



220 Donald Lynch Blvd. PO Box 9130  
Marlborough, MA 01752-9130

# Visa Credit Card Bill

GUPTHA PUSARLA  
833 PRESTON GROVE AVE  
CARY NC 27513-8466  
CARD NUMBER:  
XXXX-XXXX-XXXX-1796

Summary of Account Activity	
Starting Balance	3,023.55
Payments	-3,040.00
Other Credits	0.00
Purchases	2,848.23
Cash Advances	0.00
Other Debits	0.00
Fees Charged	0.00
Interest Charged	12.87
<b>Current Balance</b>	<b>2,844.65</b>
DCU VISA LN#	142
Credit Limit	5,000.00
Available Credit	2,155.35
Statement Closing Date	11/10/22
Days in Period	30
<b>QUESTIONS?</b>	
Call Customer Service	800-328-8797
Lost or Stolen Card	800-328-8797
If you would like information about credit counseling services, call 877-316-6322	

Payment Information		
Current Balance		2,844.65
Minimum Payment Due		50.00
Past Due Amount		0.00
Required Payment Due		50.00
Due Date		12/05/22
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$ 35.00 and your APRs may be increased up to the penalty APR of 18.000%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	34 YEARS	\$13,214
\$104	3 YEARS	\$3,744 (SAVINGS=\$9,470)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
10/12	10/12	LOAN PAYMENT-TRANSFER ONE TIME DCU VISA PAYMENT		300.00
10/11	10/12	FOOD LION #1514 MORRISVILLE NC	5.36	
10/15	10/17	MACYS CRABTREE CE RALEIGH NC	43.22	
10/15	10/17	OLD NAVY US 6596 RALEIGH NC	51.39	
10/16	10/17	4009 GREAT CLIPS A CARY NC	33.99	
10/16	10/17	COSTCO WHSE #1206 APEX NC	78.18	
10/17	10/18	DOLLAR TREE MORRISVILLE NC	8.04	
10/17	10/19	SPICES HUT INDIAN MORRISVILLE NC	11.05	
10/18	10/19	SPI*DUKE-ENERGY 800-777-9898 NC	102.51	
10/18	10/19	HP *INSTANT INK 855-785-2777 CA	4.28	
10/21	10/21	LOAN PAYMENT-TRANSFER ONE TIME DCU VISA PAYMENT		1000.00
10/22	10/24	COSTCO WHSE #1206 APEX NC	212.90	

NOTICE: PLEASE SEE FOLLOWING PAGES FOR IMPORTANT INFORMATION


Please detach at perforation and return with payment

**PAY YOUR VISA USING DIGITAL BANKING**  
Save your checks, stamps, envelopes, and time! Pay your VISA® using DIGITAL BANKING at dcu.org, your MOBILE BANKING app, or by calling us at 800.328.8797.

Member Number	6451053
Account Number	142
Minimum Payment Due	50.00
Past Due Amount	0.00
Required Payment Due 12/05/22	50.00
Current Balance	2,844.65

Amount Enclosed: \$

GUPTHA PUSARLA  
833 PRESTON GROVE AVE  
CARY NC 27513-8466

  
DIGITAL FEDERAL CREDIT UNION  
P.O. Box 9129  
MARLBOROUGH, MA 01752-9129

480040064510530142000000000000000000500000002844650

## 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
10/22	10/24	SPICES HUT INDIAN MORRISVILLE NC	113.19	
10/24	10/25	FOOD LION #1514 MORRISVILLE NC	13.58	
10/24	10/25	VAISHNO BHOG CARY NC	17.77	
10/26	10/27	LOWE'S FOODS #190 CARY NC	1.53	
10/26	10/27	CVS/PHARMACY #0504 MORRISVILLE NC	9.21	
10/27	10/28	WALGREENS #7341 CARY NC	28.72	
10/27	10/28	CVS/PHARMACY #0504 MORRISVILLE NC	87.76	
10/29	10/31	TARGET.COM * 800-591-3869 MN	5.00	
10/29	10/31	TARGET.COM * 800-591-3869 MN	15.69	
10/29	10/31	TARGET.COM * 800-591-3869 MN	20.11	
10/31	11/01	DOLLAR TREE MORRISVILLE NC	6.70	
11/01	11/02	CVS/PHARMACY #0504 MORRISVILLE NC	13.40	
11/01	11/02	CVS/PHARMACY #0841 MORRISVILLE NC	8.14	
11/01	11/02	CVS/PHARMACY #0504 MORRISVILLE NC	37.49	
11/01	11/02	CVS/PHARMACY #0504 MORRISVILLE NC	6.42	
11/01	11/02	CVS/PHARMACY #0504 MORRISVILLE NC	26.59	
11/02	11/03	SPECTRUM 855-707-7328 MO	54.99	
11/04	11/04	LOAN PAYMENT-TRANSFER		1100.00
		ONE TIME DCU VISA PAYMENT		
11/03	11/04	LYCAMOBILE, USA 973-2860771 NJ	19.95	
11/03	11/04	LYCAMOBILE, USA 973-2860771 NJ	19.95	
11/07	11/07	ELECTRONIC LOAN PAYMENT		500.00
		6451053142 DIGITAL FEDERAL LOAN PMT		
11/05	11/07	RPS*CARY GREENS AT 800-704-0154 NC	1685.18	
11/06	11/07	FOOD LION #1514 MORRISVILLE NC	8.43	
11/08	11/08	ELECTRONIC LOAN PAYMENT		140.00
		6451053142 DIGITAL FEDERAL LOAN PMT		
11/06	11/08	SPICES HUT INDIAN MORRISVILLE NC	79.29	
11/09	11/10	WALGREENS #7169 CARY NC	18.22	

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

Interest	
Description	Amount
INTEREST CHARGED ON STD PURCHASE	12.87
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
TOTAL INTEREST FOR THIS PERIOD	12.87

Totals Year-To-Date	
TOTAL FEES CHARGED IN 2022	0.00
TOTAL INTEREST CHARGED IN 2022	12.87

**Interest Charge Calculation**

Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	870.01	0.049315%	18.000 (V)	12.87
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.