

**BANKING – THE DCU WAY**

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5634260	01-01-18 to 01-31-18	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

PRADHAP GANESAN
1402 ASTOR COMMONS PL
APT 204
BRANDON FL 33511

**Love your car,
but want a better rate?**



Refinance with DCU, and
get the rate that **you** deserve!

dcu.org/refi

PRIMARY SAVINGS**ACCT# 1**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			343.49
JAN10	HR batch credits VisaCashBack 180110		31.58	375.07
JAN10	WITHDRAWAL	-31.58		343.49
JAN10	HR batch credits VisaCashBack 180110		43.82	387.31
JAN31	DIVIDEND		1.59	388.90
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 01-01-18 THRU 01-31-18 WAS 5.11% ***			
JAN31	NEW BALANCE			388.90

FREE CHECKING**ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			3,227.98
JAN01	PAYMENT SHR TRANSFER FROM/TO 142 01/01/2018 04:45 62087.	-50.00		3,177.98
JAN04	EFT ACH XORIAN CORPORDIRECT DEP180105		1,200.00	4,377.98
JAN05	PAYMENT SHR TRANSFER FROM/TO 141 01/05/2018 03:16 210899.	-360.00		4,017.98
JAN05	PAYMENT SHR TRANSFER FROM/TO 142 01/05/2018 09:58 217979.	-3,350.00		667.98
JAN08	EFT ACH CITIBANK VISA BILL PAYMT180108	-11.00		656.98
JAN18	EFT ACH XORIAN CORPORDIRECT DEP180119		1,200.00	1,856.98
JAN22	EFT ACH CITIBANK VISA BILL PAYMT180122	-11.00		1,845.98
JAN24	PAYMENT SHR TRANSFER FROM/TO 142 01/24/2018 04:56 694929.	-1,000.00		845.98
JAN31	NEW BALANCE			845.98

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JAN04	1,200.00	JAN18	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	DATE	AMOUNT
JAN01	-50.00	JAN05	-3,350.00	JAN22	-11.00	JAN24	-1,000.00
JAN05	-360.00	JAN08	-11.00				
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		6	-4,782.00				



STILL PAYING OFF STUDENT LOANS?
Let us help you take control of your student loans

For more information or to apply, visit dcu.org/studentloanrefi



Member Since: 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	01-01-18 THRU 01-31-18	PREVIOUS BALANCE:	7,636.05
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PLAN # 0 PAYMENT DUE DATE: 03/10/18 NEW BALANCE: 7,285.71
 NOTE # 423044 PAYMENT DUE: 356.06
 ANNUAL PERCENTAGE RATE (APR): 1.490% PAST DUE AS OF:

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JAN05	LOAN PAYMENT TRANSFER 01/05/2018 03:16 210899. FROM/TO 2	360.00	-350.34	7,285.71

INTEREST RATE DETAIL

01/01/18 - 01/04/18	1.490	7,636.05
01/05/18 - 01/31/18	1.490	7,285.71

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
JAN05	141	INTEREST CHARGE	9.66
TOTAL INTEREST FOR THIS PERIOD			9.66

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	9.66

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	388.90	1.59	141 NEW VEHICLE	7,285.71
2 FREE CHECKING	845.98	0.00		
TOTAL DIVIDENDS YTD		1.59		

Members' Monthly

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

February '18



WHAT ARE YOUR FINANCIAL GOALS?



Let's look at some examples of short-term, mid-term, and long-term financial goals and how setting a time frame with your goals can

help you stay on track.

Short-Term Goals: Less than 1 Year

Short-term goals might include saving up for next year's holiday shopping now or buying a new smartphone later this year. You can calculate how much you'll need to save for the goal by taking the total cost and dividing by the number of months until your desired achievement date.



Example: You want to upgrade to a new TV six months from now. You compare prices online and find a model that costs about \$450. If you save \$75 per month, you'll save enough money to buy the TV in six months.

Mid-Term Goals: 1 to 5 Years

Keep in mind that inflation may affect the amount you'll need to save for mid-term goals. You may want to estimate high or add 3% (average rate of inflation) to the cost of your mid-term goals.



Example: You would like to treat your family to a seven-day Caribbean cruise three years from now. The cost of the cruise plus airfare to the port city is \$3,280 for a group of four. Since prices for airfare and vacation packages will likely be higher in a few years, you estimate a higher amount of \$3,600 for your trip. If you save \$100 per month, you'll save enough for the cruise trip in 36 months (three years).

Long-Term Goals: More than 5 Years

Inflation (rising prices) can have a significant impact on the amount you need to save for long-term goals such as retirement, college tuition, home improvements, and more. For both mid-term and long-term goals, you may need to estimate high or add 3% to the cost of your goal.



Example: You're saving up for a major kitchen remodel in seven years. The average cost of a kitchen remodel now is about \$21,000. With a 3% increase over seven years, you estimate the total cost could be close to \$25,000. If you save \$300 per month, you'll have enough for the kitchen remodel in 84 months (seven years).

Maximize Your Savings

Want to reach your goals even faster? Make the most of your savings when you open a savings account with DCU.

You'll even earn higher interest on the first \$1,000 in your Primary Savings Account!
Please visit dcu.org/primarysavings for details or stop by your local branch.

TAKE CONTROL OF YOUR STUDENT LOANS



Are you tired of making multiple payments on your student loans or looking to lower your monthly payments? If so, you may want to consider refinancing your current federal, private, and PLUS student loans with DCU's Student Loan Refinance Program.*

Consolidate and Save

The convenience of consolidating your student loan debt allows you to make a single monthly payment without the hassle of keeping track of different lenders.

Depending on the types of loans you have, you may also save on interest rates. The program lets you choose from competitive variable or fixed

interest rates to help make your payments more affordable. Over time, this could add up to a savings of thousands of dollars in interest.

Who Can Apply

You can apply if you're a U.S. citizen or a permanent resident, and you graduated from an approved public or private not-for-profit school.** You are also eligible if you're repaying or have a grace period on one or more outstanding federal or private loans.

You must be able to clear a credit check. If your credit history and income don't meet the criteria, you may need a co-borrower in order to qualify and earn a competitive rate.

Need more convincing? See "4 Reasons to Refinance Your Student Loans."

4 Reasons to Refinance Your Student Loans

1. Switch to one loan.

Consolidate several loan payments into one simple bill.

2. Lower your interest rate.

Consider variable and fixed interest rate loans.

3. Change your payment terms.

You may be able to shorten or extend the repayment terms, depending on your needs.

4. Release a co-borrower.

You may qualify if you have a good credit history and a reliable source of income.

Check Us Out

If you have student loans you'd like to consolidate, we can help you simplify the process and potentially reduce your monthly payments. To speak with a loan advisor at DCU, call **800.328.8797** or visit dcu.org/studentloanrefi to learn more.

* By refinancing federal student loans, you may lose certain borrower benefits from your original loans. These may include interest rate discounts, principal rebates, or some cancellation benefits that can significantly reduce the cost of repaying your loans.

** Approved schools subject to change.

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



At DCU, we're always excited to provide members with more convenient services. We now offer Payment Center, which is an easy and secure way to move money into DCU and make payments and transfers to your DCU accounts in Online Banking. Learn more in this month's online version of *Members' Monthly* 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:

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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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