



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

# Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
6299900	10-01-22 to 12-31-22	1 of 2

Call: 800.328.8797 Email: [dcu@dcu.org](mailto:dcu@dcu.org)

HITARTH BHARAT PANCHAL  
8100 CYPRESSWOOD DR  
APT 317  
SPRING TX 77379-7187



**PRIMARY SAVINGS** ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			29.59
OCT31	DIVIDEND		0.15	29.74
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-22 THRU 10-31-22 WAS 6.13% ***			
NOV30	DIVIDEND		0.15	29.89
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 11-01-22 THRU 11-30-22 WAS 6.31% ***			
DEC31	DIVIDEND		0.15	30.04
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-22 THRU 12-31-22 WAS 6.07% ***			
DEC31	NEW BALANCE			30.04

NEW VEHICLE	LOAN# 141	10-01-22 THRU 12-31-22	PREVIOUS BALANCE:	22,571.79
PLAN #	0	PAYMENT DUE DATE: 01/13/23	NEW BALANCE:	21,439.74
NOTE #	1436340	PAYMENT DUE: 462.60		
ANNUAL PERCENTAGE RATE (APR):	3.740%	PAST DUE AS OF:		

TRANSACTIONS		AMOUNT	PRINCIPAL	BALANCE
NOV08	ELECTRONIC LOAN PAYMENT	925.20	-763.30	21,808.49
	6299900141 DIGITAL FEDERAL LOAN PMT			
DEC20	ELECTRONIC LOAN PAYMENT	462.60	-368.75	21,439.74
	6299900141 DIGITAL FEDERAL LOAN PMT			

INTEREST RATE DETAIL		
EFFECTIVE DATES	ANNUAL PERCENTAGE RATE	BALANCE SUBJECT TO INTEREST RATE
10/01/22 - 11/07/22	3.740	22,571.79
11/08/22 - 12/19/22	3.740	21,808.49
12/20/22 - 12/31/22	3.740	21,439.74

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		
Late Charge		18.50
TOTAL FEES FOR THIS PERIOD		18.50

INTEREST CHARGED		AMOUNT	
DATE	LOAN	DESCRIPTION	
NOV08	141	INTEREST CHARGE	143.40
DEC20	141	INTEREST CHARGE	93.85
TOTAL INTEREST FOR THIS PERIOD		237.25	



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



• **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 <sup>(1)</sup>	\$15.00	\$30.00
Total Returned Item Fees <sup>(2)</sup>	\$15.00	\$15.00

It would mean:

- (1) You paid one \$15.00 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 \$15.00) for the calendar year (Total year-to-date).
- (2) You also paid one \$15.00 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).

For information concerning how to avoid overdrafts go to [dcu.org](http://dcu.org) and review the Streetwise topic *Using A Checking Account* or go to [dcu.balancepro.org](http://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.



# Account Statement

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**?** Call: 800.328.8797 Email: dcu@dcu.org

<b>NEW VEHICLE (CONTINUED)</b>	<b>LOAN# 141</b>	<b>10-01-22 THRU 12-31-22</b>	<b>PREVIOUS BALANCE:</b>	<b>22,571.79</b>
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**TOTALS YEAR-TO-DATE**

TOTAL FEES CHARGED IN 2022	37.00
TOTAL INTEREST CHARGED IN 2022	920.92

\*\*\*\*\* STATEMENT SUMMARY \*\*\*\*\*

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	30.04	1.31	141 NEW VEHICLE	21,439.74
TOTAL DIVIDENDS YTD		1.31		



## 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.

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### mail

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

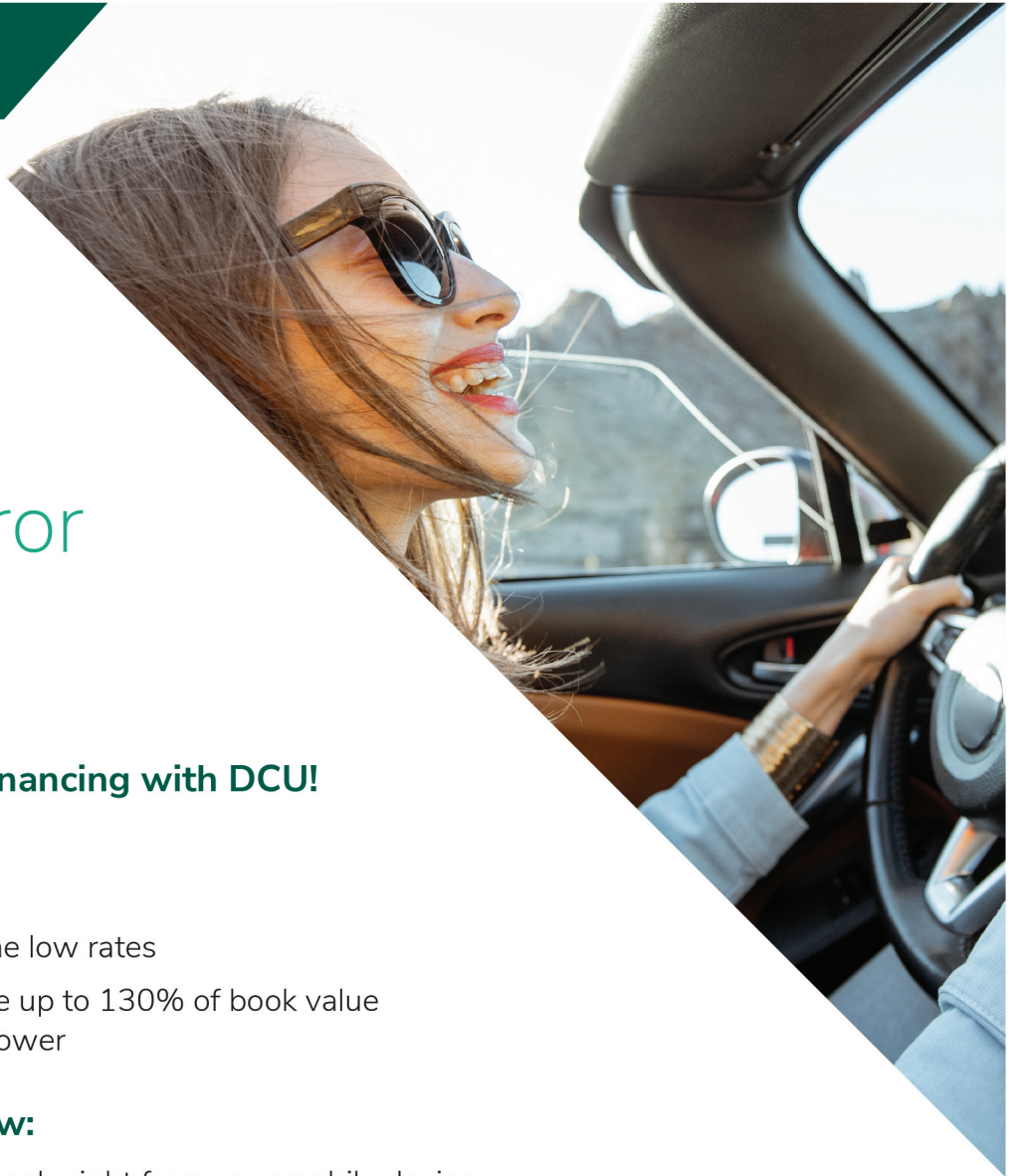
### connect

[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.

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