



BANKING – THE DCU WAY

DIRECT INQUIRIES TO:
Digital Federal Credit Union
220 Donald Lynch BLVD
Marlborough, MA 01752
800.328.8797

Account Statement

ABHINAV SINGHAL
 APT 5527
 444 WASHINGTON BLVD
 JERSEY CITY NJ 07310-1906

Period Begin Date: 05-01-11

Period End Date: 05-31-11

Member No. 5261388

Member No. 5261388		ABHINAV SINGHAL		Page: 1	
Savings Account		ACCT# 1		PREVIOUS BALANCE	99.97
<u>DATE</u>	<u>TRANSACTION DESCRIPTION</u>			<u>WITHDRAWALS</u>	<u>DEPOSITS</u>
MAY31	NEW BALANCE				99.97
Money Market		ACCT# 2		PREVIOUS BALANCE	141.50
<u>DATE</u>	<u>TRANSACTION DESCRIPTION</u>			<u>WITHDRAWALS</u>	<u>DEPOSITS</u>
MAY31	NEW BALANCE				141.50
Free Checking		ACCT# 5		PREVIOUS BALANCE	23,214.37
<u>DATE</u>	<u>TRANSACTION DESCRIPTION</u>			<u>WITHDRAWALS</u>	<u>DEPOSITS</u>
MAY24	PAYMENT SHR TRANSFER 14105/24/2011 16:48 #92058.			154.38-	23,059.99
MAY31	NEW BALANCE				23,059.99
=====					
WITHDRAWALS, FEES AND OTHER DEBITS					
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
MAY24	154.38-				
TOTAL FEES AND OTHER DEBITS		0	0.00		
TOTAL WITHDRAWALS		1	154.38-		
=====					

***** STATEMENT SUMMARY *****

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 Savings Account	99.97	0.00		
2 Money Market	141.50	0.00		
5 Free Checking	23,059.99	0.00		
TOTAL DIVIDENDS YTD		0.00		

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 paper statements. Sign up in PC Branch at dcu.org today.

ERROR RESOLUTION CONCERNING ELECTRONIC TRANSFERS AND LOAN BILLING RIGHTS SUMMARY

If you feel there is an unauthorized electronic transfer on your account, an actual billing error on your loan, or if you suspect either and need more information, write to us as soon as possible on a separate sheet (see below for address). We must receive your letter no later than sixty (60) days after we sent you the FIRST statement on which the error or problem occurred. We will investigate and correct any error promptly. If you are disputing an amount on your loan, you do not have to pay any amount in question while we investigate, but you are still obligated to pay those amounts that are not in question. While we are investigating, we cannot report you delinquent for failing to pay or take any action to collect the disputed amount. If you are questioning an electronic transfer and our investigation takes more than ten (10) days, we will provisionally credit your account for the amount you think is in error so that you will have use of the funds.

In the letter, please provide:

- 1) Your name and member number
- 2) The dollar amount of the suspected error
- 3) A detailed description of why you believe there is an error.

Direct your letter to:

Digital Federal Credit Union
Attention: Error Resolution
220 Donald Lynch Blvd., PO Box 9130
Marlborough, MA 01752-9130

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 will appear at the end of each applicable 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 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
Total Overdraft Fees⁽¹⁾	\$30.00	\$60.00
Total Returned Item Fees⁽²⁾	\$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 or Line of Credit is not included in this summary.)

For information concerning how to avoid overdrafts go to **dcu.org** and review the Streetwise topic *Using A Checking Account* or go to **balancepro.net** 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.

CHECKING ACCOUNT RECONCILIATION GUIDE

Outstanding Checks and Other Withdrawals (A)					
Ck#/Date	Amount		Ck#/Date	Amount	
Total A					

Outstanding Deposits (B)					
Date	Amount		Date	Amount	
Total B					

- 1) Using the "Account Summary" portion of your statement, match-up the check number and dollar amount on each check and the date and dollar amount on all other withdrawals and deposits. Place a check-mark next to the appropriate entry in your register. (It's helpful to use a different colored ink to check off entries than you originally used to record them.)
- 2) Once you complete Step 1, use the tables to the left to list and total all checks and other withdrawals (A) and all deposits (B) not checked off in your register. (If you have sent in a deposit or have a recurring automatic deposit that is not reflected on this statement but should be according to the statement dates, contact the credit union.)
- 3) Make sure your register contains each item on your statement (dividend payment, deposit transfer from your Savings Account or Line of Credit, etc.), and recompute the balance if necessary.
- 4) Take the "New Balance" amount from your statement, subtract "Total A" and add "Total B". The result should match the current balance in your check register. (If the balances don't match, verify the addition and subtraction in your check register and double-check the cents on all entries.)

"New Balance" - (A) + (B) = \$_____.

For activity since the cut-off date, please log on to PC Branch at dcu.org or contact our Information Center.