



DCU

Membership 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. Include originals or true copies of the required identification (see below) for both Prime Member and Joint Owner(s). A recent pay stub is required if you are applying for a loan for all applicants.

Forward true legible copies (by mail) or provide originals (in person) for 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
- Utility Billing Statement
- US Military ID
- US Work Visa
- Other Picture ID Issued by US Federal, State, or Local Government
- 2nd form of identification always required with Federal, State or Local ID card

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

3. Social Security Number or ITIN is required for all applicants.
4. Enclose a check or money order made out to Digital Federal Credit Union:
 - **Membership**
You must enclose a minimum deposit of at least \$5.00 to a Primary Savings Account to open your membership. NOTE: Each Membership is limited to one core savings product (i.e. Primary Savings Account or Savings Account, as applicable). For additional savings options please visit dcu.org or stop by any branch location.
 - **Secured Visa® Credit Card**
Please note if applying for a secured Visa® Credit Card you must include cashier's check or money order for the amount of credit you are requesting. This will be held as security against the loan.
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 Welcome Kit* including a DCU membership, disclosures, and a fee schedule.
- Allow 2 weeks to receive your DCU PIN (Personal Identification Number). This is the secret number you'll need to use ATMs, Online Banking, and Easy Touch Telephone Teller.
- Allow 2-4 weeks for processing of your Membership and receipt of member card information.

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).

Definitions

Cashier's Check – A check drawn on the account of a financial institution, not that of a private person. Personal account funds may be used to purchase a cashier's check.

Field of Membership (FOM) – A defined category within which an individual must fall to be eligible for membership in a particular credit union. Federal regulations in effect since March 5, 1999 affecting all Federal Credit Unions set the requirements for DCU membership eligibility. Please read the information below before applying for membership.

Secured Visa® – A credit card loan with a credit limit secured by funds on hold in your DCU savings account. For members trying to reestablish credit or who've not yet established a significant credit line. Credit lines from \$500 to \$5,000.

DCU Membership Eligibility

Eligibility by Family Relationship to a Current DCU Member

Relatives of DCU members are eligible to join by federal regulation if you are a spouse, domestic partner, child, sibling, parent, grandparent or grandchild of a current member. This includes stepchildren, stepparents, stepsiblings, and adopted children.

Eligibility by Field Membership

Our Field Membership (FOM) is the list of companies and organizations whose employees, retirees, or members are eligible to join DCU under our charter. Our FOM is listed on the Membership page in the DCU web site (www.dcu.org). You are eligible to join if you currently work for or retired from a company or organization in our FOM, or you belong to an organization in our FOM.

Eligibility by Community

You are automatically eligible to join DCU if you live, work, worship, or attend school in one of the communities in our list (see dcu.org for the growing list). Any business or other legal entity located in one of these areas is also automatically eligible to join.



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

(DCU ONLY: Member # _____)

Membership Application

Instructions: Sections 1, 2, and 5 must be completed. Please review entire application and complete additional sections as applicable. Include no less than \$5 with this application. Incomplete or illegible applications will result in delays.

1. FIELD OF MEMBERSHIP

MUST BE COMPLETED (Select One) if unsure please go to dcu.org for a complete listing of eligible entities:

I am eligible to join through my Employer: _____
Company Name

I am eligible to join as a member of: _____
Name of Organization or Association

I am eligible to join through the following Immediate Family Member sponsor (includes adoptive, in-law, and step relationships) which you may verify:
This person name is _____ and s/he is my: spouse or domestic partner,
 child, grandchild, parent, grandparent, or sibling.

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) • Utility bill (for residential address verification only). DCU reserves the right to request additional identification. For purposes of verifying the residential address only, you may also submit a copy of a utility or other bill reflecting the address.

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 below.

2. GENERAL INFORMATION - Please Print Clearly

PRIME OWNER Legal Last Name		
Legal First Name	Middle	

Social Security # **MUST enter Prime Owner's SSN, or ITIN in Section 5. on reverse.**

Male

DOB ____/____/____ Female Occupation _____

Residential Address _____

City/State/ZIP _____

Year(s) at this address _____. If less than two (2), my previous address is:

Street City State ZIP

Phone # (Home) _____ (Work) _____

Email Address _____

JOINT OWNER/ CO-BORROWER Legal Last Name		
Legal First Name	Middle	

Social Security # _____

Male

DOB ____/____/____ Female Occupation _____

Residential Address _____

City/State/ZIP _____

Year(s) at this address _____. If less than two (2), my previous address is:

Street City State ZIP

Phone # (Home) _____ (Work) _____

Email Address _____

3. ACCOUNTS & SERVICES

Instructions: I will check "Individual" for those which I am applying for in my name only, "Joint" when applicable ONLY when I want that account accessible to the Joint Owner I have listed above. **NOTE:** If I give my PIN to my Joint Owner, that Joint Owner will be able to access the Membership via Easy Touch Telephone Teller and Online Banking, as well as with a DCU Check or ATM Card if one is ordered in that Joint Owner's name.

Individual Joint

Primary Savings Account (please include no less than \$5 with this application - required to open and maintain Membership)

Personal Identification Number (PIN) for Electronic Service usage. (I understand this will be generated and mailed to the Prime Owner's address.)

Electronic Accessibility via Online Banking and Easy Touch Telephone Teller

I understand I will be receiving Electronic Statements for all my accounts, notification of which will be sent to the email address above, unless I check here.

FREE Checking*

• I have read the Disclosure on the last page of this Application and would like to:

Opt-in to Overdraft Payment Service.

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

(I understand that I will receive an acknowledgement of this request in 2 business days)

• Print the following on my checks (printer's charge will apply)† Prime Name Joint Name Address Phone Other _____

Visa® Check (debit) Card or Savings ATM Card*† (circle one)

Money Market Account (\$1,000 minimum required to earn dividends) Please also provide Money Market Checks † at this time.

Ltd Savings Account (\$25,000 minimum required to earn dividends)

*Upon Approval † Allow 10-14 Days to Receive

Please read if opening
Checking Account
product

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

4. VEHICLE LOAN

I am at least 18 years of age and I am also applying for the following loan. I agree to sign all documents required to create a valid loan and security agreement. I will be contacted by a DCU representative to discuss the details.

(Note: Complete the Co-Borrower sections ONLY if making an application for JOINT credit.)

Annual Income: Borrower: \$ _____ (PRIME owner on reverse) Co-Borrower (if applicable): \$ _____ (as named in Sec. 2 on reverse)

Include a copy of a recent paystub or other income verification with this request. Alimony, child support, or separate maintenance income need not be revealed as income if you do not wish to have it considered as a basis for repaying this obligation.

Employer: Borrower: _____ Co-Borrower: (if applicable) _____

Length of Employment: Borrower: _____ Co-Borrower: (if applicable) _____

Housing Expense: Own (\$ _____/Month) or Rent (\$ _____/Month)

Vehicle Loan Amount \$ _____, or As much as I'm approved for as an individual or with co-borrower listed.

Please send information on Payment Protection.

Give us the following information about your current auto loan. We'll do a FREE refinance evaluation and contact you with an answer soon.

Institution Name _____ Their Phone # (_____) _____

Mileage _____ miles, Interest Rate _____%, Remaining Term _____mths, Year/Make/Model _____

Contact Me Via Email (address): _____, or By Phone (daytime #): (_____) _____



5. AGREEMENT AND TAXPAYER ID NUMBER (TIN) CERTIFICATION & BACKUP WITHHOLDING

Agreement: I certify that I am within the field of membership, whether by way of employment, organizational or associational 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*, and the *Schedule of Fees and Service Charges* 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 Online Banking 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 delivered 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. 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 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.**

NOTE: If applying for a VEHICLE LOAN (Section 4 above), both the Borrower and the Co-Borrower (if applicable) certify they have provided a valid and verifiable Social Security Number on this application as is required by DCU in order to obtain a loan. If both Borrower and Co-Borrower information is supplied, and each signs below, we understand and agree this constitutes our making an application for joint credit.

Prime Owner's Signature _____

Date _____

Joint Owner's (Co-Borrower's) Signature _____

Date _____



(Your membership cannot be opened without you doing the following)

- Write clearly • Enter your Social Security # above • Include initial deposit of at least \$5 • Sign (Prime and Joint Owner) • Include Required Identification

INTERNAL USE ONLY: Rec'd ____/____/____ Proc. By # _____ Ver. By # _____ SDC # _____

Prime ID Type _____ # _____ Issue Date ____/____/____ Exp ____/____/____ Add'l Doc _____

Joint ID Type _____ # _____ Issue Date ____/____/____ Exp ____/____/____ Add'l Doc _____





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

Please review carefully and save a copy for your records.

An overdraft occurs when you do not have enough money (as described in Section 4 of this Disclosure) 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 DCU 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.

The following explains our Overdraft Payment Service.

1. 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.

- If you opt-in to and are approved for **Basic 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

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)

- 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.

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

Under our Overdraft Payment Service:

- We will charge you a fee of **\$30** each time we pay an overdraft, up to a maximum of \$60 in paid

transaction overdraft fees per day per checking account.

- We may authorize and pay transactions that overdraw your account up to \$1500 at any one time. If the overdrawn amount PLUS the applicable fee would result in an overdrawn balance of greater than \$1500, the transaction will not be authorized/paid*.

The paid transaction overdraft fee is the same amount that you would be charged if the transaction were returned. Please refer to [DCU's Schedule of Fees and Service Charges](#) for information on overdraft, returned transaction, and other fees.

* This does not include debit card transactions previously authorized which DCU must honor.

3. 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 anytime 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've chosen:
 - Basic Overdraft Payment Service
 - Full Overdraft Payment Service
 - No Overdraft Payment Service

4. Understanding Your DCU Checking Account Balance and When a Transaction May Result in an Overdraft

DCU uses your "available" account balance when determining whether a transaction overdraws your account.

Your DCU checking account has two types of balances: the "current" balance and the "available" balance. You generally have access to both balances when reviewing your account online, at an ATM, by phone, or at a branch; however, the available balance will only reflect transactions that have been authorized or posted to your account. This means that the available balance that you can review in your account will not necessarily reflect a check that you have written or electronic withdrawal that you have authorized, but which has not yet posted to your account. This makes it important for you to keep track of all transactions that you authorize, but which have not yet posted to your account.

The information below explains the differences between your current account balance and your available account balance and how an overdraft may occur when you do not have the necessary available balance in your account to cover transactions you have made.

- Your Current Account Balance
 - Your current balance is the amount of money that is actually in your account at any given time. Your current balance reflects transactions that have "posted" to your account, including deposit transactions which may be subject to a hold. The current balance does not include other transactions that you have initiated but which have not yet reached your account such as debit card purchases that have been authorized and are pending or checks you have written that have not yet cleared. **You should not rely on the current balance when determining how much money you can spend without incurring an overdraft.**
 - Examples of Current Balance
 - You have a \$100 current balance and you write a check for \$60. Until that check clears your account, your current balance is \$100, because it does not include the pending check transaction which has not yet posted. While your current balance is \$100, you know you have already allocated

\$60 of that for the check you wrote.

- You have a \$100 current balance and you make a \$60 online purchase with your debit card (non-PIN). In most cases, the merchant will submit an authorization hold against your account for the \$60; however, whether or not the merchant does this, your current account balance remains at \$100, because the pending online debit card transaction has not yet posted to your account. While your current balance is \$100, you again know you have already allocated \$60 of that for your online debit card purchase.
- Your Available Balance
 - Your available balance is the amount of money that is available to be spent and accounts for holds on deposited funds as well as funds that have already been “reserved” or “allocated” for another transaction, such as a debit card transaction for which a merchant submitted an authorization, but that has not actually been withdrawn from the account (in other words, money you have already spent).
When deciding whether you can spend money without incurring an overdraft, you should review your available balance and account for any transactions that you have authorized (e.g., checks written or electronic withdrawals you have already authorized), but which have not yet posted to your account.
 - Examples of Available Balance (assuming you have opted-in to Full Overdraft Payment Service coverage)
 - You have a \$100 actual balance and you write a check for \$60. Until that check comes in to clear your account, your current balance will reflect \$100 because it does not include the pending check transaction which has not yet posted. While your current balance is \$100, you know have already allocated \$60 of that for the check you wrote, leaving \$40 available to spend.
 - You withdraw \$70 in cash. The following day, the \$60 check clears. The check draws your account balance negative \$30 and thereby creating an overdraft. The check is paid, and an overdraft fee is assessed. Your resulting balance is negative \$60.
 - $\$100 - \$70 \text{ (cash)} - \$60 \text{ (check)} - \$30 \text{ (overdraft fee)} = -\60
 - You have a \$100 current balance and you make a \$60 online purchase with your debit card. In most cases, the merchant will submit an authorization hold against your account for the \$60. When the merchant does this, your current account balance remains at \$100, because this pending online debit card transaction has not yet posted. While your current balance is \$100, you again know you have already allocated \$60 for your online purchase, leaving \$40 available to spend.
 - You make another (non-PIN based) debit card purchase for \$70. The following day, the first \$60 debit transaction clears, and the next day the \$70 debit card transaction clears, drawing your account balance negative \$30 and thereby creating an overdraft. An overdraft fee is assessed. Your resulting balance is negative \$60.
 - $\$100 - \$60 \text{ (1st debit purchase)} - \$70 \text{ (2nd debit purchase)} - \$30 \text{ (overdraft fee)} = -\60

It is very important to understand that you may still overdraw your account even though the available balance appears to show that there are sufficient funds to cover a transaction that you want to make. This happens because the available balance does not include certain transactions, such as scheduled Payment Center transactions, deposits with holds on them, checks that you have written but that have not yet cleared your account, and debit card purchases for which either the merchant did not submit an authorization hold or the merchant's hold expired before the merchant submitted the transaction for settlement. You can avoid overdrafts by simply keeping close track of the money you spend regardless of how you spend it. Once you write a check, swipe or dip your debit card, authorize an electronic withdrawal, or use any other transaction method – you should mentally (or by hand in a register) subtract that dollar amount from the balance of funds in your account available to you to spend. For information on how DCU posts transactions to your account, refer to the [Truth-in-Savings Disclosure and Account Agreements](#).

5. How Do You Qualify for and Maintain Access to DCU's Overdraft Payment Service?

In order to initially be approved for Overdraft Payment Service and to remain eligible, you must be at least 23 years of age and a member in good standing with a DCU Checking Account open for a minimum of 90 days. Please understand that, although you may opt-in anytime, you will not be approved until these conditions are met.

Any negative balance in your checking account that results from DCU having paid a transaction that causes an overdraft must be repaid promptly. Negative balances not repaid promptly will result in you being suspended or terminated from access to the Overdraft Payment Service.

6. How Can You Avoid Overdrafts?

Everyone makes mistakes, but here are a few things members can do to avoid overdrafts:

- Record all debit card purchases, checks, Payment Center transactions, deposits, credits, transfers, and ATM withdrawals in your check register. Do this as soon as you initiate the transaction if it's a withdrawal (i.e. as soon as you write the check, use your debit card, etc.), or as soon as the transaction actually occurs if it's a deposit. Remember to include any recurring withdrawals you have scheduled to ensure the money is in your account before the withdrawal clears your account.
- To cover potential mistakes, keep a cash cushion in your account. If you can manage it, an amount equal to one week's typical bills is a good rule of thumb.
- Set up a Balance is Less Than notification in Online Banking. Pick a minimum safety balance and we will send you an email if your balance drops below that amount.
- Contact billers. If the day you receive your payroll deposits makes meeting your current due dates challenging, many billers will allow you to modify your due date.
- Contact BALANCE, a free service offered to our members. They offer no-cost financial education services. Visit the BALANCE website: <https://dcu.balancepro.org/programs>. Call BALANCE: Call a Financial Counselor, toll-free at 888-456-2227.
- Above all, make sure there is enough money in your account to cover your transactions before you initiate them and review your account online frequently and your monthly statement promptly to prevent a small mistake from becoming a larger problem.

For more information regarding overdrafts, go to dcu.org, call our Information Center 800.328.8797, or email us at dcu@dcu.org.