

# FAQs

- **How long will it take me to complete the application?**

This will depend on how prepared you are with the information required to complete the application. On average, it should take about 8 minutes.

- **Why do you ask about eligibility?**

Credit unions are for everyone, but the law places some limits on the people they may serve. A credit union's charter defines its "field of membership," which could be an employer, church, school, or community. Anyone working for an employer that sponsors a credit union, for example, is eligible to join that credit union.

- **Why am I being required to complete certain fields?**

Some fields are required because it is information needed in order to complete application for membership and establish accounts with the credit union. Required fields are noted with a red asterisk symbol (\*) next to each field.

- **How do I move to the next page?**

Most pages will have a continue button; click the continue button to go to the next page. In some cases, you may be presented with a disclosure which will prompt you to accept or decline. In most cases, clicking the accept button will be required to move to the next page.

- **How do I go back to a previous page?**

To go backward, click the back button on your browser toolbar. The progress navigation menu at the left will confirm the page you are on.

- **Why am I required to select certain accounts to open?**

Certain accounts may be required for membership. For example, a prime (share) savings account is generally required to establish membership. A minimum deposit is customarily required to fund and remain in this account as long as you are a member. This amount represents the par value of a share and your ownership as a member of the credit union.

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- **How do I know if my application is approved or what the next steps are?**

The last page of the application will describe any additional steps or forms required to be completed by you and any further instructions regarding the membership process. The credit union may also provide further instruction or notification using the contact information you provided.