



BANKING - THE DCU WAY

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
6144934	01-01-21 to 01-31-21	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

SHIVA RAMA RAJU CHEKURI
12468 LYRIC CT
APT 201
SAINT LOUIS MO 63146-3054

Earn
6.17%*
APY
on the first \$1,000 in your
Primary Savings account

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			6.57
JAN15	TRANSFER 5932088 FROM/TO 1		380.00	386.57
	MOBILE BANKING TRANSFER:637463233827232877			
JAN15	PAYMENT SHR TRANSFER FROM/TO 141	-380.00		6.57
	MOBILE BANKING TRANSFER:637463234973441339			
JAN31	DIVIDEND		0.03	6.60
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 01-01-21 THRU 01-31-21 WAS 5.51% ***			
JAN31	NEW BALANCE			6.60

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			5.07
JAN31	NEW BALANCE			5.07

USED VEHICLE LOAN# 141 01-01-21 THRU 01-31-21 PREVIOUS BALANCE: 18,905.10

PLAN #	0	PAYMENT DUE DATE: 02/11/21	NEW BALANCE:	18,579.94
NOTE #	1287032	PAYMENT DUE: 378.59		
ANNUAL PERCENTAGE RATE (APR):	4.240%	PAST DUE AS OF:		

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JAN15	LOAN PAYMENT TRANSFER	380.00	-325.16	18,579.94
	MOBILE BANKING TRANSFER:637463234973441339 FROM/TO 1			

INTEREST RATE DETAIL

EFFECTIVE DATES	ANNUAL PERCENTAGE RATE	BALANCE SUBJECT TO INTEREST RATE
01/01/21 - 01/14/21	4.240	18,905.10
01/15/21 - 01/31/21	4.240	18,579.94

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
JAN15	141	INTEREST CHARGE	54.84
TOTAL INTEREST FOR THIS PERIOD			54.84

Start building your savings today. *A dividend rate of 6.00% will be paid on your daily balance up to and including the first \$1,000.00. The Annual Percentage Yield (APY) for this tier will be 6.17%. A dividend rate of 0.25% will be paid on any daily balance over \$1,000.00. The APY will then range from 6.17% to 0.25% depending on the total account balance. Requires a \$5.00 minimum balance to open the account and remain on deposit to maintain membership status. One Primary Savings account per person. Additional memberships receive one Savings Account. Rates are variable, effective as of 02/01/2021 and may change after the account is opened. Fees or other conditions may reduce earnings on the account. Other conditions may apply.
Insured by NCUA



• **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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USED VEHICLE LOAN# 141 01-01-21 THRU 01-31-21 PREVIOUS BALANCE: 18,905.10
(CONTINUED)

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2021 0.00
 TOTAL INTEREST CHARGED IN 2021 54.84

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	6.60	0.03	141 USED VEHICLE	18,579.94
2 FREE CHECKING	5.07	0.00		
TOTAL DIVIDENDS YTD		0.03		