



BANKING – THE DCU WAY

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

Account Statement

| MEMBER # | STATEMENT PERIOD | PAGE |
|----------|----------------------|--------|
| 5459844 | 11-01-18 to 11-30-18 | 1 of 2 |

Call: 800.328.8797 Email: dcu@dcu.org

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



PRIMARY SAVINGS ACCT# 1

| DATE | TRANSACTION DESCRIPTION | WITHDRAWALS | DEPOSITS | BALANCE |
|-------|--|-------------|----------|---------|
| | PREVIOUS BALANCE | | | 6.00 |
| NOV30 | DIVIDEND | | 0.03 | 6.03 |
| | *** ANNUAL PERCENTAGE YIELD EARNED FROM 11-01-18 THRU 11-30-18 WAS 6.26% *** | | | |
| NOV30 | NEW BALANCE | | | 6.03 |

FREE CHECKING ACCT# 2

| DATE | TRANSACTION DESCRIPTION | WITHDRAWALS | DEPOSITS | BALANCE |
|-------|--|-------------|----------|----------|
| | PREVIOUS BALANCE | | | 411.02 |
| NOV03 | PAYMENT SHR TRANSFER FROM/TO 143 11/03/2018 21:52 511317. | -366.63 | | 44.39 |
| NOV06 | LOAN PROCEEDS TO SHARES 11/06/2018 15:24 580932. | | 1,230.00 | 1,274.39 |
| NOV07 | EFT ACH 4695 The OverloRent 181106 | -1,231.95 | | 42.44 |
| NOV14 | EFT ACH DELOITTE CONSULTPAYRLL DEP000000 | | 405.54 | 447.98 |
| NOV21 | PAYMENT SHR TRANSFER FROM/TO 141 11/21/2018 12:11 973300. | -420.00 | | 27.98 |
| NOV28 | EFT ACH DELOITTE CONSULTPAYRLL DEP000000 | | 403.90 | 431.88 |
| NOV29 | PAYMENT SHR TRANSFER FROM/TO 143 11/29/2018 13:58 160567. | -366.63 | | 65.25 |
| NOV29 | PAYMENT SHR TRANSFER FROM/TO 141 11/29/2018 13:59 160583. | -65.00 | | 0.25 |
| NOV30 | NEW BALANCE | | | 0.25 |

DEPOSITS, DIVIDENDS AND OTHER CREDITS

| DATE | AMOUNT | DATE | AMOUNT | DATE | AMOUNT | DATE | AMOUNT |
|----------------------------------|----------|-------|----------|-------|--------|------|--------|
| NOV06 | 1,230.00 | NOV14 | 405.54 | NOV28 | 403.90 | | |
| TOTAL DIVIDENDS | | 0 | 0.00 | | | | |
| TOTAL DEPOSITS AND OTHER CREDITS | | 3 | 2,039.44 | | | | |

WITHDRAWALS, FEES AND OTHER DEBITS

| DATE | AMOUNT | DATE | AMOUNT | DATE | AMOUNT | DATE | AMOUNT |
|-----------------------------|-----------|-------|-----------|-------|---------|-------|--------|
| NOV03 | -366.63 | NOV21 | -420.00 | NOV29 | -366.63 | NOV29 | -65.00 |
| NOV07 | -1,231.95 | | | | | | |
| TOTAL FEES AND OTHER DEBITS | | 0 | 0.00 | | | | |
| TOTAL WITHDRAWALS | | 5 | -2,450.21 | | | | |

NEW VEHICLE LOAN# 143 11-01-18 THRU 11-30-18 PREVIOUS BALANCE: 11,241.09

| | | | | |
|--------------------------------------|--------|----------------------------|--------------|-----------|
| 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: | | |



**Make No Payments For 60 Days
on New and Used Cars!***



NMLS# 466914

*Offer valid from 11/1/18 through 12/31/18. Cannot be combined with other promotions, offers, or discounts and is not valid for previously opened loans.

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

| NEW VEHICLE (CONTINUED) | LOAN# 143 | 11-01-18 THRU 11-30-18 | PREVIOUS BALANCE: | 11,241.09 |
|----------------------------|-----------|------------------------|-------------------|-----------|
|----------------------------|-----------|------------------------|-------------------|-----------|

TRANSACTIONS

| DATE | TRANSACTION DESCRIPTION | AMOUNT | PRINCIPAL | BALANCE |
|-------|---|--------|-----------|-----------|
| NOV03 | LOAN PAYMENT TRANSFER 11/03/2018 21:52 511317. FROM/TO 2 | 366.63 | -350.70 | 10,890.39 |
| NOV29 | LOAN PAYMENT TRANSFER 11/29/2018 13:58 160567. FROM/TO 2 | 366.63 | -351.19 | 10,539.20 |

INTEREST RATE DETAIL

| | | |
|---------------------|-------|-----------|
| 11/01/18 - 11/02/18 | 1.990 | 11,241.09 |
| 11/03/18 - 11/28/18 | 1.990 | 10,890.39 |
| 11/29/18 - 11/30/18 | 1.990 | 10,539.20 |

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

| DATE | LOAN | DESCRIPTION | AMOUNT |
|--------------------------------|------|-----------------|--------|
| NOV03 | 143 | INTEREST CHARGE | 15.93 |
| NOV29 | 143 | INTEREST CHARGE | 15.44 |
| TOTAL INTEREST FOR THIS PERIOD | | | 31.37 |

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 | 6.03 | 0.26 | 143 NEW VEHICLE | 10,539.20 |
| 2 FREE CHECKING | 0.25 | 0.00 | | |
| TOTAL DIVIDENDS YTD | | 0.26 | | |

Members' Monthly

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

December '18



7 WAYS TO SAVE ON HOLIDAY DECORATIONS



Decking the halls for the holidays is much more enjoyable when it doesn't cause financial stress. Here are a few ways to save

on holiday decorations by being creative, thoughtful, and frugal.

1. Repurpose what you already have.

The best way to save on holiday decorations is to not buy anything new this year. Think of ways to give older decorations a new look. For example, pin ornaments you own in a fun tree or wreath shape onto a fabric bulletin board.

2. Check the dollar store.

From ribbon to greenery to candle holders and more, the dollar store can offer many easy ways to spruce up your surroundings without spending a lot.

3. Use coupons.

Big-box home and craft stores typically have coupons in circulation at all times for 20% to 40% off one item. Check store flyers or websites for coupons,

or ask friends or family members if they have an extra coupon.

4. Buy secondhand.

Thrift and vintage shops can be great places to find low-cost holiday décor or a standout holiday item that brings back fond memories.

5. Seek deals the week before.

Waiting to buy a real tree can pay off if you wait until the week before the holiday. It may also be smart to buy in the middle of the week, since sellers may be more likely to offer a discount when sales are slower than on crowded weekends.

6. Let it snow.

Make the interior of your home a winter wonderland by making several paper snowflakes and hanging them throughout the house. Kids may love to help!

7. Embrace minimalism.

Less can be more – scented candles, festive music, and simple holiday lights strung around the ceiling can add to a holiday atmosphere without going overboard on decorations.

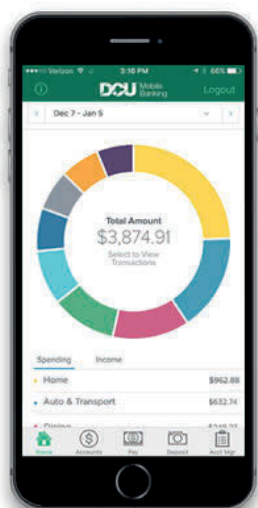
Spruce Up Your Savings with DCU Primary Savings

Earn a Higher Rate on Your First \$1,000

Give yourself a gift this holiday season! Did you know you can earn a higher interest rate on the first \$1,000 in your DCU Primary Savings Account? This higher savings rate is available for all DCU members.

To take advantage of this savings opportunity, all you have to do is deposit money into your DCU Primary Savings Account. It's a great way to get in the habit of making regular deposits and help your savings grow. Check out DCU's competitive rates on all of our Savings Accounts by visiting dcu.org/savings for details or stop by your local branch.

BUDGETING FOR A BRIGHTER FUTURE



Are you saving toward a special goal? Are you working toward reducing debt? Managing money wisely is incredibly important, and DCU is committed to helping our

members spend and save smarter. We're excited to introduce **Money Management**, a powerful new budgeting tool in Online Banking and the DCU Mobile App that's free for DCU members.

What Is Money Management?

Money Management lets you see all of your accounts – even those with other financial institutions – in one place. It puts the spotlight on your full financial picture so you can:

- ▶ **Track your budget** and easily **view the health of your finances** with easy-to-understand color-coded bubbles.

- ▶ **Quickly see where your money goes** with user-friendly categories and charts.
- ▶ **Set milestone goals** to help you stay on track toward financial successes.

Where to Find It and Get Started

Money Management is a convenient tool available through Online Banking and the DCU Mobile App.

- ▶ **Online Banking:** Look for Money Management in the main navigation menu.
- ▶ **DCU Mobile App:** Find Money Management on the home tab after you log in.

Let Money Management give you a new view of your spending and saving trends and goals, and help you stay on top of your budget to save and spend smarter. To learn more, visit dcu.org/moneymangement.

Read More Members' Monthly at dcu.org!



December is a busy month, and you may find that hidden holiday costs or forgotten credit card charges could sneak up on you. This month's online edition of *Members' Monthly* at dcu.org provides tips for keeping a close eye on your spending!

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:

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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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