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APPLICATION TO INVEST in THE MICHIGAN AREA LOAN FUND
for Individuals or Trusts (Includes Required Information for IRS Form W-9)

Contact information for primary holder of Investment Account:

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

E-mail Address \_\_\_\_\_

Name of Church (optional) \_\_\_\_\_ Location of Church (optional) \_\_\_\_\_

PAYMENT

I am enclosing a check in full payment for a new or additional Investment in the total principal amount of \$
(Please make all checks payable to: Michigan Area Loan Fund.)

INTEREST

Check one option below as to how you would like interest on the Investment Account to be handled.
(If no option is checked, interest will be retained and added to principal.)

- Interest options: Please reinvest the quarterly interest payments... Please send me the quarterly interest payments...

Interest rates may change – call us for current rates! Interest rates on the Investment Accounts are those in effect AS OF THE DATE WE ACCEPT THIS APPLICATION.

Please issue the Investment Account in the form of ownership and to the Investor(s) identified below:

- Ownership options: Sole Owner, Joint Owner, Formal Trust

Name of Primary Owner or Trustee Social Security Number or Tax I.D. Number Birthdate (if applicable)

Name of Secondary Owner or Trustee Social Security Number or Tax I.D. Number Birthdate (if applicable)

Address (if different from Primary Owner) Telephone Number(s) E-mail Address

**Formal Trust:** Interest will be payable only to the Trustee. *A copy of the trust agreement or a Certificate of Trust must be provided to the Loan Fund prior to opening the Investment Account.*

For Individuals:

**Sole Ownership** - If the Investment Account is to be registered only in the name of one person, please print the name, address, telephone numbers and other contact information of your nearest relative who does not live with you. This person will be contacted only should we be unable to locate you.

**Joint Ownership** - Registration of the Investment Account in the names of two individuals results in ownership of the Investment Account in "joint tenancy with right of survivorship." Interest will be reported to Internal Revenue Service using the social security number of the first named person unless otherwise directed. **If the Investment Account will be owned by more than one person and you wish to require all owners to sign to redeem funds from the Investment Account, please check here**

**Beneficiary (required)** - We require that you specify the name of a person(s) or organization to receive the balance of the investment remaining at the time of your death, or on the death of the last of you to die if this is a jointly owned Investment Account. In case you choose to designate two beneficiaries, please specify the share of each beneficiary; otherwise, the beneficiaries will equally share the balance of the investment.

1) \_\_\_\_\_ % \_\_\_\_\_  
Name of Beneficiary Share Social Security Number or Tax I.D. Number

\_\_\_\_\_  
Address of Beneficiary Telephone

2) \_\_\_\_\_ % \_\_\_\_\_  
Name of Beneficiary Share Social Security Number or Tax I.D. Number

\_\_\_\_\_  
Address of Beneficiary Telephone

I hereby acknowledge receipt of the Prospectus dated \_\_\_\_\_, 20\_\_ of The Missions and Church Extension Trust Fund of the Michigan Area of the United Methodist Church. I represent that I am 18 years of age or older.

**Substitute Form W-9: Under penalties of perjury, by signing below, each of the undersigned certifies that:**

1. The information provided on this application, including taxpayer identification number shown for each primary owner, secondary owner and/or joint owner/tenant above, is true, correct, and complete.
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.
3. I am a U.S. person, including a U.S. resident alien. (Please request Form W-8 if you are a foreign person.)

**Note:** *You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.*

Signature \_\_\_\_\_ Signature \_\_\_\_\_  
(Primary owner, trustee or authorized representative) (Secondary owner, trustee or authorized representative)

Date \_\_\_\_\_ Date \_\_\_\_\_

The Investment Accounts are neither bank deposits nor bank obligations and are not insured by FDIC, SIPC, or any other state or federally regulated institution. No Guarantee by the United Methodist Church. The purchase of our securities is subject to risk, which are described in the Prospectus.

**TAX INFORMATION**  
**THE MISSIONS AND CHURCH EXTENSION TRUST FUND**  
**OF THE MICHIGAN AREA OF THE UNITED METHODIST CHURCH**

**INSTRUCTIONS FOR SUBSTITUTE FORM W-9**

**PAYER'S REQUEST FOR TAXPAYER IDENTIFICATION NUMBER CERTIFICATION**

The Missions and Church Extension Trust Fund of the Michigan Area of the United Methodist Church (“Loan Fund”) (as well as all other payers of interest or dividends) must generally withhold 28% of taxable interest or dividends if:

- (1) You do not provide the Loan Fund with your taxpayer identification number (TIN), or
- (2) You do not certify your TIN when required, or
- (3) The Internal Revenue Service notifies the Loan Fund that you furnished an incorrect TIN, or
- (4) You are notified by the Internal Revenue Service that you are subject to backup withholding, or
- (5) You do not certify by signing this form that you are not subject to backup withholding under (4) above or fail to certify your TIN.

To prevent backup withholding on interest paid, you must certify that you have provided your correct TIN to the Loan Fund; and, you must certify that you are not subject to backup withholding.

**PENALTIES**

Certain civil and criminal penalties may be imposed if you:

- (1) Fail to furnish your TIN to the Loan Fund unless the failure is due to reasonable cause and not willful neglect, or
- (2) Make a false statement with no reasonable basis that results in no backup withholding, or
- (3) Falsify certifications or affirmation.

**INVESTORS EXEMPT FROM BACKUP WITHHOLDING**

Investors specifically exempted from backup withholding on all payments include organizations exempt from tax under Section 501(a), such as a member congregation of The United Methodist Foundation. However, such investors are still required by the Loan Fund to complete and sign the Application to avoid erroneous backup withholding.

All interest that accrues or is paid on any Investment Account is subject to federal income tax in the year it is paid or accrued even though the interest is automatically added to the principal of the Investment Account. *See* “Tax Aspects” section of the Prospectus.