



Digital Federal Credit Union (DCU) Secured Visa® Agreement and Additional Federal Disclosure

Use this form when requesting a Secured DCU Visa® Credit Card.

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

1. Complete the Secured Visa Disclosure Form in its entirety and sign it. Incomplete or unsigned applications will delay processing of your request.
2. If you are applying for a Secured VISA Credit Card at the same time you are applying for MEMBERSHIP with DCU, mail the completed form, along with the actual application, cashier's check or money order for the amount of secured credit you are requesting, and the required notarized documentation 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.

3. If you are already a member you may also fax this form, along with the loan application, to 508/263-6392.

What you can expect

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

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



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

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PLEASE PRINT

Borrower Name _____

Co-Borrower Name (if applicable) _____

Member Number _____ Account in which Pledged Funds (Shares) are Currently # _____

Amount of Shares Pledged (must be equal to amount of secured credit being requested) \$ _____

These funds will be moved to a separate account within your Membership. You will see the account reflected on your statement.

This "Additional Disclosure" is provided together with the Digital Federal Credit Union VISA Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement incorporated by this reference.

Pledge of Shares (Funds): I (the borrower(s)), understand that I am pledging, under the Uniform Commercial Code, shares now on deposit in the account I have designated above. I understand that I must, at all times, keep a sum equal to my **total credit limit and/or any secured credit increase** in this account and that all these funds will not be available to me until such time as I repay my entire loan and my loan account is terminated. I understand that this security interest will cover future purchases and advances under this Disclosure and Agreement. If I default, you (DCU) may apply these shares to repay my loan in accordance with federal or other law.

I understand that the ANNUAL PERCENTAGE RATE I received when I opened this loan: (1) applies only while the loan is fully secured and that if for any reason I no longer have sufficient funds in this share account to secure the credit limit and you are unable to transfer the needed funds from any of my other DCU Accounts, my ANNUAL PERCENTAGE RATE will be increased to that of your then current unsecured Visa Credit Card Account product as determined by my personal credit history and (2) does not take into account the amount pledged in my share account. Further, I understand that this pledge of shares in no way effects your ability to increase my ANNUAL PERCENTAGE YIELD if payment is considered late.

Pledge of Future Shares for Secured Credit Limit Increases: If, in the future, I request an increase in the amount of credit accessible to me via this Visa Account, I understand and agree that you will automatically hold an amount equal to the amount of the increase I have requested, in addition to that amount already held, in the Share Account designated above.

Copy Received: I acknowledge receipt of the Digital Federal Credit Union Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement and this document, as an integrated part of that Agreement and Disclosure Statement, and agree to the terms.

Borrower Signature

Date

Co-Borrower Signature

Date

