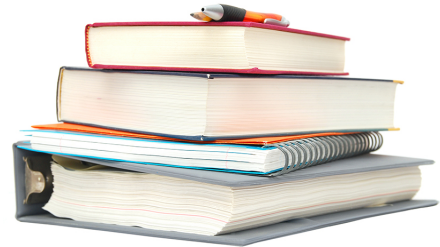


MEMBER #	STATEMENT PERIOD	PAGE
5634260	09-01-17 to 09-30-17	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

DCU Private Student Lending Solutions

A better way to pay for college.



Learn more at: dcu.org/studentloans

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

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			516.28
SEP30	DIVIDEND		2.12	518.40
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 09-01-17 THRU 09-30-17 WAS 5.11% ***			
SEP30	NEW BALANCE			518.40

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,823.69
SEP08	EFT ACH MARLABS INC DIRECT DEP170908		1,200.00	3,023.69
SEP12	EFT ACH FPL DIRECT DEBITELEC PYMT 09/17	-67.01		2,956.68
SEP16	PAYMENT SHR TRANSFER FROM/TO 141	-360.00		2,596.68
	09/16/2017 19:07 255775.			
SEP16	PAYMENT SHR TRANSFER FROM/TO 142	-1,010.00		1,586.68
	09/16/2017 19:09 255786.			
SEP18	WITHDRAWAL DCU Payment Center Payment #696802	-1,009.71		576.97
SEP22	EFT ACH MARLABS INC DIRECT DEP170922		1,200.00	1,776.97
SEP30	NEW BALANCE			1,776.97

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
SEP08	1,200.00	SEP22	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
SEP12	-67.01	SEP16	-360.00	SEP16	-1,010.00
TOTAL FEES AND OTHER DEBITS		0	0.00	SEP18	-1,009.71
TOTAL WITHDRAWALS		4	-2,446.72		

NEW VEHICLE LOAN# 141 09-01-17 THRU 09-30-17 PREVIOUS BALANCE: 9,390.88

PLAN #	0	PAYMENT DUE DATE: 11/10/17	NEW BALANCE:	8,690.75
NOTE #	423044	PAYMENT DUE: 356.06		
ANNUAL PERCENTAGE RATE (APR): 1.490%		PAST DUE AS OF:		



Point. Snap. Deposit.

Deposit checks* anywhere, anytime.

*Upon approval



- **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.

MEMBER #	STATEMENT PERIOD	PAGE
5634260	09-01-17 to 09-30-17	2 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

NEW VEHICLE (CONTINUED)	LOAN# 141	09-01-17 THRU 09-30-17	PREVIOUS BALANCE:	9,390.88
----------------------------	-----------	------------------------	-------------------	----------

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
SEP16	LOAN PAYMENT TRANSFER 09/16/2017 19:07 255775. FROM/TO 2	360.00	-341.98	9,048.90
SEP21	ELECTRONIC LOAN PAYMENT LOAN PAYMENT 170921	360.00	-358.15	8,690.75

INTEREST RATE DETAIL

09/01/17 - 09/15/17	1.490	9,390.88
09/16/17 - 09/20/17	1.490	9,048.90
09/21/17 - 09/30/17	1.490	8,690.75

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
SEP16	141	INTEREST CHARGE	18.02
SEP21	141	INTEREST CHARGE	1.85
TOTAL INTEREST FOR THIS PERIOD			19.87

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2017	0.00
TOTAL INTEREST CHARGED IN 2017	113.20

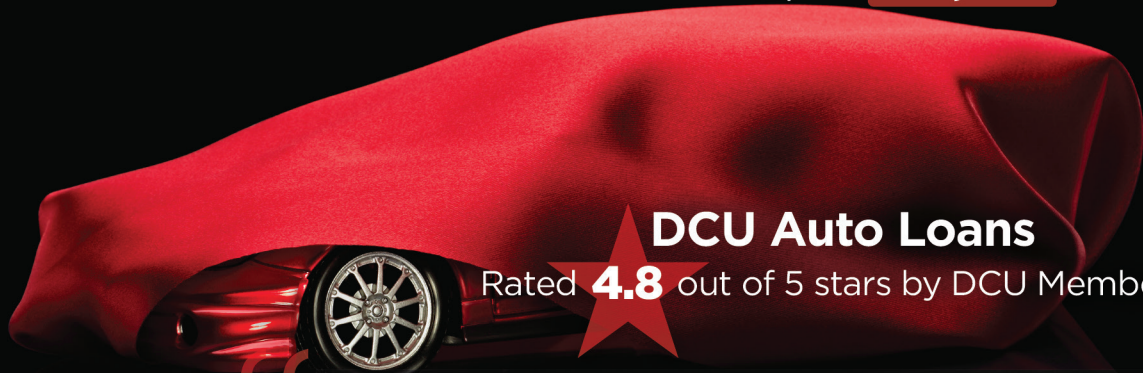
***** STATEMENT SUMMARY *****

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	518.40	16.54	141 NEW VEHICLE	8,690.75
2 FREE CHECKING	1,776.97	0.00		
TOTAL DIVIDENDS YTD		16.54		

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.

Hey There, You're **Preapproved***!

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



DCU Auto Loans

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

“ Dealer couldn't match the loan rate. I recommend DCU and am extremely happy with the service.

Hari — Acton, Massachusetts ”

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 **10/31/17**.

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 **10/1/17, 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

Digital Federal Credit Union
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)
©DCU 10.2017



DCU
BANKING – THE DCU WAY

Members' Monthly

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

October '17



TRANSFER MONEY TO OTHER DCU MEMBERS – IT'S A SNAP



When you're a DCU member, your family members are eligible to join, too. So, there's a good chance that you will occasionally need to send

money to other DCU members. Picture one of these scenarios:

- Your child, who attends school out of state, suddenly needs money to cover an emergency.
- Your sister purchased a gift for the two of you to give to your parents, and you need to reimburse her for your half.
- Your dad lent you money to help you out of a jam and now you need to pay him back.

Setting up a Member to Member Transfer through Account Manager is the fast and easy way to transfer money to other DCU members. Simply select Transfers to Members in Account Manager, then enter the name and member number of the person to whom you want to transfer money. Once set up, the account will be added to your "transfer to" list in Online and Mobile Banking. It's fast and easy!



People Pay Transfers Money to Almost Anyone

What if the person you need to transfer money to isn't a DCU member? No problem! Just use DCU People Pay. It's fast, safe, and free. You can send money to almost anyone with an email address or phone number:

- Don't fret about having cash on hand at the end of the night to pay the babysitter. People Pay is available 24/7, so you can set up the transfer before the sitter leaves.

- Pay back the friend you owe for your ticket to the ballgame. Your recipient receives notification with instructions on how to claim the money.

- Pay the kids' piano teacher. Transfers only take one business day and it's free to both you and the person who receives the money.

You'll find easy access to People Pay through Account Manager in Online Banking or DCU's Mobile App. Sign up and get started today!



DON'T WRITE CHECKS? HERE'S WHY YOU STILL NEED A CHECKING ACCOUNT



Maybe you write two or three checks a year and make all your other payments a different way. Or maybe you don't write checks at all and couldn't really say when you last saw your checkbook. Do you still need a checking account? The answer is a resounding "Yes!" A checking account is a must-have. Here's why: Your checking account is the account that allows you to use most other forms of payment.

If you're like many DCU members, you may use a DCU Debit Card, People Pay, and Bill Payer. They're all tied to your DCU Free Checking account. You may pay your DCU Visa® Credit Card bill from your Free Checking account. And if you

use Apple Pay®, Android Pay™, or Samsung Pay with your DCU Debit Card, they tie back to your Free Checking account, too.

Free Checking also gives you access to Online Banking, Online Deposit, Mobile Banking, and Mobile Deposit. It's the hub of your everyday finances.

Exceptional Benefits

Fortunately, this indispensable account comes with loads of benefits. With Free Checking at DCU, you enjoy:

- No minimum balance requirement
- No monthly fee
- Debit card (upon approval)
- Your pay arriving up to two days early with recurring Direct Deposit

- Free online, mobile, and branch access
- Free online Bill Payer
- Free DCU ATM access
- Free unlimited check writing

In addition to all these great Basic benefits, you can get additional benefits *automatically* for each month you qualify for Plus benefits or Relationship benefits. These include extras like reimbursement of fees, if you use non-DCU ATMs and more attractive savings and loan rates. The more you use your DCU membership, the more benefits it delivers.

Don't already have Free Checking at DCU? Open an account today online at dcu.org, by phone at **800.328.8797** or **508.263.6700, (select 3)**, or at any DCU branch.

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



Do you have store credit card balances you'd like to move to a lower-rate credit card? DCU makes it easy with Online Balance Transfer. Learn how it works, and how you can save money in this month's online version of *Members' Monthly*. Another debt consolidation option can be a Personal Loan. Personal Loans can also be used for just about any purpose when you need extra funds for a large expense. Read more today by visiting dcu.org!

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.

Websites not belonging to DCU are provided for information only. No endorsement is implied. Images may be from ©iStock and/or ©Fotolia.
©2017 Digital Federal Credit Union.
20170930_memmrh



NMLS#: 466914



CONTACT US

Digital Federal Credit Union

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