



**BANKING – THE DCU WAY**

Digital Federal Credit Union  
220 Donald Lynch Boulevard  
Marlborough, MA 01752

# Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5982254	04-01-20 to 06-30-20	1 of 1

Call: 800.328.8797 Email: dcu@dcu.org

## Notification of Change in Terms

Please see the insert accompanying this statement for changes to DCU's Availability of Funds and Collection of Checks Policy effective July 1, 2020.

VALENTIN EKEU TIEMENI  
1825 BELLE HAVEN DRIVE  
APT 302  
LANDOVER MD 20785

### PRIMARY SAVINGS

ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			34.76
APR30	DIVIDEND *** ANNUAL PERCENTAGE YIELD EARNED FROM 04-01-20 THRU 04-30-20 WAS 6.12% ***	0.17		34.93
MAY31	DIVIDEND *** ANNUAL PERCENTAGE YIELD EARNED FROM 05-01-20 THRU 05-31-20 WAS 6.24% ***		0.18	35.11
JUN30	DIVIDEND *** ANNUAL PERCENTAGE YIELD EARNED FROM 06-01-20 THRU 06-30-20 WAS 6.05% ***		0.17	35.28
JUN30	NEW BALANCE			35.28

### \*\*\*\*\* STATEMENT SUMMARY \*\*\*\*\*

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 PRIMARY SAVINGS	35.28	1.03		
TOTAL DIVIDENDS YTD		1.03		

A private student loan solution with your best interest in mind. Learn more at: [dcu.org/studentloans](http://dcu.org/studentloans)



- **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone us at 800.328.8797, or write us at:      Digital Federal Credit Union  
Attention: Error Resolution  
220 Donald Lynch Blvd., PO Box 9130  
Marlborough, MA 01752-9130

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

- **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR HOME EQUITY LINE OF CREDIT**

Telephone us at 800.328.8797, or write us at:      Digital Federal Credit Union  
Attention: Real Estate Servicing  
220 Donald Lynch Blvd., PO Box 9130  
Marlborough, MA 01752-9130

- (1) Tell us your name and account number
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

- **CREDIT LINE FINANCE CHARGE COMPUTATION**

The Finance Charge is computed by applying the periodic rate to the principal balance of your account each day. The principal balance is the end-of-day balance after adding any new advances and subtracting any payments or credits.

- **OVERDRAFT/NSF FEE SUMMARY**

This summary appears at the end of the checking account portion of your statement and reflects the total dollar amount in Overdraft/NSF fees you have paid for the statement period as well as a running calendar year-to-date total, as applicable. Overdraft/NSF fees could result from either paying (OVERDRAFT) or returning (RETURNED ITEM) transactions that come in to clear through your checking account when there are not enough available funds at that time to pay them.

For example, if you were to see the following:

	Total for this period	Total year-to-date
<b>Total Overdraft Fees<sup>(1)</sup></b>	\$30.00	\$60.00
<b>Total Returned Item Fees<sup>(2)</sup></b>	\$30.00	\$30.00

It would mean:

- (1) You paid one \$30.00 Overdraft Fee for one NSF/Uncollected transaction that DCU **paid** that month (Total for this period) and a total of two such fees (2 X \$30.00) for the calendar year (Total year-to-date).
- (2) You also paid one \$30.00 NSF Fee for one NSF/Uncollected transaction that was **returned** that month (Total for this period) which also happens to have been the only one for the year (Total year-to-date).

(NOTE: The \$5.00 Automatic Overdraft Transfer Fee for an overdraft from your savings is not included in this summary.)

For information concerning how to avoid overdrafts go to [dcu.org](http://dcu.org) and review the Streetwise topic *Using A Checking Account* or go to [dcu.balancepro.org](http://dcu.balancepro.org) for information on a wide variety of credit and financial topics as well as a full suite of other free on-line tools and resources from BALANCE, a financial education and counseling service we partner with to provide you this free service.

# **Notification of Change in Terms:**

**Effective July 1, 2020, the following changes to DCU's Availability of Funds and Collection of Checks (Funds Availability) Policy will take effect:**

- Same-Day Availability amount of certain deposits will increase from \$200 to \$225.
- Second-Day Availability amount of certain additional deposits will increase from \$4,800 to \$5,300.
- Amount on which Longer Delays May Apply will increase from \$5,000 to \$5,525.

See **Section VI: Availability of Funds and Collection of Checks** in DCU's **Account Agreement for Consumers**, and **Section IV: Availability of Funds and Collection of Checks** in DCU's **Business Account Agreement** for details.



You can choose to stop receiving “prescreened” offers of credit such as this from DCU and other companies by calling toll-free, 888.567.8688. See PRESCREEN & OPT - OUT NOTICE below for more information on prescreened offers.

## auto loans

It's easy - get an Auto Loan from DCU. You're already preapproved for up to **\$40,000\*** or more!



### Easy ways to accept your preapproval:

- **Online Banking** - go to Loan Suite and find your preapproved offer
- **DCU Mobile App** - find your preapproval offer in Loan Suite on the home tab
- Make an appointment at a DCU branch near you – visit [dcu.org/branches](http://dcu.org/branches)

### You'll love the benefits of financing with DCU!

- Rates below the national average. Visit [dcu.org/autoloans](http://dcu.org/autoloans) for current rates
- Private sale financing and loan refinancing
- New or used vehicles at the same low rates



DCU Auto Loans are rated

**4.7 out of 5 stars** by DCU members

\*Preapproval offer available only for primary account holder and is valid through 9/30/2020. Preapproval is based on borrower appearing to meet certain criteria and contingent upon our ability to verify. Offer intended for refinance of a vehicle loan from other institutions. For refinance of a DCU vehicle loan an administrative fee may be charged.

**PRESCREEN & OPT-OUT NOTICE:** This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this and other companies, call Equifax toll-free at 1- 888-5OPT OUT; or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123