



BANKING – THE DCU WAY

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5459844	09-01-18 to 09-30-18	1 of 2

 Call: 800.328.8797 Email: dcu@dcu.org



Visualize your budgets and spending - easily, and simply.



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DCU mobile app!

KARTHEEK MEDHAVI PENAGAMURI SHRIRAM
158 ERFORD RD
APT 201
CAMP HILL PA 17011

PRIMARY SAVINGS

ACCT# 1

<u>DATE</u>	<u>TRANSACTION DESCRIPTION</u>	<u>WITHDRAWALS</u>	<u>DEPOSITS</u>	<u>BALANCE</u>
	PREVIOUS BALANCE			5.95
SEP30	DIVIDEND		0.02	5.97
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 09-01-18 THRU 09-30-18 WAS 4.17% ***			
SEP30	NEW BALANCE			5.97

FREE CHECKING

ACCT# 2

<u>DATE</u>	<u>TRANSACTION DESCRIPTION</u>	<u>WITHDRAWALS</u>	<u>DEPOSITS</u>	<u>BALANCE</u>
	PREVIOUS BALANCE			3.55
SEP05	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		1,094.55	1,098.10
SEP06	PAYOUT SHR TRANSFER FROM/TO 143 09/06/2018 13:00 937271.	-366.63		731.47
SEP06	PAYOUT SHR TRANSFER FROM/TO 141 09/06/2018 13:02 937304.	-725.00		6.47
SEP19	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		405.54	412.01
SEP22	PAYOUT SHR TRANSFER FROM/TO 141 09/22/2018 08:34 353187.	-400.00		12.01
SEP30	NEW BALANCE			12.01

DEPOSITS, DIVIDENDS AND OTHER CREDITS

<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>
SEP05	1,094.55	SEP19	405.54				
TOTAL DIVIDENDS			0		0.00		
TOTAL DEPOSITS AND OTHER CREDITS			2		1,500.09		

WITHDRAWALS, FEES AND OTHER DEBITS

<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>
SEP06	-366.63	SEP06	-725.00	SEP22	-400.00		
TOTAL FEES AND OTHER DEBITS			0		0.00		
TOTAL WITHDRAWALS			3		-1,491.63		

NEW VEHICLE	LOAN# 143	09-01-18 THRU 09-30-18	PREVIOUS BALANCE:	11,935.91
PLAN #	0	PAYMENT DUE DATE: 10/10/18	NEW BALANCE:	11,587.50
NOTE #	486319	PAYMENT DUE: 366.63		
ANNUAL PERCENTAGE RATE (APR):	1.990%	PAST DUE AS OF:		



Still paying for college? DCU can help with our student loan refinance solution!

DCU STUDENTCHOICE.ORG



- **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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5459844	09-01-18 to 09-30-18	2 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

NEW VEHICLE (CONTINUED)	LOAN# 143	09-01-18 THRU 09-30-18	PREVIOUS BALANCE:	11,935.91
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TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
SEP06	LOAN PAYMENT TRANSFER 09/06/2018 13:00 937271. FROM/TO 2	366.63	-348.41	11,587.50

INTEREST RATE DETAIL

09/01/18 - 09/05/18	1.990	11,935.91
09/06/18 - 09/30/18	1.990	11,587.50

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
SEP06	143	INTEREST CHARGE	18.22
TOTAL INTEREST FOR THIS PERIOD			18.22

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	181.94

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 PRIMARY SAVINGS	5.97	0.20		
2 FREE CHECKING	12.01	0.00		
TOTAL DIVIDENDS YTD		0.20	143 NEW VEHICLE	11,587.50

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.

Get an Auto Loan from DCU of up to \$50,000 It's Easy, You're Already Preapproved!*



★★★★★ DCU Auto Loans

Rated **4.8** out of 5 stars by DCU Members

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
- Call us at **508.263.6700** or **800.328.8797**
- Visit any **DCU branch** - find a branch near you by visiting dcu.org/branches

You'll love the benefits of financing with DCU!

- Qualified borrowers can finance up to 120% of the purchase price or NADA Retail Value, whichever is lower.
- Rates as low as **3.24% APR****
- Private sale financing and loan refinancing
- New or used vehicles at the same low rates

*Preapproval offer available only for primary account holder and is valid through 10/31/18.

**3.24% APR (Annual Percentage Rate) is offered on both new and used auto loans with terms up to 65 months. Estimated monthly payment per \$1,000 for 65 months is \$16.79. Rate as of 10/1/18, is valid for 30 days, and is subject to change at any time after that. Rate is determined by your personal credit history, loan term, and account relationship with a maximum rate of 18.00%. Note that rates for other types of vehicle loans (including loans for mobility vehicles, classic and antique cars, motorcycles, RVs and boats) will vary. Preapproval is based on borrower appearing to meet certain criteria and contingent upon our ability to verify.

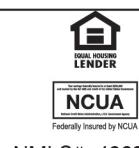
Try DCU's Auto Buying Service[^] - This free concierge-assisted service provides you a no-hassle experience in purchasing a new or used vehicle. For more details, visit dcu.autopremier.com

[^]Service available to DCU members in MA and NH

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

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220 Donald Lynch Blvd • PO Box 9130
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Members' Monthly

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

October '18



GIVE YOUR SAVINGS A BOOST!

Higher Rate on Your First \$1,000



When money is tight or you're just starting out in the real world, the thought of trying to build up your savings can be scary. But here's a great reason to take the first step: DCU provides a high interest rate on the first \$1,000 you save in your Primary Savings account. We want to treat you for getting started, and this rate is a boost that can help you build your savings faster.

Have you been making the most of your Primary Savings account? Making regular deposits, even if small amounts, is the best way to help your savings grow.

Benefit from:

- No unwelcome monthly or surprise fees.
- Free access to DCU's Online Banking and Mobile Banking to keep a close eye on your account.
- The ability to quickly transfer funds from your DCU checking account to your savings account whenever the spirit moves you.
- NCUA insurance, so you can rest assured your funds won't vanish into thin air.

Don't Be Scared, Be Prepared

Avoid leaving your money in the dark without clear direction. Let a Primary Savings account get you started on the path to smart money management. Learn more at dcu.org/savings!

Have a Halloween Party on a Budget



Cutting back on expenses doesn't mean you should forget about having fun. If you enjoy celebrating Halloween, try these tips for cheap thrills.

Host a potluck. Instead of making a full meal or providing all of the food on your own, ask guests to bring appetizers, drinks, or desserts to share. Encourage Halloween-themed treats and have a contest for most scary, funny, and creative.

Dash to the dollar store. Seasonal party supplies abound here – from tablecloths and cups to festive décor and prizes. Cheap "spider web" material can go a long way to create a creepy atmosphere.

Enjoy the thrill of saving money and being unique!

Make your own decorations. If you're the crafty type, cut out paper bats to hang from the ceiling. Put dead flowers in vases. Create a large spider out of a black garbage bag.

Borrow from friends. Does a friend have a beverage tub that looks like a cauldron? Does your sibling have some Halloween movie DVDs you can play in the background? It never hurts to ask!

Don't pay retail for a costume. Of course Halloween wouldn't be the same without a costume! Recycle one you have on hand, have a costume swap with a friend before your event, or haunt local thrift shops for something new-to-you.



YOUR HOME'S EQUITY: A SMARTER WAY TO PAY



You can harvest a great deal this fall by tapping into your home's equity. Whether you're ready to tackle a few home improvement projects, pay for higher education expenses, or consolidate high-interest credit card balances, DCU has great options with competitive terms.

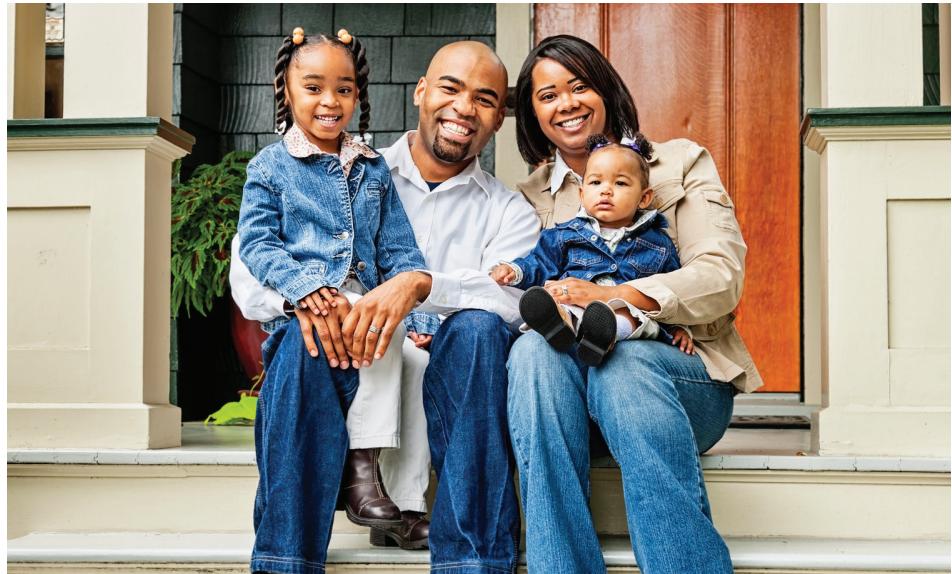
A home equity loan or line of credit uses the equity in your home to secure financing. Equity is the difference between your home's appraised value and the remaining balance on your mortgage. Since a home equity loan or credit line is secured by the value of your home, rates are lower than credit cards and other unsecured loans.

Affordable Ways to Borrow

DCU offers a Fixed-Rate Equity Loan and Equity LinePLUS. Take a closer look at some of their features to decide which one may best suit your needs.

The **Fixed-Rate Equity Loan** is a one-time advance that you repay in equal installments.

- No prepayment penalty
- No closing costs¹
- Rate and payment are fixed for the life of your loan²
- Borrow up to 90% of your home's value minus your first mortgage in MA and NH – 80% in other states³
- 5, 10, 15 & 20 year terms available
- No annual fee
- Interest may be tax deductible⁵



The **Equity LinePLUS** is a hybrid revolving line of credit. You have the choice to reuse funds as you repay what you borrow, but you can also get up to two fixed-rate advances over the life of the loan.

- No prepayment penalty
- No closing costs¹
- Rate is tied to the Prime Rate and can change every month
- Finance up to 80% of your primary residence's value minus your first mortgage balance⁴
- 20-year draw period and 20-year repayment
- Up to 2 fixed rate advances at any time with 5, 10, 15, & 20 year terms available²
- Low minimum payment
- Interest may be tax deductible⁵

Reap the Advantages

When you're ready, we make it easy to apply. For more information, visit dcu.org, give us a call 24/7 at **800.328.8797**, or stop by one of our branch locations today.

¹ Excludes mortgage recording taxes in states where they are charged.

² Rates determined by your personal credit history and loan-to-value.

³ Please be aware that current market conditions may limit the amount of financing DCU can provide (ex: low property values or property located in a declining value area).

⁴ Other restrictions may apply.

⁵ Please consult your tax advisor regarding interest deductibility.

Read More Members' Monthly at [dcu.org!](http://dcu.org)



Saving money is always a treat! In this month's online edition of *Members' Monthly* at dcu.org, learn how refinancing your auto loan could let you keep your car and trade in your loan to save money. Also check out several tips to help your whole family be frugal and financially healthy!

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Have you had a good experience with DCU that you want to share with others? Send us an email at dcu@dcu.org or mail it to:

DCU
Attn: Marketing Dept.
PO Box 9130
Marlborough, MA 01752-9130

For direct deposit: routing and transit

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Editor: Christine Arrigo

To apply for a Home Equity Loan, Consumer Loan, or Mortgage anytime, call 508.263.6700 or 800.328.8797 (select 3), or visit dcu.org. For a complete listing of DCU's rates, visit our website at dcu.org or stop by your nearest DCU branch.

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