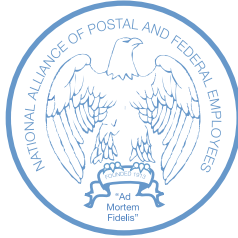


National Alliance of Postal and Federal Employees

NAPFE FEDERAL CREDIT UNION
1628 11TH ST. N.W., WASHINGTON, D.C. 20001-5086



Tel. 202-939-6325
Fax 202-939-6330

Dear

Date

Thank you for your interest in joining the NAPFE Federal Credit Union. The basic information you need to join the Credit Union is as follows:

1. Only members of the NAPFE Labor Union, their dependent family members and employees of the NAPFE are eligible to apply for membership in the NAPFE Federal Credit Union.
2. You must open your account with at least \$30.00, and maintain a minimum share balance of \$30.00 in your Share Account at all times.
3. Dividends are paid based on the number of shares owned and the annual earnings of the Credit Union.
4. All share withdrawal requests must be 1) Over the counter (with proper I.D.); 2) In writing, bearing the signature of the owner of the account; 3) Via FAX transmission, also bearing the signature of the owner of the account. (NOTE: NO TELEPHONE CALL WITHDRAWALS).
5. NAPFE Federal Credit Union offers the following services: Christmas Savings Club, Vacation Savings Club and Preferred Share Accounts.
6. You must be a member of the NAPFE Federal Credit Union for ninety (90) days before you qualify to apply for any type of Loan.

Management
NAPFE Federal Credit Union

Web: www.napfe.com

E-Mail: NAPFEFCU@napfe.org

**JOINT SHARE ACCOUNT AGREEMENT
THE NAPFE FEDERAL CREDIT UNION**

Is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint owners of this account, hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal of receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment.

Any or all of said joint owners may pledge all or part of the shares in this account as collateral security to a loan or loans.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transaction theretofore made.

Joint Account No.

Date

20

Soc. Sec. No.

Joint Owners*

Date of Birth

* Each joint owner should sign