



BANKING – THE DCU WAY

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


Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5634260	02-01-18 to 02-28-18	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

PRADHAP GANESAN
1402 ASTOR COMMONS PL
APT 204
BRANDON FL 33511

Get excited...



by watching your savings grow!

dcu.org/savings

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			388.90
FEB28	DIVIDEND		1.49	390.39
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 02-01-18 THRU 02-28-18 WAS 5.11% ***			
FEB28	NEW BALANCE			390.39

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			845.98
FEB01	PAYMENT SHR TRANSFER FROM/TO 142 02/01/2018 03:40 907999.	-50.00		795.98
FEB01	EFT ACH XORIAN CORPORDIRECT DEP180202		1,200.00	1,995.98
FEB05	PAYMENT SHR TRANSFER FROM/TO 141 02/05/2018 04:00 44001.	-360.00		1,635.98
FEB05	EFT ACH TECO/PEOPLE GAS UTILITYBIL	-79.11		1,556.87
FEB15	EFT ACH XORIAN CORPORDIRECT DEP180216		1,200.00	2,756.87
FEB26	EFT ACH CITIBANK VISA BILL PAYMT180226	-250.00		2,506.87
FEB28	NEW BALANCE			2,506.87

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
FEB01	1,200.00	FEB15	1,200.00		
TOTAL DIVIDENDS		0	0.00		
TOTAL DEPOSITS AND OTHER CREDITS		2	2,400.00		

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
FEB01	-50.00	FEB05	-360.00	FEB05	-79.11
TOTAL FEES AND OTHER DEBITS		0	0.00		
TOTAL WITHDRAWALS		4	-739.11		

NEW VEHICLE LOAN# 141 02-01-18 THRU 02-28-18 PREVIOUS BALANCE: 7,285.71

PLAN #	0	PAYMENT DUE DATE: 04/10/18	NEW BALANCE:	6,934.93
NOTE #	423044	PAYMENT DUE: 356.06		
ANNUAL PERCENTAGE RATE (APR): 1.490%		PAST DUE AS OF:		



Refer a friend in Online Banking Account Manager
and everyone gets a piece of the pie!

dcu.org/referral



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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NEW VEHICLE (CONTINUED)	LOAN# 141	02-01-18 THRU 02-28-18	PREVIOUS BALANCE:	7,285.71
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TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
FEB05	LOAN PAYMENT TRANSFER 02/05/2018 04:00 44001. FROM/TO 2	360.00	-350.78	6,934.93

INTEREST RATE DETAIL

02/01/18 - 02/04/18	1.490	7,285.71
02/05/18 - 02/28/18	1.490	6,934.93

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
FEB05	141	INTEREST CHARGE	9.22
TOTAL INTEREST FOR THIS PERIOD			9.22

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	18.88

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	390.39	3.08	141 NEW VEHICLE	6,934.93
2 FREE CHECKING	2,506.87	0.00		
TOTAL DIVIDENDS YTD		3.08		

Members' Monthly

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

March '18



DCU Mobile Banking

MANAGE YOUR MONEY ON THE GO



Enjoy the convenience of Online Banking on the go with Mobile Banking. Want to check your account balance before swiping your debit card? Just use your mobile device to log on with a secure username and password. Manage your accounts on the bus, at the mall, on vacation, or whenever it's convenient for you.

The DCU Mobile Banking App is a robust and secure mobile banking platform that allows you to manage your accounts from your mobile device. Not sure what you're missing? Here are just some of the features you can get through the Mobile Banking App:

- ✓ **Transfer Funds** – Quickly and easily transfer funds between your DCU accounts or to any other DCU member.
- ✓ **Account Information** – Balance, dividend/interest, and payment information on primary and joint accounts. See past account activity and view the front and back of recently cleared checks.
- ✓ **Find a Branch/ATM** – Need an ATM or Branch while you're on the go? Easily find the closest location to you, no matter where you are!
- ✓ **Make Payments** – Use Bill Payer to make bill payments or schedule them in advance quickly and conveniently. Use People Pay to transfer money to a person either at DCU or another financial institution.
- ✓ **Card Settings** – Turn your DCU cards on and off, set spending limits, control where your cards are used, and more.
- ✓ **Contact DCU** – Need to contact us while you're out? Email or call directly from the App.

Mobile Banking Security

DCU's Online Banking and Mobile Banking services encrypt any information that is exchanged between you and DCU. Account information is stored on a server, not on your phone. The app has a built-in timeout after 20 minutes of inactivity, which prevents someone from accessing your accounts if you haven't logged out.

Download the App Today!

Visit the App Store or Google Play, search "DCU", and download the DCU Mobile Banking App today to start banking on the go.



5 Great Ways to Spend Your Income Tax Refund

► **Pay down high-interest loans and lines of credit.** With average annual interest rates for credit cards and personal loans hovering around 15%, paying off that credit card before making other investment decisions makes good sense.

► **Fund your retirement account.** About 32% of all working adults have little to no money invested for their retirement. If you are one of them, seriously consider

making a contribution to a retirement account right away.

► **Open an emergency account.** Most Americans don't have money set aside for those financial emergencies that always seem to happen when there is no cash in the coffer. A large tax refund is a great start for an emergency account. Experts recommend that it should eventually total between three to six months' worth of essential living expenses.

► **Make an extra home mortgage payment.**

Though you won't feel the benefit immediately, doubling up on a mortgage payment now can save you months of mortgage payments later.

► **Donate to a charity.** Giving back to the community is a wonderful way of supporting a cause that you are passionate about. Even better – in many cases at least a portion of your donation is tax-deductible too.

DCU Primary Savings

HIGHER RATE ON YOUR FIRST \$1,000!



Do you want to supercharge your savings this year? Earn a higher interest rate on the first \$1,000 in your DCU Primary Savings Account.

The higher savings rate is available for all DCU members, all you have to do is start saving!

Reach Your Goal

Whatever you're saving for – college expenses, a wedding, travel, or other plans – now's the perfect time to save more for your goals. When you fund your savings account, you're putting your money to work for your future. Even if you don't have a particular goal in mind, it's smart to have an emergency fund to cover unexpected expenses.

Choose an amount you want to save every week or month, and pay into your savings account like you would any other recurring expense. It's even easier to stay on track when you set up automatic transfers into your savings account. The funds in your savings account earn dividends that are compounded and credited to your account every month.

Make the Most of Your Savings

Whatever you do, don't miss the opportunity to earn higher interest on your first \$1,000 in savings with DCU. If saving \$1,000 seems like a big goal, here are a few ways to break it down and get there faster:

- ▶ Set up an automatic transfer of \$85/month from checking to savings and you'll have over \$1,000 in 12 months.
- ▶ Directly deposit your tax refund (if you get one) into your savings account.
- ▶ If you pay off a loan, continue making "payments" of the same amount into your savings account instead.

Start Saving Today

All you have to do to take advantage of this great savings opportunity is deposit money into your DCU Primary Savings Account. It's that easy! 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.

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



It's tax time – if you expect a refund from the IRS, did you know you can get it by direct deposit up to three weeks faster than by receiving a check in the mail? Learn how to request direct deposit for your refund in this month's online version of *Members' Monthly* at **dcu.org**!

Digital Federal Credit Union

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Marlborough, MA 01752-9130
508.263.6700 • 800.328.8797 • dcu.org • dcu@dcu.org
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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