

MEMBER #	STATEMENT PERIOD	PAGE
5634260	10-01-17 to 10-31-17	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org



*Offer valid 11/23/17 through 12/31/17. Eligible purchases are the dollar amount of purchase transactions made with your credit card during the promotion, minus any refunds credited to your account. Offer not valid for DCU Visa Business Platinum. Cash advances and balance transfers are not considered purchase transactions. Cash back funds will be deposited into the member's Primary Savings Account by 1/12/18.

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

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			518.40
OCT03	EFT ACH ATT PAYMENT 100117	-60.00		458.40
OCT31	DIVIDEND		1.96	460.36
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-17 THRU 10-31-17 WAS 5.11% ***			
OCT31	NEW BALANCE			460.36

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,776.97
OCT01	PAYMENT SHR TRANSFER FROM/TO 142 10/01/2017 18:33 620013.	-50.00		1,726.97
OCT03	PAYMENT SHR TRANSFER FROM/TO 142 10/03/2017 10:17 687357.	-1,000.00		726.97
OCT05	PAYMENT SHR TRANSFER FROM/TO 141 10/05/2017 04:02 746105.	-360.00		366.97
OCT06	EFT ACH MARLABS INC DIRECT DEP171006		1,200.00	1,566.97
OCT11	EFT ACH FPL DIRECT DEBITELEC PYMT 10/17	-58.77		1,508.20
OCT20	EFT ACH MARLABS INC DIRECT DEP171020		1,200.00	2,708.20
OCT31	NEW BALANCE			2,708.20

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
OCT06	1,200.00	OCT20	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
OCT01	-50.00	OCT03	-1,000.00	OCT05	-360.00	OCT11	-58.77
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		4	-1,468.77				

NEW VEHICLE LOAN# 141 10-01-17 THRU 10-31-17 PREVIOUS BALANCE: 8,690.75

PLAN #	0	PAYMENT DUE DATE: 12/10/17	NEW BALANCE:	8,335.72
NOTE #	423044	PAYMENT DUE: 356.06		
ANNUAL PERCENTAGE RATE (APR): 1.490%		PAST DUE AS OF:		

**REFINANCE
AND CUT YOUR
PAYMENT**



**Let us save you
money today!**

Visit dcu.org/refi to get started.



• 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	10-01-17 THRU 10-31-17	PREVIOUS BALANCE:	8,690.75
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TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
OCT05	LOAN PAYMENT TRANSFER 10/05/2017 04:02 746105. FROM/TO 2	360.00	-355.03	8,335.72

INTEREST RATE DETAIL

10/01/17 - 10/04/17	1.490	8,690.75
10/05/17 - 10/31/17	1.490	8,335.72

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
OCT05	141	INTEREST CHARGE	4.97
TOTAL INTEREST FOR THIS PERIOD			4.97

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2017	0.00
TOTAL INTEREST CHARGED IN 2017	118.17

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	460.36	18.50	141 NEW VEHICLE	8,335.72
2 FREE CHECKING	2,708.20	0.00		
TOTAL DIVIDENDS YTD		18.50		



USE YOUR CARD. EARN CASH.

This Holiday Season, simply use your DCU Visa® Platinum or Platinum Rewards Card between Thanksgiving and New Year's Eve and receive **1% cash back on your total purchases***.

It's that simple - and it's our way of **thanking you for choosing DCU.**

Don't have a DCU Visa Credit Card? **Apply today at dcu.org.**

- ▶ **Just Shop and Earn** – There's nothing you need to do to be eligible. Just use your card between Thanksgiving and New Year's Eve to make a purchase and the cash back funds will automatically be deposited into your Primary Savings Account by 1/12/18.
- ▶ **No Purchase Minimums or Limits** – Spend \$1 or \$100,000 and still get 1% cash back.
- ▶ **Still Get Rewards Points** – For DCU Visa Platinum Rewards cardholders, this bonus is in addition to the rewards points you normally accumulate with your purchases.
- ▶ **Can't Find Your Card?** – Call us at 508.263.6700 or 800.328.8797 and we'll send you a new card immediately at no charge.

For more details, visit **dcu.org/cashback**

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NMLS# 466914
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Members' Monthly

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

November '17



MOBILE BANKING – ACCESS YOUR ACCOUNT FROM ANYWHERE!



DCU's Mobile Banking puts your account at your fingertips with any smartphone or tablet with internet access. Use it with the **free** DCU Mobile Banking App to get access to many of

the services you enjoy with Online Banking. Managing your money on the go is simple, and you can rest easy knowing that your transactions are secure.

As Easy as 1, 2, 3

It's easy to start using the Mobile App with your Android™, iPhone®, iPad®, or other wireless device. All you'll need is your:

- Smartphone or wireless device with a data plan or access to Wi-Fi
- DCU member number
- Online Banking password

A Powerful Tool

Start banking and keep tabs on your accounts as soon as you log in. On the **Home** page you'll find features such as:

- Apply for a Loan – apply for a vehicle loan or credit card
- Get Alerts and Messages – see important account messages
- Quick Balances – get account balances
- Rates – view current rates on DCU products
- Locator – find the nearest shared branch or ATM

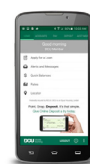
Go to the **Accounts** page to bring up an Overview of accounts and current balances, or touch Details to see all recent transactions. Make quick Transfers between DCU accounts.

It's simple to pay or manage monthly bills from the **Pay** page with the following features:

- People Pay – pay friends and family safely
- Payment Center – make a DCU loan payment from an account at another banking institution

Navigate to the **Deposit** page when it's time to deposit money into an account. Spend your precious time doing what you enjoy instead of going to a branch or ATM.

Visit the App Store or Google Play, search for "DCU," then download the DCU Mobile Banking App today!



Service	Android	Apple	Mobile Web
Cost	FREE	FREE	FREE
Secure Transactions	✓	✓	✓
Deposit Checks*	✓	✓	
Pay Bills	✓	✓	
Transfer Funds	✓	✓	✓
Online Balance Transfer	✓	✓	
Apply for a Loan	✓	✓	
Account Summary	✓	✓	✓
View Recent Transactions	✓	✓	✓
People Pay	✓	✓	
View Rates	✓	✓	✓
Contact Us	✓	✓	✓
Branch/ATM Locator	✓	✓	✓

* Upon approval.

Mobile Banking – Get the Power of Bill Payer

DCU's Bill Payer is available with the DCU Mobile App! Now you have the power to pay anyone, anytime, using Mobile Banking. Other benefits of Bill Payer include:

- It's free, easy to use, and secure
- Pay bills 24/7
- Get bills delivered electronically
- Set up automated recurring payments



FIVE OUT OF FIVE STARS

Easy to Use

"You can do anything on the mobile app with ease. No confusion and the best part is you don't have to sit in front of a desktop computer. On the go banking that can't be beat. I love it!"

— DCU member in Nashua, NH

NEED EXTRA CASH FOR THE HOLIDAYS? LOWER YOUR MONTHLY CAR PAYMENT!



Could you use a little extra cash for holiday shopping this year? If so, consider moving your car loan to DCU. When you refinance your existing auto loan with a 2nd Chance Car Loan, we may be able to help you lower your rate, payment, or both!

First, we'll review your current loan to find ways to help you save. For example, you may be paying a higher interest rate than you deserve. Spreading out your remaining balance is another way to lower your payments.

You have three easy ways to apply for a 2nd Chance Car Loan:

- 1. Apply online** – 24 hours a day, 7 days a week.
- 2. Apply by phone** – 24 hours a day, 7 days a week. Call us at **800.328.8797** or **508.263.6700** and **press 3**.
- 3. Stop by any DCU Branch** – A member representative at your local branch is ready to offer assistance and answer any questions.

Once you're approved, take advantage of valuable benefits such as:

- ▶ Online Banking Transfers to set up automatic loan payments by transfer from your DCU savings or checking account.
- ▶ Payment Protection to relieve the pressure of making loan payments during times of unexpected financial hardship.

We want to make sure you're getting the most value for your hard-earned money. Take advantage of our competitive rates and terms to fit your budget. Check out our Auto Loan Refinance Calculator at dcu.org today and learn how much you can save.



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



It's November ... the busy holiday shopping time is here! If you're using a credit card, you'll want to be aware of the interest rate, whether or not you want to earn rewards, and most importantly, how to shop safely. This month's online version of *Members' Monthly* provides tips on choosing the right credit card for your needs and how a service such as Visa Checkout can protect you when you shop online. Read more today by visiting 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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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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20171031_memnth



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