



CashPak 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. If you are already a member of DCU, proceed to step 4. If not, check the Membership section of our web site (www.dcu.org) to make sure you're eligible to join DCU.
3. Include originals or true copies of the required identification (see below) and a recent pay stub (for the primary borrower, co-signer, or both) if you are applying for a loan.
Forward true legible copies (by mail) or provide originals or true legible copies (in person) of 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
 - US Work Visa
 - Utility Billing Statement
 - US Military ID
 - Printed Employer Pay Stub/Verification of Employment
 - Other Picture ID Issued by US Federal, State, or Local Government

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

4. Enclose a check or money order made out to Digital Federal Credit Union for your opening deposit.
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 Quick Reference Guide* including a DCU membership card, disclosures, a fee schedule, rate sheet, and a Mail Branch Envelope.
- Allow 2 weeks to receive your DCU PIN (Personal Identification Number). This is the secret number you'll need to use ATMs, *Internet* and *Wireless* PC Branch, and Easy Touch Telephone Teller.

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).

If you're applying for a DCU Personal Computer Loan and have been approved, please . . .

- Allow 2 weeks to receive your proceeds.

Notice to Cosigner

You, as cosigner, are being asked to guarantee the full repayment of this debt in the event the borrower does not. Be sure you can afford this potential obligation. By cosigning you agree to be bound by the terms and conditions of the *Note and Loan Agreement and/or Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement*. This includes the possibility of having to pay the borrower's entire indebtedness, including principal, finance charge, late fees, collection costs and attorney's fees. Under certain circumstances, DCU or a third party acting on behalf of DCU, can collect this debt without first trying to collect from the borrower and can use the same collection methods it would use against the borrower. If this loan is considered in default, it may reflect on YOUR credit record. This notice is not the contract which makes you liable but your signature below confirms that you understand and willingly accept this responsibility.

VI. Agreement and Certification

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). DCU reserves the right to request additional identification.

If the joint owner/cosigner is already a DCU member, s/he need not provide the **REQUIRED IDENTIFICATION** but **MUST** provide his/her DCU Member #, Legal Name, and SSN on the reverse.

Agreement: I certify that I am within the field of membership, whether by way of employment, an organizational or community 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*, the *Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement*, and the *Schedule of Fees and Service Charge* 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 mailed 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 as well as a cosigner on any loan. 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 and Account Agreements 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.**

My signature below confirms my receipt of a copy of the *DCU Visa Additional Federal Disclosure Table* along with this document

Student (Prime Owner) Signature & Certification

Date

Joint Owner/Cosigner Signature

Date

CashPak Application



BANKING – THE DCU WAY

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

DCU Cash Pak

Simple Section Instructions to Young Adult:

1. This is all of YOUR information.
2. This is where you tell us whether you want the entire **CashPak** or just a portion of it to start.
3. Your Joint Owner/Cosigner information goes here (required on checking accounts if you're under 17, and on all loans).
4. If you're applying for a Visa or Personal Computer loan and earn a monthly income, you may qualify individually. Tell us your monthly income here.
5. If you're applying for a Visa or Personal Loan, tell us how you want your payments made here.
6. **ON THE REVERSE - IMPORTANT**
These are all of the things we have to make sure we've 'disclosed' to you. If there's something here you don't understand – CALL us. You (and your joint owner/co-signer if applicable) **MUST** sign this section and you **MUST** write your Social Security Number or TIN in the SSN/TIN Box in this section.
7. Send your completed application and initial deposit (*check or money order made out to Digital Federal Credit Union*) to DCU or bring it to any DCU branch.

I. Legal General Information – Please Print

Your Name: _____

If not a DCU member, write the Member # of the Family Member through whom you are joining: # _____

Code: Remember this (up to 10 letter) word for Telephone Transactions through our Call Center

Your Member # (if already a DCU Member)

_____ O M O F

Your Legal Name (Last, First, Middle Initial)

Date of Birth

Daytime Phone

Legal Residential Address

City, State & ZIP

Employer

Date of Hire

Social Security Number

You **MUST** enter YOUR TIN or SSN in the **"TIN/SSN Box"** on the REVERSE

II. Yes! I want DCU's Cash Pak

- I'm applying for the entire CashPak. I understand this includes what's listed below,
or
 - I'm applying for just those products and services I've checked off below:
 - Savings
 - DCU FREE Checking*– allow 10-14 days to receive checks
 - Visa® Check Card* (debit card from your checking) – allow 10-14 days to receive your card
 - FREE PC Branch – (online banking)
 - \$1,000 Visa Credit Card* (Cosigner may be required)
 - Personal Loan to purchase a Computer* (Cosigner may be required)
- *Upon approval

➔ **If you're applying for a Loan, you may need to have a qualified Cosigner of legal age (parent or guardian for example) if you're under age 18. Applicant and Cosigner must have a valid SSN. If you are under age 17 and applying for a checking account, you'll need that person to be joint on the checking account.**

III. Joint/Cosigner Information – Please Print

Please add the following Joint Owner/Cosigner to (this is required on checking if I am under 17 years, and on all loans):

- Savings Checking

Your Joint Owner/Cosigner Member # (if already a DCU Member)

_____ O M O F

Legal Name (Last, First, Middle Initial)

Date of Birth

Social Security Number

Legal Residential Address

City, State & ZIP

Daytime Phone

Alternate Phone

Employer

Date of Hire

IV. Monthly Gross Income

Monthly Gross Income (please attach verification of income). Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

| | Gross Income | Overtime | Other |
|-------------|--------------|----------|----------|
| Borrower | \$ _____ | \$ _____ | \$ _____ |
| Co-Borrower | \$ _____ | \$ _____ | \$ _____ |

Are you obligated to pay alimony, child support, separate maintenance? If yes, amount \$ _____ per _____

V. Payment Options

You do not have to select an electronic payment method to obtain credit

Electronic

You authorize us to initiate a transfer of sufficient funds from the DCU account indicated to satisfy the required payment. You agree you are responsible for maintaining a sufficient balance to cover the amount of the payment and that the funds will be available to transfer as of the start of business on the scheduled transfer date. We will only transfer from the available balance in the account you have designated. If there are insufficient funds, the available funds will be transferred but your payment may be considered late.

Member # _____

DCU Checking Account # _____

DCU Savings Account # _____

Payment Amount Options

Monthly Minimum - Transfer the minimum amount due each month.

Monthly Fixed Payment Amount - Transfer a fixed amount of \$ _____ each month (Visa Only)

Monthly Visa Payoff - Transfer the payoff Amount in full each month. (Visa Only)

Non-Electronic

Cash Payment - (non-electronic)

➔ **If you're applying for a Personal Loan to purchase a Computer/Laptop, we'll need a copy of the price quote. But remember, you can always apply later if you'd like to wait and see if your school has any requirements or recommendations.** ➔

INTERNAL USE ONLY

Pr. ID Type _____ # _____ Exp ____ / ____ / ____

Add'l Doc. _____ Rec'd ____ / ____ / ____ Proc By# _____

Jt. ID Type _____ # _____ Exp ____ / ____ / ____

Add'l Doc. _____ Rec'd ____ / ____ / ____ Proc By# _____

| Interest Rate and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for purchases, Balance Transfers, and Cash Advances | 8.5% to 18.00% when you open your account, based on creditworthiness. The APR will vary with the market based on Prime Rate*. |
| Variable-Rate Information | Your variable rate may change monthly |
| Penalty APR When it Applies How Long it Applies | 18.00% This penalty APR may be applied to your account if you make a late payment. If your APR is increased, the Penalty APR will apply until you have made six (6) consecutive minimum payments when due, beginning with the first payment due following the effective date of the change. |
| Minimum Finance Charge | None |
| How to Avoid Paying Interest on Purchases | Your due date is approximately 25 days from the close of each billing cycle. Interest grace applies to new purchase amounts if the total New Balance is paid in full each month by the Payment Due Date on your billing statement and there is no cash advance activity. |
| For Credit card Tips from the Federal Reserve Board | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard |
| Fees | |
| Annual Fee | None |
| Transaction Fees: <ul style="list-style-type: none"> • Cash Advances Transaction Fee • Overlimit Fee • Balance Transfer • Foreign Currency (based on transaction amount) | None None None Conversion Fee: 2%. Conveyance in US Funds Fee (no conversion necessary): 0.80% |
| Transaction Fees: <ul style="list-style-type: none"> • Late Payment Fee • Overlimit Fee | \$30 per occurrence None |

How We Will Calculate Your Balance: We use a method called Average Daily Balance (including new purchases)

* The Prime Rate used to determine your APR is the Prime Rate as published in the Wall Street Journal at the end of the month immediately preceding the start of each billing cycle. Prime as of January 31, 2010: 3.25%

The above information is current as of February 17, 2010, and is subject to change after that date. Please contact us at any branch, by emailing us at dcu@dcu.org or by calling 508.263.6700 or 800.328.8797 if you wish to ascertain what changes, if any, have been made to the Credit Union's Visa credit card program since that date. (See also DCU's Visa Credit Card Agreement and Federal Truth in Savings Disclosure Statement).