



BANKING - THE DCU WAY

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
6434016	10-01-22 to 12-31-22	1 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

YASHASRI EDUKULLA
2703 FERRY CIR
FOLSOM CA 95630-4026



PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			5.17
OCT31	DIVIDEND		0.03	5.20
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-22 THRU 10-31-22 WAS 7.05% ***			
NOV30	DIVIDEND		0.03	5.23
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 11-01-22 THRU 11-30-22 WAS 7.25% ***			
DEC31	DIVIDEND		0.03	5.26
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-22 THRU 12-31-22 WAS 6.97% ***			
DEC31	NEW BALANCE			5.26

NEW VEHICLE	LOAN# 141	10-01-22 THRU 12-31-22	PREVIOUS BALANCE:	28,180.05
PLAN #	0	PAYMENT DUE DATE: 02/16/23	NEW BALANCE:	26,772.77
NOTE #	1680938	PAYMENT DUE: 543.76		
ANNUAL PERCENTAGE RATE (APR): 3.240%		PAST DUE AS OF:		

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
NOV01	ELECTRONIC LOAN PAYMENT	543.76	-463.71	27,716.34
	6434016141 DIGITAL FEDERAL LOAN PMT SD1300			
DEC01	ELECTRONIC LOAN PAYMENT	543.76	-469.95	27,246.39
	6434016141 DIGITAL FEDERAL LOAN PMT SD1300			
DEC30	ELECTRONIC LOAN PAYMENT	543.76	-473.62	26,772.77
	6434016141 DIGITAL FEDERAL LOAN PMT SD1300			

INTEREST RATE DETAIL

EFFECTIVE DATES	ANNUAL PERCENTAGE RATE	BALANCE SUBJECT TO INTEREST RATE
10/01/22 - 10/31/22	3.240	28,180.05
11/01/22 - 11/30/22	3.240	27,716.34
12/01/22 - 12/29/22	3.240	27,246.39
12/30/22 - 12/31/22	3.240	26,772.77

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
NOV01	141	INTEREST CHARGE	80.05
DEC01	141	INTEREST CHARGE	73.81



With student loan options from DCU, you get great rates, fewer fees, and flexible repayment structures. Learn more at dcu.org/studentloans.



ERROR RESOLUTION CONCERNING ELECTRONIC TRANSFERS AND LOAN BILLING RIGHTS SUMMARY

If you feel there is an unauthorized electronic transfer on your account, an actual billing error on your loan, or if you suspect either and need more information, write to us as soon as possible on a separate sheet (see below for address). We must receive your letter no later than sixty (60) days after we sent you the FIRST statement on which the error or problem occurred. We will investigate and correct any error promptly. If you are disputing an amount on your loan, you do not have to pay any amount in question while we investigate, but you are still obligated to pay those amounts that are not in question. While we are investigating, we cannot report you delinquent for failing to pay or take any action to collect the disputed amount. If you are questioning an electronic transfer and our investigation takes more than ten (10) days, we will provisionally credit your account for the amount you think is in error so that you will have use of the funds.

In the letter, please provide:

- 1) Your name and member number
- 2) The dollar amount of the suspected error
- 3) A detailed description of why you believe there is an error.

Direct your letter to:

Digital Federal Credit Union
Attention: Error Resolution
220 Donald Lynch Blvd., PO Box 9130
Marlborough, MA 01752-9130

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 will appear at the end of each applicable 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 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 or Line of Credit 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 balancepro.net 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.

CHECKING ACCOUNT RECONCILIATION GUIDE

Outstanding Checks and Other Withdrawals (A)			
Ck#/Date	Amount	Ck#/Date	Amount
Total A			

Outstanding Deposits (B)			
Date	Amount	Date	Amount
Total B			

- 1) Using the "Account Summary" portion of your statement, match-up the check number and dollar amount on each check and the date and dollar amount on all other withdrawals and deposits. Place a check-mark next to the appropriate entry in your register. (It's helpful to use a different colored ink to check off entries than you originally used to record them.)
- 2) Once you complete Step 1, use the tables to the left to list and total all checks and other withdrawals (A) and all deposits (B) not checked off in your register. (If you have sent in a deposit or have a recurring automatic deposit that is not reflected on this statement but should be according to the statement dates, contact the credit union.)
- 3) Make sure your register contains each item on your statement (dividend payment, deposit transfer from your Savings Account or Line of Credit, etc.), and recompute the balance if necessary.
- 4) Take the "New Balance" amount from your statement, subtract "Total A" and add "Total B". The result should match the current balance in your check register. (If the balances don't match, verify the addition and subtraction in your check register and double-check the cents on all entries.)

"New Balance" - (A) + (B) = \$ _____.

For activity since the cut-off date, please log on to PC Branch at dcu.org or contact our Information Center.



Account Statement

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6434016	10-01-22 to 12-31-22	2 of 2

? Call: 800.328.8797 Email: dcu@dcu.org

NEW VEHICLE LOAN# 141 10-01-22 THRU 12-31-22 PREVIOUS BALANCE: 28,180.05 (CONTINUED)

INTEREST CHARGED

<u>DATE</u>	<u>LOAN</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
DEC30	141	INTEREST CHARGE	70.14
TOTAL INTEREST FOR THIS PERIOD			224.00

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2022	0.00
TOTAL INTEREST CHARGED IN 2022	579.09

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

<u>ACCT</u>	<u>NEW BALANCE</u>	<u>DIVIDENDS YTD</u>	<u>LOAN</u>	<u>NEW BALANCE</u>
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1 PRIMARY SAVINGS	5.26	0.26	141 NEW VEHICLE	26,772.77
TOTAL DIVIDENDS YTD		0.26		



Update Regarding Certificate Withdrawal Penalties

Effective **February 1, 2023**, DCU will resume assessing Certificate early withdrawal penalties, as disclosed in our **Certificate Disclosure and Agreement** and **Schedule of Fees and Service Charges**. We encourage you to review both disclosures in full to understand how early withdrawal penalties are assessed. These disclosures are available for review at [dcu.org](https://www.dcu.org) or upon request by contacting DCU.

mail

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

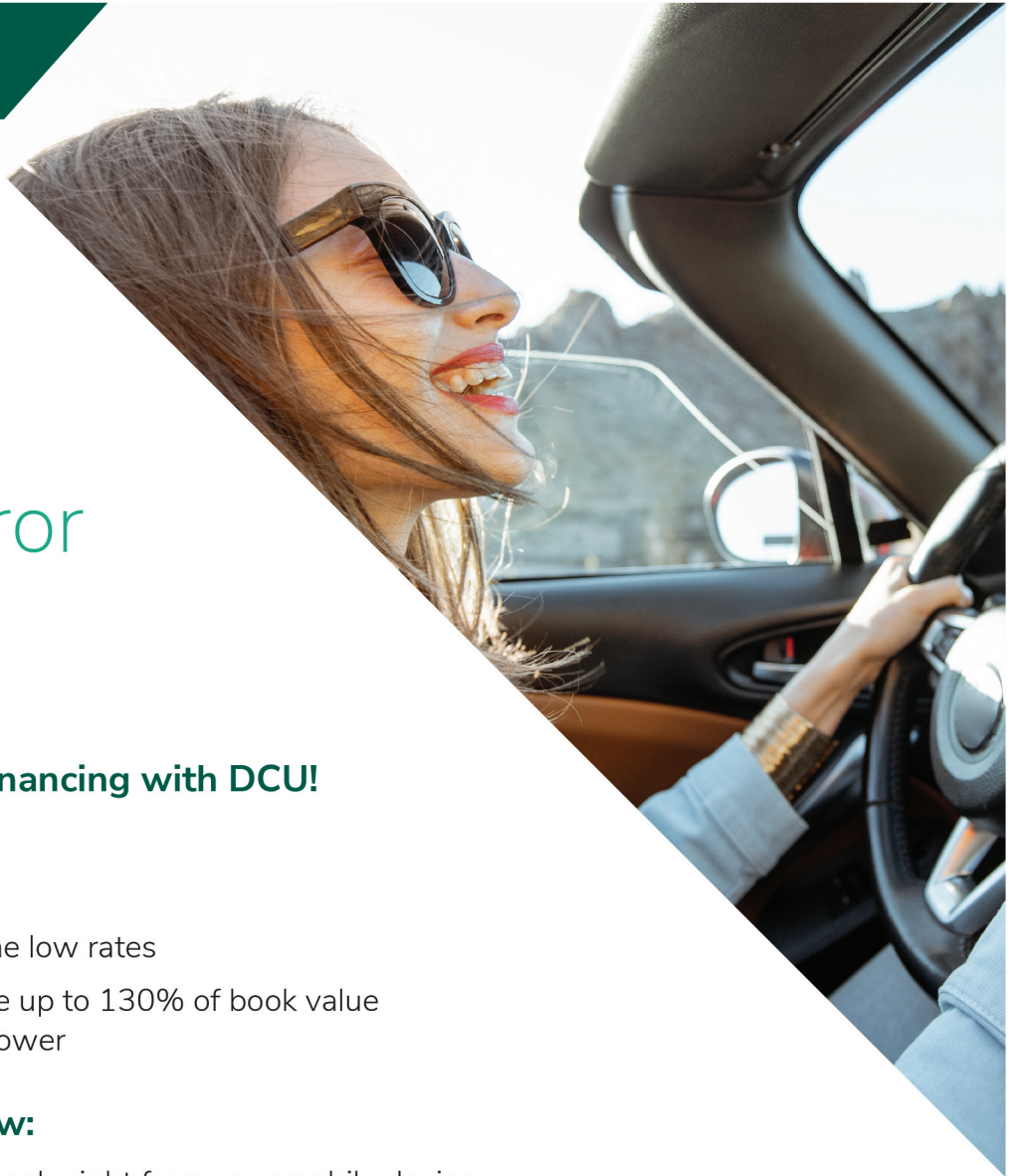
connect

[dcu.org](https://www.dcu.org) | dcu@dcu.org
800.328.8797

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auto loans

Keep high rates in the rearview mirror



You'll love the benefits of financing with DCU!

- Great low rates
- Make no payments for 60 days*
- New or used vehicles at the same low rates
- Qualifying borrowers can finance up to 130% of book value or purchase price, whichever is lower

It's easy to apply. Here's how:

- Use the [DCU Mobile App](#) and apply right from your mobile device
- Go to [dcu.org](#) – Apply 24 hours a day, 7 days a week
- Make an appointment at a DCU branch near you – visit [dcu.org/branches](#)



DCU Auto Loans are rated

4.7 out of 5 stars by DCU members

*DCU is offering the option to take advantage of no payments for the first 60 days after the closing of the loan. No payments for 60 days Auto Loan feature is valid on new Auto Loans and Auto Refinance Loans from other institutions; refinancing of existing DCU auto loans is not eligible. Interest will begin to accrue on the date the loan is funded. The first payment after the 60-day no payment period will first be applied to the interest accrued from the date the loan was funded to the first payment date and then applied to the principal due.

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