

REAL ESTATE EQUITY ADVANCE PLAN (R.E.A.P.®)
Share Draft Account Agreement

R.E.A.P.® Share Draft Account No.: _____

Account Owner Name(s): _____

Credit Union Name: _____

Title to this R.E.A.P.® Share Draft Account is held as checked below:

- ☐ Individual Account.
- ☐ Joint Account. Sums on deposits are payable upon the request of any one of the account Owners or any survivor subject to Wis. Stats. § 705.04. Each survivor shall notify Credit Union of the death of any account Owner. THIS ACCOUNT IS JOINTLY OWNED BY THE PARTIES NAMED HEREON. UPON THE DEATH OF ANY OF THEM, OWNERSHIP PASSES TO THE SURVIVOR(S). Any survivorship feature of this account shall apply without regard to any requirement to survive an event by any specified period.

Each account Owner agrees to be bound by the "Rules for Use of Your R.E.A.P.® Share Draft Account," receipt of which is hereby acknowledged by the undersigned person(s). Owner(s) hereby grant(s) a security interest in this account to secure any obligations owed now or in the future to Credit Union by any Owner(s), unless (a) the obligation is created by a consumer credit transaction under a credit card plan, or (b) the obligor's right of withdrawal arises only in a representative capacity. Owner(s) consent to the Credit Union applying any amount held in this account to any obligation(s) owed to the Credit Union by any Owner(s).

Date: _____

Account Owner (1) _____ (Seal)

Account Owner (2) _____ (Seal)

Taxpayer Identification Number & Certification:

Under penalties of perjury I certify that:

- (1) _____ is the Owner's correct taxpayer identification number for I am waiting for a number to be issued to the Owner, and
- (2) The Owner is not subject to backup withholding because: (a) the Owner is exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that the Owner is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) The IRS has notified me that the Owner is no longer subject to backup withholding, and
- (3) The Owner is a U.S. citizen or other U.S. person (defined below), and
- (4) The FATCA code(s) entered on this form (if any) indicating that the Owner is exempt from FATCA reporting is correct.

Certification instructions You must cross out item (2) above if you have been notified by the IRS that the Owner is currently subject to backup withholding because the Owner has failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on IRS Form W-9.

You may request IRS Form W-9 with instructions. If you are not a U.S. Person, request and complete Form W-8 or Form 8233.

X _____ Date _____ FATCA Code (if any) _____ Exempt Payee Code (if any) _____

For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).