



BANKING - THE DCU WAY

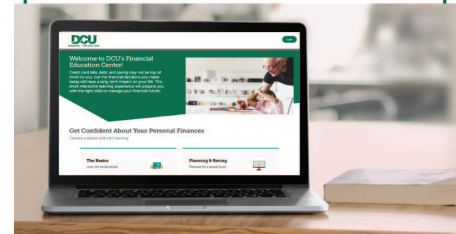
Digital Federal Credit Union
220 Donald Lynch Boulevard
Marlborough, MA 01752

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5774231	07-01-18 to 07-31-18	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

Learn how to manage your
finances with DCU's
Financial Education Center



Learn more: dcu.org/everfi

RAHUL VISHVAKARMA
17249 Waterhouse Cir
Unit C
PARKER CO 80134

PRIMARY SAVINGS

ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			30.53
JUL31	DIVIDEND		0.13	30.66
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 07-01-18 THRU 07-31-18 WAS 5.13% ***			
JUL31	NEW BALANCE			30.66

FREE CHECKING

ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			2,127.86
JUL06	PAYMENT SHR TRANSFER FROM/TO 141 07/06/2018 17:09 284986. Jun 18 CC payment	-1,727.00		400.86
JUL06	PAYMENT SHR TRANSFER FROM/TO 143 07/06/2018 17:10 285002. July 18 Car EMI	-400.60		0.26
JUL13	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	500.26
JUL31	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	1,000.26
JUL31	NEW BALANCE			1,000.26

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JUL13	500.00	JUL31	500.00				
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		2	1,000.00				

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JUL06	-1,727.00	JUL06	-400.60				
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		2	-2,127.60				

USED VEHICLE

LOAN# 143

07-01-18 THRU 07-31-18

PREVIOUS BALANCE:

20,416.61

PLAN #	0	PAYMENT DUE DATE: 08/07/18	NEW BALANCE:	20,081.47
NOTE #	811560	PAYMENT DUE: 400.60		
ANNUAL PERCENTAGE RATE (APR): 2.490%		PAST DUE AS OF:		

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JUL06	LOAN PAYMENT TRANSFER 07/06/2018 17:10 285002. July 18 Car EMI FROM/TO 2	400.60	-335.14	20,081.47



Watch your dollars
GROW!

Learn more at:
dcu.org/savings



NCUA
Federal Credit Union
NMLSR: 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.



Account Statement

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5774231	07-01-18 to 07-31-18	2 of 2

 **Call:** 800.328.8797 **Email:** dcu@dcu.org

INTEREST RATE DETAIL

07/01/18 - 07/05/18	2.490	20,416.61
07/06/18 - 07/31/18	2.490	20,081.47

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
JUL06	143	INTEREST CHARGE	65.46
TOTAL INTEREST FOR THIS PERIOD			65.46

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	310.30

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	30.66	0.84	143 USED VEHICLE	20,081.47
2 FREE CHECKING	1,000.26	0.00		
TOTAL DIVIDENDS YTD		0.84		

Want DCU to pay you back for your summer purchases?

25 winners - each reimbursed up to \$500*

**It's Easy to Enter.
Here's How:**

Make at least 5 purchases with your DCU Debit Card and/or your DCU Visa Platinum Credit Card between 8/1/2018 and 8/31/2018. **That's it!**

For full details, visit: dcu.org/summer2018



*To be eligible for the August Big Summer Payback promotion, new purchases must be made between 8/1/2018 and 8/31/2018. Twenty-five winners will be chosen for the month of August, 2018. August winners will be announced by 9/17/2018. Winners will be reimbursed up to \$500.00 in new purchases. Funds will be deposited into the winners' Primary Savings account no later than 5 days after winners are announced. Winners must be at least 18 years old and DCU membership must remain in good standing to receive funds. No purchase necessary to enter. You may also enter by mail by sending your name, address, member number, phone number and the words "The DCU Big Summer Payback — August 2018" in a sealed envelope to Digital Federal Credit Union, Marketing Department, PO Box 9130, Marlborough, MA 01752-9130. All federal, state, local, and sales tax obligations are the sole responsibility of the winner. DCU employees, volunteers and their immediate family members are ineligible to win. Only new purchases made with the DCU Visa Platinum, DCU Visa Platinum Rewards, DCU Visa Platinum Secured, or DCU Debit Card (signature or PIN) qualify. Purchases made on DCU Business Visa credit cards are not eligible for entry. No transfer or substitution for the prize is permitted.

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508.263.6700 • 800.328.8797
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DCU
BANKING — THE DCU WAY

Members' Monthly

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August '18



A MORE RESPONSIBLE WAY TO PAY FOR COLLEGE



As college costs continue to rise, families are faced with the challenge of navigating the financial aid process and the loan payments upon completion of college.

Remember to maximize scholarships and grants before borrowing, then take advantage of lower cost federal direct loans at studentloans.gov.

If you still need funding to cover college costs, choose a private student loan carefully and work on developing good money management skills and habits. Making smart choices now can help you graduate with a bright financial future instead of a mountain of debt.

DCU Can Help with Student Lending Solutions

DCU's Private Student Lending Solutions were designed with your best interests in mind. That means lower rates and convenient repayment structures to help you responsibly manage paying for college. And, with our unique line of credit structure, you can secure financing for your entire college career without starting a new application each year.*

Visit dcu.studentchoice.org to learn more about types of student loans and how to borrow wisely.

We offer fair-value student lending solutions and straightforward advice to students and families every step of the way. So, whether you're paying for college, or getting ready to pay it back, we've got you covered, including undergraduate student loans, graduate business school loans, and student loan refinancing.

Refinancing Solutions for Student Loans

If you've already finished your education, let DCU help make paying off your student loans a little easier and streamline the repayment process with our student loan refinance solution at dcu.studentchoice.org. Featuring competitive interest rates (both fixed and variable options), flexible repayment terms, and zero origination or prepayment fees, our student loan refinance solutions can help you simplify your life and amplify your funds. Refinance and consolidate private and federal student loans, setting up one convenient payment and potentially lowering your rate.**

Whether you want to lower your interest rate, pay your loans off sooner, or reduce your monthly payment, we've got options to fit your needs. Don't delay – take control of your student loan debt today by refinancing with DCU.

* Subject to credit qualification and annual credit review. Must meet school's Satisfactory Academic Progress (SAP) requirements.

** Subject to credit qualification and additional criteria, including graduating from an approved school.

IMPORTANT NOTICE: By refinancing federal student loans, you may lose certain borrower benefits from your original loans, including interest rate discounts, principal rebates, or some cancellation benefits that can significantly reduce the cost of repaying your loans.

A note about third-party links: By accessing certain links in this article, you will enter a website hosted by an organization separate from DCU. We encourage you to read and evaluate the privacy policy of any site you visit when you enter the site. While we strive to only link you to companies and organizations that we feel offer useful information, DCU does not directly support nor guarantee claims made by these sites.

5 Ways to Save on Back to School

1. Make a list of necessary items and extras (keeping in mind prohibited items) that you want to shop for. Once you've made your list, set a budget for these back to school essentials.

2. Compare prices before buying textbooks. You can often find used textbooks from bookstores, former students, or shopping online. You can also rent many textbooks. Comparing prices beforehand will help you find the best deal.

3. Check thrift stores and garage sales for your dorm room essentials like

appliances and furniture. You'll often find former students looking to sell their gently used essentials around this time as they know many new students will be looking.

4. Make sure you look for coupons before making big purchases. If shopping online, some retailers offer a discount if you sign up for their email list.

5. Check to see if any stores on your shopping list have student discounts. Oftentimes you can sign up for these discounts with your college ID, .edu email address, or other proof of registration.



MAKE PAYMENTS THE EASY WAY WITH DCU!

Learn more about these convenient services at dcu.org to get started. We can help you make paying bills easier than ever.



Don't let paying bills be time-consuming, confusing, or costly. It can be easy! DCU offers several simple, fast, and FREE ways to pay your bills. We offer an easy digital solution to pay people as well!

Get to know these convenient ways to pay your bills, friends, or family members with your DCU accounts.



People Pay – A fast, safe way to send money online. You can send money to almost anyone with an email address or a mobile number. It's easy to access through Account Manager in Online Banking or the DCU Mobile App.



Bill Payer – Pay virtually anyone, anytime from your DCU Checking and Online or Mobile Banking. You can also receive some bills electronically and pay recurring bills automatically.



Payment Center – Lets you make DCU loan payments with money at DCU or other financial institutions. You'll find it in Online and Mobile Banking under Account Manager. You can make one-time or recurring payments and transfers to your DCU loans.



DCU Visa® Credit and Debit Cards – Your versatile Visa card goes beyond in-person purchases at retailers or one-time online orders. Many services, such as online streaming subscriptions, accept Visa for recurring automatic payments.



ACH Payments – Also known as electronic checks or pre-authorized debits. You give a biller authority to withdraw payment from your DCU checking account. Cable, power, and insurance companies regularly offer this option.

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



Are you saving enough for retirement? This month's online version of *Members' Monthly* includes helpful information to see if you're on the right track to reaching your retirement goals. Check it out at dcu.org.

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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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