

Do you understand and agree that the accounts on this membership are for individual use and will not be used for business purposes?

Yes  No

Will account activity include funds from or payments related to Internet gambling?

Yes  No

Do you anticipate international transactions on this account?

Yes  No

If yes, please provide details: estimated amount(s), name of country(ies), etc.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The anticipated number of deposits and withdrawals per year:

Deposits: U.S. \_\_\_\_\_ International \_\_\_\_\_

Withdrawals: U.S. \_\_\_\_\_ International \_\_\_\_\_

Do you bank with other U.S. Financial Institutions?

Yes  No

If yes, please list them:

\_\_\_\_\_  
\_\_\_\_\_

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**Part III****X**

Member Signature

Date

**X**

Joint Owner Signature

Date