

## FREE METHODIST INVESTMENT AND LOAN FUND NEW INVESTMENT APPLICATION

**Contact information for primary certificate holder:**

Name \_\_\_\_\_

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

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

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

E-Mail Address (optional) \_\_\_\_\_

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

I am enclosing a check in full payment for the following indicated certificate(s) in the total principal amount of \_\_\_\_\_.  
(Make all checks payable to "FREE METHODIST INVESTMENT AND LOAN FUND.")

Check below for the requested certificate(s) and fill in the amount for each certificate requested:

<u>Description</u>	<u>Minimum Amount</u>	<u>Investment</u>
<input type="checkbox"/> Flexible Certificate	None	\$ _____
<input type="checkbox"/> One Year Certificate	\$5,000.00	\$ _____
<input type="checkbox"/> Two Year Certificate	\$5,000.00	\$ _____
<input type="checkbox"/> Five Year Certificate	\$5,000.00	\$ _____

**Interest rates may change at any time – call or visit our website for current rates!** FM Financial (FMF) may change the current interest rate payable on Flexible Certificates upon 30 days' prior written notice to the holders of such Certificates. FM Financial (FMF) may also change the rate of interest on the Term Certificates to be sold in the future at anytime.

**Interest payments** - Check one option below as to how you wish certificate interest to be handled. (If no option is checked, interest will be retained and added to principal.)

- Add the interest to my certificate principal.
- Please send me the quarterly interest payments. (Interest will be paid within approximately 15 days after each quarterly period following the purchase date.)
- Please send me monthly interest payments.
- Please send  monthly interest payments  quarterly interest payments to my bank (see attached).

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

**Sole Owner**     **Joint Owner**     **Formal Trust**     **Church or Organization**

Tax Exempt Organization     YES     NO

\_\_\_\_\_  
Name of Primary Owner (Please include title, e.g., Mr., Mrs., Dr., Rev., etc.; if a trust, state the name and date of the trust)    Social Security Number or Tax I.D. Number    Birthdate (if applicable)

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

**Sole Ownership** - If the Certificate is to be registered only in the name of one person, please give us the name and address of your nearest relative who does not live with you. This person will be contacted only should we be unable to locate you. (Print name and address of nearest relative) \_\_\_\_\_

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

**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 FM Financial (FMF) prior to opening a certificate.*

**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 Certificate, or your successor custodian if this is a Minor Transfer Act account and the Minor is under 18 years of age.

\_\_\_\_\_  
Name of Beneficiary

\_\_\_\_\_  
Social Security Number  
Tax I.D. Number

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

\_\_\_\_\_  
Name of Beneficiary

\_\_\_\_\_  
Social Security Number  
Tax I.D. Number

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

I hereby acknowledge receipt of FMF's Offering Circular dated April 30, 2024. I represent that I am 18 years of age or older. I further represent that prior to receipt of the Offering Circular, I was a member of, contributor to or participant in, The Free Methodist Church – USA (the "Denomination"), or a conference, district, local church or other affiliate of the Denomination (as defined in the Offering Circular), or I was an ancestor, descendant or successor in interest to such person.

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

1. The taxpayer identification number shown for each primary owner, joint tenant, UTMA Custodian and UTMA Minor above is correct.
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. In this case, the backup withholding rate will be 28%.

Signature \_\_\_\_\_  
(Primary owner, trustee)

Signature \_\_\_\_\_  
(Secondary owner or authorized representative)

Date \_\_\_\_\_

Date \_\_\_\_\_

The certificates are neither bank deposits nor bank obligations and are not insured by FDIC, SIPC, or any other state or federally regulated institution.

**FOR ADDITIONAL INFORMATION, PLEASE CONTACT FM FINANCIAL AT:  
P.O. Box 580 • Spring Arbor, Michigan 49283 • (800) 325-8975  
<http://fmlf.org>**

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**TAX INFORMATION**  
**FREE METHODIST INVESTMENT AND LOAN FUND**

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**INSTRUCTIONS FOR SUBSTITUTE FORM W-9**

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

FM Financial (FMF), 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 FMF with your taxpayer identification number (TIN), or
- (2) You do not certify your TIN when required, or
- (3) The Internal Revenue Service notifies FMF 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 FMF; 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 FMF 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 Free Methodist Church - USA. However, such investors are still required by FMF to complete and sign the Application in order to avoid erroneous backup withholding.

All interest that accrues or is paid on any Certificate 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 certificate. See Tax Aspects on page 17 of the Offering Circular.

**FM FINANCIAL**  
**P.O. Box 580 • Spring Arbor, MI 49283 • (800) 325-8975 • <http://fmlf.org>**