




IRA CONTRIBUTION/INVESTMENT

The term IRA will be used below to mean Traditional IRA, Roth IRA, and SEP IRA unless otherwise specified.

IRA HOLDER'S NAME AND ADDRESS			IRA TRUSTEE'S OR CUSTODIAN'S NAME AND ADDRESS	
			 1630 King Street Alexandria, VA 22314 (703) 706-5000 (800) 296-8882	
Social Security Number	Date of Birth	Home Phone	IRA Account Identification	Trustee's or Custodian's Phone Number

CONTRIBUTION INFORMATION											
Contribution Date	Contribution Type										
	<i>Select One:</i> <table border="0"> <tr> <td>TRADITIONAL IRA</td> <td>SEP IRA</td> </tr> <tr> <td><input type="checkbox"/> Regular or Spousal</td> <td><input type="checkbox"/> Elective Deferral or Employer Contribution</td> </tr> <tr> <td><input type="checkbox"/> Transfer</td> <td><input type="checkbox"/> Transfer</td> </tr> <tr> <td><input type="checkbox"/> Rollover</td> <td><input type="checkbox"/> Rollover</td> </tr> <tr> <td><input type="checkbox"/> Recharacterization</td> <td><input type="checkbox"/> Recharacterization</td> </tr> </table>	TRADITIONAL IRA	SEP IRA	<input type="checkbox"/> Regular or Spousal	<input type="checkbox"/> Elective Deferral or Employer Contribution	<input type="checkbox"/> Transfer	<input type="checkbox"/> Transfer	<input type="checkbox"/> Rollover	<input type="checkbox"/> Rollover	<input type="checkbox"/> Recharacterization	<input type="checkbox"/> Recharacterization
TRADITIONAL IRA	SEP IRA										
<input type="checkbox"/> Regular or Spousal	<input type="checkbox"/> Elective Deferral or Employer Contribution										
<input type="checkbox"/> Transfer	<input type="checkbox"/> Transfer										
<input type="checkbox"/> Rollover	<input type="checkbox"/> Rollover										
<input type="checkbox"/> Recharacterization	<input type="checkbox"/> Recharacterization										
Contribution Amount											
Contribution For Tax Year*											
<i>*Only applicable for regular contributions (including spousal and catch-up contributions).</i>											
TYPE OF ACTIVITY	ROTH IRA <input type="checkbox"/> Regular or Spousal <input type="checkbox"/> Transfer (from Roth IRA) <input type="checkbox"/> Rollover (from Roth IRA) <input type="checkbox"/> Conversion (from Traditional IRA) <input type="checkbox"/> Conversion (from SIMPLE IRA) <input type="checkbox"/> Recharacterization										
<input type="checkbox"/> Initial Contribution <input type="checkbox"/> Change of Investment <input type="checkbox"/> Contribution to Existing IRA											

CHANGE OF INVESTMENT			
<i>Complete this information for the investment instrument (e.g., share certificate) which has been surrendered or is maturing.</i>			
Transfer from Investment Type	Amount Transferred to New Investment	Transfer to Investment Type	Instructions
			<input type="checkbox"/> Upon Maturity <input type="checkbox"/> Immediately

INVESTMENT INFORMATION	
TYPE OF ACCOUNT	MATURITY DISPOSITION (Share Account Only)
<input type="checkbox"/> IRA Share Account – A minimum deposit of \$5 is required to establish and maintain this account. <input type="checkbox"/> IRA Share Certificate – A minimum deposit of \$500 is required to establish and maintain this account. <input type="checkbox"/> 12 month <input type="checkbox"/> 36 month <input type="checkbox"/> 60 month <input type="checkbox"/> 24 month <input type="checkbox"/> 48 month	<input type="checkbox"/> Renew at new rate (RONR). <input type="checkbox"/> Transfer to IRA Share Account # _____-90 (TRFR) – you must have an existing IRA Share Account. <input type="checkbox"/> Withdraw funds from an SDFCU IRA program (SPEC) – you must complete IRA Withdrawal Statement prior to maturity.

DEPOSIT INSTRUCTIONS
<input type="checkbox"/> Deposit the enclosed check or money order. <input type="checkbox"/> Transfer \$ _____ from _____ <input type="checkbox"/> Other _____

SIGNATURE
I understand all investments are deposited and accepted subject to all applicable Federal and state laws and regulations of this organization presently existing or at any time hereafter issued. I authorize the contribution/investment of the IRA assets in the manner described above and certify that all of the information provided by me is correct and may be relied upon by the Trustee or Custodian.
_____ (IRA Holder)
_____ (Date)

Deposit Taken by

Rules And Conditions Applicable To Contributions

You and/or your employer are permitted to make various types of contributions to your Individual Retirement Accounts (IRAs). Federal law limits the amount which may be contributed and the date by which such contributions may be made. By properly completing this form you are authorizing the Trustee or Custodian to accept the IRA contribution described on this form and you are certifying that you are eligible to make such contribution. IRA contribution rules are often complex. If you have any questions regarding a contribution, please seek a competent tax advisor.

TRADITIONAL IRA

A Traditional IRA is an IRA which may receive contributions by you and which may or may not be tax deductible. You may receive a 100 percent income tax deduction for contributions if you do not receive benefits under an employer's retirement plan.

REGULAR OR SPOUSAL

The total amount you may contribute to a Traditional IRA for any taxable year cannot exceed the lesser of the applicable limit or 100 percent of your compensation. If you also maintain a Roth IRA, the maximum contribution to your Traditional IRA is reduced by any contributions you make to your Roth IRA. If you are married, you may be eligible to make payments to an IRA established for the benefit of your spouse. In addition, if you or your spouse are age 50 or older by the end of the taxable year, you are eligible to make additional catch-up contributions to an IRA for that year. Refer to IRS Publication 590, *Individual Retirement Arrangements*, for more information. This publication is available from your local IRS office, on the IRS Internet Website at www.irs.gov, or by calling 1-800-TAX-FORM.

ROLLOVER AND TRANSFER

Rollover and transfer are terms used to describe tax-free movements of cash or other property to your Traditional IRA from any of your other Traditional IRAs, SEP IRAs or SIMPLE IRAs, or (in the case of a rollover) from your employer's qualified retirement plan, tax-sheltered annuity, or deferred compensation plan. A rollover or transfer contribution may not be made to a Traditional IRA if the assets are from a Roth IRA or from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a contribution or conversion to a Roth IRA as being made to a Traditional IRA. The contribution or conversion that is recharacterized must include the net income attributable.

ROTH IRA

A Roth IRA is an IRA which may receive contributions by you which are not tax deductible. In other words, you must pay income tax on your contributions. In exchange for paying income tax, however, you may receive tax-free distributions from your Roth IRA under certain circumstances.

REGULAR OR SPOUSAL

The total amount you may contribute to a Roth IRA for any taxable year cannot exceed the lesser of the applicable limit or 100 percent of your compensation. Your contribution may be further limited if your income exceeds certain limits. If you also maintain a Traditional IRA, the maximum contribution to your Roth IRA is reduced by any contributions you make to your Traditional IRA. If you are married, you may be eligible to make payments to a Roth IRA established for the benefit of your spouse. In addition, if you or your spouse are age 50 or older by the end of the taxable year, you are eligible to make additional catch-up contributions to an IRA for that year. Refer to IRS Publication 590, *Individual Retirement Arrangements*, for more information. This publication is available from your local IRS office, on the IRS Internet Website at www.irs.gov, or by calling 1-800-TAX-FORM.

ROLLOVER AND TRANSFER

Rollover and transfer contributions may be made to your Roth IRA from any of your Roth IRAs, subject to applicable rules.

CONVERSION

Conversion contributions may be made to your Roth IRA from any of your Traditional IRAs or SIMPLE IRAs, subject to applicable rules. A conversion contribution may not be made to a Roth IRA if the assets are from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a contribution to a Traditional IRA as being made to a Roth IRA. The contribution that is recharacterized must include the net income attributable.

SEP IRA

A Simplified Employee Pension (SEP) IRA is actually a Traditional IRA which is established by you if your employer has established a SEP plan for its employees. A SEP IRA may accept both elective deferrals you choose to make and employer contributions. You do not pay taxes on either the elective deferrals or the employer contributions until you receive a distribution. A SEP IRA may also receive transfer and rollover contributions as described above.

ELECTIVE DEFERRAL AND EMPLOYER CONTRIBUTIONS

Employee elective deferrals may not exceed \$7,000 (indexed) and are also limited by other laws and regulations. Your employer may make additional contributions to your SEP IRA within the limits prescribed in Code Section 408(k). In addition, employees who are age 50 or older by the end of the plan year may be eligible to make additional catch-up salary deferral contributions under a SAR-SEP.

ROLLOVER AND TRANSFER

Rollover and transfer contributions may be made to your SEP IRA from any of your other SEP IRAs, Traditional IRAs or SIMPLE IRAs, or (in the case of rollovers) from your employer's qualified retirement plan or tax-sheltered annuity. A rollover contribution may not be made to a SEP IRA if the assets were distributed from a Roth IRA or from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a contribution or conversion to a Roth IRA as being made to a SEP IRA. The contribution or conversion that is recharacterized must include the net income attributable.