

APPLICATION



Applicant must be a member of Dupaco to participate.

Applicant Name _____ Applicant SS# _____
Please print legibly

Date of Birth _____ Applicant Dupaco Member Number _____

Address _____ City _____

Home Phone _____ Work Phone _____

Cell Phone _____ Email _____

How many persons in family/household? _____ What is your gross income?*_ _____

What is family/household gross income? _____ Source of income?*_ _____

What is your net asset wealth (not counting one automobile and/or a home)? _____

Open a checking account in addition to savings (optional) _____ Circle YES or NO

*** Please attach copy current pay stub and last year's tax return for verification purposes.**
*** Please provide a copy of a government issued, non-expired Driver's License or State ID.**
(must also bring this form of ID at time of account opening)

GOAL

What is your goal for the MoneyMatch account?

- Home
- Education
- Vehicle
- Micro-Enterprise (business)

Answer the questions for the appropriate section.

HOME OWNERSHIP

- Do you own a home? YES NO
- If NO, have you ever owned a home? YES NO
- If YES, how long ago did you purchase your home? _____

VEHICLE PURCHASE

- Do you own a car? YES NO
- If NO, have you ever owned a car? YES NO

EDUCATION

- Are you currently in school? YES NO
- If YES, where do you attend? _____

MICRO-ENTERPRISE (BUSINESS)

- Do you currently have an established business? YES NO
- Do you have a business plan? YES NO



PLEASE READ CAREFULLY

I understand that Dupaco is expressly relying on information contained within this application in deciding to approve this application. I warrant and represent that the information provided is true and complete. I agree to notify Dupaco promptly any material change in the information provided herein. I also give Dupaco permission to make inquiries it deems necessary to confirm the validity of the information provided. I authorize Dupaco to obtain a preliminary credit report to determine eligibility for MoneyMatch program, to determine likelihood of receiving future loan applications (and/or credit counseling). I agree to give Dupaco permission to publicize my MoneyMatch participation. I confirm that I have not received maximum matching funds from another program.

PARTICIPANT SIGNATURE

DATE



PARTICIPANT AGREEMENT Dupaco Money Match

The account that matches your effort

DUPACO MONEYMATCH PARTICIPANT AGREES TO:

- Monthly Deposits**
Deposit a minimum of \$25 every calendar month from participant earned income (through wages or self-employment) for at least 6 months. To be considered a “monthly deposit,” the minimum amount must be deposited by the third business day of the following month.
- Consumer Credit Report**
Authorize the Credit Union to order a consumer credit report and verify other credit information.
- Length of Time to Save**
Save money for a minimum of 6 months (including the month the account is opened) before receiving the match and a maximum of 24 months unless otherwise agreed to between Dupaco and Participant.
- Personal Finance and Money Management Education**
Participate in approved financial education. Participant must complete the pre and post tests and meet all program requirements.
- Asset Specific Training**
Complete asset-specific training for their asset choice as referred by the Credit Union.
- Change of Address**
Provide updated information in the event of a change of address or phone number.
- Membership Agreement**
Comply with all aspects of the credit union’s membership agreement as specified in such agreement. Membership will remain in good standing.
- Credit Repair**
If necessary, work to repair any credit problems that the participant may currently have.
- Account Beneficiary**
In the event of participant’s death, the individual(s) designated on the membership/account agreement for the Dupaco MoneyMatch account is/are designated to receive participant’s savings (but not earned match).

ALL PARTIES UNDERSTAND AND AGREE TO:

- Qualified Withdrawals**
Only available upon approval by Dupaco for the program’s stated permissible uses and after completion of all program preparatory requirements.
- Emergency Withdrawals**
Discouraged and only available to the Participant in accord with the Dupaco MoneyMatch program’s emergency withdrawal policies and procedures. In case of an unapproved emergency withdrawal request, the Participant is considered to have withdrawn from the program.
- Disbursement of Funds**
Funds will not be disbursed directly to the individual. Dupaco will only disburse the funds directly to the applicable financial institution, car dealership, or college, university or vocational school.
- Participation Requirements/Terminations**
The Participant may be asked to leave the program for missed monthly savings deposits, incomplete financial education, unauthorized savings withdrawals, or for other violations of this agreement. If the Participant voluntarily leaves or is terminated from the Dupaco MoneyMatch program, he/she will receive all savings plus any interest or dividends accrued thereon, but loses any and all rights to the matching funds.



Information Sharing

The Credit Union may share information on the Dupaco MoneyMatch account with partner organizations, as necessary, to carry out the requirements of this agreement. The credit union may share any nonpublic personal information with its MoneyMatch partners in order to effect, administer, or enforce this Dupaco MoneyMatch Participation Agreement. Participant understands that the sharing of such information in order to effect, administer, or enforce this agreement as requested by the participant is an exception to the NCUA Privacy Rules and Regulations, Part 716.

Program Changes

Dupaco reserves the right to change Dupaco MoneyMatch Program rules and policies during the term of this agreement. Written notification of any changes will be provided to Participants prior to their taking effect.

Amendment of the Participation Letter of Agreement

Must be in writing and signed and dated by all parties. Such amendment will supersede all agreements contained within this document.

Release of Liability

The Participant holds Dupaco and program partners harmless for program changes and/or misinterpretations of program guidelines.

PARTICIPANT

I have read and understand the contents of this agreement and I agree to meet any and all terms as identified within the agreement.

PARTICIPANT NAME (please print)

PARTICIPANT SIGNATURE

DATE

CREDIT UNION

I have read and understand the contents of this agreement and I agree to meet any and all terms as identified within the agreement.

CREDIT UNION REPRESENTATIVE (please print)

REPRESENTATIVE SIGNATURE

DATE

The Dupaco MoneyMatch Participant(s), _____ (names), hereby authorize(s) Dupaco Community Credit Union and the RW Hoefer Foundation to use the participant's name, quotes from the participant(s), information pertaining to the Money Match program, and other information about the participant's asset purchase.

PARTICIPANT SIGNATURE

DATE

PARTICIPANT SIGNATURE

DATE

PARTICIPANT SIGNATURE

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