

Why Checking with Direct Deposit at DCU?



Open Checking
with Direct Deposit
at DCU!

1 Get Paid Early –

We deposit your money into your account when we receive notice of the transaction – as many as 2 or 3 days earlier than banks and other institutions.

2 Automatic Surcharge Reimbursements –

Up to \$5 per month, \$60 per year, with no receipts to turn in. Get up to \$10 per month with Loyalty Checking Plus benefits.*

3 Free unlimited ATM transactions everywhere –

Save \$1 per transaction at non-DCU ATMs.

4 Free checks –

Up to 50 DCU custom-style checks a year.

5 Choice of DCU Checking Accounts –

FREE Checking, Dividend Checking, or Premier Checking.

*Add active use of a DCU Visa® Credit Card or a DCU Loan to your DCU Checking with Direct Deposit and you'll automatically qualify for this and many more valuable benefits. Ask about Loyalty Checking Plus.



BANKING – THE DCU WAY

DIGITAL FEDERAL CREDIT UNION

220 Donald Lynch Blvd. • PO Box 9130

Marlborough, MA 01752-9130

800.328.8797 • dcu.org • dcu@dcu.org

TTY 800.395.5146 (For Hearing Impaired Only) ©DCU 9.2009



Federally insured by NCUA

Earn up to \$50 and 5 Chances at a Samsung® 40" LCD HDTV when you refer members to DCU!



Open Checking
with Direct Deposit
at DCU!



It's easy. You get \$10 and one chance for every person you refer who joins DCU and opens a **DCU Checking Account with Direct Deposit**. Refer 5, get \$50 and 5 chances.

The **referred member** also gets \$10 and a chance to win the TV.

*Pass this note
along!*



BANKING – THE DCU WAY

1 Referring member –

- » **Fill out** the Current Member portion on the right side of this coupon.
- » **Give** this coupon to someone who is not yet a DCU member and ask them to turn it into DCU at the same time they join.

*There's no limit to the number of referrals.
Refer your family, friends and co-workers!*

2 Person being referred –

- » **Fill out** the New Member portion on the right side of this coupon.
- » **Join, open** your DCU Checking with Direct Deposit, and **turn in** this coupon.
If joining in a branch – Hand this completed coupon to the DCU employee who is opening your membership and DCU Checking Account.
If joining online – Mail this coupon to DCU Marketing at 220 Donald Lynch Blvd., Marlborough, MA 01752 after you've opened your membership and DCU Checking Account.
If joining by mail – Enclose this completed coupon with your application for membership and DCU Checking.
- » **Establish** Direct Deposit to your new DCU Checking Account with your employer or payer as soon as possible after the account is opened. You'll qualify for Loyalty Checking benefits the beginning of the month after your first Direct Deposit transaction.

3 We'll do the rest –

For qualified referring and referred members, we'll deposit \$10 into your DCU Savings Account and give you one chance at the TV between February 1st and 28th, 2010.

Samsung® is not affiliated with DCU. Samsung® is a registered trademark of Samsung.

Member Name (Please Print)

Residential Address

Apt. No.

City

State

ZIP

First 4 Digits of Your Member Number

New Member – Complete this section:

To qualify, I am joining DCU and opening a **DCU Checking Account with Direct Deposit.**

Name (Please Print)

Residential Address

Apt. No.

City

State

ZIP

First 4 Digits of Your Member Number or Last 5 Digits of SSN

No purchase necessary. Membership and checking account must be opened between 10/1/09 and 12/31/09. Direct Deposit transactions must begin by 1/31/10. Visit dcu.org or visit any DCU branch for official rules. Drawing void where prohibited. No limit on the number of referrals. Photocopies of this form are acceptable.

Staff Use Only

New Member's Member #

Date Membership Opened

New Member's Account #

Account Type

Teller #

Date Account Opened / Applied