



## Loan Payment Method Authorization Checklist

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To Speed the processing of this form, please follow these steps:

1. Read the attached disclosures before choosing a payment method.
2. **NOTE: You can only have funds transferred from your DCU CHECKING OR SAVINGS ACCOUNT. We can NOT transfer funds from another financial institution to satisfy your DCU loan payment.**
3. Take this completed form to your nearest DCU branch, or fax or mail the form to:

Digital Federal Credit Union  
Support Services  
220 Donald Lynch Boulevard  
PO Box 9130  
Marlborough, MA 01752-9130

Fax#: 866.874.7820

4. Once we receive this form, your request will be processed within two business days.

**THANK YOU!**



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

## Loan Payment Method Authorization

Name

Daytime Phone

Member #

Loan #

**IMPORTANT INFORMATION: Disclosures for each of the following Payment Methods are listed on the back of this card. Please read before making your selection.**

**Automatic Transfer** (Electronic)

Please transfer sufficient funds to satisfy the option selected below from:

Member # \_\_\_\_\_ DCU Savings/Checking # \_\_\_\_\_

I agree to ensure the necessary funds are available in the account designated by 8:00 a.m. Eastern time on the scheduled transfer date.

**Visa® Loan Only** — *Transferred each month on the payment due date*

**Fixed Amount of \$** \_\_\_\_\_ *(not less than \$25)*

**Ending Statement Balance**

**Minimum Due**

**Other Loans**

**Minimum Due Monthly** — *Transferred each month on the payment due date*

**Weekly** —  
*(Not available on Visa, Mortgage, or Lines of Credit.)*

**Online Banking or Easy Touch** *(Electronic)*

**Coupon Book** *(discounts do not apply)*

I have read and agree to the Disclosures which appear on the back of this card as they pertain to the option I have selected above.

Borrower's Signature

Date

Member's Signature (if other than Borrower)

Date



**Automatic Transfer** *(Electronic)*

You authorize us to initiate a transfer of sufficient funds from the DCU account indicated to satisfy the required payment. You agree you are responsible for maintaining a sufficient balance to cover the amount of the payment and that the funds will be available to transfer as of the start of business on the scheduled transfer date. We will only transfer from the available balance in the account you have designated.

The following options are available via Automatic Transfer:

- **Visa Fixed Amount**

You authorize us to transfer a fixed amount each month regardless of whether the Minimum Amount Due has already been satisfied through other means. However, if this *fixed* amount is less than the minimum due you will be responsible for making an additional payment(s) by the Payment Due Date.

- **Visa Ending Statement Balance and Visa Minimum Due**

You authorize a monthly transfer from the DCU account you have selected, of sufficient funds to satisfy the selection you have made and understand this amount will vary from month to month.

- **Minimum Monthly Due**

You authorize a monthly transfer from the DCU account you have selected, of sufficient funds to satisfy the minimum payment amount on the payment due date each month and understand that this amount may vary from month to month.

- **Weekly**

You authorize a weekly transfer (each Friday), from the DCU account you have selected, of sufficient funds to satisfy 1/4 of the monthly payment amount.

**Online Banking or Easy Touch** *(Electronic)*

You agree to initiate and complete one or more loan payment transfers each month via either DCU's Online Banking or Easy Touch Telephone Teller on or before the loan payment due date for no less than the minimum amount due and that failure to do so may result in your payment being considered late. You understand that you will not receive a monthly bill or coupon but that you can access payment information on Online Banking and Easy Touch. You will also find Minimum Payment Due or Monthly Payment, the Visa Ending Statement Balance, and the Payment Due Date, as well as the last payment made, reflected on your statement.

**Coupon Book** *(discounts do not apply)*