

APPLICATION FOR MEMBERSHIP



The following questionnaire must be filled out completely by an applicant for affiliation with the Club before it is acceptable for handling and must be accompanied by the full deposit.

- Proprietary Membership
 Proprietary Single Membership
 Proprietary Corporate Membership
 Young Professional
 Social Membership
 Designated Player

Full Name: _____ Soc. Sec. # _____

Age: _____ Birthdate: _____ Tax ID# _____

Residence Address: _____

Phone: _____ EMail: _____

Business/Occupation (Present and Last Two):

Employer	Address	Phone	Your Position	Years
Employer	Address	Phone	Your Position	Years
Employer	Address	Phone	Your Position	Years

Mail bills and notices to: _____ Home Business

Married or single? _____ Spouse's First Name: _____

Children (Names and Ages): _____

Name	Age	Name	Age
Name	Age	Name	Age

References (Other than Relatives):

Name: _____ Address: _____ Phone: _____

Name: _____ Address: _____ Phone: _____

Sponsorship Signatures are required from two (2) Proprietary Club Members:

Print Name: _____

Print Name: _____

Signature: _____

Signature: _____

Personally known by the following members of Turlock Golf & Country Club (3 preferred):

Relatives (including spouse) who are, or have been, members of Turlock Golf & Country Club:

In what Golf Clubs, Lodges or Societies have you been a member? _____

Name of Organizations

Last Golf Handicap: _____ Name of Club: _____

Have you ever been convicted of a felony? Yes No

Briefly explain: _____

Ever been denied membership or expelled from any Club or organization? Yes No

Briefly explain: _____

Bank Reference: _____ Branch Phone #: _____

I hereby apply for membership in the TURLOCK GOLF & COUNTRY CLUB, INC. (hereinafter, "Club"). I warrant the truth of my answers to the questionnaire which is part of this application. I authorize the Club to investigate my credit record, to obtain a credit report, and to verify the information listed above. I understand this application for membership in the Club will be accepted or denied at the sole discretion of the Board of Directors of the Club.

APPLICANT'S SIGNATURE

DATE

Membership Contract

I acknowledge that I have had the opportunity to read the Club By-Laws, Rules, and Regulations. If accepted as a member of the Club, and in consideration for the rights and privileges of membership, I agree to be bound by and comply with the Club By-Laws, Rules, and Regulations, as adopted and amended from time to time. I agree to pay all Club dues, fees, and assessments when due beginning the first day of the month after I am accepted as a member. I understand that my membership privileges will be suspended if and during the time that I am delinquent in the payment of dues, fees, and assessments to the Club. I authorize the Club to obtain a credit report on me, from time to time, if I am delinquent in making payments to the Club. I agree that I must resell my membership to a third party pursuant to Club rules in order to thereafter resign and be relieved of the obligation to pay Club dues, fees, and assessments.

APPLICANT'S SIGNATURE

DATE

NOTICE REGARDING REQUEST FOR CREDIT REPORT

Date: _____

To: _____, a prospective or current member and his or her spouse (hereinafter, collectively referred to as "Consumer")

From: Turlock Golf & Country Club, Inc. (hereinafter, "Club")

The Club intends to request your credit report from the following Consumer Credit Reporting Agency:

Name: Equifax Information Services, LLC

Address: PO Box 740241

Atlanta, GA 30374-0241

Phone: 1-800-685-1111

Web: www.equifax.com/fcra

The report will be used to ascertain your credit worthiness, credit standing, and credit capacity because you applied for a membership with the Club and/or will or have incurred debt being serviced by the Club. A copy of the report and a notice entitled "A Summary of Your Rights under the Fair Credit Reporting Act" will be provided to you prior to the Club denying your application or taking any adverse action against you based on information in the report. You will then have the opportunity to challenge the accuracy of the report by contacting the Consumer Reporting Agency.

AUTHORIZATION TO OBTAIN AND DISCLOSE THE CREDIT REPORT

I, _____, and
(Prospective or Current Member)

I, _____
(Spouse of prospective or current member)

hereby authorize Turlock Golf & Country Club (hereinafter, "Club") to obtain and use a Credit Report in connection with an application for membership to the Club and/or the payment of debts that I/we owe to the Club. I also authorize the Consumer Reporting Agency to disclose the requested report to Turlock Golf & Country Club.

Prospective or Current Member's Signature

Date: _____

Spouse's Signature

Date: _____

A Summary of Your Rights Under the Fair Credit Reporting Act

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you

can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

Federal enforcers are:

TYPE OF BUSINESS	CONTACT
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency / Customer Assistance 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P. O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>