



Certificate Application Checklist

Please use the Certificate Application form to open DCU Certificate Accounts. To speed processing your request, please follow these steps:

1. Read the attached Certificate Disclosure and Agreement.
2. Complete the Certificate Application.
3. If adding a Joint Owner who is not currently a DCU Member, required identification must be provided.
4. Bring your Certificate Application and your initial deposit check (if applicable) to the nearest DCU branch, fax it to 866.874.7820, or mail your completed form and check to:

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

What you can expect

- Opening of your certificate – If you drop your form off at a branch, we will open your certificate immediately. If you mail in your application, please allow 7 business days from the day you mailed your application and check for us to open your account.
- Once we've opened your account, we will send/give you a receipt and a certificate note showing the amount of the certificate, the dividend rate, the term, and the maturity date. Please retain these materials and the attached Certificate Disclosure and Agreement for your records.
- Renewal notices – We will send you a renewal notice at least 15 days prior to your certificate's maturity date.
- Automatic renewal – If you do not respond to the renewal notice, we will automatically renew your certificate for the same term at the dividend rate in effect on that day.
- Early Withdrawal – If you close your account or withdraw from the principal prior to maturity, early withdrawal penalties will be assessed. Please refer to the attached Certificate Disclosure and Agreement for details.
- * If you are opening an IRA (Individual Retirement Account) Certificate, you may need to fill out additional forms. If this is necessary, we will provide them to you at the branch or by mail.

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), Phone Number, and Date of Birth.

REQUIRED INFORMATION: 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). At our discretion we may accept alternative forms of address verification such as a utility bill. We also reserve the right to request additional identification at any time.

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 on the reverse.

Other Terms and Conditions

This account is subject to all applicable terms and conditions set forth in the Credit Union's *Truth-in-Savings Disclosure and Account Agreements* which is incorporated by this reference and receipt of which is acknowledged.

This account is not transferable, except as defined in 12 CFR 204. No transfer of voting rights or other membership privileges is permitted by virtue of a transfer of funds.

If this Agreement is issued in two or more names, the joint owners agree with each other and with you that all sums now paid in or hereinafter paid in by any or all owners, including all dividends, are and shall be owned by said owners jointly and equally regardless of their net contributions with right of survivorship and shall be subject to withdrawal or receipt by any of the owners. It is agreed that any such payment shall be valid and shall discharge you from any liability. The Credit Union is not obligated to inquire as to the source of funds received for deposit to a joint account or to inquire as to the proposed use of any sums withdrawn from the account.

The owner(s) agrees that the Credit Union may:

1. Pay out funds or transact any business pertaining to this Account with the signature of any one of the account owners or the signature of any designated agents.
2. Mail all statements and notices to the Prime Owner's address as shown on his/her membership.

Your rights and authority under this account shall not be terminated by me, except by written notice which shall not affect transactions performed prior to receipt of said notice. If there is more than one owner and there is a conflict among us, the Credit Union may require all owners' signatures.

I may pledge any or all of the principal on deposit in this account as security for a DCU loan(s) subject to the then current loan policies (applicable to Savings Certificate only). Further, a pledge of funds in this account by any owner shall be binding to all owners.



CERTIFICATE DISCLOSURE AND AGREEMENT



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

TTY: 800.395.5146 (For Hearing Impaired Only)

