[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number] [Date] [Recipient's Name] [Recipient's Title] Vystar Credit Union [Credit Union Address] [City, State, ZIP Code] Dear [Recipient's Name], I am writing to formally request membership with Vystar Credit Union. I am interested in becoming a member due to [specific reasons for choosing Vystar, e.g., excellent services, community involvement]. I meet the eligibility requirements as I [mention eligibility criteria, e.g., live, work, or worship in the area]. Please find attached the necessary documents for your review. Thank you for considering my application. I look forward to the opportunity to become a member of Vystar Credit Union. Sincerely, [Your Name]