



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

For the purposes of this Application the following individuals are considered within DCU's field of membership and eligible to join. Individuals who:

- (1) live, work, worship, or attend school in one of the communities in DCU's field of membership;
- (2) are spouses, domestic partners, children, grandchildren, parents, grandparents, or siblings (including adoptive, in-law, and step relationships) of a current DCU member or of a non-member who is eligible for membership as described in this section; or
- (3) work for, belong to, or have retired from one of the participating companies, organizations, or associations in DCU's field of membership.

The current list of participating companies, organizations, associations, and communities is available online at: dcu.org/about/member-eligibility.html.



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's 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 Female

DOB ____/____/____ 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 Female

DOB ____/____/____ 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

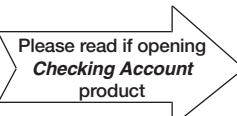
Primary Savings Account (please include no less than \$5 with this application - required to open and maintain Membership)

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

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

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 Account Agreement for Consumers. Signing below and/or use of my PIN constitutes an agreement to conform to the terms and conditions of the *Account Agreement for Consumers* and the *Schedule of Fees and Service Charges* each of which is 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 _____





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