

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

For complete terms and conditions applicable to your Visa Account, please refer to DCU's Visa Account Agreement for Consumers.

Making Payments: The amount of your payment should be at least the Required Payment Due shown above. Your payment must be made in U.S. dollars in a form acceptable to us.

You may make payments electronically through DCU's Digital Banking, either online or mobile, or by calling the telephone number provided above. You may also make payment by mailing the payment to the address shown on this statement above. If you mail your payment: (a) include the payment coupon from this statement; (b) do not send cash; and (c) do not staple, clip, or tape the documents.

We credit properly prepared payments made through the mail and electronic channels identified as of the date received, if the payment is received by 5 p.m. Eastern Time at the address, website, or phone number shown on the remittance portion of this statement. In some cases, DCU may delay the availability of credit until we confirm that your payment has cleared, even if we credit your payment to your Visa Account. If necessary, we may adjust your Visa Account to correct errors, process returned and reversed payments, and handle similar issues. If your payment is returned unpaid for any reason, we may charge and you agree to pay a returned payment fee, and you may also be charged late fees.

DCU may accept and process payments without losing any of our rights. DCU may accept checks or other types of payments marked "payment in full" or with words of similar effect without being bound by such language or losing any of our rights under this Agreement to collect the full balance of your Visa Account. DCU may also accept late or partial payments without forfeiting any of our rights under this Agreement.

ACCOUNT INFORMATION REPORTED TO CREDIT

BUREAUS: WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Calculation Of Balance Subject To Interest Charges: To calculate interest charges, DCU uses a method called "average daily balance (including new purchases)." We figure the interest charge on your Visa Account by applying the periodic rate (which is your current applicable APR divided by the number of days in the year) to the "average daily balance" of your Visa Account. To get the "average daily balance" we take the outstanding balance of your Visa Account each day, add any new Purchases, Cash Advances, or Balance Transfers, and subtract any payments or credits, which gives us the daily balance. If you paid your previous month's balance in full (or if your balance was zero or a credit amount), new Purchases which post to your Visa Account are not added to the daily balances. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." There may be minor variations in this calculation due to rounding.

DCU will begin charging you interest on the date the transaction is posted to your Visa Account. For Purchases, however, DCU will not charge you interest on Purchases if you pay your entire balance by the Payment Due Date each month. Cash Advances and Balance Transfers will incur a daily interest for each day the Cash Advance and/or Balance Transfer balance remains on your Visa Account.

How to Avoid Paying Interest on Purchases (Grace Period):

Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on new Purchases if you pay your entire balance by the due date each month. For Cash Advances and Balance Transfers, however, you will be charged interest beginning on the transaction date.

What To Do If You Think You Find A Mistake On Your

Statement: If you think there is an error on your statement, write to us at: Digital Federal Credit Union, Attn: Error Resolution, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, MA 01752-9130.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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.

Your Rights If You Are Dissatisfied With Your Credit Card

Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Digital Federal Credit Union, Attn: Card Services, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, MA 01752-9130

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

IMPORTANT: LOST OR STOLEN CARDS

If your card is lost or stolen, or if you have not received it, you must contact DCU immediately at 508.263.6700 or 800.328.8797 weekdays, from 8:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 3:00 p.m. Eastern Time. During non-business hours you must report the loss immediately by calling 800.847.2911 (800-VISA911).

Transactions Continued				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
05/21	05/23	EXPRESS#0309 RALEIGH NC	42.88	
05/21	05/23	SPICESHUT-CARY CARY NC	101.98	
05/21	05/23	SRI VENKATESWARA T CARY NC	116.00	
05/22	05/24	SPICES HUT INDIAN MORRISVILLE NC	61.30	
05/23	05/24	WALMART.COM AA 800-966-6546 AR	10.71	
05/23	05/24	WALMART.COM AA 800-966-6546 AR	25.68	
05/21	05/24	OLD NAVY US 6596 RALEIGH NC	77.17	
05/24	05/24	AMZN MKTP US*1R5D3 AMZN.COM/BILLWA	22.96	
05/23	05/24	DOLLAR TREE MORRISVILLE NC	37.54	
05/24	05/25	GOV*NC DMV 800-2689153 NC	350.85	
05/24	05/25	LOWE'S FOODS #190 CARY NC	1.83	
05/26	05/27	AMAZON.COM*1R17F8B AMZN.COM/BILLWA	10.71	
05/26	05/27	BEST BUY MHT 0000 RALEIGH NC	202.69	
05/27	05/28	SPI*DUKE-ENERGY 800-777-9898 NC	97.35	
05/27	05/31	SPICES HUT INDIAN MORRISVILLE NC	32.09	
05/28	05/31	SQ *ADVENTURE PISG BALSAM GROVE NC	8.00	
05/28	05/31	CRUSO GENERAL STOR CANTON NC	46.83	
05/29	05/31	OLE SMOKY CANDY KI GATLINBURG TN	7.22	
05/29	05/31	MIDTOWN PARKING GATLINBURG TN	20.00	
05/29	05/31	CROCKETT MTN SKYLI 865-3251336 TN	3.33	
05/29	05/31	CROCKETT MTN SKYLI 865-3251336 TN	3.33	
05/30	06/01	STARBUCKS STORE 14 HICKORY NC	9.63	
05/30	06/01	STARBUCKS STORE 14 HICKORY NC	4.98	
05/30	06/01	EXXONMOBIL 4749 CHEROKEE NC	36.80	
05/30	06/01	EXXONMOBIL 4749 CHEROKEE NC	9.66	
05/31	06/01	SPECTRUM 855-707-7328 MO	40.00	
05/31	06/02	SPICESHUT-CARY CARY NC	45.32	
06/02	06/03	AMZN MKTP US*S564M AMZN.COM/BILLWA	17.80	
06/02	06/03	NCDMV DRIVER CARY1 RALEIGH NC	16.50	
06/02	06/03	AMAZON.COM*HJ0DY27 AMZN.COM/BILLWA	75.06	
06/03	06/03	LOAN PAYMENT-TRANSFER		200.00
		ONE TIME DCU VISA PAYMENT		
06/03	06/04	LOWE'S FOODS #190 CARY NC	7.14	
06/04	06/06	LOWE'S FOODS #190 CARY NC	21.54	
06/04	06/06	TARGET 0002 MORRISVILLE NC	1.72	
06/04	06/06	TARGET 0002 MORRISVILLE NC	51.21	
06/05	06/06	AMAZON.COM*546XA4E AMZN.COM/BILLWA	6.28	
06/05	06/06	LYCAMOBILE, USA 973-2860771 NJ	19.95	
06/05	06/06	LYCAMOBILE, USA 973-2860771 NJ	19.95	
06/05	06/06	TIDAL WAVE APEX APEX NC	26.81	
06/05	06/06	B&B THEAT MORRISVI MORRISVILLE NC	15.02	
06/05	06/06	LOWE'S FOODS #190 CARY NC	6.62	
06/06	06/06	LOAN PAYMENT-TRANSFER		183.84
		ONE TIME DCU VISA PAYMENT		
06/07	06/07	ELECTRONIC LOAN PAYMENT		125.00
		6451053142 DIGITAL FEDERAL LOAN PMT		
06/05	06/07	SUPERCUTS - 919-46 MORRISVILLE NC	25.00	
06/06	06/07	CVS/PHARMACY #0504 MORRISVILLE NC	16.08	
06/06	06/08	FIVE BELOW 6117 MORRISVILLE NC	37.54	
06/06	06/08	ROSS STORES #1516 MORRISVILLE NC	12.86	
06/07	06/08	WALMART.COM AA WALMART.COM AR		7.25
		CREDIT CARD CREDIT		
06/07	06/08	WAL-MART #4250 MORRISVILLE NC	45.87	

Fees			
Transaction Date	Posting Date	Description	Amount
TOTAL FEES FOR THIS PERIOD			0.00

Interest	
Description	Amount
INTEREST CHARGED ON STD PURCHASE	0.00
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
TOTAL INTEREST FOR THIS PERIOD	0.00

Totals Year-To-Date

TOTAL FEES CHARGED IN 2022	0.00
TOTAL INTEREST CHARGED IN 2022	0.00

Interest Charge Calculation

Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	817.28	0.049315%	18.000 (V)	0.00
STD CASH ADV	0.00	0.049315%	18.000 (V)	0.00
STD BAL XFER	0.00	0.049315%	18.000 (V)	0.00

(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY

THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES) CALCULATED BY ADDING THE OUTSTANDING BALANCE (INCLUDING NEW CHARGES OR ADVANCES AND DEDUCTING PAYMENTS AND CREDITS) FOR EACH DAY IN THE BILLING CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE BILLING CYCLE. PLEASE SEE THE "Calculation Of Balance Subject To Interest Charges" SECTION OR DCU'S VISA AGREEMENT FOR CONSUMERS FOR ADDITIONAL INFORMATION.