

Membership with Express Credit Union

Please be prepared with the following items for your new account:

- A complete membership application must be submitted online, over the phone or in person, with required documentation. See below.
 - Unexpired and valid government photo ID, including:
 - U.S. Driver's License
 - U.S. State ID Card
 - U.S. Passport (book only)
 - U.S. Green card
 - U.S. Military ID
 - Department of Corrections ID
 - Matrícula Consular
 - Indian Tribal Affairs ID
- Temporary(paper) or expired Driver's License/ID Cards not accepted.***
Passport cards not accepted.
- Verification of physical address – must be mail physically sent to address. Dated within the last 30 days. Please provide a copy of **one** of the following, addressed and mailed to you:
 - Utility (light/water), cable, internet or cell phone bill
 - An exception can be considered if unable to provide any of the above items.
 - Exception: We may accept **two** statements or bills, dated within 30 days, mailed to you, with name and address printed.
 - Bank statements
 - Credit card statement/bill
 - Medical Bill
 - Insurance Statement/bill
 - Pay stub
 - Recent benefit statements (SSI/SSA/Unemployment/TANF/SNAP)
 - Lease Agreement
 - Letter from case worker or social service agency, dated within the last 30 days, stating you can use their address for mailing purposes at an approved social service agency dated – within 30 days.
 - For students we may accept school records as address verification if above documents are unavailable.
 - We may request additional documents to verify ID – SSN card, filed tax returns, court documents reflecting name changes, etc.
 - We may request additional information to contest negative ChexSystems reports – police or credit agency reports, proof of payment, proof of payment plan, statement letters showing paid off balances, etc
 - Minimum \$5 deposit for Savings.
 - We pull a report for ID verification that's provided by Experian and does require credit freezes are lifted to review. This is NOT a credit check.
 - ChexSystems Report will be reviewed.
 - Business accounts require additional documentation, ask us for a business account packet.
 - Apply online using the QR code or visiting our website www.expresscu.org

