

Membership Application Checklist

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

1. If you are 18 or older, complete your membership application online by visiting dcu.org. If not,
2. Fill out the application completely and sign it. **Incomplete, unsigned, or illegible applications will result in delays.**
3. Include true copies of the required identification (see below) for both Primary Member and any Joint Owner(s). Provide two (2) of the following forms of identification. One must include a picture and one must reflect your current address.
 - 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

NOTE: If the Primary Member or any Joint Owner is under the age of 18, please provide a true copy of one of the following for the minor:

- Passport
- US Social Security Card
- Birth Certificate
- Government Issued ID

**DCU reserves the right to require additional information.

4. Social Security Number or ITIN (Individual Taxpayer Identification Number) is required for all applicants.
5. You must provide a minimum deposit of at least \$5.00 to a Primary Savings Account to open your membership.
6. Return your application, check (if applicable), and copies of your identification:

a. Mail to:

Digital Federal Credit Union
 New Accounts Department
 PO Box 9130
 Marlborough, MA 01752-9130

Application submission via standard mail will increase processing time.

b. Fax to **508.463.1369**

c. Email to specializedaccounts@dcu.org

NOTE: Emails sent to us at the email address listed here are not encrypted, so you should not use this email address to send account numbers or other personal information.

DCU Membership Eligibility



For the purposes of this Application the following individuals are considered within DCU's field of membership and eligible to join through one of the following options:

1. Eligibility by family relationship to a current DCU member

- Relatives of DCU members are eligible to join if they are spouses, domestic partners, children, grandchildren, parents, grandparents or siblings (including adoptive, in-law, and step relationships).

2. Eligibility by company you work for or retired from

- You currently work for or are retired from a company in our list of participating employers.
- The current list of participating companies is available online at: dcu.org/about/membereligibility.html under the **Participating Employers** section.

3. Eligibility by organization you belong to

- You currently belong to or join an organization whose members we serve.
- The current list of participating organizations is available online at: dcu.org/about/membereligibility.html under the **Participating Organizations** section.

4. 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.
- The current list of participating communities is available online at: dcu.org/about/membereligibility.html under the **Participating Communities** section and the **Participating Condominium Associations** section.

Did none of the options above apply to you? Making a One Time Donation to an organization DCU serves automatically makes you eligible to join DCU! To make a One Time Donation, simply navigate to page 5 of this application and select which organization you would like under the "Field of Membership" section.

What You Can Expect

We will begin to review your application within 3-5 business days of receipt. If your application is approved, you will receive the following within 7-10 business days of approval:

- Your new membership card.
- Your New Member Welcome Kit.
- Your DCU PIN (Personal Identification Number).
- Your DCU Visa® Debit Card or ATM Card, if one was ordered.

DCU ONLY: Member # _____

(Assigned by DCU)

MEMBERSHIP APPLICATION

Instructions:

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

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, US 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 US 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 US residential address verification only). DCU reserves the right to request additional identification. For purposes of verifying the US 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.

1. GENERAL INFORMATION – PLEASE PRINT CLEARLY

Primary Owner

Legal First Name

Middle Initial

Legal Last Name

Social Security or Tax ID #

← **MUST enter Primary Owner's SSN or ITIN**

DOB

Occupation and/or Job Title

Use specific description such as doctor, carpenter, attorney, plumber, truck driver, hardware store, etc. If occupation is retired or unemployed, add the former profession if known. Example: Retired plumber.

US Residential Address

City

State

Zip

Mailing Address (If different than US residential address)

City

State

Zip

Home Phone

Cell Phone

Work Phone

Email Address

Joint Owner

Membership Number (Existing DCU Members only)

Legal First Name

Middle Initial

Legal Last Name

Social Security or Tax ID #

DOB

Occupation and/or Job Title

Use specific description such as doctor, carpenter, attorney, plumber, truck driver, hardware store, etc. If occupation is retired or unemployed, add the former profession if known. Example: Retired plumber.

US Residential Address

City

State

Zip

Mailing Address (If different than US residential address)

City

State

Zip

Home Phone

Cell Phone

Work Phone

Email Address

2. ACCOUNTS & SERVICES

Instructions:

- I will check "Individual" for those accounts or services for which I am applying in my name only.
- I will check "Joint" ONLY when I want that account accessible to the Joint Owner I 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 Digital Banking, as well as with a DCU Debit or ATM Card if one is ordered in that Joint Owner's name.**

Individual



Joint



Primary Savings Account (This account will only be in the Primary Owner's name unless "Joint" is checked off.)

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

Electronic Accessibility via Digital Banking and Easy Touch Telephone Teller

Individual**Joint****FREE Checking***

I have read the Disclosure on pages 8 and 9 of this Application and would like to:

Please read
if opening**Free Checking**

Opt-in to Overdraft Payment Service (Full)

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

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

Visa® Debit Card**, **OR**

Savings ATM Card**

Smart Savings Account NOTE: The DCU Smart Savings account is an interest earning sweep account where a portion of the account balance is automatically swept out to accounts held at participating FDIC and/or NCUA insured banks and/or credit unions throughout the country while you maintain access to the full balance in the account. Please refer to DCU's Smart Savings Terms and Conditions for important information and disclosures regarding the Smart Savings account.**Advantage Savings Account****Money Market Account** (\$1,000 minimum required to earn dividends)

Please also provide Money Market Checks** at this time.

*Upon Approval

** Allow 7-10 business days to receive

3. FIELD OF MEMBERSHIP**Please refer to page 2 of this application for more details on eligibility****MUST BE COMPLETED (Select One)**

- I am eligible to join because of a family member.
- 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 my community: _____
Name of Community or Condominium

Anyone may become eligible to join DCU by making a one-time donation to an organization DCU serves!

I will become eligible by joining an organization DCU serves. Please select:

- Reach Out for Schools - \$10 one-time donation
- New England Chapter, PRRT&HS - \$15 one-time donation
- SHOLAN FARMS - \$25 one-time donation
- SOLF (Southborough Open Land Foundation) - \$25 one-time donation
- OARS (Organization for the Assabet, Sudbury & Concord Rivers) - \$30 one-time donation
- Merrimack River Watershed Council (MRWC) - \$35 one-time donation
- Worcester County Horticultural Society – Tower Hill Botanic Garden - \$55 one-time donation
- The Free Software Foundation - \$120 one-time donation

4. OPENING DEPOSIT

Opening Deposit Selection:

Minimum \$5 is required to open and maintain Membership with DCU. If applicable, additional organizational fee or donation may be required for joining an organization. The opening deposit will be credited to your Primary Savings account.

Select ONE:

- Existing DCU Account Transfer
(NOTE: You must be Primary or Joint Owner of the account)

Member Number

Share Number

- Electronic Check (NOTE: You must be an owner on this account)
MAXIMUM DEPOSIT LIMIT OF \$250

Routing Number

Name on Account (Who does the account belong to?)

Account Number

Financial Institution Name

Account Type (Please select one):

- Checking Savings

I hereby authorize the initiation of a one-time debit from my account at the financial institution named above through the Automated Clearing House (ACH) system and authorize said institution to debit my account for the amount set forth above. I acknowledge that this request does not violate the provisions of United State law as it applies to ACH transactions. I also authorize adjustment entries in the event of erroneous transactions on my account. I agree to hold DCU harmless for any expenses, including fees, incurred as a result of its inability to process a scheduled preauthorized withdrawal due to my having supplied incorrect information; its having acted on a stop payment order; or there being insufficient funds in the account I have indicated.

Initials: _____

- Check or Money Order
(NOTE: Must be enclosed with application to avoid processing delays.) The check or money order must be made payable to the Primary Owner.

Checks made payable to DCU will not be accepted.

Total Opening Deposit: \$ _____

Minimum \$5 plus, if applicable, any one-time donation for Field of Membership.
(For Field of Membership see page 5).

5. AGREEMENT AND ITIN CERTIFICATION

Agreement:

By signing below, I am applying for membership at DCU, and I certify that:

- The information provided by me related to this application is true, correct, and complete; otherwise, DCU may demand payment in full on any debt I have outstanding with you and/or revoke any DCU services I use;
- I am within the field of membership, whether by way of employment, organizational or associational affiliation, or an immediate family relationship as defined in DCU's Account Agreement for Consumers;
- I read and agree to the terms and conditions of the **Account Agreement for Consumers**, the **Schedule of Fees and Service Charges**, the **Privacy Policy**, and the **Overdraft Payment Service Disclosure (if opting in)**, each of which is incorporated in this application by this reference. These disclosures are available for review at www.dcu.org or upon request by contacting DCU and will also be delivered to me after my membership is approved.
- I understand that my membership, once approved, will automatically include a Primary Savings Account, as well as access to Digital Banking and Easy Touch Telephone Teller.
- If I, the Primary Owner, am under 17 years of age, I understand that I must have a parent or guardian of legal age become a Joint Owner on any checking account(s) I have with DCU.
- I hereby provide written instructions and authorization to DCU to obtain consumer reports, such as credit reports and deposit/share account reports, and to gather and exchange whatever credit, account, and employment information DCU considers appropriate from time to time, and I understand that DCU may make credit or other decisions based in whole or in part on this information.

CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

Under penalties of perjury, I certify that: (1) The ITIN shown on this application is my correct taxpayer identification number. And (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, (3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

THE IRS DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

Primary Owner's Signature

Date

Joint Owner's Signature

Date

Please sign this application. Typed names or non-verified electronic signatures will not be accepted.

DID YOU REMEMBER TO:

- Write clearly
- Include Required Identification
- Enter your Social Security #
- Include initial deposit of at least \$5
- Sign (Primary and Joint Owner) with a wet or verified electronic signature (examples: DocuSign and Adobe Acrobat Pro)

INTERNAL USE ONLY:

Rec'd _____

Rev. By # _____

Proc. By # _____

Audit By # _____

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:
 - o Checks and other transactions made using your checking account number
 - o Automatic bill payments and other pre-authorized transactions

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

- o Everyday debit card transactions (non-PIN)
- o ATM transactions
- o 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:
 - o Checks and other transactions made using your checking account number
 - o Automatic bill payments and other pre-authorized transactions
 - o Everyday debit card transactions (non-PIN)

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

- o ATM transactions
- o 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