



**YOUR CREDIT UNION.**  
*Your Life.*

## WELCOME!

### **We are delighted you have joined the Duke Community.**

As a Duke Temporary Service (DTS) employee you have the opportunity to make an impact at a premier organization dedicated to excellence in education, research, and patient care.

## YOU CAN JOIN!

### **You are eligible to join Duke University Federal Credit Union.**

Duke Credit Union is the only not-for-profit financial institution focused solely on the Duke Community. We exclusively serve Duke University and Duke Health – Employees, Students, Alumni, Retirees and their immediate family members.

## MEMBER-OWNER

### **When you open a savings account you become a member of Duke Credit Union.**

Your membership entitles you to financial services with better rates and lower fees than most banks. Temporary employment does not mean your membership needs to be temporary. As long as you join while you are employed at Duke you may remain a member for life.

## DIRECT DEPOSIT

### **Convenient for Direct Deposit**

Duke Credit Union makes it simple to directly deposit your Duke paycheck into a Checking or Savings account.



# OPENING AN ACCOUNT IS EASY

1

## Identification

(One form)  
Student ID  
Government Issued ID  
Driver's License  
Passport

2

## Your Number

(Provide either)  
Social Security  
Number  
Tax Identification  
Number

3

## Address

Permanent Mailing  
Address  
Email Address

4

## Deposit

\$25 Minimum Deposit  
(may come from  
your first  
direct deposit)

## No monthly service fees with Direct Deposit.

Duke Temporary Service Employees (DTS) can enjoy a free savings account with Direct Deposit. If you do not have direct deposit with us and your savings account is less than \$100 there is a \$3 monthly service fee. DTS Employees have 90 days upon opening a savings account to increase your balance to \$100. **The \$3 monthly service fee may be avoided entirely if you have direct deposit, a loan with us or you are under the age of 25.**

## Duke Temporary Service employees receive the following benefits:

- **Free** Membership. Let us know that you are a **DTS employee** when you join, and we will waive the \$5 one-time membership fee.
- **Free** Checking with Direct Deposit
- **Free** Savings Account with at least one of the following: direct deposit, \$100 minimum savings balance, a credit union loan\* or if you are under the age of 25.
- **Free** ATM or DEBIT cards to access your funds
- No fees for withdrawals at any Duke Credit Union or CashPoints® ATMs (largest ATM network in North Carolina)
- Low Loan Rates\* on Auto, Home, Computer, Vacation, Personal, VISA® Credit Cards and more!



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