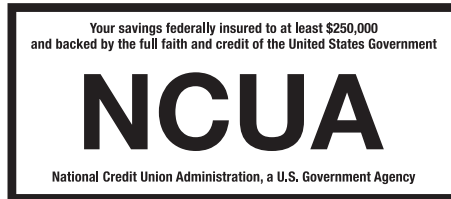




**MEMBER REFERRAL ACCOUNT OPENING  
TERMS and CONDITIONS**

Effective February 2023



## MEMBER REFERRAL ACCOUNT OPENING Terms and Conditions

DCU may offer the opportunity to earn a bonus by referring friends and family to apply to become a member and complete any **ONE** of the qualifying activities. DCU reserves the right to terminate this program at any time for any reason.

DCU reserves the right to modify or amend, at any time, the terms and conditions of this program. We reserve the right to disqualify the referring member or any referred candidate at any time from participation in this program if they do not comply with any of the terms and conditions. Offer eligibility is at DCU's sole discretion.

Referred candidate must be **at least 18 years of age**.

Bonuses are considered income and may be reported to the IRS for income tax purposes.

Referred candidate – Bonus offer is not available to existing or former DCU members. To receive the referred candidate bonus in the amount of **\$20.00**:

- a. Apply for and open a DCU Membership (including a Primary Savings Account) using the referring member's unique referral URL with identifier code; and
- b. Within 90 days of opening your DCU membership, complete at least ONE of the following qualifying activities:
  1. Open a DCU checking account and add qualifying direct deposit. Qualifying direct deposit is a recurring electronic credit of your payroll, retirement, social security, or other recurring monthly income in the amount of at least \$500.00 per calendar month (Social Security is exempt from the \$500 per calendar month minimum);
  2. Open a DCU checking account and complete at least 5 qualifying transactions. Qualifying transactions include debit/credit card transactions, ACH transfers, Point of Sale (POS) transactions, bill pay payments, balance transfers to your DCU Visa Credit Card, and Pay a Person transactions. The 5 qualifying transactions must post and clear your DCU account within the same calendar month; or
  3. Open a DCU vehicle, RV, boat, or mobility loan.

DCU will deposit the bonuses into the respective members' Primary Savings Accounts within 30 days after the referred candidate completes any of the qualifying activities. To receive the bonus Memberships must be in good standing, as described in DCU's Account Agreement for Consumers.

## Contact Us

If you have questions regarding the Program, you may contact DCU using any of the methods below.

**Call our Information Center at:**  
800.328.8797

Hours of operation:  
Weekdays from 8:00am to 9:00pm and  
Saturdays from 9:00am to 3:00pm

Our Information Center is not staffed on  
Sundays or holidays observed by DCU.

**Write to us at:**

Digital Federal Credit Union  
220 Donald Lynch Boulevard  
P.O. Box 9130  
Marlborough, Massachusetts  
01752-9130  
Attention: New Accounts Department

**Email us:**

dcu@dcu.org or log in to Online Banking and  
use the "Secure Email" link under "Contact Us"

**Note:** Email sent through the "Email DCU" link in  
Digital Banking will be encrypted to protect your  
personal information. Messages sent through  
the Email/Feedback Contact Form on our public  
webpage are not encrypted, so you should not send  
account numbers or other personal information  
through that form.