

# Title and Insurance Requirements - External Refinance

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. Once your loan has been booked with DCU, a letter, along with the check to pay off your loan, will be sent to your other financial institution instructing them to release their lien and send your vehicle title to DCU at the following address:

**Digital Federal Credit Union**  
PO Box 25166  
Lehigh Valley, PA 18002

*If your other financial institution mails the title to you and not to DCU, you will need to send it to us.*

2. Within 2 weeks from when DCU receives your title, a lienholder form be mailed to you at the address we have on file to complete, sign, and return to the address above.
3. Once our lien has been added to your title, 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.*

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## 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