

**BANKING – THE DCU WAY**

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5634260	12-01-17 to 12-31-17	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

0% APR on **balance transfers**
until July 2018
AND pay no balance transfer fees.
dcu.org/balancetransfer

Important Note: If you do not pay the entire statement balance for the month in which you make your balance transfer, any new purchases will be subject to your normal finance charge and will take you out of your grace period.
*APR—Annual Percentage Rate. APR as of January 1, 2018. Visa® Platinum is as low as 0.75% APR. Visa Platinum Rewards is as low as 12.50% APR. Your APR will be based on your personal credit history. 0% APR only applies to the amount transferred through DCU's online balance transfer tool between 1/1/18 and 1/31/18 until repaid in full or at the end of the DCU Visa billing cycle ending in July 2018, whichever occurs first. Offer not valid for DCU Visa Business Platinum. Account must remain in good standing throughout promotional period to continue promotional rate. Offer valid on non-DCU Credit Card balances only. Restrictions may apply. Visit dcu.org/balancetransfer for details. Rates are variable, tied to the Prime Rate, and can change monthly. For more information, refer to DCU's Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.

PRADHAP GANESAN
1402 ASTOR COMMONS PL
APT 204
BRANDON FL 33511

PRIMARY SAVINGS	ACCT# 1
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DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			402.01
DEC04	EFT ACH ATT PAYMENT 120217	-60.00		342.01
DEC31	DIVIDEND		1.48	343.49
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-17 THRU 12-31-17 WAS 5.13% ***			
DEC31	NEW BALANCE			343.49

FREE CHECKING	ACCT# 2
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DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			3,132.38
DEC01	PAYMENT SHR TRANSFER FROM/TO 142 12/01/2017 03:14 217279.	-50.00		3,082.38
DEC01	PAYMENT SHR TRANSFER FROM/TO 142 12/01/2017 16:08 261158.	-1,235.00		1,847.38
DEC05	PAYMENT SHR TRANSFER FROM/TO 141 12/05/2017 04:57 356831.	-360.00		1,487.38
DEC12	EFT ACH FPL DIRECT DEBITELEC PYMT 12/17	-52.10		1,435.28
DEC14	EFT ACH MARLABS INC DIRECT DEP171215		1,200.00	2,635.28
DEC19	EFT ACH WESTERN UNION CAPTUREDec 18	-1,600.00		1,035.28
DEC21	EFT ACH XORIANT CORPORATDIRECT DEP171222		1,200.00	2,235.28
DEC26	EFT ACH FPL DIRECT DEBITELEC PYMT 12/17	-19.60		2,215.68
DEC28	EFT ACH MARLABS INC DIRECT DEP171229		1,012.30	3,227.98
DEC31	NEW BALANCE			3,227.98

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
DEC14	1,200.00	DEC21	1,200.00	DEC28	1,012.30		
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		3	3,412.30				

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
DEC01	-50.00	DEC05	-360.00	DEC19	-1,600.00	DEC26	-19.60
DEC01	-1,235.00	DEC12	-52.10				
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		6	-3,316.70				

GROW YOUR SAVINGS FAST!
EARN 5.12% APY on the first \$1,000 in your Primary Savings

*5.12% APY (Annual Percentage Yield) will be paid on the balance in your account up to the first \$1,000.00. A dividend rate of 0.05% will be paid on the remaining balance in your account that exceeds \$1,000.00, which will create a blended rate made up of the 5.12% APY and 0.05% APY. For example, a balance of \$1,500.00 would earn a blended rate of 3.43% APY. ^Only one Primary Savings Account per Social Security Number (SSN). Additional Memberships opened using the same SSN will be opened with a regular Savings Account. Rates may change after the account is opened and are subject to change weekly.



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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? Call: 800.328.8797 Email: dcu@dcu.org

NEW VEHICLE	LOAN# 141	12-01-17 THRU 12-31-17	PREVIOUS BALANCE:	7,986.27
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PLAN # 0 PAYMENT DUE DATE: 02/10/18 NEW BALANCE: 7,636.05
 NOTE # 423044 PAYMENT DUE: 356.06
 ANNUAL PERCENTAGE RATE (APR): 1.490% PAST DUE AS OF:

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
DEC05	LOAN PAYMENT TRANSFER 12/05/2017 04:57 356831. FROM/TO 2	360.00	-350.22	7,636.05

INTEREST RATE DETAIL

12/01/17 - 12/04/17	1.490	7,986.27
12/05/17 - 12/31/17	1.490	7,636.05

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
DEC05	141	INTEREST CHARGE	9.78
TOTAL INTEREST FOR THIS PERIOD			9.78

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2017 0.00
 TOTAL INTEREST CHARGED IN 2017 138.50

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	343.49	21.63	141 NEW VEHICLE	7,636.05
2 FREE CHECKING	3,227.98	0.00		
TOTAL DIVIDENDS YTD		21.63		

You can choose to stop receiving "prescreened" offers of credit such as this from DCU and other companies by calling toll-free, 888.567.8688. See **PRESCREEN & OPT - OUT NOTICE** below for more information on prescreened offers.



You're on the **Preapproved*** Road

to an Auto Loan from DCU of up to **\$50,000**

DCU Auto Loans
Rated **4.8** out of 5 stars by DCU Members

You'll love the benefits of financing with DCU!

- Qualified borrowers can finance up to 120% of the purchase price or NADA Retail Value, whichever is lower.
- Rates as low as **2.24% APR****
- Private sale financing and loan refinancing
- New or used vehicles at the same low rates

To accept your preapproval:

- » **Online Banking** – go to Loan Suite and find your personalized preapproved offer
- » **DCU Mobile App** – find your preapproved offer in Loan Suite on the home tab
- » Call us at **508.263.6700** or **800.328.8797**
- » Visit any **DCU branch** (dcu.org/branches)

*Preapproval offer available only for primary account holder and is valid through **1/30/18**.

2.24% APR (Annual Percentage Rate) is offered on both new and used vehicle loans with terms up to 65 months. Estimated monthly payment per \$1,000 for 65 months is \$16.35. Rate as of **1/1/18, is valid for 30 days, and is subject to change at any time after that. Rate is determined by your personal credit history, loan term, and account relationship with a maximum rate of 18.00%.

DCU Auto Buying Service^ - This free concierge-assisted service provides you a no-hassle experience in purchasing a new or used vehicle. For more details, visit **dcu.autopremier.com**

^Service available to DCU members in MA and NH

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this and other companies, call Equifax toll-free at 1- 888-5OPT OUT; or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

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220 Donald Lynch Blvd • PO Box 9130
Marlborough, MA 01752-9130

508.263.6700 • 800.328.8797
dcu.org • dcu@dcu.org
TTY: 800.395.5146 (For Hearing Impaired Only)
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DCU
BANKING – THE DCU WAY

Members' Monthly

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

January '18



TRANSFER HIGH-INTEREST CREDIT CARDS TO SAVE MONEY!



The holiday hustle and bustle has subsided, but now bills may be rolling in if you used credit cards for holiday shopping. It can be tempting to just pay the minimum due on your cards, but here's a better option to consider: Transfer balances to a DCU Visa® Platinum or Visa Platinum Rewards card.

DCU's Visa Platinum and Visa Platinum Rewards cards have interest rates below the national average. A DCU Visa Platinum or Visa Platinum Rewards card also offers the same low rate on purchases as well as balance transfers. Best of all, when you transfer high-rate card balances to our lower-rate DCU Visa Cards now, you start saving money immediately!

Online Balance Transfer - It's Easy

It's easy to transfer a store or bank credit card balance to your DCU Visa Credit Card with the Online Balance Transfer option in Account Manager.

Here's how:

1. Log in to your Online Banking account.
2. Click the Account Manager button at the top of the screen.



3. Enter the Online Balance Transfer menu from the Transfers tab on the left.
4. Enter the card number and amount that you're paying off (transferring), verify the card issuer information, and we'll take care of the rest!

Whether you're paying off a major credit card (Visa, MasterCard, etc.) or a store credit card (Target, Kohl's, etc.), you'll receive notification if your balance transfer was successful.



When your balance transfer is complete, the requested amount is added immediately to the balance of your DCU Visa account. It will show up as a Cash Advance on your monthly statement, but rest assured that you're still paying the same low rate as you would for a regular purchase.

After the transfer, keep an eye on the account that you are paying off. Most transfers happen in a matter of a few business days, but others may take longer, depending on how the card issuer processes its payments.

Enjoy the Ease of One Payment

Transferring other credit card balances to a DCU Visa Platinum or Visa Platinum Rewards also provides the convenience of just one payment. Don't have a DCU Visa Platinum or Visa Platinum Rewards and want to learn more? Visit dcu.org/visa for more credit card details, or contact us today to see if we can help you save!

DCU Visa® Credit Card Reviews



FIVE OUT OF FIVE STARS

Very pleased with the fast decision! The interest rate and features [of the DCU Visa] are reasonable, but most importantly, can't beat DCU's fast response!

— DCU member in New Hampshire



FIVE OUT OF FIVE STARS

Applying for the Visa card was very easy. Didn't take long to apply over the phone, and the associates were very helpful and knowledgeable.

— DCU member in Massachusetts



FIVE OUT OF FIVE STARS

For 20 years I have had the DCU Visa® card and am happy with services and APR. It has the lowest APR and all other features required for daily transactions.

— DCU member in Pennsylvania

DCU'S ANNUAL MEMORIAL SCHOLARSHIP PROGRAM



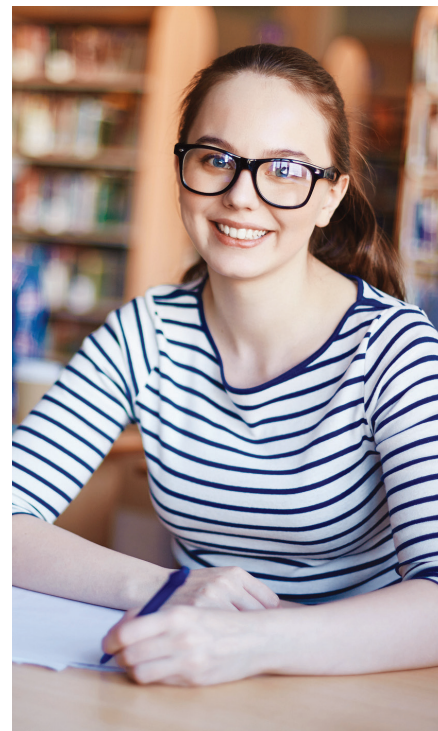
DCU recognizes the lifetime value of a college education. The DCU Memorial Scholarship Program is designed to assist outstanding students with the cost of this education. DCU wants to recognize your hard work and promote your goals, too. Students in their senior year of high school who will be attending a state or nationally accredited college or university in the fall of 2018 are now able to apply for the Annual DCU Memorial Scholarship Program.* These scholarships are awarded on academic merit, teachers' references, an original essay, awards and recognition, and extracurricular and community service activities. An impartial panel

of college educators will judge the participants' entries. In 2018, DCU will award up to \$137,500 in scholarships. All funds are distributed through the DCU for Kids Foundation.

For detailed rules, how to apply, and for a list of FAQs on the 2018 DCU Memorial Scholarship Program, visit www.dcu.org/scholarships or www.dcuforkids.org.

Applications and all supporting materials are due on or before Friday, March 2, 2018 by 3:00 p.m. (EST) and must be submitted electronically. Any materials received after the deadline date will not be sent for judging. Scholarship winners will be notified in early May.

* All DCU employees, volunteers, and their immediate families are ineligible.



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



Be a successful saver in 2018! Learn how to set goals and use savings accounts to help reach financial milestones. Read more in this month's online version of *Members' Monthly* at dcu.org!

2018 Board Nominees and Annual Meeting

The Nominating Committee chose Karyn L. Brown, David Garrod, and Kumar Kittuswamy to serve 3-year terms on the Board of Directors starting April 16, 2018. The following information was supplied by the nominees:

Karyn L. Brown* – DCU Board Chairperson and Director since 2005. Karyn enjoyed 30 years in High Tech focusing on software and services before becoming co-owner of Art Formulas Ltd. She complements her career through volunteering and community service. Her commitment is predicated on representing community values and supporting the credit union charter.

David Garrod* – Vice Chairman of DCU Board of Directors. David is committed to ensuring that DCU serves its members by growing into the most innovative and wide ranging financial services institution in the country. David is a Senior Networks Communications Software Design Engineer at Extreme Networks with an MBA from Northeastern University.

Kumar Kittuswamy – Kumar is an Entrepreneur, Management Consultant, and Researcher. He has consulted with major global consulting firms and is currently Principal of K6 Technology LLC and the founding CEO of K6 Alloys (P) Ltd. He holds an MBA from Oxford University, UK and is researching a Doctorate at Paris-Dauphine University, France.

DCU's Annual Meeting is Monday, April 16 at 5:00 p.m. at DCU Corporate Headquarters, 220 Donald Lynch Boulevard, Marlborough, MA.

According to DCU Bylaws, when there is one nominee per position, an election will not be conducted by ballot and there will be no nominations from the floor. Nominations also may be made by petition signed by at least 500 members received by the Election Coordinator by 3:00 pm Eastern Time, February 9, 2018. For a petition packet, contact the Election Coordinator at 508.263.6700, ext. 6856 or email your request to volunteering@dcu.org.

* Incumbent

Digital Federal Credit Union

PO Box 9130
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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NMLS#: 466914



CONTACT US

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DCU Privacy Policy Notice Correction

Dear Member,

Last month, we included our Privacy Policy in your monthly statement. We do this so that you know how we share your information.

We discovered that the document included with your statement did not match our standard Privacy Policy and that the following statements were incorrect:

Reasons We Can Share Your Personal Information	Does DCU Share?	Can You Limit this Sharing?
For our own marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No

Please be assured we have not made a change to our Privacy Policy. The version available on our website at **dcu.org/privacy** remains accurate and current. We remain committed to only sharing information as is permitted by regulation – to enable us to administer the products and services you request and to promote those products and services as well as with other financial institutions with whom we jointly market and who are contractually bound to safeguard the information.

As always, you may opt out of receiving promotional materials from DCU at anytime.

We regret not discovering these errors sooner and apologize for any confusion this may have caused. Please feel free to contact us at 800.328.8797 (Monday – Friday, 8:00am – 9:00pm and Saturday 9:00am – 3:00pm, ET) or at dcu@dcu.org if you have any questions about our Privacy Policy.

Sincerely,

The DCU Team

