

MEMBER #	STATEMENT PERIOD	PAGE
5634260	11-01-17 to 11-30-17	1 of 2

Call: 800.328.8797 Email: dcu@dcu.org

PRADHAP GANESAN
 9805 NW 52ND ST
 APT 221
 DORAL FL 33178



*Offer valid 11/23/17 through 12/31/17. Eligible purchases are the dollar amount of purchase transactions made with your credit card during the promotion, minus any refunds credited to your account. Offer not valid for DCU Visa Business Platinum. Cash advances and balance transfers are not considered purchase transactions. Cash back funds will be deposited into the member's Primary Savings Account by 1/12/18.

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			460.36
NOV01	EFT ACH ATT PAYMENT 103117	-60.00		400.36
NOV30	DIVIDEND		1.65	402.01
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 11-01-17 THRU 11-30-17 WAS 5.13% ***			
NOV30	NEW BALANCE			402.01

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			2,708.20
NOV01	PAYMENT SHR TRANSFER FROM/TO 142 11/01/2017 03:12 415482.	-50.00		2,658.20
NOV03	EFT ACH MARLABS INC DIRECT DEP171103		1,200.00	3,858.20
NOV03	PAYMENT SHR TRANSFER FROM/TO 142 11/03/2017 10:53 524614.	-1,200.00		2,658.20
NOV05	PAYMENT SHR TRANSFER FROM/TO 141 11/05/2017 08:49 568562.	-360.00		2,298.20
NOV06	EFT ACH WESTERN UNION CAPTURENOV 03	-1,500.00		798.20
NOV13	EFT ACH FPL DIRECT DEBITELEC PYMT 11/17	-65.82		732.38
NOV17	EFT ACH MARLABS INC DIRECT DEP171117		1,200.00	1,932.38
NOV30	EFT ACH MARLABS INC DIRECT DEP171201		1,200.00	3,132.38
NOV30	NEW BALANCE			3,132.38

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
NOV03	1,200.00	NOV17	1,200.00	NOV30	1,200.00
TOTAL DIVIDENDS	0		0.00		
TOTAL DEPOSITS AND OTHER CREDITS	3		3,600.00		

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
NOV01	-50.00	NOV05	-360.00	NOV06	-1,500.00
NOV03	-1,200.00			NOV13	-65.82
TOTAL FEES AND OTHER DEBITS	0		0.00		
TOTAL WITHDRAWALS	5		-3,175.82		

NEW VEHICLE LOAN# 141 11-01-17 THRU 11-30-17 PREVIOUS BALANCE: 8,335.72

PLAN #	0	PAYMENT DUE DATE: 01/10/18	NEW BALANCE:	7,986.27
NOTE #	423044	PAYMENT DUE: 356.06		
ANNUAL PERCENTAGE RATE (APR): 1.490%		PAST DUE AS OF:		



STUDENT LOAN REFINANCE PROGRAM

Refinance and consolidate your private and federal student loans. Learn more at dcu.org/studentloanrefi

• 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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5634260	11-01-17 to 11-30-17	2 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

NEW VEHICLE (CONTINUED)	LOAN# 141	11-01-17 THRU 11-30-17	PREVIOUS BALANCE:	8,335.72
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TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
NOV05	LOAN PAYMENT TRANSFER 11/05/2017 08:49 568562. FROM/TO 2	360.00	-349.45	7,986.27

INTEREST RATE DETAIL

11/01/17 - 11/04/17	1.490	8,335.72
11/05/17 - 11/30/17	1.490	7,986.27

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
NOV05	141	INTEREST CHARGE	10.55
TOTAL INTEREST FOR THIS PERIOD			10.55

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2017	0.00
TOTAL INTEREST CHARGED IN 2017	128.72

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	402.01	20.15	141 NEW VEHICLE	7,986.27
2 FREE CHECKING	3,132.38	0.00		
TOTAL DIVIDENDS YTD		20.15		

FACTS

What does DCU do with your personal information?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The type of personal information we collect and share depends on the product or service you have with us. The information can include:

- Social Security Number and income
- Account balances and credit history
- Account transactions and payment history

HOW?

All financial companies need to share members' personal information to run their everyday business. Below, we list the reasons that financial companies share their members' personal information, the reasons DCU chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does DCU Share?	Can You Limit this Sharing?
For our everyday business purposes such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus.	Yes	No
For our own marketing purposes – to offer our products and services to you.	Yes	Yes
For joint marketing with other financial companies.	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don't share
For non-affiliates to market to you.	No	We don't share

Questions?

Please call us at 800.328.8797

Who We Are

Who is providing this notice?

DCU

What We Do

How does DCU protect my personal information?

We restrict the level of access our employees have to your membership based on their responsibilities and hold them to high levels of confidentiality. In addition, we maintain physical, electronic, and procedural protections that comply with federal regulations to guard your non-public personal information and privacy.

How does DCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Show your driver's license or apply for a loan
- Use your credit or debit card

We also collect your personal information from other organizations such as credit bureaus.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies.

- DCU does share with our affiliates.

Non-affiliates

Companies not related by common ownership or control. They can be financial or nonfinancial.

- DCU does not share with non-affiliates.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies.

Members' Monthly

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

December '17



YOUR VERSATILE DCU VISA® DEBIT CARD

Debit Card for Shopping, ATM Card for Cash!



December is one of the busiest months of the year, which means you may be on the go a lot. Thankfully, it's easy to manage your money with your DCU Visa Debit Card.

Use It for Shopping

Whether you find the perfect gift at a store or online, your DCU Visa Debit Card makes it easy to pay and be on your way.

- Pay for purchases at millions of retailers, wherever Visa is accepted.
- Buy online easily and safely using Visa Checkout (learn more and enroll at dcu.org).
- Use it with Apple Pay®, Android Pay™, or Samsung Pay for secure, mobile convenience.
- Use Card Settings to manage your DCU Debit Card by turning your card off and on, setting spending limits, controlling where your card is used, and more.
- Have peace of mind with EMV chip technology to protect your card information.

Learn more about the many benefits of a DCU Visa Debit Card at dcu.org.

Use It to Get Cash

On your way to a holiday event and just realized you need cash to park, make a donation, or purchase food or merchandise? No problem. Your DCU Visa Debit Card doubles as an ATM card.

- Access your DCU accounts free at DCU ATMs to make a withdrawal from your checking, savings, or money market account.
- Make surcharge-free withdrawals from your DCU checking or Primary Savings account at any ATM that displays the Allpoint®, CO-OPSM, or SUMSM logo.
- If you have Free or Dividend Checking, we'll reimburse you up to \$5 per month for non-DCU ATM transactions if you have Plus benefits, or up to \$15 per month if you have Relationship benefits.

Use DCU's ATM locator at dcu.org to quickly find the ATM closest to you!

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Android, the Android logo and Android Pay are trademarks of Google Inc.

Samsung, and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd



Be Safe at the ATM

- Look for anything suspicious before approaching an ATM. If in doubt, leave the area. Lock your vehicle when you leave it. Someone seeing you approach the ATM may enter your car behind your back and wait for you to return.
- Have your card in hand as you approach the machine. Avoid reaching into your wallet or purse in front of the machine. Someone could snatch it while you're distracted.
- Avoid counting cash while at the ATM.
- When using a drive-up ATM, lock your doors and roll up all but the driver's window. Pull up close to the ATM so no one can walk on that side of your car.
- If using an ATM after dark, make sure the ATM is extremely well-lit and in a busy area.
- When waiting in line at an ATM, stand at least 6 feet away from the person using the machine. Be considerate of their security and privacy concerns.

If You Detect Fraud or Lose Your Card

If you detect loss, theft, or unauthorized use on your DCU Debit Card, report it immediately by calling **508.263.6700** or **800.328.8797**. The faster you report it, the faster we can shut off the card number, stop any losses, and order you a replacement card(s).

DCU's Bill Payer

PAY BILLS FREE THROUGH ONLINE AND MOBILE BANKING



If you have a DCU Checking Account and use DCU's Bill Payer, paying bills is a snap no matter if you're at home or away. You can easily keep track of your bills

online or on your mobile device, since Bill Payer is accessed through DCU's Online and Mobile Banking. With Bill Payer, you can:

- ▶ Access your account and pay bills 24/7
- ▶ Schedule payments in advance and pay recurring bills automatically
- ▶ Keep your data secure with 128-bit SSL encryption
- ▶ Receive select bills electronically with eBills

There's no need to write and keep track of checks to make sure you paid your bills on time. You'll also save the cost of a stamp with every bill you pay online.

Best of all, Bill Payer is free!

Want to Learn More?

Thousands of DCU members use DCU's Bill Payer every month and enjoy the convenience it provides. If you haven't tried it yet, we can help you get started! Learn more at dcu.org or contact our Information Center.

Please note you may not use the online bill pay service to pay governmental fees (such as taxes), court-directed obligations (such as alimony or child support), or payments outside the United States and its territories.



Read More *Members' Monthly* at dcu.org!



Your mobile devices are important to you – are you doing your best to protect them? This month's online version of *Members' Monthly* provides tips to help keep phone and tablet data secure. Also learn about text alerts to stay on top of your finances with your phone. Read more at 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 or mail it to:

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

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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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NMLS#: 466914



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