



BANKING – THE DCU WAY

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5459844	12-01-18 to 12-31-18	1 of 2

Call: 800.328.8797 Email: dcu@dcu.org



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

Important Note: If you do not pay the entire statement balance for the month in which you make your balance transfer, any new purchases will be subject to your normal finance charge and will take you out of your grace period.
*APR=Annual Percentage Rate. APR as of January 1, 2019. Visa® Platinum is as low as 10.75% APR. Visa Platinum Rewards is as low as 13.50% APR. Your APR will be based on your personal credit history. 0% APR only applies to the amount transferred through DCU's online balance transfer tool between 1/1/19 and 1/31/19 until repaid in full or at the end of the DCU Visa billing cycle ending in July 2019, whichever occurs first. Offer not valid for DCU Visa Business Platinum. Account must remain in good standing throughout promotional period to continue promotional rate. Offer valid on non-DCU Credit Card balances only. Restrictions may apply. Visit dcu.org/balance-transfer for details. Rates are variable, tied to the Prime Rate, and can change monthly. For more information, refer to DCU's Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.

PRIMARY SAVINGS		ACCT# 1		
DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			6.03
DEC31	DIVIDEND		0.03	6.06
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-18 THRU 12-31-18 WAS 6.02% ***			
DEC31	NEW BALANCE			6.06

FREE CHECKING		ACCT# 2		
DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			0.25
DEC12	EFT ACH DELOTTE CONSULTPAYRLL DEP000000		402.67	402.92
DEC13	DEPOSIT ATM 1213 1650 401137 6280 CARLISLE PIKE MECHANICSBURGPA		500.00	902.92
DEC13	PAYOUT SHR TRANSFER FROM/TO 141 12/13/2018 17:26 596067.	-200.00		702.92
DEC14	EFT ACH BARCLAYCARD US CREDITCARD		-688.37	14.55
DEC15	DEPOSIT ATM 1215 1349 528135 3512 MARKET ST CAMP HILL PA		120.00	134.55
DEC15	PAYOUT SHR TRANSFER FROM/TO 141 12/15/2018 14:12 663088.	-130.00		4.55
DEC26	EFT ACH DELOTTE CONSULTPAYRLL DEP000000		405.54	410.09
DEC27	PAYOUT SHR TRANSFER FROM/TO 141 12/27/2018 08:04 919940.	-410.00		0.09
DEC30	LOAN PROCEEDS TO SHARES 12/30/2018 11:38 8970.		200.00	200.09
DEC31	EFT ACH Xoom.com DEBIT T	-199.99		0.10
DEC31	NEW BALANCE			0.10

DEPOSITS, DIVIDENDS AND OTHER CREDITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
DEC12	402.67	DEC15	120.00	DEC26	405.54	DEC30	200.00
DEC13	500.00						
TOTAL DIVIDENDS	0		0.00				
TOTAL DEPOSITS AND OTHER CREDITS	5		1,628.21				

WITHDRAWALS, FEES AND OTHER DEBITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
DEC13	-200.00	DEC15	-130.00	DEC27	-410.00	DEC31	-199.99
DEC14	-688.37						
TOTAL FEES AND OTHER DEBITS	0		0.00				
TOTAL WITHDRAWALS	5		-1,628.36				

IMPORTANT NOTICE: We have recently updated our Privacy Policy. You can view the new version at dcu.org/privacy or click the Privacy Policy link found at the bottom of DCU's homepage. You can also visit one of our branches or contact our Information Center at 800.328.8797 for a copy.



Federally Insured by NCUA

NMLS#: 466914

- **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	12-01-18 to 12-31-18	2 of 2

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NEW VEHICLE	LOAN# 143	12-01-18 THRU 12-31-18	PREVIOUS BALANCE:	10,539.20
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PLAN #	0	PAYMENT DUE DATE: 01/10/19	NEW BALANCE:	10,539.20
NOTE #	486319	PAYMENT DUE: 366.63		
ANNUAL PERCENTAGE RATE (APR): 1.990%				
PAST DUE AS OF:				

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
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INTEREST RATE DETAIL

12/01/18 - 12/31/18	1.990	10,539.20
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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 2018	0.00
TOTAL INTEREST CHARGED IN 2018	233.53

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	6.06	0.29	143 NEW VEHICLE	10,539.20
2 FREE CHECKING	0.10	0.00		
TOTAL DIVIDENDS YTD		0.29		

Ready For a New Car? Apply Now!



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 **4.24% APR***
- Private sale financing and loan refinancing
- New or used vehicles at the same low rates

It's Easy to Apply. Here's How:

- Use the **DCU Mobile App** and apply right from your mobile device
- Go to **dcu.org** - Apply 24 hours a day, 7 days a week
- Call our Information Center** - 800.328.8797
- Visit any **DCU branch** - find a branch near you by visiting **dcu.org/branches**

*4.24% 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 \$17.25. Rate as of 1/1/19 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.



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



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220 Donald Lynch Blvd • PO Box 9130
Marlborough, MA 01752-9130

dcu.org • dcu@dcu.org
TTY: 800.395.5146 (For Hearing Impaired Only)
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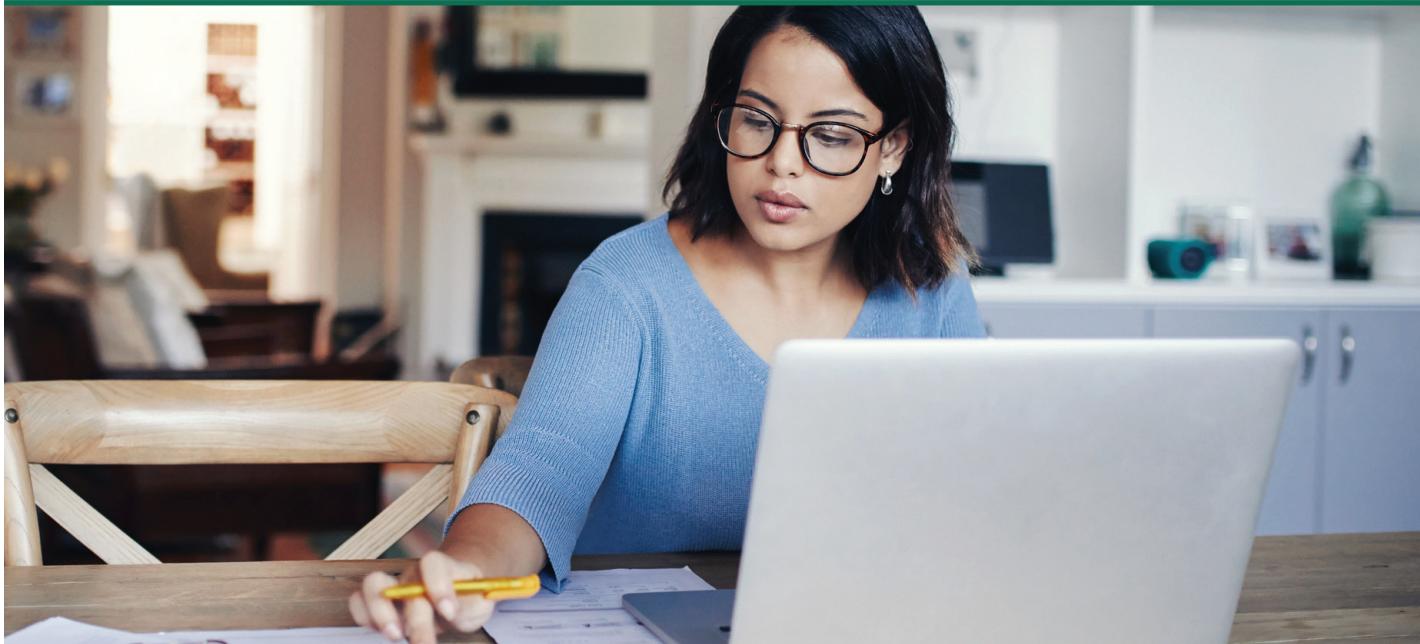
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DCU
BANKING – THE DCU WAY

Members' Monthly

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

January '19



BUDGETING FOR THE NEW YEAR

I

It's a new year, and here you are once again, thinking about getting your finances in order. Let's work together to achieve your goals! Try to approach creating a budget, not as a chore, but as a way of investing in your future.

Not sure where to start? You might find creating a budget less overwhelming by breaking it down into several simple steps.

1. List your monthly income and expenses.

Use your net income, the balance after all deductions and exemptions are taken from your gross income, for a more realistic idea of your monthly earnings. For expenses, remember to include monthly fees, such as internet, gym membership, etc.

2. Track your discretionary spending. How often do you dine out, go to the movies, or make impulse purchases? When you know what you're spending, it's easier to find where you can make cuts. **Money Management** is a powerful budgeting tool in Online Banking and the DCU Mobile App that can help you track your overall financial picture.

3. Pay off debt. One strategy is to tackle the smallest debt first and work your way to the largest.

4. Automate monthly savings. Put a fixed amount directly into savings every month. DCU's Primary Savings account offers a great interest rate on the first \$1,000 deposited. It's easy to set up automatic recurring transfers in Online Banking. Select Make/Schedule a Transfer from the Transfers dropdown menu and follow the steps to choose your accounts, select the frequency and start date, enter the amount, and schedule the transfer.

5. Plan for your goals. They can be short- or long-term goals: upgrading your computer, starting an emergency fund, or saving for a down payment on a home.

Now that your budget is set up, see "Make Your Budget Resolution into a Habit" for tips to keep it going.

At DCU, we give you the tools that make it easy to track not only your spending, but also your savings. Start tracking and budgeting today with DCU's **Money Management** tool in Online Banking or the DCU Mobile App.

Make Your Budget Resolution into a Habit



Now that you've created a budget, here are four tips to help you keep the momentum going.

1. Allow for adjustments. Life's constantly changing, so expect to fine-tune your budget as needed.

2. Keep it simple. Look for easy ways to cut spending; eat at home more often, spend time at the local library or park instead of the mall.

3. Make a date. Schedule time every week or every month to review your budget.

4. Stay positive. Combine your budgeting sessions with something fun like listening to music or enjoying a favorite treat.

DCU'S ANNUAL MEMORIAL SCHOLARSHIP PROGRAM



DCU recognizes the lifetime value of a college education. The DCU Memorial Scholarship Program.

Program is designed to assist students with the cost of this education. DCU wants to recognize your hard work and promote your goals, too. Students in their senior year of high school who will be attending a state or nationally accredited college or university in the fall of 2019 are now able to apply for the Annual DCU Memorial Scholarship Program.* These scholarships are awarded on academic merit, teachers' references, an original essay, awards and recognition, and extracurricular and community service activities.

An impartial panel of college

educators will judge the participants' entries. In 2019, DCU will award up to \$165,000 in scholarships. All funds are distributed through the DCU for Kids Foundation.

For detailed rules, how to apply, and for a list of FAQs on the 2019 DCU Memorial Scholarship Program, please visit dcu.org/scholarships.

Applications and all supporting materials are due on or before Friday, March 1, 2019, by 3:00 p.m. (EST) and must be submitted electronically. Any materials received after the deadline date will not be sent for judging. Scholarship winners will be notified in early May.

* All DCU employees, volunteers, and their immediate families are ineligible.



Read More Members' Monthly at dcu.org!

Did you know it's easy to refer a friend or family member to join DCU through the **Share DCU** tool in Online Banking Account Manager? Learn more in this month's online edition of *Members' Monthly* at dcu.org!

2019 Board Nominees and Annual Meeting

The Nominating Committee chose Matthew Menning and Curt Raffi to serve 3-year terms on the Board of Directors starting April 15, 2019. The following information was supplied by the nominees:

Matthew Menning* – Passionate about every person's right and ability to live the life they choose. Thrilled to use his skills to help DCU members achieve their financial goals. Operations Director for an entrepreneurial real estate developer and operator with over 1,300 apartments under management. Previously, engineer developing high-tech systems for Defense applications at BAE Systems. BS and MS in Computer Engineering.

Curt Raffi* – A North Shore native, Curt is a graduate of The Belmont Hill School and Harvard University. He has over 30 years of small business product

development and marketing expertise. Curt leads global product innovation teams building website, e-commerce, social media, and small business marketing tools at The Endurance International Group, Inc. in Burlington, MA.

DCU's Annual Meeting is Monday, April 15 at 5:00 p.m. at DCU Corporate Headquarters, 220 Donald Lynch Boulevard, Marlborough, MA.

According to DCU Bylaws, when there is one nominee per position, an election will not be conducted by ballot and there will be no nominations from the floor. Nominations also may be made by petition signed by at least 500 members received by the Election Coordinator by 3:00 p.m. Eastern Time, February 8, 2019. For a petition packet, contact the Election Coordinator at 508.263.6700, ext. 6856 or email your request to volunteering@dcu.org.

* Incumbent

Digital Federal Credit Union

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TTY 800.395.5146 (For hearing impaired only)

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

ABA 211391825

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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