



# Checking and Savings Account Application

---

Please use the Checking and Savings Account Application to:

- Open a **FREE Checking and Opt-in or Out of DCU's Overdraft Payment Service including an option specific to check card transactions.**
- Request a **DCU VISA® Debit Card** or **DCU ATM Card**
- Set up **Cross-Account Transfers** - a list of other members to which you may transfer funds using Online Banking or Easy Touch Telephone Teller.
- Open a **Money Market Account**
- Open a **Member-Described Savings Account**
- Open a **Holiday Club Savings Account**

**If you are not yet a DCU member, DO NOT USE THIS FORM.** You must complete a Membership Application before opening accounts. You can open accounts with the Membership Application as you join DCU.

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 delay processing your request.
2. Mail your application with a check or money order for your initial deposit payable to **Digital Federal Credit Union** to:

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

## What you can expect

---

Once you mail in your application...

- Allow 2 weeks for your request to be processed. You'll be able to view your new account on Online Banking at that time. Visit [dcu.org](http://dcu.org) and login with your Member Number and secret PIN (Personal Identification Number).
- Allow 2 additional weeks to receive a receipt, and a copy of DCU's *Account Agreement for Consumers* and *Schedule of Fees and Service Charges* if requested. These disclosures are also available online from our web site at [dcu.org](http://dcu.org) and in our branches.



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

# New Checking and Savings Account Application

**IMPORTANT INFORMATION** (Unless you are already a DCU member). 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 you are already a DCU member, you are not required to provide the **REQUIRED IDENTIFICATION**.

**Note:** If you are not a DCU member, you **must** fill out a Membership Application before opening accounts.

**Instructions:** Complete only the sections applicable to you. In all cases, you **must** sign this form. If there will be a joint owner on any account you are opening, he or she **must** also sign.

Prime Owner's Legal Name \_\_\_\_\_ Member # \_\_\_\_\_ Social Security # \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Residential address \_\_\_\_\_

## Accounts and Services

Please check all that apply. Check Self for each account you want and Joint to add the person listed under Joint Owner Information.

Self	Joint	Account or Service Requested	Initial Deposit
<input type="checkbox"/>	<input type="checkbox"/>	FREE Checking* (no minimum to open) .....	\$ _____.

**\*\*\* Must Select One of the following if opening a CHECKING ACCOUNT \*\*\* I understand that I will receive an acknowledgement of this request. I have read the Disclosure on the reverse and would like to:**

- Opt-in to Overdraft Payment Service.
- Opt-in to Overdraft Payment Service but I do not want DCU to authorize and pay overdrafts for my everyday check card transactions processed outside of the PIN network.

- Opt-out of Overdraft Payment Service.
- FREE DCU VISA® Debit Card\* (checking account required) or DCU ATM Card (**Circle Only One**)
- FREE Online Banking (already included with your DCU membership)

I would like to make transfers into the following members' accounts using Online Banking or Easy Touch Teller System (known as Cross-Account Transfers)

Enable transfers to Member Numbers: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

- Ltd Savings Account (\$25,000 minimum balance to earn dividends) ..... \$ \_\_\_\_\_.
- Money Market Account (\$1,000.00 minimum balance to earn dividends) ..... \$ \_\_\_\_\_.
- "Member Described" Savings (\$100.00 minimum balance to earn dividends) ..... \$ \_\_\_\_\_.

Requested account name: \_\_\_\_\_

- Holiday Club ..... \$ \_\_\_\_\_.
- Transfer \$ \_\_\_\_\_ from my DCU Checking Account each month (\$20.00 minimum)
- Transfer \$ \_\_\_\_\_ from my Savings Account each month (\$20.00 minimum)

- Share to Share ..... \$ \_\_\_\_\_.
- Transfer from DCU Account \_\_\_\_\_ Share \_\_\_\_\_

Total Enclosed (Make checks payable to Digital Federal Credit Union. **Send no cash.**) . . . \$ \_\_\_\_\_.

\*Upon Approval

## Joint Owner Information

Joint Owner's Legal Name \_\_\_\_\_ SS#/TIN \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Residential Address \_\_\_\_\_ Apt. # \_\_\_\_\_ City / State / ZIP \_\_\_\_\_

Years at current address \_\_\_\_\_ If less than 2, my previous address was \_\_\_\_\_

Home phone (\_\_\_\_\_) \_\_\_\_\_ Work phone (\_\_\_\_\_) \_\_\_\_\_ Member # (if DCU member) \_\_\_\_\_

## Agreement

By signing below, I, meaning each and all who sign this form, request the services listed above and agree that, except as indicated on this form, the information set forth in my initial member-ship application remain in full force and effect. I hereby agree to conform to the Digital Federal Credit Union's bylaws and the terms and conditions of the *Account Agreement for Consumers* and the *Schedule of Fees and Service Charges* which are incorporated by reference whether applicable to products and services I am currently requesting or request in the future. By signing this application, I authorize you to gather and exchange whatever credit, checking account, and employment information you consider appropriate from time to time. If I, the Prime Owner, am under 17 years of age, I understand that I must have a parent or guardian of legal age as Joint Owner on any checking accounts I have with DCU. I certify that the information provided on this application is true, correct, and complete.

X \_\_\_\_\_ X \_\_\_\_\_  
Prime Owner's Signature Date Joint Owner's Signature Date

Please send me a copy of the *Account Agreement for Consumers* and the *Schedule of Fees and Service Charges*.

## Credit Union Use Only

Rec'd \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Proc by # \_\_\_\_\_ X-Ref # \_\_\_\_\_ Visa Amount \$ \_\_\_\_\_ Accepted (Y / N) \_\_\_\_\_

ID Type \_\_\_\_\_ # \_\_\_\_\_ EXP \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Add'l Doc. \_\_\_\_\_



## Overdraft Payment Services Disclosure (What You Need to Know About Overdrafts and Overdraft Fees)

February 2020

### Please review carefully and save a copy for your records.

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

- We have standard overdraft practices that come with your checking account if you opt in and are approved. We call this our Overdraft Payment Service. The Overdraft Payment Service is meant to cover unintentional overdrafts and emergencies. This is not a line of credit and any resulting overdrawn balance must be promptly repaid.
- We also offer overdraft protection plans, such as a link to a Primary Savings Account or to a Line of Credit (if you apply and are approved), which may be less expensive than our Overdraft Payment Service. To learn more, ask us about these plans by contacting us at 800.328.8797 or visiting any of our branch locations.

**This notice explains our Overdraft Payment Service. For an explanation of how DCU determines whether an overdraft occurred, how to qualify for and maintain access to Overdraft Payment Service, and how to avoid overdrafts, please carefully review Section IV (Overdrafts) of DCU's Account Agreement for Consumers.**

### What comes with DCU's Overdraft Payment Service if you opt in and are approved?

DCU offers two different types of coverage based on the option you select when you opt in.

#### Basic Overdraft Payment Service

- If you opt in to and are approved for **Basic Overdraft Payment Service**, 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

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

- Everyday debit card transactions (non-PIN)
- ATM transactions
- Everyday debit card transactions (processed through the PIN network)

#### Full Overdraft Payment Service

- If you opt in to and are approved for **Full Overdraft Payment Service**, we do authorize and pay overdrafts for the following transactions:
  - Checks and other transactions made using your checking account number
  - Automatic bill payments and other pre-authorized transactions
  - Everyday debit card transactions (non-PIN)

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

- ATM transactions
- Everyday debit card transactions (processed through the PIN network)

We authorize and pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

## What fees will you be charged if DCU pays your overdraft?

### Under our Overdraft Payment Service:

- We will charge you an Overdraft Item Paid fee of **\$15** each time we pay an overdraft, up to a maximum of **\$30** in Overdraft Item Paid fees per day per checking account. Individual items that are **\$10** or less, or items that would draw the current balance of your account negative by **\$10** or less, are not subject to such fees.
- We may authorize and pay transactions that overdraw the current balance of your account up to **\$1,500** at any one time. If the overdrawn amount PLUS the applicable fee would result in an overdrawn current balance of greater than **\$1,500**, the transaction will not be authorized/paid\*.

Please refer to DCU's Schedule of Fees and Service Charges for information on overdraft fees and other fees.

\* This excludes debit card transactions for which DCU previously accepted a pre-authorization commitment.

## How to Opt-In or Opt-Out of DCU's Overdraft Payment Service

### You may opt in or opt-out of DCU's Overdraft Payment Service any time by:

- Logging into online banking: select Account Manager, Manage Accounts, and then Overdraft Payment Service under Services;
- Contacting our Information Center at 800.328.8797;
- Stopping by any branch location; or
- Letting us know in writing by providing your name, member number, signature and date, and the option you have chosen:
  - o Basic Overdraft Payment Service
  - o Full Overdraft Payment Service
  - o No Overdraft Payment Service