



BANKING – THE DCU WAY

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5774231	06-01-18 to 06-30-18	1 of 2

Call: 800.328.8797 Email: dcu@dcu.org



RAHUL VISHVAKARMA
17030 CARLSON DR
APT 1416
PARKER CO 80134

PRIMARY SAVINGS		ACCT# 1			
DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE	
	PREVIOUS BALANCE			30.41	
JUN30	DIVIDEND		0.12	30.53	
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 06-01-18 THRU 06-30-18 WAS 4.91% ***				
JUN30	NEW BALANCE			30.53	
FREE CHECKING		ACCT# 2			
DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE	
	PREVIOUS BALANCE			1,651.86	
JUN08	PAYMENT SHR TRANSFER FROM/TO 141 06/08/2018 14:15 511972. May 18 CC payment	-1,252.00		399.86	
JUN15	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	899.86	
JUN21	EFT ACH RAHUL VISHVAKAR DCU P2P 180621		728.00	1,627.86	
JUN29	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	2,127.86	
JUN30	NEW BALANCE			2,127.86	
DEPOSITS, DIVIDENDS AND OTHER CREDITS					
DATE	AMOUNT	DATE	AMOUNT	DATE	
JUN15	500.00	JUN21	728.00	JUN29	
TOTAL DIVIDENDS	0		0.00	500.00	
TOTAL DEPOSITS AND OTHER CREDITS	3		1,728.00		
WITHDRAWALS, FEES AND OTHER DEBITS					
DATE	AMOUNT	DATE	AMOUNT	DATE	
JUN08	-1,252.00				
TOTAL FEES AND OTHER DEBITS	0		0.00		
TOTAL WITHDRAWALS	1		-1,252.00		
USED VEHICLE	LOAN# 143	06-01-18 THRU 06-30-18	PREVIOUS BALANCE:	20,416.61	
PLAN #	0	PAYMENT DUE DATE: 07/07/18	NEW BALANCE:		
NOTE #	811560	PAYMENT DUE: 400.60		20,416.61	
ANNUAL PERCENTAGE RATE (APR):	2.490%	PAST DUE AS OF:			
TRANSACTIONS	DATE	DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE



- **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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INTEREST RATE DETAIL

06/01/18 - 06/30/18 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
TOTAL INTEREST FOR THIS PERIOD			0.00

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	30.53	0.71	143 USED VEHICLE	20,416.61
2 FREE CHECKING	2,127.86	0.00		
TOTAL DIVIDENDS YTD		0.71		

Ready For a New Car? Apply Now!



★★★★★ DCU Auto Loans

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

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

It's Easy to Apply. Here's How:

- Use the **DCU Mobile App** and apply right from your mobile device
- Go to **dcu.org** - Apply 24 hours a day, 7 days a week
- Call our Information Center** - 508.263.6700 or 800.328.8797
- Visit any **DCU branch** - find a branch near you by visiting **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 7/1/18 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.



Try DCU's 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



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508.263.6700 • 800.328.8797
dcu.org • dcu@dcu.org
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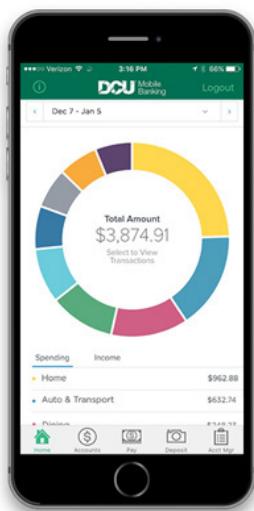
Members' Monthly

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

July '18



BUDGETING FOR A BRIGHTER FUTURE



Are you saving toward a special goal? Are you working toward reducing debt? Managing money wisely is incredibly important, and DCU is committed to helping our members spend and save smarter. We're excited to introduce **Money Management**, a powerful new budgeting tool in Online Banking and the DCU Mobile App that's free for DCU members.

What Is Money Management?

Money Management lets you see all of your accounts – even those with other financial institutions – in one place. It puts the spotlight on your full financial picture so you can:

- **Track your budget** and easily **view the health of your finances** with easy-to-understand color-coded bubbles.

- **Quickly see where your money goes** with user-friendly categories and charts.
- **Set milestone goals** to help you stay on track toward financial successes.

Where to Find It and Get Started

Money Management is a convenient tool available through Online Banking and the DCU Mobile App.

- **Online Banking:** Look for Money Management in the main navigation menu.
- **DCU Mobile App:** Find Money Management on the home tab after you log in.

Let Money Management give you a new view of your spending and saving trends and goals, and help you stay on top of your budget to save and spend smarter. To learn more, visit dcu.org/moneymanagement.

Benefits of a Budget

Using a budget to track what you're spending and saving puts you in control of your finances. Budgeting offers many advantages, not only for your money but also your well-being, helping you:

- Live within your means
- Think before you buy and avoid overspending
- Focus on your goals
- Be prepared for emergencies
- Sleep better when you don't have to worry about money and paying bills

Sticking to a budget may be challenging at first, but in time you will likely be checking it every day and appreciating how useful it is. Seeing your savings grow thanks to smart financial habits is a great achievement, too!

TRY SAVING AUTOMATICALLY!

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If you'd like to build your savings but lack the money, time, or discipline to make deposits, you're not alone. Now is a perfect time to get in the habit of saving, and

DCU's automatic deposit and transfer options make it easy.

Direct deposit means you don't have to deposit a paycheck on your own. Your paycheck or other recurring payment is electronically deposited into your DCU account, this way there are no postal delays or worries about losing the check. To set up recurring direct deposit to your DCU Checking or DCU Savings Account, simply provide your employer or other payment provider with DCU's routing and transit number/ABA# – 211391825. You'll also need to provide your DCU Checking Account number, which you can locate in Online Banking or Mobile Banking:

Online Banking: go into Account History and click Account Details. Your account number is listed as ACH Number. It's also in Account Manager under Manage Accounts > Account Information.

Mobile Banking: Tap the account then select Show More under Available Balance. The account number you need displays as Checking Account Number.

Automatic funds transfer allows you to designate an amount of money to move from one DCU account to another, such as from your checking account to your savings account. This is an easy way to build and manage your savings, since you can set up a transfer to take place



on a specific day each week or month. Having money automatically transferred from your checking to your savings, even if the amount seems small at first, is a great way to develop good savings habits. It's easy to set up automatic transfers through Online Banking. Visit dcu.org/automatictransfers for instructions on how to set up automatic transfers.

More Great Reasons to Save!

Having money deposited automatically into a designated savings account is an effortless

way to "pay yourself first" and reduce the temptation to spend those funds. In addition to protecting your savings, you'll be acquiring more money through dividends as your savings account balance grows. **As an extra incentive, you can earn a higher interest rate on the first \$1,000 in your DCU Primary Savings Account!** All you have to do is start saving. Learn more at dcu.org/primarysavings.

Read More Members' Monthly at dcu.org!



This month's online version of *Members' Monthly* at dcu.org focuses on sharing. Shared Branches allow you to handle DCU transactions when you're not near a DCU branch. And sharing DCU membership with others is always a great idea! Learn more at dcu.org!

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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:

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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