

MEMBER #	STATEMENT PERIOD	PAGE
5459844	10-01-18 to 10-31-18	1 of 2

**?** Call: 800.328.8797 Email: [dcu@dcu.org](mailto:dcu@dcu.org)

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



## PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			5.97
OCT31	DIVIDEND		0.03	6.00
OCT31	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-18 THRU 10-31-18 WAS 6.08% ***			
OCT31	NEW BALANCE			6.00

## FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			12.01
OCT03	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		397.83	409.84
OCT08	PAYMENT SHR TRANSFER FROM/TO 143 10/08/2018 14:55 799779.	-366.63		43.21
OCT08	PAYMENT SHR TRANSFER FROM/TO 141 10/08/2018 14:55 799793.	-40.00		3.21
OCT17	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		402.27	405.48
OCT17	PAYMENT SHR TRANSFER FROM/TO 141 10/17/2018 20:39 53493.	-400.00		5.48
OCT31	EFT ACH DELOITTE CONSULTPAYRLL DEP000000		405.54	411.02
OCT31	NEW BALANCE			411.02

DEPOSITS, DIVIDENDS AND OTHER CREDITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
OCT03	397.83	OCT17	402.27	OCT31	405.54		
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		3	1,205.64				

WITHDRAWALS, FEES AND OTHER DEBITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
OCT08	-366.63	OCT08	-40.00	OCT17	-400.00		
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		3	-806.63				

## NEW VEHICLE LOAN# 143 10-01-18 THRU 10-31-18 PREVIOUS BALANCE: 11,587.50

PLAN #	0	PAYMENT DUE DATE: 11/10/18	NEW BALANCE:	11,241.09
NOTE #	486319	PAYMENT DUE: 366.63		
ANNUAL PERCENTAGE RATE (APR): 1.990%		PAST DUE AS OF:		

## SECURE ONLINE FILE STORAGE

Up to **100 MB** of **secure** and **free** Cloud storage for your important electronic documents.

Learn more at:  
[dcu.org/filestorage](http://dcu.org/filestorage)



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 <sup>(1)</sup>	\$30.00	\$60.00
Total Returned Item Fees <sup>(2)</sup>	\$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.

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**?** Call: 800.328.8797 Email: dcu@dcu.org

<b>NEW VEHICLE (CONTINUED)</b>	<b>LOAN# 143</b>	<b>10-01-18 THRU 10-31-18</b>	<b>PREVIOUS BALANCE:</b>	<b>11,587.50</b>
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**TRANSACTIONS**

<u>DATE</u>	<u>TRANSACTION DESCRIPTION</u>	<u>AMOUNT</u>	<u>PRINCIPAL</u>	<u>BALANCE</u>
OCT08	LOAN PAYMENT TRANSFER 10/08/2018 14:55 799779. FROM/TO 2	366.63	-346.41	11,241.09

**INTEREST RATE DETAIL**

10/01/18 - 10/07/18	1.990	11,587.50
10/08/18 - 10/31/18	1.990	11,241.09

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

**INTEREST CHARGED**

<u>DATE</u>	<u>LOAN</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
OCT08	143	INTEREST CHARGE	20.22
TOTAL INTEREST FOR THIS PERIOD			20.22

**TOTALS YEAR-TO-DATE**

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	202.16

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	6.00	0.23	143 NEW VEHICLE	11,241.09
2 FREE CHECKING	411.02	0.00		
TOTAL DIVIDENDS YTD		0.23		

## HOW TO STICK TO A BUDGET THIS HOLIDAY SEASON



It's easy to spend more than intended during the holidays when you don't have a financial plan.

To avoid going overboard on gifts and more, be ready with specific needs, lists, amounts, and shopping strategies. Here's how!

**Get your plan in place.** First things first – create a budget, or spending plan, for holiday purchases. In addition to gifts, you may want to include food, cards, gift wrap, charitable donations, entertainment, and travel expenses. Be realistic and set reasonable limits. Don't plan on a bonus that might happen, only use the funds you know you have available.

**Make your list and check it twice – before and after you make purchases.** Your spending plan should be trackable. Shop with a list and stay focused in stores or while searching online. Be sure to note when you buy something and how much it cost so you can easily tell if you're staying in budget. Keep receipts in a safe place in case you can get a price adjustment or need to make a return.

**Take advantage of sales, but only for items on your list!** Retailers are eager to provide coupons, discount codes, early bird sales, and other ways to save during the busy shopping season. That's great if it's for something you're planning to buy anyway. Don't be tempted to buy something because "it was

on sale" or "it's a great deal." If it's something you didn't need in the first place, it's not really helping your financial situation and could be a budget buster.

**Consider paying with cash.** Many shoppers have an emotional attachment to cash and will think more carefully about a purchase if cash is the only option. If you're more likely to spend more with your credit or debit card, try using cash only.

### Budget-friendly Financial Tools

DCU's Online Banking and Mobile Banking can help you stay on top of your finances now and all year round. For example, you can:

- Check your account balances.
- Set up alerts to ensure you don't spend over a certain amount.
- Use **Money Management** to watch your spending and visualize your budget quickly with easy-to-use charts.
- Make transfers and payments (such as moving money from checking to savings or paying your DCU Visa® credit card balance).

Having a budget in place and the tools to help you stay on track puts you in control of holiday spending, as well as in charge of knowing you can help avoid debt come January. Learn more about ways DCU can help you spend wisely and save more at [dcu.org/everfi](https://dcu.org/everfi) and [dcu.org/moneymanagement](https://dcu.org/moneymanagement).

## 5 Ways to Save on Holiday Meals

Although the holidays entice you to eat, drink, and be merry, it is possible to keep holiday meals from taking a huge bite out of your budget. Try these tips when planning menus and shopping to help save money.

### 1. Check your pantry before shopping.

You may already have certain ingredients such as spices, baking soda, flour, olive oil, and more on hand. Taking an inventory will help ensure you don't waste money on duplicates.

### 2. Shop early, but also buy in season.

Shopping early can help you get better deals and be sure the items you need are in stock. Plan meals around seasonal produce, such as pumpkins, sweet potatoes, cranberries, apples, and winter squash, which should be less expensive when more is available.

### 3. Don't deviate from your list.

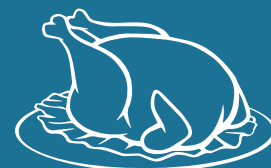
Shop with your list in hand and don't get distracted by holiday décor, candy, or other items at the store that you don't really need.

### 4. Make it a potluck.

You may choose to be responsible for the main dish if the meal is at your home, but your guests may be willing to bring a side dish, dessert, or beverages. It's the season of sharing, after all!

### 5. Compare prices, use coupons, and remember your rewards card.

Stores may be busy, but it's still important to shop with a clear mind. Check costs of different brands and be prepared with coupons and your grocery store rewards card to get discounts.





A Gift for Them, a Gift for You ...

# GET PAID TO REFER FAMILY AND FRIENDS TO DCU



'Tis the season to share food and fellowship with friends and family. It's also a perfect time to share the benefits of DCU membership. No matter how you slice it, DCU membership has something great for everyone!

Did you know that when you refer a friend to DCU, you can both earn cash? When your referred friend or family member opens a Free Checking account with recurring direct deposit, a mortgage, a car loan, or any other qualifying account,\* you'll get \$10, and they'll get \$20! Everyone gets a piece of the pie.

## How to Share the Gift of Membership

**Step 1:** Log in to Account Manager in Online Banking

**Step 2:** Click "Share DCU" on the left

**Step 3:** Select "Refer a Friend"

Once you complete the online referral, we'll send an email with a referral code to your friend inviting them to join DCU. This code is valid for 90 days

and can be input on their new membership application. Once your friend opens their new membership and qualifying product, you'll get \$10, and they'll get \$20!\* That's it!

Don't keep the perks of DCU membership to yourself – when it comes to membership, the more, the merrier. Strength in numbers allows us to keep providing great rates and the financial products and services you deserve.

\* Qualifying accounts are one of the following:

Checking Account with recurring Direct Deposit of net pay

Membership with at least five debit/credit card transactions, bill payments, balance transfers, or P2P transfers in a calendar month

A vehicle, RV, boat, or mobility loan (purchase or refinance)

A mortgage (purchase or refinance), or

A Fixed-Rate Home Equity Loan (new or refinance)

New referred member has 90 days from receipt of invitation to join, redeem the referral code, and open any qualifying accounts. Code and offer expire after 90 days. After the new membership and qualifying accounts are open, we'll deposit bonus money into both members' DCU Primary Savings Accounts. If opening a Checking Account with recurring Direct Deposit of net pay, we'll deposit bonus money after one month of active direct deposit. If opening a membership with five monthly payments, we'll deposit bonus money after five active payments have successfully been completed within the same calendar month. If opening a loan, we'll deposit bonus money after the loan is funded. Referred member must be at least 18 years old.

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



It pays to have a smart game plan when preparing to buy a home as well as when paying off credit card debt. For pointers about affording a mortgage and tackling credit card debt, read this month's online edition of *Members' Monthly* at [dcu.org](http://dcu.org)!

### 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](mailto:dcu@dcu.org) or mail it to:

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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](http://dcu.org). For a complete listing of DCU's rates, visit our website at [dcu.org](http://dcu.org) or stop by your nearest DCU branch.

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