



Welcome to *Digital Federal Credit Union*

Thanks to the **Massachusetts Music Teachers Association**, you can join one of the nation's fastest growing credit unions! You'll have access to a full menu of products and services designed to meet your needs.

About DCU

DCU is a not-for-profit, full-service financial cooperative. We are owned by and operated for the sole benefit of our members.

Once a Member, Always a Member

Membership begins with as little as a \$5.00 deposit into a Savings Account. As long as you keep your DCU accounts open; you're a member for life, regardless of where you live or work. Your immediate family can become members of DCU as well. This includes everyone in your household, plus other relatives wherever they live.

DCU's Products and Services

- **Free Checking account with *no* minimum balance or monthly maintenance fees**
- **Free Visa® Check Card with Checking account**
- **Free PC Branch Home Banking & Free Bill Payer Service**
- **Money Market Accounts, Certificate Accounts, Ltd Savings Account, and Individual Retirement Accounts (IRAs)**
- **Auto, recreational, boat, and motorcycle loans**
- **2nd Chance Auto Loan – Refinance and possibly save \$\$ and Interest**
- **Mortgage and Home Equity Loans/Lines**
- **Visa Credit Cards with No Annual Fee**
- **And much more....**

Where Ever You Are, We Make Accessing DCU Easy & Convenient

- **DCU Website** – Log on dcu.org For product & service information, open an account, apply for loans or access your accounts, and free consumer education with *StreetWise*.
- **PC Branch** – Manage your accounts online anytime.
- **PC Deposit** – Make deposits conveniently by using a scanner from your personal PC.
- **Information Center** – Call 508.263.6700 or 800.328.8797 to speak with an Information Center Representative.
- **LiveHelp** – Chat with an E-Branch Specialist regarding your account while online.
- **Easy Touch Telephone Teller** – Manage your accounts with a toll-free phone call to 800.328.8797, option 6.
- **Consumer Loan Center** – Apply for loans by calling 800.328.8797, option 3.
- **ATMs** – Unlimited free transactions at over 250,000 select non-DCU ATM locations. For no surcharge ATMs visit www.sum-atm.com. Use deposit-taking, non-DCU ATM locations through one of our ATM Networks. Visit our web site for network locations.
- **CU Service Centers®** – a network of credit unions that accept member transactions on behalf of other credit unions. Visit www.cuswirl.com for various state locations.

JOIN DCU TODAY

Please visit us at our web site at dcu.org for more information about DCU's products, services and locations.

