



**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](https://dcu.org/studentloans).







# Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
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>
----- 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

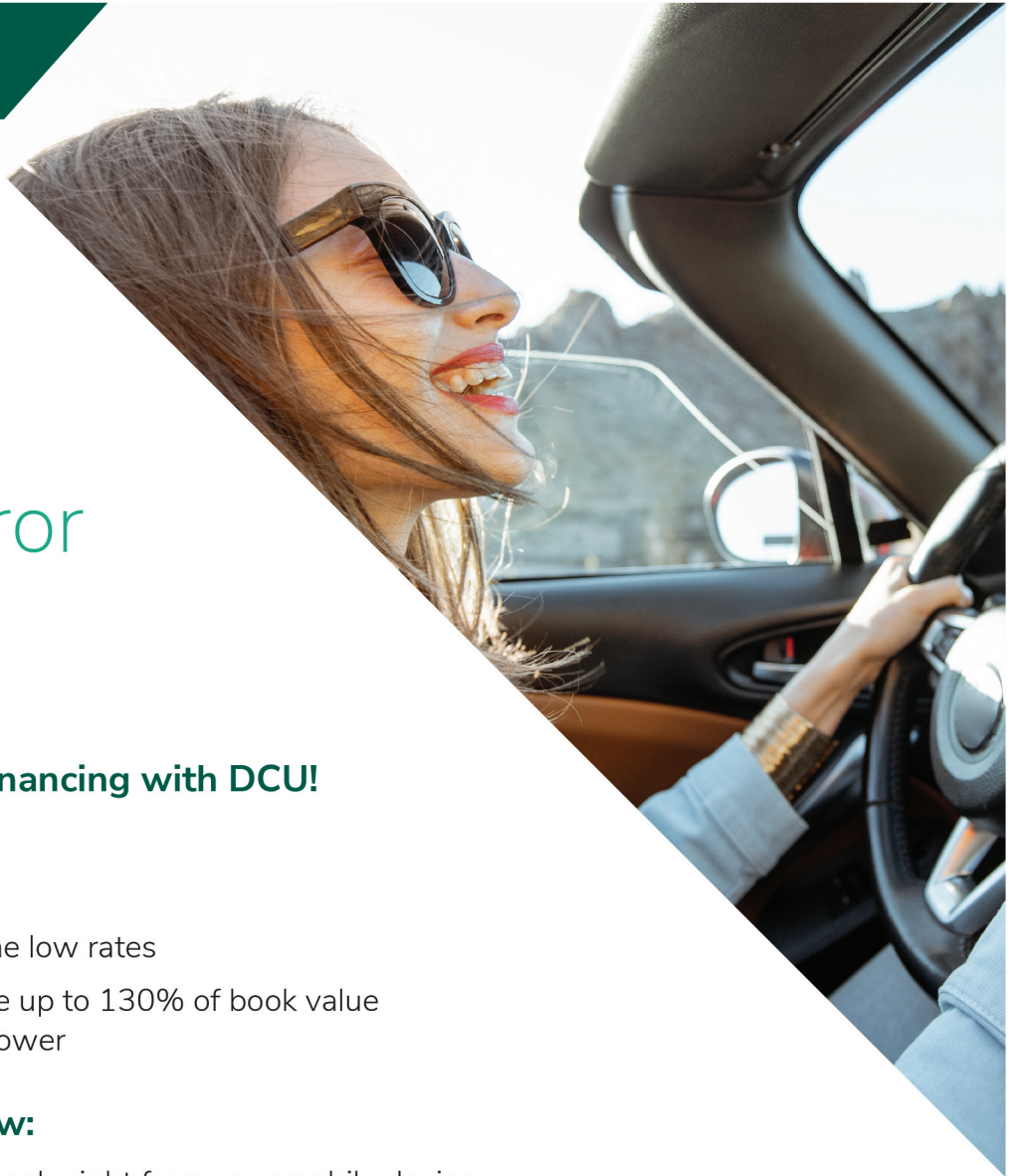
### connect

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

Insured by NCUA

## 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.

Insured by NCUA | [dcu.org](#)

