

MEMBER #	STATEMENT PERIOD	PAGE
5774231	03-01-18 to 03-31-18	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

Deposit Checks* - Anytime
with Online Deposit
Fast. Easy. Secure.



Learn more at
dcu.org/onlinedeposit

*Upon approval.

RAHUL VISHVAKARMA
17030 CARLSON DR
APT 1416
PARKER CO 80134

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			30.03
MAR31	DIVIDEND		0.13	30.16
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 03-01-18 THRU 03-31-18 WAS 5.22% ***			
MAR31	NEW BALANCE			30.16

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			693.27
MAR15	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	1,193.27
MAR30	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	1,693.27
MAR31	NEW BALANCE			1,693.27

DEPOSITS, DIVIDENDS AND OTHER CREDITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
MAR15	500.00	MAR30	500.00				
TOTAL DIVIDENDS			0		0.00		
TOTAL DEPOSITS AND OTHER CREDITS			2		1,000.00		

USED VEHICLE LOAN# 143 03-01-18 THRU 03-31-18 PREVIOUS BALANCE: 21,487.71

PLAN #	0	PAYMENT DUE DATE: 04/07/18	NEW BALANCE:	21,487.71
NOTE #	811560	PAYMENT DUE: 400.60		
ANNUAL PERCENTAGE RATE (APR): 2.490%		PAST DUE AS OF:		

TRANSACTIONS		AMOUNT	PRINCIPAL	BALANCE
DATE	DESCRIPTION			

INTEREST RATE DETAIL			
03/01/18 - 03/31/18	2.490	21,487.71	

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



DCU PRIVATE STUDENT LENDING SOLUTIONS

Lower rates and convenient repayment structures to help you responsibly manage paying for college.

dcu.org/studentloans



• 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
5774231	03-01-18 to 03-31-18	2 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

INTEREST CHARGED

DATE	LOAN	DESCRIPTION
TOTAL INTEREST FOR THIS PERIOD		

AMOUNT
0.00

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	114.14

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	30.16	0.34	143 USED VEHICLE	21,487.71
2 FREE CHECKING	1,693.27	0.00		
TOTAL DIVIDENDS YTD		0.34		

Need an Auto Loan?

Apply Now!



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 **2.74% APR***
- Private sale financing and loan refinancing
- New or used vehicles at the same low rates

Easy ways to apply:

- Use the **DCU Mobile App** and apply right from your mobile device
- Go to **dcu.org** - 24 hours a day, 7 days a week
- **Call our Information Center** - 508.263.6700 or 800.328.8797
- Visit any **DCU Branch** (dcu.org/branches)

*2.74% APR (Annual Percentage Rate) is offered on both new and used auto loans with terms up to 65 months. Estimated monthly payment per \$1,000 for 65 months is \$16.57. Rate as of 4/1/18 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%. Note that rates for other types of vehicle loans (including loans for mobility vehicles, classic and antique cars, motorcycles, RVs and boats) will vary.



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



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 4.2018



NMLS#: 466914



Members' Monthly

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

April '18



WAYS TO SAVE MONEY THIS SPRING

W

With the warmer weather of spring comes more ways to save money. For example, you may spend more time doing free activities outdoors that aren't an option during the cold winter days, or you may cut back on heating/cooling costs by opening up windows. You can save even more by depositing the money you save

into a Primary Savings account at DCU. **With a Primary Savings account you'll earn a higher rate on the first \$1,000 to help you get started on your savings journey.** Here are some ideas of ways to save this spring:

► **Enjoy the outdoors.** Winter can make it hard to keep yourself active outside of a gym. As the warmer weather sets in, take advantage of it by going for a run, walk, or even meeting up with friends for a game of Frisbee or catch. You can look into saving money by putting your gym membership on hold for the spring and summer and utilize the great outdoors for your workouts.

► **Travel during the off-season.** If you're looking to plan a vacation, you can often find some great bargains by traveling during the off-season while school is still in session. When there aren't as many heading to your destination of choice, you'll be more likely to find affordable accommodations and plane tickets.

► **Make your own spring cleaners.** Spring cleaning is an important part of the seasons changing. And you can save money while doing so by making some homemade cleaning solutions. You'll find many recipes for homemade cleaners on Pinterest. You can even make your own cleaning rags from old towels and T-shirts.

► **Let the fresh air in.** Once it's warm enough, enjoy some fresh air by shutting off your heating and cooling system and opening up your windows. Not only can this save some money on your utility costs, but it can help your home feel fresh again after the winter.

Savings Account Reviews



FIVE OUT OF FIVE STARS

Nowhere else will you find a higher rate on a savings account. It is really a no brainer! Worth at least saving \$1,000 and tucking it away. A+ on this product. Thank you, DCU.

— Member in Florida



FIVE OUT OF FIVE STARS

As a new member, your Member Service Department is very efficient, friendly and user friendly. I would recommend the Primary Savings because of the higher interest rate on balances under \$1k. Thank you for a great banking experience.

— Member in New York



FIVE OUT OF FIVE STARS

Just recently opened a joint savings account. The staff was friendly and attentive, they have great products, and will take time to explain them to you. The whole experience was positive and quick.

— Member in Massachusetts

WANT YOUR DREAM HOME? WE CAN HELP!



Whether you've been dreaming of owning your first home, or lowering the payments on your current home – DCU has plenty of loan options for you to consider!

The entire home buying process can seem overwhelming if you're purchasing your first place.

Our mortgage team will walk you through it – every step of the way – and answer all of your questions.

If you're interested in refinancing an existing mortgage, it's important to know your options. We offer competitive fixed-rate and adjustable-rate mortgages (ARMs) that may reduce your rate, lower your payment, shorten the term, or all three!

Take It Easy

Getting started is easy when you visit the DCU Mortgage Center at dcu.org/mortgages. Here you'll find helpful tools, videos, and important information all in one place. Some of the topics covered include:

- ▶ **Taking first steps.** Learn about crucial first steps, such as why you should get prequalified for a loan before refinancing or beginning your home search.
- ▶ **Financing your down payment.** If you're worried about having enough money for a down payment, read about our 3% Down Program.
- ▶ **Understanding your debt-to-income ratio.** Whether you're buying or refinancing, your debt-to-income ratio can help you determine how much you can afford in monthly payments.
- ▶ **Choosing the best option.** You'll benefit from loans with low rates and manageable payment schedules ranging from 10-, 15-, 20-, or 30-year fixed-rate loans, as well as 5-year ARMs.
- ▶ **Using financial calculators.** Our online calculators make it easy for you to make well-informed decisions before moving forward with your plans.



- ▶ **Getting through the closing process.** With so many loose ends to tie up before closing, we will help you make sure there are no last-minute surprises.
- ▶ **Buying homeowners insurance.** Your home is one of your most valuable investments. We can help you protect it by making sure you have the right amount of homeowners insurance.

You're Not Alone

You can rest assured that we'll be with you every step of the way. You can even keep tabs on the status of your loan application online.

It's time to make your dreams become a reality! Call **800.328.8797** to speak with a DCU mortgage specialist today or visit dcu.org/mortgages to learn more.

IMPORTANT NOTICE:

DCU has updated our *Truth in Savings Disclosure and Account Agreements*, as well as the incorporated *Overdraft Payment Service Disclosure and Limitation of Services Disclosure* as of March 2018. Updated versions of these documents are available at dcu.org, or you may request a hard copy at any of our branch locations or by calling **800.328.8797**.

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.
©2018 Digital Federal Credit Union.
20180331_memmth



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

