

MEMBERSHIP FORM

Applicant

| |
|------------------------|
| MEMBER NAME |
| HOME ADDRESS (STREET) |
| CITY |
| STATE, ZIP |
| DATE OF BIRTH |
| MOTHER'S MAIDEN NAME |
| CELL PHONE |
| HOME PHONE |
| BUSINESS PHONE |
| E-MAIL |
| SOCIAL SECURITY NUMBER |
| EMPLOYER |

Accounts

- Savings Account - Regular Shares (\$5.00 minimum balance required)
- Checking Account - Share Draft
- Other _____

Products

- Visa Debit Card Visa Credit Card

Joint Applicant (if applicable)

| | |
|------------------------|---------------|
| JOINT MEMBER NAME | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH |

Loans

\$

| |
|---|
| AMOUNT REQUESTED |
| <input type="checkbox"/> Personal <input type="checkbox"/> Auto <input type="checkbox"/> Home |
| <input type="checkbox"/> Homeowner ____Years <input type="checkbox"/> Renter ____Years |

Signatures

I/We hereby make application for membership in DC Credit Union and agree to conform to account terms and conditions. Furthermore, I/we acknowledge receipt of Agreement and Disclosure Statements and authorize the credit union to obtain a credit report on me.

BACKUP WITHHOLDING Check the box if you are **NOT** subject to backup withholding under the provisions of Section 32406(a)(1)(C) of the Internal Revenue Code.

X

| | |
|--|------|
| PRIMARY MEMBER SIGNATURE | DATE |
| JOINT MEMBER SIGNATURE | DATE |
| INDICATE BENEFICIARY | DATE |
| SOCIAL SECURITY NUMBER FOR BENEFICIARY | |

| | |
|------------------------------|-------------|
| FOR DC CREDIT UNION USE ONLY | |
| REP NAME: _____ | |
| DATE | \$ RECEIVED |



DC Credit Union

877-784-5551 • dccreditunion.coop

ABA Routing #: 254074455

Branch Locations

Reeves Center | 8:30am – 3:30pm
2000 14th St. NW 2nd Floor
Washington DC 20009

Municipal Center | 8:00am – 3:00pm
300 Indiana Ave. NW Room 1128
Washington DC 20001

ACCESO | (se habla español)
M-F 11:00am – 7:00pm & Sat 10:00am – 2:00pm
3059 Mount Pleasant St. NW
Washington DC 20009



/dgefcu



@dgefcu



NMLS #
808829

Federally Insured
by NCUA

JOIN DC CREDIT UNION

...Helping you live the life
you want to live...



Who We Are

DC Credit Union was founded in 1954 as District Government Employees Federal Credit Union (DGEFCU) in order to serve the needs of District government employees and residents. DC Credit Union continues to serve District government employees, as well as local communities, and the members and employees of several large organizations. The new name and logo reflect the credit union's mission of financial inclusion and its commitment to helping people wherever they are in their financial journey.

What Makes Us Different?

DC Credit Union is here to help you achieve financial transformation, by giving you access to the financial tools you need to move forward. DC Credit Union believes that financial equity is a right, not a privilege. The credit union provides financial services for all, regardless of credit score or immigration status, offering a safe alternative to unregulated financial service providers and predatory lenders.

What You'll Need to Open an Account

Joining DC Credit Union is easy. Here's what you'll need to have with you when you join:

- 1) Two forms of Identification. For example: Driver's license, work ID, passport, birth certificate, DC One Card;
- 2) Social Security or Tax Identification Number (ITIN);
- 3) Contact information;
- 4) Home address;
- 5) Email address.

Once a Member

Thank you for becoming a member of DC Credit Union. For personal and business debit cards, you can activate your card by visiting any DC Credit Union or shared branch ATM. Insert your card into the machine and use the 4-digit Personal Identification Number (PIN) that was mailed to you separately from your card or call us at 1-800-466-0040.

You are all set! Start using your card.

Online Banking — Enroll Now

Access your account 24/7, check your balance, pay bills, transfer money, make loan payments, apply for a credit card, a car loan, and much more.

- 1 Visit dccreditunion.coop. Click on "Log in to Online Banking".
- 2 Enter your User Name, which is your 7-digit account number.
- 3 Enter your password, which is the last 4 digits of your Social Security number.
- 4 Read and accept the Personal Internet Branch (PIB) profile.

Mobile Banking App

You can bank 24/7 from your tablet or mobile phone; check your balance, pay bills, transfer money, and you can also deposit checks through remote deposit capture (RDC) — no need to visit an ATM or a branch.

- 1 Visit dccreditunion.coop from a supported device.
- 2 Click Menu, then click Apple App Store or Google Play Store.



- 3 Download the DC Credit Union Mobile App.

Shared Branches & ATMs Nationwide

DC Credit Union ATMs are free! In addition to our branches and ATMs, you also have access to over 800 **shared credit union branches** across the country. In-person transactions at shared branches cost \$2 but are FREE for CU*Perks members!

For a listing of shared branches and surcharge-free ATMs, visit dccreditunion.coop and click on *Find a Branch or ATM*.

In addition, you can use any ATM located in a Citibank branch for free ATM transactions!!! We're grateful to the support Citi provides our members!

Savings Account

Choose which savings account is right for you or your loved ones.

| Share Savings* | Holiday & Vacation Club | IRAs and Share Certificates | Money Market Accounts |
|---------------------------------|---------------------------------------|---|--|
| Basic account | An account to set aside money to save | Higher dividends but limited access to your funds | Higher dividends and EASY access to your funds |
| Minimum Balance | | | |
| \$5.00 minimum balance required | \$0 | \$100 - \$2,000 | \$2,500 - \$10,000 |

*Share savings account required in order to apply for other saving accounts.

VISA Credit Card

| | Shared Secured Visa | Classic VISA | Platinum Visa |
|-------------------------|---|--------------------|--------------------------|
| Best if you want | Secured card to build or rebuild your credit. | Basic credit card. | Card that earns rewards. |
| Fees | Zero annual fees | Zero annual fees | \$10 annual fee |
| Counts towards CU*Perks | ✓ | ✓ | ✓ |

*APY = Annual Percentage Yield.

Loans

Personal Loans, Auto Loans and Home Mortgages are available. You can apply online, through the mobile app, by phone, or at any of our branches.

Membership Perks Rewards

★ **CU*Perks Rewards** is a loyalty program for you and all members in your household. At the end of each month, we determine if you are eligible for CU*Perks the following month. If one member of your household qualifies, all members in your household qualify for CU*Perks for the month. CU*Perks rewards include:

- **FREE** ATM transactions
- **FREE** shared-branch transactions
- **FREE** telephone transfers
- **FREE** official checks
- **FREE** money orders

For more on CU*Perks requirements: www.dccreditunion.coop/personal/services/membership-perks/

★ **Diamond Dividends**, specially created to honor our mature members. Diamond Dividends benefits include: Money Market account, no annual fee for the Visa Platinum Rewards card, 6% APY* when you open a savings account for a minor, \$500 off home equity line of credit closing costs, and more.

