

Title and Insurance Requirements - Dealer Purchase

Congratulations on your new vehicle loan!

Please follow these steps to finalize our Title and Insurance requirements.

Title: Here is what we need you to do

Per your Loan Agreement, it is your responsibility to make sure DCU receives your vehicle title listing DCU as the lienholder within 90 days from the date of your loan.

1. When purchasing a vehicle from a dealership, you have two options:
 - a. You can pay the dealership to complete the title application and take it to the Department Motor Vehicles (DMV) on your behalf. Before you sign the title application, you must make sure you are listed as the owner and DCU is listed as lienholder as follows:

Digital Federal Credit Union
PO Box 25166
Lehigh Valley, PA 18002
 - b. If you decide to take the title to your local DMV yourself, the DMV will complete the title application. Please make sure you confirm that you are listed as the owner and DCU is listed as lienholder on the application before you sign this document.
2. If the dealership or the DMV fills out the title application correctly, your title will be sent to DCU.
3. You will receive a letter through the mail and a Digital Banking message confirming we are all set.

DCU's lien will remain in force until the loan balance is paid in full.

Insurance: Here is what we need you to do

Your insurance company must provide a copy of your insurance policy to DCU within 90 days from the date of your loan.

1. Contact your insurance company and make sure DCU is added to the policy as loss payee:

Digital Federal Credit Union
PO Box 25007
Fort Worth, TX 76124

2. Your insurance policy should include:
 - Year, Make, Model, Vehicle Identification Number (VIN)
 - Comprehensive and Collision Coverage (deductible cannot exceed \$1,000.00)
 - No excluded drivers
3. Provide a copy of your insurance policy to DCU using one of the options below:
 - a. Email the form to dcu@myloaninsurance.com (preferred method)
 - b. Fax to **877.293.2059**
 - c. Mail your completed form to:

Digital Federal Credit Union
PO Box 25007
Fort Worth, TX 76124