

MEMBER #	STATEMENT PERIOD	PAGE
5459844	01-01-19 to 01-31-19	1 of 3

? Call: 800.328.8797 Email: dcu@dcu.org

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PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			6.06
JAN31	DIVIDEND		0.03	6.09
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 01-01-19 THRU 01-31-19 WAS 5.99% ***			
JAN31	NEW BALANCE			6.09

FREE CHECKING ACCT# 2

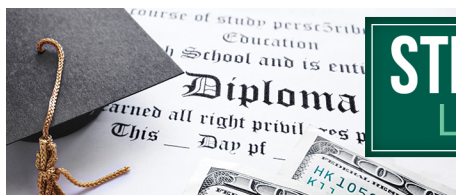
DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			0.10
JAN03	LOAN PROCEEDS TO SHARES 01/04/2019 02:18 189052.		300.00	300.10
JAN07	EFT ACH Xoom.com DEBIT T	-299.99		0.11
JAN09	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		404.86	404.97
JAN10	PAYMENT SHR TRANSFER FROM/TO 143 01/10/2019 11:56 366279.	-366.63		38.34
JAN10	DEPOSIT		400.00	438.34
JAN14	ATM 0110 1731 447496 3512 MARKET ST CAMP HILL PA	-430.00		8.34
JAN23	LOAN HOLDING		17,325.00	17,333.34
JAN23	PAYMENT SHR TRANSFER FROM/TO 143	-10,203.93		7,129.41
JAN23	PAYMENT SHR TRANSFER FROM/TO 141 01/23/2019 13:19 698000.	-2,441.95		4,687.46
JAN23	PAYMENT SHR TRANSFER FROM/TO 141 01/23/2019 13:20 698015.	-44.87		4,642.59
JAN23	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		404.25	5,046.84
JAN24	EFT ACH BARCLAYCARD US CREDITCARD	-3,927.32		1,119.52
JAN29	EFT ACH BARCLAYCARD US CREDITCARD	-731.00		388.52
JAN31	NEW BALANCE			388.52

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JAN03	300.00	JAN10	400.00	JAN23	17,325.00	JAN23	404.25
JAN09	404.86						
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		5	18,834.11				

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JAN07	-299.99	JAN14	-430.00	JAN23	-2,441.95	JAN24	-3,927.32
JAN10	-366.63	JAN23	-10,203.93	JAN23	-44.87	JAN29	-731.00
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		8	-18,445.69				



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• 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
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 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 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.

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NEW VEHICLE	LOAN# 143	01-01-19 THRU 01-31-19	PREVIOUS BALANCE:	10,539.20
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PLAN #	0	PAYMENT DUE DATE:	NEW BALANCE:	0.00
NOTE #	486319	PAYMENT DUE: 0.00		
ANNUAL PERCENTAGE RATE (APR):	1.990%	PAST DUE AS OF:		

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JAN10	LOAN PAYMENT TRANSFER 01/10/2019 11:56 366279.	366.63	-342.50	10,196.70
	FROM/TO 2			
JAN23	LOAN PAYMENT PAYOFF FROM/TO 2 LOAN CLOSED	10,203.93	-10,196.70	0.00

INTEREST RATE DETAIL

01/01/19 - 01/09/19	1.990	10,539.20
01/10/19 - 01/22/19	1.990	10,196.70
01/23/19 - 01/31/19	1.990	0.00

THE BALANCE USED TO COMPUTE INTEREST IS THE UNPAID BALANCE EACH DAY AFTER PAYMENTS AND CREDITS TO THAT BALANCE HAVE BEEN SUBTRACTED AND ANY ADDITIONS TO THE BALANCE HAVE BEEN MADE.

FEES CHARGED

TOTAL FEES FOR THIS PERIOD	0.00
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INTEREST CHARGED

DATE	LOAN	DESCRIPTION	AMOUNT
JAN10	143	INTEREST CHARGE	24.13
JAN23	143	INTEREST CHARGE	7.23
TOTAL INTEREST FOR THIS PERIOD			31.36

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2019	0.00
TOTAL INTEREST CHARGED IN 2019	31.36

USED VEHICLE	LOAN# 144	01-01-19 THRU 01-31-19	PREVIOUS BALANCE:	0.00
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PLAN #	0	PAYMENT DUE DATE: 03/08/19	NEW BALANCE:	17,325.00
NOTE #	1099642	PAYMENT DUE: 301.33		
ANNUAL PERCENTAGE RATE (APR):	4.490%	PAST DUE AS OF:		

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JAN23	NEW LOAN	17,325.00	17,325.00	17,325.00

INTEREST RATE DETAIL

01/01/19 - 01/22/19	4.490	0.00
01/23/19 - 01/31/19	4.490	17,325.00

THE BALANCE USED TO COMPUTE INTEREST IS THE UNPAID BALANCE EACH DAY AFTER PAYMENTS AND CREDITS TO THAT BALANCE HAVE BEEN SUBTRACTED AND ANY ADDITIONS TO THE BALANCE HAVE BEEN MADE.

FEES CHARGED

TOTAL FEES FOR THIS PERIOD	0.00
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INTEREST CHARGED

DATE	LOAN	DESCRIPTION	AMOUNT
TOTAL INTEREST FOR THIS PERIOD			0.00

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2019	0.00
TOTAL INTEREST CHARGED IN 2019	0.00

PERSONAL	LOAN# 145	01-01-19 THRU 01-31-19	PREVIOUS BALANCE:	0.00
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PLAN #	0	PAYMENT DUE DATE: 03/08/19	NEW BALANCE:	10,195.72
NOTE #	1099978	PAYMENT DUE: 217.54		
ANNUAL PERCENTAGE RATE (APR):	10.000%	PAST DUE AS OF:		

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PERSONAL (CONTINUED)	LOAN# 145	01-01-19 THRU 01-31-19	PREVIOUS BALANCE:	0.00
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TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JAN23	NEW LOAN CHECK	8,225.72	8,225.72	8,225.72
JAN23	LOAN ADVANCE CHECK	1,970.00	1,970.00	10,195.72

INTEREST RATE DETAIL

01/01/19 - 01/22/19	10.000	0.00
01/23/19 - 01/31/19	10.000	10,195.72

THE BALANCE USED TO COMPUTE INTEREST IS THE UNPAID BALANCE EACH DAY
AFTER PAYMENTS AND CREDITS TO THAT BALANCE HAVE BEEN SUBTRACTED AND ANY
ADDITIONS TO THE BALANCE HAVE BEEN MADE.

FEES CHARGED

TOTAL FEES FOR THIS PERIOD	0.00
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INTEREST CHARGED

DATE	LOAN	DESCRIPTION	AMOUNT
TOTAL INTEREST FOR THIS PERIOD			0.00

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2019	0.00
TOTAL INTEREST CHARGED IN 2019	0.00

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	6.09	0.03	143 NEW VEHICLE	0.00
2 FREE CHECKING	388.52	0.00	144 USED VEHICLE	17,325.00
TOTAL DIVIDENDS YTD		0.03	145 PERSONAL	10,195.72

Members' Monthly

► Read more *Members' Monthly* online at dcu.org.

February '19



EMERGENCY SAVINGS: BE PREPARED FOR THE UNEXPECTED



Emergencies can pop up anytime and turn your finances upside down. It might start with a toothache that turns into a major dental procedure, and the

next thing you know your phone is on the fritz and your pet needs to go to the vet, all in the same week! You usually can't predict when or where a crisis may strike, but you can prepare by having an emergency fund.

An emergency fund is like having a safety net of savings to fall back on when things go wrong. The money you save now will be there if and when you need it later. It's wise to save money in an account that you designate for emergencies only, so you're not tempted to spend the money on something else.

Setting up your emergency savings plan is easy. All it takes is a few steps:

- Open an account dedicated to emergency savings.
- Start saving – even small amounts like \$10, \$50, or \$100 add up over time.
- Set up automatic transfers to keep your balance growing.

It can be hard to stay motivated about saving money for things you hope to avoid (like a tooth extraction or a flooded basement). But with all of the unknowns in life, having an emergency fund is a smart move that you'll be thankful for sooner or later. Having savings on hand can also help you avoid financial setbacks like charging too much on credit cards, falling behind on mortgage payments, or risking bankruptcy.

Put Your Savings on Autopilot

Does saving money keep falling off your to-do list? Don't miss another opportunity! Simply set up automatic recurring transfers from checking into your savings account. You choose the amount, frequency, start date, and end date (if needed). After a few clicks you'll be saving money without missing a beat. Log in to Online Banking with DCU to get started.

continued on back ...

EMERGENCY SAVINGS: BE PREPARED FOR THE UNEXPECTED

... continued from front



How Much Is Enough?

A good starting point for many people is to save \$1,000. With \$1,000 saved, you can be prepared for minor mishaps like an ER visit or car repair. Preparing for larger setbacks or a job loss takes even more money, and you can work toward saving higher amounts as you go.

Financial experts recommend having three to six months' worth of living expenses tucked away in an easily accessible account. For example, someone with take-home pay of \$3,000 per month might aim to save about \$9,000 or more in an emergency fund. You can hit that goal within five years by saving \$150 per month, and get there even faster by stashing away extra cash or your tax refund.

Be Ready for Anything

An emergency fund can help you get through obstacles in life, such as:



Job loss – If you found yourself unemployed for a few weeks or months, would you have enough money in savings to pay the bills?



Health expenses – The costs of an ER visit or medical treatment for a serious illness or injury can add up quickly, even if you have health insurance.



Family emergency – You never know where you'll be needed, and that might include hopping on a plane or taking time off work to help a loved one in need.



Home or car repairs – A leaky roof or blown transmission could cost thousands to fix, throwing your budget out of whack for the month or the rest of the year.

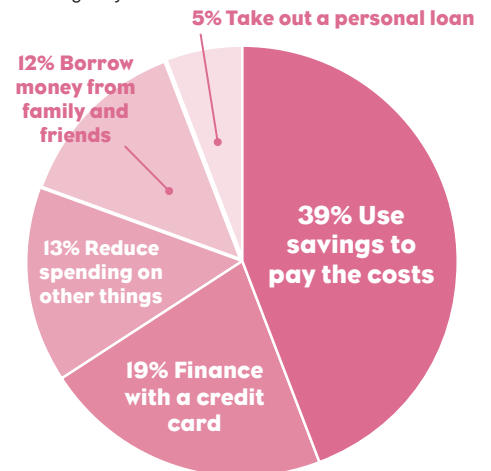


Disaster recovery – Your emergency fund can be a lifesaver in a crisis situation if you have to evacuate your home or cover expenses if you're unable to work.

Don't wait until an emergency pops up, start building your emergency savings before you need to use it!

Could You Cover a Financial Emergency?

Fewer than 4 out of 10 Americans have enough saved to cover a \$1,000 setback using savings. Here's how Americans pay for a financial emergency:



Source: Bankrate's Financial Security Index, January 2018



Read More Members' Monthly at dcu.org!

Budgeting and saving go hand-in-hand to help you work toward financial goals. This month's online version of *Members' Monthly* at dcu.org provides smart tips to help you save for the future.

Digital Federal Credit Union

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