



BANKING – THE DCU WAY

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


Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
5774231	04-01-18 to 04-30-18	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

RAHUL VISHVAKARMA
17030 CARLSON DR
APT 1416
PARKER CO 80134

Get excited...



by watching your savings grow!

dcu.org/savings

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			30.16
APR30	DIVIDEND		0.12	30.28
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 04-01-18 THRU 04-30-18 WAS 4.95% ***			
APR30	NEW BALANCE			30.28

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,693.27
APR09	PAYMENT SHR TRANSFER FROM/TO 143 04/09/2018 10:48 831101. APRIL 18 EMI	-400.60		1,292.67
APR09	PAYMENT SHR TRANSFER FROM/TO 141 04/09/2018 10:49 831119. CC APR 1 of 2	-1,290.00		2.67
APR12	EFT ACH RAHUL VISHVAKAR DCU P2P 180412		200.00	202.67
APR13	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	702.67
APR30	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	1,202.67
APR30	NEW BALANCE			1,202.67

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
APR12	200.00	APR13	500.00	APR30	500.00
TOTAL DIVIDENDS	0		0.00		
TOTAL DEPOSITS AND OTHER CREDITS	3		1,200.00		

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
APR09	-400.60	APR09	-1,290.00		
TOTAL FEES AND OTHER DEBITS	0		0.00		
TOTAL WITHDRAWALS	2		-1,690.60		

USED VEHICLE LOAN# 143 04-01-18 THRU 04-30-18 PREVIOUS BALANCE: 21,487.71

PLAN #	0	PAYMENT DUE DATE: 05/07/18	NEW BALANCE:	21,158.94
NOTE #	811560	PAYMENT DUE: 400.60		
ANNUAL PERCENTAGE RATE (APR): 2.490%		PAST DUE AS OF:		



**Don't pay
for ATM fees.**

With **DCU Free Checking**, you can get **up to \$25** a month* in ATM surcharge reimbursements.

Visit dcu.org/checking for details.

*With Relationship Benefits



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
APR09	LOAN PAYMENT TRANSFER	400.60	-328.77	21,158.94
04/09/2018 10:48 831101. APRIL 18 EMI FROM/TO 2				

INTEREST RATE DETAIL

04/01/18 - 04/08/18	2.490	21,487.71
04/09/18 - 04/30/18	2.490	21,158.94

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
APR09	143	INTEREST CHARGE	71.83
TOTAL INTEREST FOR THIS PERIOD			71.83

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	185.97

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	30.28	0.46	143 USED VEHICLE	21,158.94
2 FREE CHECKING	1,202.67	0.00		
TOTAL DIVIDENDS YTD		0.46		

Members' Monthly

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

May '18



A SMARTER WAY TO PAY FOR HOME PROJECTS, TRAVEL, OR OTHER EXPENSES



Looking to fund a major expense like a home renovation, vacation, or even college tuition? Choose a smart alternative to other loan and financing

options and leverage your home's equity with a home equity loan or line of credit from DCU.

What Is a Home Equity Loan?

A home equity loan uses your home as collateral to provide you with a lower interest rate loan. It's a great option if you know exactly how much you need to borrow and need a longer payback period.

At DCU, **home equity loans** have affordable fixed interest rates. You can borrow anywhere from \$15,000 up to 90% of your home's value minus your first mortgage.* Once you sign for the loan, you'll receive the lump amount and repay it over a specific term, up to 20 years.

What Is a Home Equity Line of Credit?

Similar to a credit card, a **home equity line of credit** lets you borrow credit on a revolving basis. You may decide on this option if you plan to regularly borrow money for recurring expenses, or if you want the flexibility of knowing funds are available for future expenses.

A DCU Equity LinePLUS lets you borrow up to 80% of your home's value minus your mortgage value, with lines starting at \$15,000. You can utilize this line of credit over a period of up to 20 years, with low minimum payments required

(only 1% of your outstanding balance due each month) and no line balance requirements. Your variable rate can be as low as the prime rate as reported by *The Wall Street Journal* minus 0.25%. Once your Equity LinePLUS is open, you can have up to two advances from your line at any given time as Fixed-Rate Home Equity Loans. Each advance has a fixed monthly payment for the term of the advance. Learn more about this popular option at dcu.org/HEL.

What Can Home Equity Be Used For?

There are a variety of reasons you might get a home equity loan or line of credit:

- Home renovation
- Debt consolidation
- Car purchase
- Education costs
- Backup emergency fund

If you'd like more information or would like to apply for a home equity loan or line of credit, call **800.328.8797**, visit dcu.org/HEL, or stop by a local DCU branch.

* Up to 80% outside Massachusetts and New Hampshire. Other restrictions may apply.

Did You Know?

Interest on home equity loans and lines of credit may be tax deductible.* For more information on deductibility, see publication 936 at irs.gov

* Please consult your tax advisor regarding tax deductibility.

DCU Home Equity Reviews



FIVE OUT OF FIVE STARS

Equity LinePlus has great features

"The process was smooth and funded amount to the account in around 3 weeks. Super-fast, hassle free, and mostly everything was online to upload/download documents securely. Thank you DCU."

— Member in California



FIVE OUT OF FIVE STARS

Flex money

"Payment for college bills. New windows. Emergency repairs. The ability to get fixed-rate payouts for big things while only paying interest on what you actually need. Nothing financial is ever "easy" but the application and closing process was about as close as you can get; and everyone from the DCU loan officer to the closing contractor were friendly and helpful at every turn."

— Member in New Hampshire



FIVE OUT OF FIVE STARS

Great experience and super-fast closing

"The entire loan process was completed without ever having to pick up the phone to speak to someone. We applied online and everything else after that was done via emails. The loan was approved quickly. The entire process was efficient and smooth."

— Member in Washington

HOW REALISTIC IS YOUR SAVINGS GOAL PLAN?



You have financial goals and a plan of how to get there. Great! But, how realistic is your goal plan?

If one of your goals is to save \$1,000 a month, but you're only earning \$1,200 a month, that's most likely not leaving you enough to live on.

Take a Closer Look

To figure out if your goals are achievable, make a budget, which is simply a list of your expenses and income. Track your spending and saving for a month to get a clearer picture of your finances.

If you find that you're not saving as much as you'd like to with your current budget, look for ways to either lower your monthly expenses or increase your income.

Think about your wants versus your needs, and make adjustments. Maybe you can swap out store-bought lattes and make coffee at home; opt for a less expensive cellphone plan; or reduce the amount you spend shopping online.

Can you pick up more hours at work or freelance to earn extra cash? If so, commit to putting these earnings directly into savings. Set up automated savings deposits. This way you won't be tempted to spend more than you should.

Readjust Your Strategy

If making changes to your monthly budget still won't get you the desired results, you may have to revise your goals. Instead of a major kitchen redo, perhaps you can pare it down and make minor changes? Another strategy would be to extend your saving timeline for the kitchen renovation.

Only you can decide on the best way to prioritize spending and saving. But, when you make a commitment to saving, you'll enjoy the benefits of compounding dividends over time, which in turn, strengthens your financial future.

When you're ready to start your savings plan, consider opening a DCU Primary Savings Account. We offer a higher interest rate on the first \$1,000 to help you jump-start your savings! For more information, visit dcu.org/primarysavings or call **800.328.8797**.

Read More at dcu.org!



Summer is around the corner and you may be taking a second look at your budget. The BALANCE Financial Fitness program through DCU can help you be in shape for summer fun. Learn more in this month's online version of *Members' Monthly* at dcu.org.

Digital Federal Credit Union

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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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