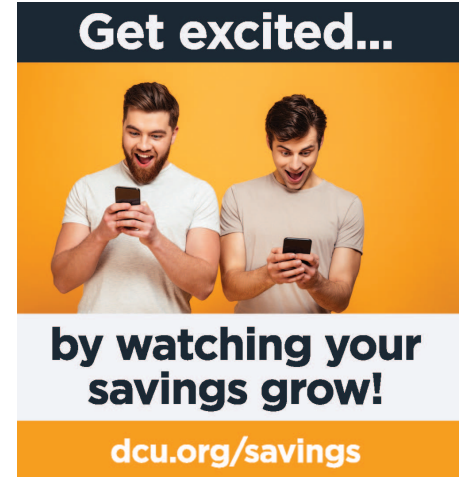


MEMBER #	STATEMENT PERIOD	PAGE
5774231	08-01-18 to 08-31-18	1 of 2

**?** Call: 800.328.8797 Email: [dcu@dcu.org](mailto:dcu@dcu.org)

RAHUL VISHVAKARMA  
 17249 Waterhouse Cir  
 Unit C  
 PARKER CO 80134



**PRIMARY SAVINGS ACCT# 1**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			30.66
AUG09	DEPOSIT		18.01	48.67
AUG31	DIVIDEND		0.19	48.86
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 08-01-18 THRU 08-31-18 WAS 5.20% ***			
AUG31	NEW BALANCE			48.86

**FREE CHECKING ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,000.26
AUG15	EFT ACH XAVIENT DIGITAL PAYROLL		500.00	1,500.26
AUG15	EFT ACH XAVIENT DIGITAL PAYROLL		182.08	1,682.34
AUG15	PAYMENT SHR TRANSFER FROM/TO 141 08/15/2018 15:17 352798. min 8-2018	-25.00		1,657.34
AUG24	EFT ACH RAHUL VISHVAKAR DCU P2P 180824		2,000.00	3,657.34
AUG31	NEW BALANCE			3,657.34

DEPOSITS, DIVIDENDS AND OTHER CREDITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG15	500.00	AUG15	182.08	AUG24	2,000.00		
TOTAL DIVIDENDS		0	0.00				
TOTAL DEPOSITS AND OTHER CREDITS		3	2,682.08				

WITHDRAWALS, FEES AND OTHER DEBITS							
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG15	-25.00						
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		1	-25.00				

**USED VEHICLE LOAN# 143 08-01-18 THRU 08-31-18 PREVIOUS BALANCE: 20,081.47**

PLAN #	0	PAYMENT DUE DATE:	NEW BALANCE:	0.00
NOTE #	811560	PAYMENT DUE: 0.00		
ANNUAL PERCENTAGE RATE (APR):	2.490%	PAST DUE AS OF:		

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**[dcu.org/transfer](https://dcu.org/transfer)**

**DCU**  
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**NCUA**  
Member Since 1966

**Equal Housing Lender**  
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 <sup>(1)</sup>	\$30.00	\$60.00
Total Returned Item Fees <sup>(2)</sup>	\$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](http://dcu.org) and review the Streetwise topic *Using A Checking Account* or go to [dcu.balancepro.org](http://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

MEMBER #	STATEMENT PERIOD	PAGE
5774231	08-01-18 to 08-31-18	2 of 2

**?** Call: 800.328.8797 Email: [dcu@dcu.org](mailto:dcu@dcu.org)

## TRANSACTIONS

### DATE DESCRIPTION

AUG09 LOAN PAYMENT PAYOFF LOAN CLOSED

AMOUNT	PRINCIPAL	BALANCE
20,128.05	-20,081.47	0.00

## INTEREST RATE DETAIL

08/01/18 - 08/08/18	2.490	20,081.47
08/09/18 - 08/31/18	2.490	0.00

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
AUG09	143	INTEREST CHARGE

AMOUNT
46.58
46.58

## TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2018	0.00
TOTAL INTEREST CHARGED IN 2018	356.88

## \*\*\*\*\* STATEMENT SUMMARY \*\*\*\*\*

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	48.86	1.03	143 USED VEHICLE	0.00
2 FREE CHECKING	3,657.34	0.00		
TOTAL DIVIDENDS YTD		1.03		

## FINANCIAL SUCCESS: TAKE YOUR FIRST STEP WITH DCU



At DCU, we understand how busy life can be with the need to balance work, school, and family. We also

realize that your long-term financial goals may be taking a back seat to focusing on the basics. The decisions you make today can directly impact your path toward financial success, and we want to see you succeed – that's why we've introduced the DCU Education Center powered by EVERFI.

This free, self-paced program is geared toward helping you gain a better understanding of important concepts so you can feel confident about managing your money, as well as planning for your financial future.

### Easy To Use

DCU's Education Center was designed with convenience in mind. It's also mobile friendly so you have easy access to the materials whenever and wherever you want them.

The information is organized under four main sections:

- Banking Basics
- Planning and Saving

- Credit and Borrowing
- Financial Health

There's no need to feel intimidated or stressed when learning about financial topics. The user-friendly lessons have been developed to appeal to learners of all ages and stages of life. And they're available in both English and Spanish.

### Take Your Time

Within each section, you'll find a list of short, five- to 10-minute interactive modules on subjects such as Budgeting, Buying a Home, Saving for Retirement, and much more. The content covers important concepts and offers real-life strategies you can start using right away.

In addition, if you create an account, the system keeps track of your progress, so you know exactly which modules you've completed. And you can go back and review modules as often as you like.

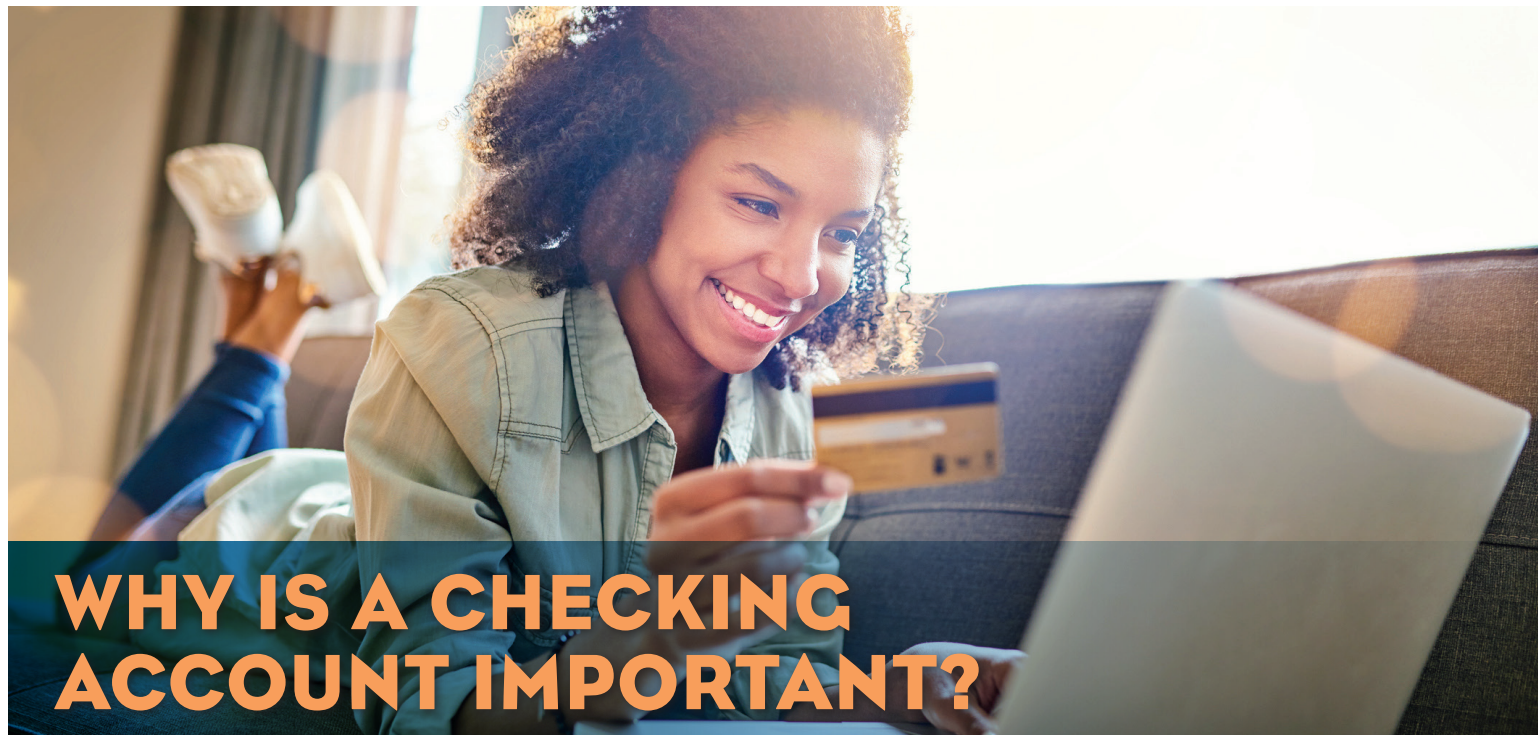
Let us help you take the mystery out of managing your money. Use DCU's Education Center to take control of your finances. For more information or to get started today, visit [dcu.org/everfi](http://dcu.org/everfi).

## 5 Tips for Successful Budgeting

A budget doesn't have to be limiting. A smart one puts you in control of your finances and gives you the power to spend wisely and save more. Here are a few tips to create a successful budget.

- 1. Be prepared for what's ahead.** Get in the habit of figuring next month's budget plan before the current month is over.
- 2. Aim for zero.** If you take home \$1,500 per month, have a plan for every dollar, leaving you with zero remaining in your budget. When each dollar is assigned to something – including both saving and spending – you are in charge of where your money goes, instead of being left to wonder where it went.
- 3. Expect the unexpected.** Surprise! Your car needs new tires. But car maintenance wasn't in your budget this month. If you allocate some funds each month into a "Miscellaneous" category, then you can be ready for unexpected expenses.
- 4. Keep your budget updated.** Certain expenses will stay the same month to month, such as rent or mortgage payments. Other categories may change, for example, if you need to buy a wedding gift or if your child's music lessons payment is due. Organize your spending as accurately as possible, and move your budget around as needed.
- 5. Be realistic.** To successfully stick to your budget, set reasonable goals. Don't allocate only \$200 for groceries for the month when you typically spend \$100 per week. If you'd like to decrease your spending in a certain category, start out slow, such as reducing your grocery budget by \$20 a month. This will help you figure out where you can realistically cut costs and where you may be able to save more.





# WHY IS A CHECKING ACCOUNT IMPORTANT?



Your checking account is an essential part of money management. In fact, it's a central "hub" that keeps several financial tools working together. Here are

just a few ways a DCU Checking Account is tied to services that can help you keep your finances in check and running smoothly.

**Debit Card.** A DCU Debit Card is your go-to card for shopping (money comes directly out of your checking account) and your ATM card to get cash. You can also use it to pay bills where Visa® is accepted.

**People Pay.** This FREE service for DCU members allows you to quickly transfer funds from your DCU account to anyone with an email address or mobile number.

**Mobile Wallet.** This convenient payment method works with your DCU Debit Card or DCU Visa Credit Card so you can make purchases with your compatible mobile device using Apply Pay®, Google Pay™, or Samsung Pay.

**Online and Mobile Banking.** View your balance, make account transfers, pay bills through Bill Payer, and more. Online and Mobile Banking are FREE with your DCU Checking Account.

**Online and Mobile Deposit.** Easily make deposits into your DCU account with your computer and scanner or your mobile device – no need to bring a check to a branch.

**Direct Deposit.** Have your paycheck or other recurring check electronically deposited to your DCU Checking Account and get your pay up to 2 days early!

## Check Out Even More Benefits

Are you making the most of your DCU Checking Account? The more you use it, the more benefits it provides. Learn about all the ways a DCU Checking Account can make money management easier and how you can reach Plus and Relationship benefits when you use your DCU Checking Account. Visit [dcu.org/checking](https://dcu.org/checking) today!

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Do you have a student in college? Are you a college graduate now paying student loans? DCU has resources to help. From sending money to a child away at school to providing options to consolidate student loans, we can help you manage money in and out of college wisely. Learn more in this month's online edition of *Members' Monthly* at [dcu.org](https://dcu.org)!

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Editor: Christine Arrigo

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