



DCU/WARM2Kids

Membership Application Checklist

To speed up the processing of your application, please follow these steps:

1. Fill out the application completely and sign it. **Incomplete or unsigned applications will be returned.**
2. Include originals or true copies of the required identification (see below) for both Prime Member and Joint Owner(s). A recent pay stub is required if you are applying for a loan for all applicants.

Forward true legible copies (by mail) or provide originals (in person) for two of the following forms of identification one of which must include a picture and one of which must reflect your current address. (If one of these forms of identification includes both you need only submit that one.):

- Valid US Driver's License
- US Social Security Card
- Passport
- Utility Billing Statement
- US Military ID
- US Work Visa
- Other Picture ID Issued by US Federal, State, or Local Government
- 2nd form of identification always required with Federal, State or Local ID card

DCU reserves the right to require additional information. Applications that are sent without the proper identification will be returned to you unprocessed.

3. Social Security Number or ITIN is required for all applicants.
4. Enclose a check or money order made out to Digital Federal Credit Union:
 - **Membership**
You must enclose a minimum deposit of at least \$5.00 to a Savings Account to open your membership.
 - **WARM2Kids Dues**
\$25 (Individual Membership), \$89 (Family Membership)
 - **Secured Visa® Credit Card**
Please note if applying for a secured Visa® Credit Card you must include cashier's check or money order for the amount of credit you are requesting. This will be held as security against the loan.
5. Mail your application, check, and copies of your identification, and (if applicable) copies of your pay stub to:

**Digital Federal Credit Union
Account Services Department
220 Donald Lynch Boulevard, PO Box 9130
Marlborough, MA 01752-9130**

What you can expect

Once you mail your application, please...

- Allow 2 weeks to receive your *New Member Welcome Kit* including a DCU membership, disclosures, and a fee schedule.
- Allow 2 weeks to receive your DCU PIN (Personal Identification Number). This is the secret number you'll need to use ATMs, PC Branch, and Easy Touch Telephone Teller.
- Allow 2-4 weeks for processing of your Membership and receipt of member card information.

If you're opening a DCU Checking Account, please also...

- Allow 2 weeks to receive your starter checks and information to select your first order of checks.
- Allow 3 weeks for your DCU Visa® Check Card.

If you're applying for a DCU Visa Credit Card and have been approved, please...

- Allow 2 weeks to receive your card(s).

Definitions

Cashier's Check – A check drawn on the account of a financial institution, not that of a private person. Personal account funds may be used to purchase a cashier's check.

Field of Membership (FOM) – A defined category within which an individual must fall to be eligible for membership in a particular credit union. Federal regulations in effect since March 5, 1999 affecting all Federal Credit Unions set the requirements for DCU membership eligibility. Please read the information below before applying for membership.

Secured Visa® – A credit card loan with a credit limit secured by funds on hold in your DCU savings account. For members trying to reestablish credit or who've not yet established a significant credit line. Credit lines from \$500 to \$5,000.

DCU Membership Eligibility

Eligibility by Family Relationship to a Current DCU Member

Relatives of DCU members are eligible to join by federal regulation if you are a spouse, domestic partner, child, sibling, parent, grandparent or grandchild of a current member. This includes stepchildren, stepparents, stepsiblings, and adopted children.

Eligibility by Field Membership

Our Field Membership (FOM) is the list of companies and organizations whose employees, retirees, or members are eligible to join DCU under our charter. Our FOM is listed on the Membership page in the DCU web site (www.dcu.org). You are eligible to join if you currently work for or retired from a company or organization in our FOM, or you belong to an organization in our FOM. This is how you are eligible if you belong to or are joining WARM2Kids at this time.

Eligibility by Community

You are automatically eligible to join DCU if you live, work, worship, or attend school in one of the communities in our list (see dcu.org for the growing list). Any business or other legal entity located in one of these areas is also automatically eligible to join.



BANKING - THE DCU WAY

Digital Federal Credit Union

220 Donald Lynch Blvd • PO Box 9130 • Marlborough, MA 01752-9130
508.263.6700 • 800.328.8797 • dcu.org • dcu@dcu.org

(DCU ONLY: Member # _____)

Membership Application

Instructions: Sections 1, 2, and 5 must be completed. Please review entire application and complete additional sections as applicable. Include no less than \$5 with this application. Incomplete or illegible applications will result in delays.

1. FIELD OF MEMBERSHIP

MUST BE COMPLETED (Select One) if unsure please go to dcu.org for a complete listing of eligible entities:

- I am eligible to join through my Employer: _____
Company Name
- I am eligible to join as a member of: _____
Name of Organization or Association
- I am eligible to join through the following Immediate Family Member sponsor (includes adoptive, in-law, and step relationships) which you may verify:
This person name is _____ and s/he is my: spouse or domestic partner,
 child, grandchild, parent, grandparent, or sibling.

IMPORTANT INFORMATION: We are required, by federal law, to obtain, verify, and record information that identifies each person opening or having access to a DCU Account. We will ask for your legal name, residential address, Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), Phone Number, and Date of Birth. **REQUIRED IDENTIFICATION:** No individual can be named on this account in any capacity without having provided the following current identification, one of which must include a picture and one of which must reflect the Individual's current residential address as given. If one of these forms of identification includes both you need only submit that one: • US Driver's License • US Social Security Card • Passport • US Military ID • US Work Visa • Other Government Issued picture ID (2nd ID always required) • Utility bill (for residential address verification only). DCU reserves the right to request additional identification. For purposes of verifying the residential address only, you may also submit a copy of a utility or other bill reflecting the address.

If you are already a DCU member, you are not required to provide the **REQUIRED IDENTIFICATION** but you must provide your DCU Member #, Legal Name, and SSN below.

2. GENERAL INFORMATION - Please Print Clearly

PRIME OWNER
Legal Last Name _____

Legal First Name _____ Middle _____

Social Security # _____

MUST enter Prime Owner's SSN, or ITIN in Section 5. on reverse.

Date of Birth ____/____/____ Male Female

Residential Address _____

City/State/ZIP _____

Year(s) at this address _____. If less than two (2), my previous address is:
Street _____ City _____ State _____ ZIP _____

Phone # (Home) _____ (Work) _____

Email Address _____

**JOINT OWNER/
CO-BORROWER**
Legal Last Name _____

Legal First Name _____ Middle _____

Social Security # _____

Date of Birth ____/____/____ Male Female

Residential Address _____

City/State/ZIP _____

Year(s) at this address _____. If less than two (2), my previous address is:
Street _____ City _____ State _____ ZIP _____

Phone # (Home) _____ (Work) _____

Email Address _____

3. ACCOUNTS & SERVICES

Instructions: I will check "Individual" for those which I am applying for in my name only, "Joint" when applicable ONLY when I want that account accessible to the Joint Owner I have listed above. **NOTE:** If I give my PIN to my Joint Owner, that Joint Owner will be able to access the Membership via Easy Touch Telephone Teller and PC Branch, as well as with a DCU Check or ATM Card if one is ordered in that Joint Owner's name.

Individual Joint

- Savings Account** (please include no less than \$5 with this application - required to open and maintain Membership)
- Personal Identification Number (PIN)** for Electronic Service usage. (I understand this will be generated and mailed to the Prime Owner's address.)
- Electronic Accessibility** via PC Branch and Easy Touch Telephone Teller

I understand I will be receiving **Electronic Statements** for all my accounts, notification of which will be sent to the email address above, unless I check here.

FREE Checking*

Relationship Checking with Dividends* (\$2,500.00 to earn dividends. \$15.00 monthly fee for those months the product qualifications are not met. See dcu.org for details or ask a DCU representative.)

I have read the Disclosure on the last page of this Application and would like to:

- Opt-in to "I'm Covered".
- Opt-in to "I'm Covered" but do not want DCU to Authorize and pay overdrafts for my everyday check card transactions processed outside of the PIN network.

(I understand that I will receive an acknowledgement of this request in 2 business days)

- Print the following on my checks (printer's charge will apply)† Prime Name Joint Name Address Phone Other _____
- Visa® Check (debit) Card or Savings ATM Card*† (circle one)
- Money Market Account (\$1,000 minimum required to earn dividends) Please also provide Money Market Checks † at this time.
- Ltd Savings Account** (\$25,000 minimum required to earn dividends)

*Upon Approval † Allow 10-14 Days to Receive



4. VEHICLE LOAN

I am at least 18 years of age and I am also applying for the following loan. I agree to sign all documents required to create a valid loan and security agreement. I will be contacted by a DCU representative to discuss the details.

(Note: Complete the Co-Borrower sections ONLY if making an application for JOINT credit.)

Annual Income: Borrower: \$ _____ (PRIME owner on reverse) Co-Borrower (if applicable): \$ _____ (as named in Sec. 2 on reverse)

Include a copy of a recent paystub or other income verification with this request. Alimony, child support, or separate maintenance income need not be revealed as income if you do not wish to have it considered as a basis for repaying this obligation.

Employer: Borrower: _____ Co-Borrower: (if applicable) _____

Length of Employment: Borrower: _____ Co-Borrower: (if applicable) _____

Housing Expense: Own (\$ _____/Month) or Rent (\$ _____/Month)

Vehicle Loan Amount \$ _____, or As much as I'm approved for as an individual or with co-borrower listed.

Please send information on Payment Protection.

Give us the following information about your current auto loan. We'll do a FREE refinance evaluation and contact you with an answer soon.

Institution Name _____ Their Phone # (_____) _____

Mileage _____ miles, Interest Rate _____%, Remaining Term _____mths, Year/Make/Model _____

Contact Me Via Email (address): _____, or By Phone (daytime #): (_____) _____



5. AGREEMENT AND TAXPAYER ID NUMBER (TIN) CERTIFICATION & BACKUP WITHHOLDING

Agreement: I certify that I am within the field of membership, whether by way of employment, organizational or associational affiliation, or an immediate family relationship as defined in your *Truth-in-Savings (TIS) Disclosure and Account Agreements*. Signing below and/or use of my PIN constitutes an agreement to conform to the terms and conditions of the *TIS Disclosure and Account Agreements*, the *Electronic Services Disclosure and Agreements*, and the *Schedule of Fees and Service Charges* all of which are incorporated by this reference, whether applicable to products and services I am currently requesting or those I request in the future. Easy Touch Telephone Teller and PC Branch will be immediately accessible. I may obtain a copy of any of these disclosures at any branch office or through your Information Center. These disclosures (as applicable) will be delivered to me once my membership has been opened. If I, the Prime Owner, am under 17 years of age, I understand that I must have a parent or guardian of legal age joint on any checking account(s) I have with you. I authorize you to gather and exchange whatever credit, checking account and employment information you consider appropriate from time to time and understand you may make credit or other decisions based in part on this information.

Taxpayer Identification Number (TIN) - Enter your TIN in the box below. For individuals, this is your Social Security Number (SSN). However, if you are a resident alien and do not have and are not eligible to get a SSN, your TIN is your IRS individual taxpayer identification number (ITIN). *If the account is in more than one name, see the chart in the TIS Disclosure for guidelines on what number to enter. Typically this will be the Prime Owner's SSN.*

TIN/SSN Box:

Payee exempt from Backup Withholding: See Part III Instructions in the TIS Disclosure

Certification - Under penalties of perjury, I certify that: (1) The information on this form is true, correct, and complete and if proven otherwise you may demand payment in full on any debt I have outstanding with you or revoke any services I use, and (2) The number shown on this form is my correct taxpayer identification number, and (3) I am not subject to backup withholding because: (a) I am exempt from backup withholding and have completed and delivered to you the appropriate exemption form, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. I agree to cross out number 3 just previous if I have been notified by the IRS that I am subject to backup withholding because I have failed to report all interest and dividends on my tax return, and (4) I am a U.S. person (including a U.S. resident alien). **The IRS does not require me to consent to any of the provisions of this document other than the certification required to avoid backup withholding.**

NOTE: If applying for a VEHICLE LOAN (Section 4 above), both the Borrower and the Co-Borrower (if applicable) certify they have provided a valid and verifiable Social Security Number on this application as is required by DCU in order to obtain a loan. If both Borrower and Co-Borrower information is supplied, and each signs below, we understand and agree this constitutes our making an application for joint credit.

Prime Owner's Signature

Date

Joint Owner's (Co-Borrower's) Signature

Date



(Your membership cannot be opened without you doing the following)

- Write clearly • Enter your Social Security # above • Include initial deposit of at least \$5 • Sign (Prime and Joint Owner) • Include Required Identification

INTERNAL USE ONLY: Rec'd ____/____/____ Proc. By # _____ Ver. By # _____ SDC # _____

Prime ID Type _____ # _____ Issue Date ____/____/____ Exp ____/____/____ Add'l Doc _____

Joint ID Type _____ # _____ Issue Date ____/____/____ Exp ____/____/____ Add'l Doc _____



I'm Covered

Overdraft Payment Service

DISCLOSURE: What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **Standard Overdraft Practices** that come with your account if you qualify. (DCU calls its Overdraft Payment Service "*I'm Covered*".)
2. We also offer **overdraft protection plans** such as a path that links to a Savings Account, or an overdraft to a Line of Credit (if you apply and are approved), which may be less expensive than our *Standard Overdraft Practices*. To learn more, see the Contact Info below.

This notice applies to our **Standard Overdraft Practices**.

What are the Standard Overdraft Practices that come with my account?

If you opt-in to and are approved* for DCU's "I'm Covered" Standard Overdraft Payment Service, the following coverage applies:

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments and other pre-authorized transactions
- Everyday check card purchases (processed outside of the PIN network)

We **do not** authorize or pay overdrafts for the following types of transactions:

- ATM transactions
- Check card purchases (processed through the PIN network)

Note: We may authorize and pay overdrafts at our discretion. If we do not authorize or pay the overdraft, your transaction will be declined or returned. Business checking accounts do not qualify for this service.

What fees will I be charged if you pay my overdraft?

Under our **Standard Overdraft Practices**:

- We may authorize and pay items that overdraw your account up to \$1500 at any one time and charge you a fee of **\$30.00** each time we pay an overdraft.
- There is **no limit** to the total fees we may charge you for overdrawing your account.

NOTE: *This is the same fee that would be charged if the item was returned however, in this case, the item is **paid**.*

***In order to be approved for this Service, I must be at least 23 years of age and a member in good standing with a DCU checking account. I understand I may apply now but that you will delay action on this request until my checking account has been open for at least 90 days.**

CONTACT INFO:

Online at dcu.org, Information Center 508.263.6700 or 800.328.8797, Email: dcu@dcu.org



Although Nobody's Perfect, "We're All Role Models."TM

The WARM2Kids Community

WARM2Kids is a membership organization that connects Community, Corporate and Celebrity role models to inform, instruct and inspire teens, college-age young adults, and parents to make positive life decisions. WARM2Kids members have full access to a state-of-the-art online, self-help resource guide and support network designed to help families and individuals communicate, become self-aware, and eliminate "silent suffering."

Members receive their own unique WARM2Kids card which can be used in conjunction with exclusive downloadable coupons to gain savings and discounts from local and national retailers, restaurants, service providers and more! Members also get the rare opportunity to chat online and offline with some of today's top celebrity role models and everyday heroes.

WARM2Kids donates 25% of its net profits to support the WARM2Kids Charitable Foundation, which brings the WARM2Kids family offline and into the community. Through scholarship and grant contests, as well as educational and youth development programs, WARM2Kids, Inc. and the WARM2Kids Charitable Foundation are helping those in need.

Benefits of Becoming a WARM2Kids Member

All members will receive access to the following:

- 100's of resource topics dedicated to improving family and work life issues
- Pre-reviewed, pre-rated site links to the top online and offline support services available
- Interactive tools which build community and enable positive life decisions
- Inspirational stories and discussions from WARM2Kids celebrity, corporate, and community role models
- Reliable answers and information provided by WARM2Kids career, family, and health experts
- Scenario based life training modules
- Self diagnostic polls
- Opportunities to connect with WARM2Kids community based outreach initiatives
- Discounts, and savings from your favorite on/offline retailers, manufacturers, and service providers
- Sweepstakes and Auctions featuring celebrity paraphernalia, and prizes donated by WARM2Kids partners
- Reward points that can be redeemed for merchandise in the WARM2Kids marketplace

WARM2Kids / DCU Member Application

Name: _____ Address: _____

Apt / Suite: _____ City: _____ State: _____ Zip: _____

Phone: (_____) _____ Email: _____

Membership Fee is \$25. Join today!

Number of Individual Memberships: _____ x \$25 Total Amount of Check: _____

Number of Family Memberships (up to 4): _____ x \$89 Total Amount of Check: _____

Make checks payable to WARM2Kids and mail to:

Attn: Membership Services
61 North Beacon Street
Boston, Massachusetts 02134
(617) 254-9276