



Checking and Savings Account Application

Please use the Checking and Savings Account Application to:

- Open a **FREE Checking or Dividend Checking and Opt-in or Out of DCU's Overdraft Payment Service** including an option specific to check card transactions.
- Request a **DCU VISA® Check Card** or **DCU ATM Card**
- Set up **Cross-Account Transfers** - a list of other members to which you may transfer funds using Online Banking or Easy Touch Telephone Teller.
- Open a **Money Market Account**
- Open a **Member-Described Savings Account**
- Open a **Holiday Club Savings Account**

If you are not yet a DCU member, DO NOT USE THIS FORM. You must complete a Membership Application before opening accounts. You can open accounts with the Membership Application as you join DCU.

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 delay processing your request.
2. Mail your application with a check or money order for your initial deposit payable to **Digital Federal Credit Union** to:

**Digital Federal Credit Union
Attn: Account Services Center
220 Donald Lynch Boulevard, PO Box 9130
Marlborough, MA 01752-9130**

What you can expect

Once you mail in your application...

- **Allow 2 weeks** for your request to be processed. You'll be able to view your new account on Online Banking at that time. Visit dcu.org and login with your Member Number and secret PIN (Personal Identification Number).
- **Allow 2 additional weeks to receive a receipt, a Truth-in-Savings Disclosure, and an Electronic Services Disclosure and Agreement.** These disclosures are also available online from our web site at dcu.org and in our branches.



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

New Checking and Savings Account Application

IMPORTANT INFORMATION (Unless you are already a DCU member). 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). DCU reserves the right to request additional identification. If you are already a DCU member, you are not required to provide the **REQUIRED IDENTIFICATION**.

Note: If you are not a DCU member, you **must** fill out a Membership Application before opening accounts.

Instructions: Complete only the sections applicable to you. In all cases, you **must** sign this form. If there will be a joint owner on any account you are opening, he or she **must** also sign.

Prime Owner's Legal Name _____ Member # _____ Social Security # ____ / ____ / ____ Date of Birth ____ / ____ / ____

Residential address _____

Accounts and Services

Please check all that apply. Check Self for each account you want and Joint to add the person listed under Joint Owner Information.

Self	Joint	Account or Service Requested	Initial Deposit
<input type="checkbox"/>	<input type="checkbox"/>	FREE Checking* (no minimum to open)	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	Dividend Checking (\$2,500.00 minimum balance to earn dividends. \$10.00 monthly fee for those months the product qualifications are not met. See dcu.org for details or ask a DCU representative.)	\$ _____
*** Must Select One of the following if opening a CHECKING ACCOUNT *** I understand that I will receive an acknowledgement of this request. I have read the Disclosure on the reverse and would like to:			
	<input type="checkbox"/>	Opt-in to Overdraft Payment Service.	
	<input type="checkbox"/>	Opt-in to Overdraft Payment Service but I do not want DCU to authorize and pay overdrafts for my everyday check card transactions processed outside of the PIN network.	
	<input type="checkbox"/>	Opt-out of Overdraft Payment Service.	
<input type="checkbox"/>	<input type="checkbox"/>	FREE DCU VISA® Check Card* (checking account required) or DCU ATM Card (Circle Only One)	
<input type="checkbox"/>	<input type="checkbox"/>	FREE Online Banking (already included with your DCU membership) I would like to make transfers into the following members' accounts using Online Banking or Easy Touch Teller System (known as Cross-Account Transfers) Enable transfers to Member Numbers: _____, _____, _____	
<input type="checkbox"/>	<input type="checkbox"/>	Ltd Savings Account (\$25,000 minimum balance to earn dividends)	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	Money Market Account (\$1,000.00 minimum balance to earn dividends)	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	"Member Described" Savings (\$100.00 minimum balance to earn dividends)	\$ _____
		Requested account name: _____	
<input type="checkbox"/>	<input type="checkbox"/>	Holiday Club	\$ _____
		Transfer \$ _____ from my DCU Checking Account each month (\$20.00 minimum)	
		Transfer \$ _____ from my Savings Account each month (\$20.00 minimum)	
<input type="checkbox"/>	<input type="checkbox"/>	Share to Share	\$ _____
		Transfer from DCU Account _____ Share _____	
		Total Enclosed (Make checks payable to Digital Federal Credit Union. Send no cash.)	\$ _____

*Upon Approval

Joint Owner Information

Joint Owner's Legal Name _____ SS#/TIN ____ / ____ / ____ Date of Birth ____ / ____ / ____
 Residential Address _____ Apt. # _____ City / State / ZIP _____
 Years at current address _____ If less than 2, my previous address was _____
 Home phone (_____) _____ Work phone (_____) _____ Member # (if DCU member) _____

Agreement

By signing below, I, meaning each and all who sign this form, request the services listed above and agree that, except as indicated on this form, the information set forth in my initial membership application remain in full force and effect. I hereby agree to conform to the Digital Federal Credit Union's bylaws and the terms and conditions of the *Truth-in-Savings Disclosure and Account Agreements*, the *Electronic Services Disclosure and Agreements*, and the *Schedule of Fees and Service Charges* which are incorporated by reference whether applicable to products and services I am currently requesting or request in the future. By signing this application, I authorize you to gather and exchange whatever credit, checking account, and employment information you consider appropriate from time to time. If I, the Prime Owner, am under 17 years of age, I understand that I must have a parent or guardian of legal age as Joint Owner on any checking accounts I have with DCU. I certify that the information provided on this application is true, correct, and complete.

X _____ X _____
Prime Owner's Signature Date Joint Owner's Signature Date

Please send me copies of the *Truth-in-Savings Disclosure and Account Agreements*, the *Electronic Services Disclosure and Agreements*, and the *Schedule of Fees and Service Charges*.

Credit Union Use Only

Rec'd ____ / ____ / ____ Proc by # _____ X-Ref # _____ Visa Amount \$ _____ Accepted (Y / N) _____
 ID Type _____ # _____ EXP ____ / ____ / ____ Add'l Doc. _____

Overdraft Payment Service

DISCLOSURE: What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **Standard Overdraft Practices** that come with your account if you qualify.
2. We also offer **overdraft protection plans** such as a path that links to a Savings Account, or an overdraft to a Line of Credit (if you apply and are approved), which may be less expensive than our Standard Overdraft Practices. To learn more, see the Contact Info below.

This notice applies to our **Standard Overdraft Practices**.

What are the Standard Overdraft Practices that come with my account?

If you opt-in to and are approved* for DCU's Standard Overdraft Payment Service, the following coverage applies:

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
- Everyday check card purchases (processed outside of the PIN network)

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

- ATM transactions
- Check card purchases (processed through the PIN network)

Note: We may authorize and pay overdrafts at our discretion. If we do not authorize or pay the overdraft, your transaction will be declined or returned. Business checking accounts do not qualify for this service.

What fees will I be charged if you pay my overdraft?

Under our **Standard Overdraft Practices**:

- We may authorize and pay items that overdraw your account up to \$1500 at any one time and charge you a fee of **\$30.00** each time we pay an overdraft.
- There is **no limit** to the total fees we may charge you for overdrawing your account.

NOTE: *This is the same fee that would be charged if the item was returned however, in this case, the item is **paid**.*

***In order to be approved for this Service, I must be at least 23 years of age and a member in good standing with a DCU checking account. I understand I may apply now but that you will delay action on this request until my checking account has been open for at least 90 days.**

CONTACT INFO:

Online at dcu.org, Information Center 508.263.6700 or 800.328.8797, Email: dcu@dcu.org