

**BANKING – THE DCU WAY**

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5774231	05-01-18 to 05-31-18	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

RAHUL VISHVAKARMA
17030 CARLSON DR
APT 1416
PARKER CO 80134

EARN 5.12% APY
on the first \$1,000
in your Primary
Savings**

Rates are effective June 1, 2018.

dcu.org/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 0.25% 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 0.25% APY. For example, a balance of \$1,500.00 would earn a blended rate of 3.50% APY. "Blended APY" shown assumes the amount entered is held in the account for one year. Requires a \$5.00 minimum balance to open the account and earn the APY. **One Primary Savings account per person. Additional memberships receive one Savings Account. Rates may change after the account is opened and are subject to change weekly. Funds earn dividends from the first business day of deposit and are compounded and posted monthly. Accrued dividends are forfeited if account is closed prior to monthly dividend posting. Fees or other conditions may reduce earnings on these accounts. Refer to DCU's Truth-in-Savings Disclosures and Account Agreements and Schedule of Fees and Service Charges.

PRIMARY SAVINGS	ACCT# 1
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DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			30.28
MAY31	DIVIDEND		0.13	30.41
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 05-01-18 THRU 05-31-18 WAS 5.17% ***			
MAY31	NEW BALANCE			30.41

FREE CHECKING	ACCT# 2
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DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,202.67
MAY02	PAYMENT SHR TRANSFER FROM/TO 141 05/02/2018 23:01 507929. April 2018 CC bill payment	-1,160.21		42.46
MAY07	EFT ACH RAHUL VISHVAKAR DCU P2P 180507		400.60	443.06
MAY07	PAYMENT SHR TRANSFER FROM/TO 143 05/08/2018 00:08 648010. Car EMI may 2018	-400.60		42.46
MAY15	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	542.46
MAY20	PAYMENT SHR TRANSFER FROM/TO 143 05/20/2018 19:46 985662. EMI June 2018	-400.60		141.86
MAY23	EFT ACH RAHUL VISHVAKAR DCU P2P 180523		1,010.00	1,151.86
MAY31	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	1,651.86
MAY31	NEW BALANCE			1,651.86

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
MAY07	400.60	MAY15	500.00	MAY23	1,010.00	MAY31	500.00
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		4	2,410.60				

WITHDRAWALS, FEES AND OTHER DEBITS

<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>AMOUNT</u>
MAY02	-1,160.21	MAY07	-400.60	MAY20	-400.60		
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		3	-1,961.41				

USED VEHICLE	LOAN# 143	05-01-18 THRU 05-31-18	PREVIOUS BALANCE:	21,158.94
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PLAN #	0	PAYMENT DUE DATE: 07/07/18	NEW BALANCE:	20,416.61
NOTE #	811560	PAYMENT DUE: 400.60		
ANNUAL PERCENTAGE RATE (APR): 2.490%		PAST DUE AS OF:		

That NEW CAR Smell is NICE!

IT'S YOUR CAR LOAN THAT STINKS.

Refinance **today** and you could save money on your monthly payment, your interest rate - or **both!**

APPLY TODAY AT dcu.org/autorefi



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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TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
MAY07	LOAN PAYMENT TRANSFER	400.60	-360.18	20,798.76
	05/08/2018 00:08 648010. Car EMI may 2018 FROM/TO 2			
MAY20	LOAN PAYMENT TRANSFER	400.60	-382.15	20,416.61
	05/20/2018 19:46 985662. EMI June 2018 FROM/TO 2			

INTEREST RATE DETAIL

05/01/18 - 05/06/18	2.490	21,158.94
05/07/18 - 05/19/18	2.490	20,798.76
05/20/18 - 05/31/18	2.490	20,416.61

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
MAY07	143	INTEREST CHARGE	40.42
MAY20	143	INTEREST CHARGE	18.45
		TOTAL INTEREST FOR THIS PERIOD	58.87

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	244.84

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	30.41	0.59	143 USED VEHICLE	20,416.61
2 FREE CHECKING	1,651.86	0.00		
TOTAL DIVIDENDS YTD		0.59		

Members' Monthly

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

June '18



FRAUD CONTROL IN THE PALM OF YOUR HAND!



Having your credit card information stolen can be stressful. It can mean having to report and dispute unauthorized purchases, order a new card, and

update your billing information for any recurring charges. But by signing up for DCU Visa® Fraud Text Alerts, you can help spot credit card fraud sooner and help prevent additional fraudulent charges and lost money.

Giving Your Credit Card Extra Security

DCU's free Visa Fraud Text Alert service is one of multiple DCU Text Alert services DCU offers. When you opt-in to the service, you'll receive a

text when activity outside of your normal spending patterns is detected. You'll be asked to confirm whether you authorized the transaction. By replying "yes," no additional action is necessary and you can continue using your card. If you reply "no," a DCU Fraud Specialist will call to confirm that the transaction is unauthorized and block your card from further use. After the card is blocked, you'll work with us to dispute the fraudulent charge(s) and obtain a new card.

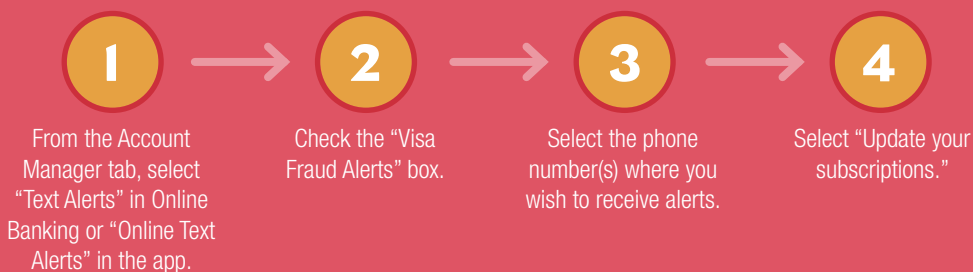
Tips on Recognizing Fraud

Often times, credit card fraud doesn't occur because you lose your physical card, but when your information gets stolen. This can make fraud difficult to predict, but you can still learn the signs:

- Have you received any bills for purchases you don't remember making? Check to see if the purchase appears on your credit card transaction history to know if your card was compromised.
- View your credit card transactions on a weekly or daily basis to check for fraudulent purchases. If a swindler is making small purchases on your card, they can be easy to miss unless you're double-checking your transaction history.
- If you know your credit card number was stolen in a company's data breach, then you should request a new credit card from your card issuer and closely monitor your account.

How Do I Sign Up?

You can opt in for DCU Visa Fraud Text Alerts via Account Manager in Online Banking or the DCU Mobile App.:



Learn more about
Text Alerts at
dcu.org/textalerts.

TAKE CONTROL OF COLLEGE COSTS WITH A DCU LOAN OR REFINANCE



A quality education doesn't come cheaply. As of the 2017-18 school year, college tuition and fees had an average cost of \$3,570 for public two-year, \$9,970 for public four-year, and \$34,740 for private four-year schooling.* With college costing as much as it does, you shouldn't be spending more than you need to on student loans. At DCU, we offer smart financing options to help lessen your loan load.

When Federal Student Loans Aren't Enough

Although many students qualify for some form of federal student aid, this aid isn't always enough to pay for all of college. That's where DCU's private student lending solutions come in. By partnering with other credit unions to form Credit Union Student Choice, we are able to offer lower cost financing options that will help you or a family member achieve the dream of a higher education.

Our student financing options offer:

- ▶ Lower loan rates than most private student loan programs.
- ▶ More flexible repayment options.
- ▶ A convenient line-of-credit that can be used over multiple years.**

When Your Current Loans Are Overwhelming

Are you having trouble staying on top of multiple student loans? Or do you have one or more student loans with high interest rates? Take control of them with a Student Choice Refinance Loan from DCU. Refinancing and consolidating your private and federal student loans through DCU gives you one manageable loan, one convenient payment, and a competitive interest rate that can save you money.

Before refinancing, keep in mind:

- ▶ You can refinance private or federal student loans, including PLUS loans, up to \$100,000.
- ▶ If you refinance federal student loans, you may lose certain borrower benefits from your original loans such as interest rate discounts, principal rebates, or some cancellation benefits.
- ▶ You'll receive a 0.25% rate discount for automatic electronic payment.***



Learn More and Apply

For more information about DCU's student loans and refinancing options, and to apply today, visit dcu.studentchoice.org and dcu.org/studentloanrefi.

* Source: The College Board.

** Subject to credit qualification and annual credit review.

*** If your loan is subject to a floor rate (also known as a minimum interest rate) as specified in your promissory note, your rate will never be less than the floor rate.

Read More Members' Monthly at dcu.org!



Warmer weather is here! If you're dreaming about a recreation vehicle (RV) or boat to see new sights this summer, DCU can help make this dream a reality. Learn more about the features and benefits of DCU RV and boat loans in this month's online version of *Members' Monthly* at 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.

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CONTACT US

Digital Federal Credit Union

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