

**BANKING – THE DCU WAY**

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

**Account Statement**

MEMBER #	STATEMENT PERIOD	PAGE
5634260	08-01-17 to 08-31-17	1 of 2

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

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

PRIMARY SAVINGS	ACCT# 1
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DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			514.10
AUG31	DIVIDEND		2.18	516.28
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 08-01-17 THRU 08-31-17 WAS 5.11% ***			
AUG31	NEW BALANCE			516.28

FREE CHECKING	ACCT# 2
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DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			496.08
AUG09	EFT ACH FPL DIRECT DEBITELEC PYMT 08/17	-72.39		423.69
AUG11	EFT ACH MARLABS INC DIRECT DEP170811		1,200.00	1,623.69
AUG11	PAYMENT SHR TRANSFER FROM/TO 142 08/11/2017 10:52 339734.	-1,000.00		623.69
AUG25	EFT ACH MARLABS INC DIRECT DEP170825		1,200.00	1,823.69
AUG31	NEW BALANCE			1,823.69

DEPOSITS, DIVIDENDS AND OTHER CREDITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG11	1,200.00	AUG25	1,200.00				
TOTAL DIVIDENDS			0.00				
TOTAL DEPOSITS AND OTHER CREDITS			2,400.00				

WITHDRAWALS, FEES AND OTHER DEBITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG09	-72.39	AUG11	-1,000.00				
TOTAL FEES AND OTHER DEBITS			0.00				
TOTAL WITHDRAWALS			-1,072.39				

NEW VEHICLE	LOAN# 141	08-01-17 THRU 08-31-17	PREVIOUS BALANCE:	9,390.88
PLAN #	0	PAYMENT DUE DATE: 09/10/17	NEW BALANCE:	9,390.88
NOTE #	423044	PAYMENT DUE: 356.06		
ANNUAL PERCENTAGE RATE (APR): 1.490%		PAST DUE AS OF:		

TRANSACTIONS			
DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL BALANCE



\*Included with DCU membership. One Primary Savings Account per person.

## • 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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<b>NEW VEHICLE (CONTINUED)</b>	<b>LOAN# 141</b>	<b>08-01-17 THRU 08-31-17</b>	<b>PREVIOUS BALANCE:</b>	<b>9,390.88</b>
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## INTEREST RATE DETAIL

08/01/17 - 08/31/17 1.490 9,390.88

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>
TOTAL INTEREST FOR THIS PERIOD			0.00

## TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2017	0.00
TOTAL INTEREST CHARGED IN 2017	93.33

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	516.28	14.42	141 NEW VEHICLE	9,390.88
2 FREE CHECKING	1,823.69	0.00		
TOTAL DIVIDENDS YTD		14.42		

# Members' Monthly

► Read more *Members' Monthly* online at [dcu.org](http://dcu.org).

September '17



## PEOPLE PAY: A FAST, EASY, SAFE WAY TO SEND MONEY



With the hustle and bustle of sending kids back to school or off to college, you don't have time to worry about how you're going to get money to the

people you need to pay. Fortunately, with DCU People Pay, you don't have to! People Pay is a free, easy, and convenient person-to-person funds transfer program.

Maybe you need to pay your daughter's violin teacher. Or your son switched college classes and suddenly needs extra money for textbooks. People Pay makes it easy to transfer money to anyone. It doesn't matter whether they bank at DCU or another financial institution. You can send money to almost anyone with an email address or mobile number. The person will receive instructions on how to claim the money.

### Anywhere, Anytime

If you're like many people, you often use your smartphone or other electronic device to make purchases or manage your finances. Now you can use that same device to pay individuals. With People Pay, you can manage all of your payments in one location without slowing down your busy lifestyle. It's available 24/7, and transfers take one business day at most.

Discover the easy way to pay back roommates for shared expenses, repay your friend for lunch, make sure soccer team dues are paid in time, or pay back that \$50 your brother lent you.

Sign up for People Pay today through Account Manager in Online Banking or the DCU Mobile App.

## Not Near a DCU Branch? No Problem!

Whether you're traveling or relocating to another part of the country, banking with DCU is easy no matter where you are. You can make DCU transactions at more than 5,000 CO-OP Shared Branch<sup>SM</sup> locations in all 50 states. It's a great solution for college students going to school out-of-state.

Participating credit unions across the country form a network of Shared Branch locations that perform transactions for other member credit unions. With just your DCU Member Number and a photo ID, you can complete many transactions at those locations just as if you were at a DCU branch. You can find a list of all CO-OP Shared Branch locations at [co-opsharedbranch.org](http://co-opsharedbranch.org). You can also locate DCU branches and shared branches with our branch locator available at [dcu.org](http://dcu.org) and in our Mobile App.

Your First \$1,000 Earns a Higher Rate!

# SAVINGS ACCOUNTS: NOT JUST A WAY TO STORE MONEY



Savings accounts are a great way to store your money. But they're also so much more than that – after all, can't checking accounts do

the same thing? Here are a few reasons why opening a Primary Savings account at DCU can be a smart idea:

► **You can't accidentally spend your savings.**

It may seem like a hassle to have a checking account for everyday spending and a savings account for storing money. But keeping your savings in your checking account can make it tougher to really save. It's the equivalent of not having a piggy bank and putting all your money in your wallet – it'd be hard not to spend what you intend to keep.

► **Your savings progress can be tracked.**

Saving money with a goal in mind? Know exactly how close you are to your goal at any time with 24/7 account access via DCU Mobile and Online Banking.

► **Your money is kept safe.** When you keep money at home or in an investment, you risk losing it and never getting it back. You'll never

lose your money kept in a DCU savings account. Up to \$250,000 of your funds are federally insured by the National Credit Union Association (NCUA), protecting it from loss.

► **Your savings can act as overdraft protection.** Concerned about a low balance in your checking account? You have the option to enable overdraft protection for your DCU Checking account so that if you ever go over your checking balance, money can be pulled from your savings to meet the difference.\*

► **You earn dividends.** At DCU, we make it easy for you to save, and we offer some extra motivation! The first \$1,000 you save in a Primary Savings account earns a higher dividend rate than our normal rate. Plus, your savings above \$1,000 have a higher dividend rate than what's offered at most commercial banks so you can build your savings quicker.

A DCU Primary Savings account is included with every DCU membership – all you need is a \$5 deposit to get started! Learn more about DCU savings accounts and our rates by visiting [dcu.org](http://dcu.org) or calling 800.328.8797.

\* A \$5 fee is incurred for each overdraft protection occurrence.

## Name Your Account for Any Purpose!

Get customized savings accounts for each of your goals with Member Described Savings Accounts. They offer the following features:

► **Give your accounts custom names.**

These names will appear on account statements, making it easy to organize and track your savings progress.

► **Earn competitive dividend rates.**

Your dividends are compounded daily and paid monthly while your account holds a balance of \$100 or more.

► **Access your account for free in person or online.** Online and Mobile Banking are available 24 hours a day.

► **Your money is federally insured by NCUA.** Accounts are insured up to \$250,000 per person.

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



Change is in the air and leaves – does this autumn have a family member on the move to college, or are you contemplating a new car for winter? This month's online version of *Members' Monthly* provides helpful information for college financing as well as determining how much you can afford to spend on a new car. Read more 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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### 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](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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