BANKING – THE DCU WAY

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

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
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Call: 800.328.8787 **Email:** dcu@dcu.org

MR CONFIDENTIALACCESS
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PRIMARY SAVINGS — ACCT # 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			10,389.25
AUG01	TRANSER 5914411 FORM/TO 1	-65.00		8,244.24
	MOBILE BANKING TRANSFER:637318977907608075			
AUG03	TRANSFER FROM/TO 5	-250.00		7,994.25
	MOBILE BANKING TRANSFER:637320456939497534			
AUG11	TRANSFER FROM/TO 5	-600.00		7,394.25
	MOBILE BANKING TRANSFER:637327367304037261			
AUG17	WITHDRAWAL	-123.00		7,271.25
	ATM 0817 0847 750327 *880 MAIN STREET WALTHAM MA			
AUG20	TRANSFER FROM/TO 5		1,000.00	8,271.25
	MOBILE BANKING TRANSFER:637335435969141752			
AUG21	DEPOSIT ONLINE DEPOSIT: REF # 54987793		118.00	8,389.25
AUG28	TRANSFER FROM/TO 5	-150.00		8,239.25
	MOBILE BANKING TRANSFER:637341820858946809			
AUG29	TRANSFER FROM/TO 5	-250.00		7,989.25
	MOBILE BANKING TRANSFER:637342933399835242			
AUG31	TRANSFER 5914411 FROM/TO 1	-40.00		7,949.25
	MOBILE BANKING TRANSFER:637344988165495830			
AUG31	DEPOSIT ATM Surcharge Refund		3.00	7,952.25
AUG31	DIVIDEND		6.57	7,958.82
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 08-01-20 THRU 08-31-20 WAS 0.98% ***			
AUG31	NEW BALANCE			7,958.82

HOLIDAY CLUB — ACCT # 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			0.11
AUG12	AUG12 TRANSFER FROM/TO 5		50.00	50.11
AUG26	AUG26 TRANSFER FROM/TO 5		50.00	100.11
AUG27	AUG27 TRANSFER FROM/TO 5	-100.00		0.11
	MOBILE BANKING TRANSFER:637341261589833652			
AUG31	AUG31 DIVIDEND		0.01	0.12
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 08-01-20 THRU 08-31-20 WAS 0.46% ***			
AUG31	NEW BALANCE			0.12

FREE CHECKING — ACCT # 5

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			107.15
AUG01	DEBIT CARD DEBIT 021420554670	-37.25		69.90
	KOHLS 0528 150 LEXINGTO BURLINGTON MA 08-01-20			
AUG01	DEBIT CARD DEBIT 021421300346	-20.92		48.98
	FIV*INDIAN BASKET LOWELL MA 08-01-20			

Start building your savings today.

*A dividend rate of 6.00% will be paid on your daily balance up to and including the first $1,000.00. The Annual Percentage Yield (APY) for this tier will be 6.17%. A dividend rate of 0.25% will be paid on any daily balance over $1,000.00. The APY will then range from 6.17% to 0.25% depending on the total account balance. Requires a $5.00 minimum balance to open the account and remain on deposit to maintain membership status. One Primary Savings account per person. Additional memberships receive a Savings Account . Rates are variable, effective as of 09/01/2020 and mav. change after the account is opened.

Insured by NCUA

- **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(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 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 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.

FREE CHECKING Continued **ACCT # 5**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
AUG02	DEBIT CARD DEBIT 021513046847	-17.07		31.91
	WALGREENS STORE 446 BOS BILLERICA MA 08-02-20			
AUG02	DEBIT CARD DEBIT 021528837006	-4.99		26.92
	EXXONMOBIL 97442693 BILLERICA MA 08-01-20			
AUG03	TRANSFER FROM/TO 1		250.00	276.92
	MOBILE BANKING TRANSFER:637320456939497534			
AUG03	DEBIT CARD DEBIT 021629837005	-4.99		271.93
	EXXONMOBIL 97442693 BILLERICA MA 08-02-20			
AUG03	DEBIT CARD DEBIT 021626894582	-59.95		211.98
	PAYPAL *ABCMOUSE 402-935-7733 CA 08-03-20			
AUG05	DFAS-CLEVLAND-NAVY-ACT DFAS-CLEVELAND FED		1,965.04	2,177.02
	SALARY080720			
AUG05	PAYMENT SHR TRANSFER FROM/TO 142	-290.00		1,887.02
	MOBILE BANKING TRANSFER:637322422205266899			
AUG05	PAYMENT SHR TRANSFER FROM/TO 141	-200.00		1,687.02
	MOBILE BANKING TRANSFER:637322422672928146			
AUG06	CHECK 1003	-150.00		1,537.02
AUG06	DEBIT CARD DEBIT 021916599601	-77.92		1,459.10
	COSTCO WHSE #0308 WALTHAM MA 08-06-20			
AUG06	DEBIT CARD DEBIT 021916416112	-2.13		1,456.97
	COSTCO WHSE #0308 WALTHAM MA 08-06-20			
AUG07	DEBIT CARD DEBIT 022022310096	-10.00		1,446.97
	VIP COMMUNICATIONS INC 800-8365006 VA 08-06-20			
AUG08	WITHDRAWAL	-34.19		1,412.78
	POS 0808 0837 663150 MARKET BASKET 17 BILLERICA MA			
AUG08	TRANSFER 5389613 FROM/TO 2		900.00	2,312.78
	MOBILE BANKING TRANSFER:637324892131471245			
AUG10	TRANSFER 5331593 FROM/TO 5		150.00	2,462.78
	MOBILE BANKING TRANSFER:637325718130809540			
AUG11	CHECK 1241	-1,300.00		1,162.78
AUG11	TRANSFER FROM/TO 1		600.00	1,762.78
	MOBILE BANKING TRANSFER:637327367304037261			
AUG11	WITHDRAWAL	-22.31		1,740.47
	POS 0811 1810 587224 FIVE BELOW 421 LOWELL MA			
AUG11	WITHDRAWAL	-76.63		1,663.84
	POS 0811 1843 602953 TARGET T-2480 Lowell MA			
AUG11	WITHDRAWAL	-25.98		1,637.86
	POS 0811 1905 613229 MARSHALLS #0003 LOWELL MA			
AUG11	DEBIT CARD DEBIT 022423239195	-16.97		1,620.89
	WALGREENS STORE 54 PLAI LOWELL MA 08-11-20			
AUG12	DEBIT CARD DEBIT 022426894019	-200.00		1,420.89
	PAYPAL *WARRIORNOTE 402-935-7733 LA 08-11-20			
AUG12	EFT ACH NGRID05 NGRID05TEL081220	-500.00		920.89
AUG12	EFT ACH SCHWAB BROKERAGEMONEYLINK 200812	-500.00		420.89
AUG12	DEBIT CARD DEBIT 022512326144	-35.56		385.33
	CVS/PHARMACY #00 00736- BEDFORD MA 08-12-20			
AUG12	DEBIT CARD DEBIT 022513163496	-15.85		369.48
	WHOLEFDS BED 100 170 GR BEDFORD MA 08-12-20			
AUG12	DEBIT CARD DEBIT 022510514106	-29.38		340.10
	CUMBERLAND FARMS 3516 CHELMSFORD MA 08-12-20	-50.00		290.10
AUG12	TRANSFER FROM/TO 2			
AUG13	DEBIT CARD DEBIT 022529741399	-32.00		258.10
	CASH APP*AGNES 8774174551 CA 08-12-20			
AUG13	DEBIT CARD DEBIT 022615945781	-80.33		177.77
	H MART - BURLINGTON BURLINGTON MA 08-13-20			
AUG17	WITHDRAWAL	-24.75		153.02
	POS 0817 1601 958915 NNT FOODLAND 00017BURLINGTON MA			
AUG17	WITHDRAWAL	-18.19		134.83
	POS 0817 1954 071249 DOLLAR TREE BILLERICA MA			
AUG18	WITHDRAWAL	-31.02		103.81
	POS 0818 1703 521683 MARKET BASKET 44 BILLERICA MA			
AUG19	DFAS-CLEVLAND-NAVY-ACT DFAS-CLEVELAND FED SALARY082120		2,109.30	2,213.11
AUG19	WITHDRAWAL	-40.37		2,172.74
	POS 0819 1705 073343 THE PAPER STORE 04 BILLERICA MA			
AUG20	DEBIT CARD DEBIT 023222100140	-55.00		2,117.74
	CRICKET WIRELESS 855-246-2461 FL 08-19-20			
AUG20	DEBIT CARD DEBIT 023319734277	-15.28		2,102.46
	BURLINGTON STORES 238 BILLERICA MA 08-20-20			
AUG20	TRANSFER FROM/TO 1	-1,000.00		1,102.46
	MOBILE BANKING TRANSFER:637335435969141752			
AUG21	TRANSFER 5331593 FROM/TO 5		100.00	1,202.46
	MOBILE BANKING TRANSFER:637336237651091446			

FREE CHECKING Continued ACCT # 5

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
AUG22	DEBIT CARD DEBIT 023521852522	-280.00		922.46
	PAYPAL *HIGHWAYHOLI 402-935-7733 CA 08-21-20			
AUG22	WITHDRAWAL	-25.28		897.18
	POS 0822 1702 920010 NNT FOODLAND 00044BURLINGTON MA			
AUG23	DEBIT CARD DEBIT 023527100992	-220.00		677.18
	Wave 888-9668603 NY 08-22-20			
AUG23	DEBIT CARD DEBIT 023521100992	-100.00		577.18
	Wave 888-9668603 NY 08-22-20			
AUG23	DEBIT CARD DEBIT 023624900016	-19.81		557.37
	LIBERTY BELL BILLERICA MA 08-21-20			
AUG24	CHECK 1005	-50.00		507.37
AUG25	WITHDRAWAL	-110.33		397.04
	POS 0825 0853 271356 MARKET BASKET 17 BILLERICA MA			
AUG25	DEBIT CARD DEBIT 023823200213	-6.49		390.55
	Amazon Prime*MM5ZQ2S02 Amzn.com/billWA 08-25-20			
AUG26	TRANSFER FROM/TO 2	-50.00		340.55
AUG26	DEBIT CARD DEBIT 023924310105	-10.00		330.55
	VIP COMMUNICATIONS INC 800-8365006 VA 08-25-20			
AUG27	DEBIT CARD DEBIT 024025839000	-28.12		302.43
	FILL N CHILL BILLERICA MA 08-26-20			
AUG27	DEBIT CARD DEBIT 024015875326	-76.00		226.43
	PRIMARK BURLINGTON BURLINGTON MA 08-27-20			
AUG27	TRANSFER FROM/TO 2		100.00	326.43
	MOBILE BANKING TRANSFER:637341261589833652			
AUG27	DEBIT CARD DEBIT 024023500721	-49.76		276.67
	TST* THE FRIENDLY TOAST BURLINGTON MA 08-27-20			
AUG28	DEBIT CARD DEBIT 024029101323	-35.00		241.67
	Wave 888-9668603 NY 08-27-20			
AUG28	TRANSFER FROM/TO 1		150.00	391.67
	MOBILE BANKING TRANSFER:637341820858946809			
AUG28	DEBIT CARD DEBIT 024029003640	-25.97		365.70
	INDIA MARKET WALTHAM MA 08-27-20			
AUG28	DEBIT CARD DEBIT 024025740330	-30.00		335.70
	CASH APP*MARY HERNA 8774174551 CA 08-27-20			
AUG28	EFT ACH PRIMERICA LIFE INS. PREM AUG,20	-32.64		303.06
AUG28	EFT ACH PRIMERICA01 ACH DEPOSI082620	-100.00		203.06
AUG28	WITHDRAWAL	-34.73		168.33
	POS 0828 1608 230730 LORD TAYLOR #029 BURLINGTON MA			
AUG29	TRANSFER FROM/TO 1		250.00	418.33
	MOBILE BANKING TRANSFER:637342933399835242			
AUG29	TRANSFER 5331593 FROM/TO 1		50.00	468.33
	MOBILE BANKING TRANSFER:637342961527090899			
AUG29	WITHDRAWAL	-23.73		444.60
	POS 0829 1150 688168 NWS FRANKLIN INTERN00103MALDEN MA			
AUG29	WITHDRAWAL	-61.49		383.11
	POS 0829 1221 717293 NNT FOODLAND 00228BURLINGTON. MA			
AUG29	DEBIT CARD DEBIT 024222895242	-6.36		376.75
	THE DISNEY STORE #307 BURLINGTON MA 08-28-20			
AUG29	DEBIT CARD DEBIT 024222710008	-13.47		363.28
	CHICK-FIL-A #00772 BURLINGTON MA 08-28-20			
AUG30	DEBIT CARD DEBIT 024325838004	-6.77		356.51
	DUNKIN #300571 Q35 MALDEN MA 08-29-20			
AUG30	DEBIT CARD DEBIT 024329732430	-93.93		262.58
	COLLEGIATE HOUSE MEDFORD MA 08-29-20			
AUG31	WITHDRAWAL	-18.52		244.06
	POS 0831 1720 964700 LORD TAYLOR #029 BURLINGTON MA			
AUG31	DEBIT CARD CREDIT 024474122421		7.41	251.47
	PRIMARK BURLINGTON BURLINGTON MA			
AUG31	NEW BALANCE			251.47

CHECKS CLEARED

CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT
1003	AUG06	150.00	1005	AUG24	50.00	1241	AUG11	1,300.00			

BANKING – THE DCU WAY

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
123456789	08-01-23 to 08-31-23	2 of 4

Call: 800.328.8787 **Email:** dcu@dcu.org

DEPOSITS, DIVIDENDS AND OTHER CREDITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG03	250.00	AUG10	150.00	AUG21	100.00	AUG29	250.00
AUG05	1,965.04	AUG11	600.00	AUG27	100.00	AUG29	50.00
AUG08	900.00	AUG19	2,109.30	AUG28	150.00	AUG31	7.41

TOTAL DIVIDENDS	0	0.00
TOTAL DEPOSITS AND OTHER CREDITS	12	6,631.75

WITHDRAWALS, FEES AND OTHER DEBITS

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG01	-37.25	AUG11	-16.97	AUG20	-55.00	AUG27	-49.76
AUG02	-20.92	AUG12	-200.00	AUG20	-15.28	AUG28	-35.00
AUG02	-17.07	AUG12	-500.00	AUG20	-1,000.00	AUG28	-25.97
AUG02	-4.99	AUG12	-500.00	AUG22	-280.00	AUG28	-30.00
AUG03	-4.99	AUG12	-35.56	AUG22	-25.28	AUG28	-32.64
AUG03	-59.95	AUG12	-15.85	AUG23	-220.00	AUG28	-100.00
AUG05	-290.00	AUG12	-29.38	AUG23	-100.00	AUG28	-34.73
AUG05	-200.00	AUG12	-50.00	AUG23	-19.81	AUG29	-23.73
AUG06	-77.92	AUG13	-32.00	AUG25	-110.33	AUG29	-61.49
AUG06	-2.13	AUG13	-80.33	AUG25	-6.49	AUG29	-6.36
AUG07	-10.00	AUG17	-24.75	AUG26	-50.00	AUG29	-13.47
AUG08	-34.19	AUG17	-18.19	AUG26	-10.00	AUG30	-6.77
AUG11	-22.31	AUG18	-31.02	AUG27	-28.12	AUG30	-93.93
AUG11	-76.63	AUG19	-40.37	AUG27	-76.00	AUG31	-18.52
AUG11	-25.98						

TOTAL FEES AND OTHER DEBITS	0	0.00
TOTAL WITHDRAWALS	57	-4,987.43

USED VEHICLE **LOAN # 142** **08-01-20 THRU 08-31-20** **PREVIOUS BALANCE: 11,003.01**

PLAN # 0 PAYMENT DUE DATE: 09/18/20 NEW BALANCE: 10,736.38

NOTE # 999870 PAYMENT DUE: 285.20

ANNUAL PERCENTAGE RATE (APR): 2.990% PAST DUE AS OF:

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
AUG05	LOAN PAYMENT TRANSFER	290.00	-266.63	10,736.38
	MOBILE BANKING TRANSFER:637322422205266899 FROM/TO 5			

INTEREST RATE DETAIL

08/01/20 - 08/04/20	2.990	11,003.01
08/05/20 - 08/31/20	2.990	10,736.38

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
AUG05	142	INTEREST CHARGE	23.37
TOTAL INTEREST FOR THIS PERIOD			23.37

TOTALS YEAR-TO-DATE

TOTAL FEES CHARGED IN 2020	0.00
TOTAL INTEREST CHARGED IN 2020	246.72

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN		NEW BALANCE
1 PRIMARY SAVINGS	7,958.82	42.54	142	USED VEHICLE	10,736.38
2 HOLIDAY CLUB	0.12	0.11			
5 FREE EHCKING	251.47	0.00			
TOTAL DIVIDENDS YTD		42.67			