

MEMBER #	STATEMENT PERIOD	PAGE
5058021	12-01-12 to 12-31-12	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

SENTHIL K MURUGAN
 110 GALWAY CIRCLE
 CHALFONT PA 18914

SAVINGS ACCOUNT ACCT# 1


DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,963.91
DEC13	TRANSFER 5 12/13/2012 13:50 #361835.		5,000.00	6,963.91
DEC13	TRANSFER 3	5,000.00-		1,963.91
DEC14	TRANSFER 5 12/14/2012 10:01 #377642.		2,100.00	4,063.91
DEC31	DIVIDEND		0.14	4,064.05
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-12 THRU 12-31-12 WAS 0.05% ***			
DEC31	NEW BALANCE			4,064.05

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			500.00
DEC31	NEW BALANCE			500.00

FREE CHECKING ACCT# 5

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			10,075.65
DEC01	PAYMENT SHR TRANSFER 14112/01/2012 18:23 #173185.	617.82-		9,457.83
DEC04	PAYMENT SHR TRANSFER 14112/04/2012 10:08 #211681.	142.33-		9,315.50
DEC06	PAYMENT SHR TRANSFER 14112/06/2012 12:46 #254007.	193.18-		9,122.32
DEC11	EFT ACH COMCAST - EASTERBILL PAYMT121210	137.32-		8,985.00
DEC12	WITHDRAWAL	999.55-		7,985.45
	POS 1212 1338 460390 USPS 4161440854 NORTH WALES PA			
DEC12	EFT ACH MERCK CO 3461829PAYROLL 121512		3,124.54	11,109.99
DEC13	PAYMENT SHR TRANSFER 14112/13/2012 13:49 #361813.	191.56-		10,918.43
DEC13	TRANSFER 1 12/13/2012 13:50 #361835.	5,000.00-		5,918.43
DEC14	TRANSFER 1 12/14/2012 10:01 #377642.	2,100.00-		3,818.43
DEC16	WITHDRAWAL	133.19-		3,685.24
	POS 1216 1148 368335 COSTCO WHSE #0248 MONTGOMERY T PA			
DEC17	PAYMENT SHR TRANSFER 14112/17/2012 13:42 #422662.	580.82-		3,104.42
DEC20	WITHDRAWL-CHECK 132	345.00-		2,759.42
	TSC FIELD OFFICE PAYMENT 122012 121219 ACH TRANSACTION			
DEC20	WITHDRAWL-CHECK 133	345.00-		2,414.42
	TSC FIELD OFFICE PAYMENT 122012 121219 ACH TRANSACTION			
DEC20	PAYMENT SHR TRANSFER 14112/20/2012 16:16 #472064.	52.74-		2,361.68
DEC26	WITHDRAWL-CHECK 321	400.00-		1,961.68
	PASSPORT NATIONAL PAYMENT 122612 121224 ACH TRANSACTION			
DEC27	EFT ACH MERCK CO 3561232PAYROLL 123112		3,582.95	5,544.63
DEC27	CHECK 7019	157.00-		5,387.63
DEC29	PAYMENT SHR TRANSFER 14112/29/2012 12:46 #585460.	231.14-		5,156.49
DEC31	NEW BALANCE			5,156.49



Auto Loan Rates As Low As
1.99%
APR*

Limited
Time
Offer

Apply Today!
 visit dcu.org

*APR = Annual Percentage Rate. Go to dcu.org, or contact us at 800.328.8797 for details.

ERROR RESOLUTION CONCERNING ELECTRONIC TRANSFERS AND LOAN BILLING RIGHTS SUMMARY

If you feel there is an unauthorized electronic transfer on your account, an actual billing error on your loan, or if you suspect either and need more information, write to us as soon as possible on a separate sheet (see below for address). We must receive your letter no later than sixty (60) days after we sent you the FIRST statement on which the error or problem occurred. We will investigate and correct any error promptly. If you are disputing an amount on your loan, you do not have to pay any amount in question while we investigate, but you are still obligated to pay those amounts that are not in question. While we are investigating, we cannot report you delinquent for failing to pay or take any action to collect the disputed amount. If you are questioning an electronic transfer and our investigation takes more than ten (10) days, we will provisionally credit your account for the amount you think is in error so that you will have use of the funds.

In the letter, please provide:

- 1) Your name and member number
- 2) The dollar amount of the suspected error
- 3) A detailed description of why you believe there is an error.

Direct your letter to:

Digital Federal Credit Union
Attention: Error Resolution
220 Donald Lynch Blvd., PO Box 9130
Marlborough, MA 01752-9130

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 will appear at the end of each applicable 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 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 or Line of Credit 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 **balancepro.net** 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.

CHECKING ACCOUNT RECONCILIATION GUIDE

Outstanding Checks and Other Withdrawals (A)					
Ck#/Date	Amount		Ck#/Date	Amount	
Total A					

Outstanding Deposits (B)					
Date	Amount		Date	Amount	
Total B					

- 1) Using the "Account Summary" portion of your statement, match-up the check number and dollar amount on each check and the date and dollar amount on all other withdrawals and deposits. Place a check-mark next to the appropriate entry in your register. (It's helpful to use a different colored ink to check off entries than you originally used to record them.)
- 2) Once you complete Step 1, use the tables to the left to list and total all checks and other withdrawals (A) and all deposits (B) not checked off in your register. (If you have sent in a deposit or have a recurring automatic deposit that is not reflected on this statement but should be according to the statement dates, contact the credit union.)
- 3) Make sure your register contains each item on your statement (dividend payment, deposit transfer from your Savings Account or Line of Credit, etc.), and recompute the balance if necessary.
- 4) Take the "New Balance" amount from your statement, subtract "Total A" and add "Total B". The result should match the current balance in your check register. (If the balances don't match, verify the addition and subtraction in your check register and double-check the cents on all entries.)

"New Balance" - (A) + (B) = \$_____.

For activity since the cut-off date, please log on to PC Branch at dcu.org or contact our Information Center.

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? Call: 800.328.8797 Email: dcu@dcu.org

CHECKS CLEARED

CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT
132	DEC20	345.00	133	DEC20	345.00	321*	DEC26	400.00	7019*	DEC27	157.00

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
DEC12	3124.54	DEC27	3582.95				
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		2	6707.49				

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
DEC01	617.82-	DEC11	137.32-	DEC13	5000.00-	DEC17	580.82-
DEC04	142.33-	DEC12	999.55-	DEC14	2100.00-	DEC20	52.74-
DEC06	193.18-	DEC13	191.56-	DEC16	133.19-	DEC29	231.14-
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		12	10379.65-				

8M REG CERT SPECIAL

ACCT# 3

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			
	CERT MATURITY DATE IS 08-13-13 DIV RATE IS 1.490			
DEC13	NEW ACCOUNT-TRANSFER		5,000.00	5,000.00
DEC31	DIVIDEND		3.88	5,003.88
DEC31	NEW BALANCE			5,003.88

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 SAVINGS ACCOUNT	4,064.05	1.70		
2 FREE CHECKING	500.00	0.00		
3 8M REG CERT SPECIAL	5,003.88	3.88		
5 FREE CHECKING	5,156.49	0.00		
TOTAL DIVIDENDS YTD		5.58		

Members' Monthly



→ Read more *Members' Monthly* online at dcu.org. See page 2.

January '13

TRANSFER HIGH-INTEREST-RATE CREDIT CARDS AND SAVE WITH DCU

I

It's a new year — are you thinking of ways you can improve your finances in 2013? Many people would like to simplify bill paying and save money. Here's a

way you can do both: transfer balances from high-interest-rate credit cards to a DCU Visa® Platinum or Platinum Rewards card!

Now is a great time to take advantage of low credit card rates at DCU and consolidate store credit cards so you have only one bill to pay. Benefits of DCU credit cards include:

DCU Visa Platinum

- ▶ No annual fee
- ▶ Low everyday rates below the national average
- ▶ Easy cash advance access
- ▶ Convenient automatic repayment option
- ▶ Easy transfers by ATM, PC Branch, Easy Touch Telephone Teller System, DCU's Information Center, or at a DCU branch
- ▶ Optional overdraft protection on DCU Checking
- ▶ Travel benefits such as guaranteed reservations, auto rental collision damage waiver, travel insurance coverage, and more*
- ▶ Visa Zero Liability policy** and fraudulent activity protection
- ▶ Warranty manager service*

DCU Visa Platinum Rewards

A DCU Visa Platinum Rewards card gives you the benefits of the DCU Visa Platinum, plus:

- ▶ Earn everyday points — accumulate 1 point for every \$1 spent

- ▶ Earn bonus points when you shop the Perk Points Mall of top national and regional merchants or the More Points online store
- ▶ Easily redeem points for rewards such as gift cards, merchandise, travel, charitable donations and more

Points are credited each day so you can enjoy your points sooner. To learn more and see your point balance any time, go to DCUrewards.com.

Transfer and Start Saving

We can help you decide which card is right for you, and help you consolidate other card balances to a DCU credit card to help you save time and money. You can also check out DCU's rates at dcu.org. Member Service Representatives are available at DCU branches and by calling our Information Center, or you can apply online at dcu.org!

* Review your account agreement for details.

** Covers U.S.-issued cards only. Does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. You must notify your financial institution immediately of any unauthorized use. Transaction at issue must be posted to your account before provisional credit may be issued. For specific restrictions, limitations, and other details, please consult your issuer.



The DCU Visa Platinum card is perfect with its low rate and no annual fee. Plus, I can keep track of it on my DCU account page. Convenience and a good deal. Who could ask for more?

— DCU member in Hawaii



My husband and I had great success with our Rewards card and we are excited that we will be getting points for our purchases. We feel reassured that DCU has a great fraud monitoring system. DCU member service reps are always helpful and courteous.

— DCU member in Massachusetts



DCU'S 17TH ANNUAL MEMORIAL SCHOLARSHIP PROGRAM



DCU wants to recognize your hard work and promote your goals, too. Beginning in January, DCU members in their senior year of high school who plan to attend a state or nationally accredited college or university next fall can 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.**

This year, DCU will award 10 \$2,500 and 25 \$1,000 scholarships for a total of \$50,000.

Apply Today

To obtain a DCU Scholarship application, stop by any DCU branch, send an email to dcu@dcu.org by **Feb. 28, 2013**, with your name, member number and address, or call the Information Center at **508.263.6700** or **800.328.8797**.

Mail entries and your completed package to:

Scholarship, Attn: Public Relations
Digital Federal Credit Union
220 Donald Lynch Blvd.
PO Box 9130
Marlborough, MA 0172-9130

Applications are due by **March 22, 2013**. Scholarship winners will be notified by the end of May. Visit dcu.org for more information.

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

** Funds distributed through the DCU For Kids Foundation.



Read More *Members' Monthly* Online!

Find an expanded edition of *Members' Monthly* at dcu.org. Kick off the new year by learning about the world of insurance and how to check the history of a used car.

2013 Board Nominees and Annual Meeting

The Nominating Committee chose Gim Hom and William Kilgore to serve 3-year terms on the Board of Directors starting April 22, 2013. The following information was supplied by the nominees:

Gim Hom* – Gim has served as Board Secretary, Treasurer, Vice-Chairman, and Chairman. An MIT graduate, he teaches in the MIT department of Electrical Engineering and Computer Science. Before returning to MIT in 2005, Gim worked at Digital and Compaq in engineering and product line management. He has been a DCU member since 1981.

William Kilgore, CCD* – Bill, a certified credit union director, has served on the DCU Board since April 2001, and previously for five years on the

Supervisory Committee. A DCU member since 1981, Bill is currently a Lead Software Quality Engineer at Hologic, a medical device company in Marlborough, MA.

DCU's Annual Meeting is Monday, April 22, at 5 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 p.m. Eastern Time, Feb. 8, 2013. For a petition packet, contact the Election Coordinator at 508.263.6700, ext. 6856, or email your request to tgarner@dcu.org.

* Incumbent

Digital Federal Credit Union

PO Box 9130
Marlborough, MA 01752-9130
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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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Editor: Ina Goncarova

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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