



## Visa® Application Checklist

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

1. Complete the VISA Application in its entirety and sign it. Incomplete or unsigned applications will delay processing of your request.
2. Mail the completed application and a notarized true copy of your paystub to:

**Digital Federal Credit Union  
Attn: Consumer Loan Department  
220 Donald Lynch Boulevard, PO Box 9130  
Marlborough, MA 01752-9130**

or stop by any of our branch offices.

**If you are applying for a Secured VISA Credit Card\***, complete a Secured VISA Agreement and Additional Federal Disclosure, also available via this site. Mail the completed form, along with the actual application, and a cashier's check or money order for the amount of secured credit you are requesting.

## What you can expect

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Once you've mailed or faxed your application . . .

1. If you are approved, your DCU VISA Card(s) will be mailed directly to the Primary Borrower's address. (If you are approved for a Secured VISA, the funds will be secured as you have indicated on the form.)
2. Please allow 2 weeks to receive your card/cards.



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

### Loan Application

- DCU Visa Credit Card
- DCU Rewards Visa Credit Card
- Secured Visa Credit Card
- Increase to Existing Visa Credit Card

### Loan Limit:

Amount of credit being requested \$ \_\_\_\_\_, or  
Increase my existing credit limit to \$ \_\_\_\_\_

BORROWER			
Member #		SSN#	
Legal Name		DOB	
Residential Address			
City		State	ZIP
Home Ph#		Work Ph#	
Own/Rent/Board (Circle One)		Payment Amt \$	How Long?
Mortgagee/Landlord Name			
Employer		Date of Hire	
Previous Employer		From	To
Checking Account Institution			
CO-BORROWER/COSIGNER			
Member #		SSN#	
Legal Name		DOB	
Residential Address			
City		State	ZIP
Home Ph#		Work Ph#	
Own/Rent/Board (Circle One)		Payment Amt \$	How Long?
Mortgagee/Landlord Name			
Employer		Date of Hire	
Previous Employer		From	To
Checking Account Institution			

<b>Monthly Gross Income</b> (Please attach verification of income) Alimony, child support, or separate maintenance income need not be revealed if you do not want it considered as a basis for repaying this loan.		
Gross Income	Overtime	Other
Borrower		
Co-Borrower		
Are you obligated to pay alimony, child support, or separate maintenance? If so, amount \$ _____ per _____.		
SIGNATURES REQUIRED BELOW		
<b>Subject to Digital Federal Credit Union Loan Underwriting Guidelines</b>		
ALL SIGNING THIS APPLICATION AGREE TO THE FOLLOWING:		
Everything stated in this application is correct. You agree that we may obtain and use consumer credit reports and exchange credit and employment information in connection with this application and any update, renewal, or extension of credit we may grant you. You agree that your account will be subject to the terms and conditions of all applicable Loan Agreements and Disclosures and that a photocopy or facsimile of this Application shall be as binding as the original. You understand that we will retain this Application whether approved or not. Further, should there be a co-borrower signature on this Application, all understand that this is an application for joint credit for which all parties are equally liable. <b>See back prior to signing</b>		
_____	_____	_____
<i>Borrower's Signature.</i>	<i>Date</i>	
_____	_____	_____
<i>Co-Borrower's/Co-Signer's Signature</i>	<i>Date</i>	
OVERDRAFT PROTECTION (Automatic Overdraft Transfer)		
<input type="checkbox"/> Check here if you would like personal checks drawn against your DCU Checking Account # _____ (1 or 2 digit number found on your statement) to automatically overdraft to this Visa line of credit. You understand that all overdrafts to your Visa will be processed as Cash Advances as that term is defined in your <b>Visa Credit Card Agreement and Federal Truth in Lending Disclosure Statement</b> . You further understand there may be a fee incurred as a result of this overdraft which, if applicable, will be disclosed in your <b>Schedule of Fees and Service Charges</b> .		

INTERNAL USE ONLY	
Member # _____	Loan # _____
Proc By # _____	Date _____
Co-B ID Type _____ # _____	Exp ____/____/____
Add'l Doc _____	
Auth User ID Type _____ # _____	Exp ____/____/____
Add'l Doc _____	

PAYMENT OPTIONS	
<b>You do not have to select an electronic payment method to obtain credit</b>	
<b>Electronic</b> 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 # _____	
<input type="checkbox"/> DCU Checking Account # _____	
<input type="checkbox"/> DCU Savings Account # _____	
<b>Payment Amount Options</b>	
<input type="checkbox"/> <b>Monthly Minimum</b> – transfer the minimum amount due each month	
<input type="checkbox"/> <b>Monthly Fixed Payment Amount</b> – transfer a fixed amount of \$ _____ each month (or the minimum amount due. Whichever is higher.)	
<input type="checkbox"/> <b>Monthly Visa Payoff</b> – transfer the Payoff amount in full each month.	
<b>Non-Electronic</b>	
<input type="checkbox"/> Cash Payments	
<b>Signature(s) (Required of all Applicants)</b>	
_____	_____
<i>Borrower's Signature</i>	<i>Date</i>
_____	_____
<i>Co-Borrower's/Co-Signer's Signature</i>	<i>Date</i>
Visa AUTHORIZED USER	
I would like an additional card in the following name:	
Legal Name _____	
SSN _____	DOB _____
Residential Address _____	
City _____	State _____ ZIP _____
Home Ph# _____	Work Ph# _____
By signing below I certify if have reviewed this application, front and back and agree to the contents.	
_____	_____
<i>Authorized User's Signature</i>	<i>Date</i>

## 1. 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), 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 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 on the reverse.

## 2. Overdraft Protection

You understand and agree that if the Checking Account is held jointly **now or in the future** this automatic overdraft protection feature makes it possible for both the Prime and Joint Owner(s) to write checks which could draw funds from this Account. In the event there are insufficient funds in the checking account, the credit union will first attempt to cover the overdraft from your Visa up to your available credit limit and, if still insufficient, from your Savings Account. Overdrafts to Savings Account are limited to six (6) per month.

## 3. Visa® Authorized User(s)

Your written authorization is necessary for us to issue additional Visa Card(s) on your account. You and any Authorized User agree to accept full responsibility for the use of the card in accordance with the terms and conditions of the Visa Disclosure Statement and Agreement you received with your original Card(s) and any Additional Federal Disclosures provided since that time. This includes full liability for present and future indebtedness. You hereby authorize Digital Federal Credit Union to issue additional Visa Card(s) on your account as noted. In addition, by signing on the reverse, the Authorized User authorizes DCU to gather and exchange whatever credit, checking account, and employment information it considers appropriate from time to time and agrees that this is a loan to which the Authorized User(s) has access and may be considered liable for any outstanding balance on this account should the Borrower default. Should this become necessary, unlimited access to the account payment and transaction history will be available to the Authorized User upon request.

## 4. Payment Protection Coverage Application And Disclosure

“YOU” or “YOUR” means the borrower. You cannot be denied credit simply because you choose not to buy Payment Protection. Payment Protection is not required to obtain credit. Coverage will not be provided unless you sign below and agree to the additional charge. You have the right to stop this coverage by notifying the credit union in writing.

Your signature below means you agree that: if you elect Payment Protection Coverage, you authorize the credit union to add the charges to your loan each month. You are eligible for coverage up to the maximum age. The coverage will stop when you reach that age.

**A person signing this loan application as co-borrower is not eligible for Payment Protection Coverage.**

NOTE: PAYMENT PROTECTION COVERAGE CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION. PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS.

I ELECT THE FOLLOWING PAYMENT PROTECTION:

Plan 1 - Preferred

Plan 2 - Basic

Plan 3 - Premier

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date



**- Additional Federal Disclosure Table -**

<p><b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b></p> <p align="right">DCU Visa</p> <p align="right">DCU Rewards Visa</p>	<p><b>8.50% to 18.00%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.*</p> <p><b>11.25% to 18.00%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.*</p>
<p><b>Penalty APR (Delinquency) and When it Applies</b></p> <p><b>How Long Will the Penalty APR Apply?</b></p>	<p><b>18.00%</b></p> <p>This APR may be applied to your account if you make a late payment.</p> <p>If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive payments (minimum or higher) when due, beginning with the first payment due following the effective date of the change.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></p>
<p><b>For Credit Card Tips from the Federal Reserve Board</b></p>	<p>To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>.</p>
<p><b>Fees</b></p>	
<p><b>Annual Fee</b></p>	<p><b>None</b></p>
<p><b>Minimum Finance Charge</b></p> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Currency Transaction</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p>Conversion Fee: 2%. Conveyance in US Funds Fee (no conversion necessary) 0.80%.</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Overlimit</li> </ul>	<p><b>Up to \$35.00 per occurrence</b></p> <p><b>None</b></p>

**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. The above information is current as of June 2011, and is subject to change after that date. Please contact us at any branch, by emailing us at [dcu@dcu.org](mailto: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* ).