

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW HAMPSHIRE

Robert L. MacDonald, Jr.,  
Debtor

Bk. No. 24-10114-BAH  
Chapter 13

**CREDITORS' OBJECTION TO CONFIRMATION OF DEBTOR'S PLAN**

NOW COMES Creditors John W. Rudolph, Michelle M. Rudolph and Katherine M. Rudolph ("Creditors"), by and through their attorneys, Gottesman & Hollis, P.A. and object to the Confirmation of the Debtor's Plan, and in support thereof, state as follows:

1. The Creditor's claim stem from a suit filed against the Debtor and his business, Detail Design Builders, LLC on December 20, 2019 for claims of non-performance and non-completion of work relating to a contract to build a home for them in Merrimack, New Hampshire. A judgment was issued by the Southern District of the Hillsborough County Superior Court against the Debtor in the amount of \$45,000.00 plus legal fees, costs and interests in the total amount of \$48,605.00.

2. During that litigation, the Creditors obtained financial records of the Debtor. He also submitted a financial affidavit and testified at an ability to pay hearing. Based on the information obtained, the Creditors believed the Debtor was not insolvent and had the ability to pay his bill and therefore object to his proposed plan.

3. According to the bank statements provided by Digital Credit Union via subpoena, the Debtor opened a new checking account on October 28, 2023 and the name of the checking account was called "Side Work." A deposit in the amount of \$15,325.00 opened the account. See Exhibit 1, p. 20. The bank statements for all three of his DCU accounts from July 2023 through November 16, 2023, shows large deposits were made, i.e., July 10, 2023 - \$10,992.50; July 18, 2023 - \$14,995.00; August 18, 2023 - \$14,962.50; September 26, 2023 - \$11,970.00; and October 16, 2023 - \$11,970.00; and October 28, 2023 - \$15,353.00 totaling \$80,243.00, which does not include his wages from his employer, Feinmann. *Id.* at pp. 1, 9, 14, 17 and 20.

4. At the hearing for periodic payments, the Debtor claimed he was unable to satisfy his judgment to the Creditors due to financial difficulty. In reviewing the DCU bank statements, below shows the Debtor's spending as following (this is only a portion of the Debtor's spending):

Eating out:	July 2023	\$1,777.43
	August 2023	\$1,553.56
	September 2023	\$1,199.15
	October 2023	\$1,223.03
	Nov 1-16, 2023	<u>\$ 594.49</u>
		\$6,347.66

*Id.* at pp. 2-5, 7-10, 12-14, 16-19 and 22-23.

5. Payments to his live-girlfriend, Tania Isenberge from July 2023 through November 16, 2023 totals \$4,130.00. Tania Isenberge is believed to be employed outside the home and it is questionable why the Debtor was paying these funds to her. *Id.* at pp. 3, 4, 5, 9, 10, 13, 18 and 22.

6. Another exorbitant amount of money spent was at sporting goods stores. The following is from July 2023 through November 16, 2023:

July & August - Bass Pro Shop	\$ 996.67
July - Dick's Sporting Goods	\$ 801.42
August - Dick's Sporting Goods	\$ 358.36
Sept. - Dick's Sporting Goods	\$ 140.00
Oct. - Champs Sports	\$ 75.00
Oct. - The North Face	\$ 72.90
Nov. - Proctor Ski and Board	<u>\$1,249.89</u>
	\$3,694.24

*Id.* at pp. 2-5, 8, 10, 12, 17 and 23.

7. The DCU checking account bank statements shows multiple entries for construction materials and services paid by the Debtor. For example, here are construction and services paid during July through November 16, 2023:

Lansing Building Products	\$2,633.09
Milford Lumber	\$ 90.70
Belletetes (lumber yard/building supply)	\$3,620.93
FD Sterritt Lumber	\$ 127.79
Home Depot	\$4,819.85
The Granite Group (plumbing, heating, cooling etc)	\$ 439.91
Lowe's	\$ 737.34

Harbor Freight	\$ 74.22
Artistic Tile LLC	\$1,955.00
Woodcraft – workshop tools	\$ 743.74
Scottys’ Potties (port-a-potty)	\$ 646.30
D. Crescio Trucking (dumpster)	\$1,035.00
Stateline Irrigation Supply	<u>\$ 168.38</u>
	\$17,092.25

*Id.* at pp. 2-5, 7-10, 14, 16-19 and 24.

8. Debtor claims he does not have the funds to pay his creditors, but appears to spend wildly while his creditors suffer.

9. Interestingly, the payments to the Creditors for the \$200.00 monthly payments made pursuant to the periodic payment order were by money order.

10. In the bankruptcy petition, the Debtor disclosed three (3) DCU accounts as follows: DCU 17.1 – savings, DCU 17.2, checking and DCU 17.3. He failed to disclose that the DCU 17.3 checking account was for “side work”.

11. Debtor also suggest in his Plan that he will move to avoid the lien held by the Creditors (Rudolphs). No such Motion has been filed. In any event, the Debtor’s property is worth considerably more than his stated value and avoiding the lien is not warranted. Debtor has not taken into account the increase in property values, the Merrimack equalization ratio and improvements to the property.

WHEREFORE, the Creditors respectfully request that the Plan be denied.

Respectfully submitted,

JOHN W. RUDOLPH, MICHELLE M. RUDOLPH  
AND KATHERINE M. RUDOLPH  
By and through their attorneys,  
GOTTESMAN & HOLLIS, P.A.

Dated: April 26, 2024

By: /s/ Paul DeCarolis  
Paul M. DeCarolis, Esq. (NH Bar #596)  
39 East Pearl Street  
Nashua, NH 03060  
(603) 889-5959  
[pdecarolis@nh-lawyers.com](mailto:pdecarolis@nh-lawyers.com)



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

MEMBER #	STATEMENT PERIOD	PAGE
	07-01-23 to 07-31-23	1 of 6

Call: 800.328.8797 Email: dcu@dcu.org

ROBERT MACDONALD  
37 THORNTON RD W  
MERRIMACK NH 03054-4715



PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			2,312.35
JUL03	TRANSFER FROM/TO 2 One time transfer to Free Checking	-300.00		2,012.35
JUL03	TRANSFER FROM/TO 2 One time transfer to Free Checking	-150.00		1,862.35
JUL03	TRANSFER FROM/TO 2 One time transfer to Free Checking	-200.00		1,662.35
JUL05	TRANSFER FROM/TO 2 One time transfer to Free Checking	-125.00		1,537.35
JUL06	TRANSFER FROM/TO 2 One time transfer to Free Checking	-100.00		1,437.35
JUL10	DEPOSIT ONLINE DEPOSIT: REF # 61822985		10,992.50	12,429.85
JUL10	TRANSFER FROM/TO 2 One time transfer to Free Checking	-4,000.00		8,429.85
JUL12	TRANSFER FROM/TO 2 One time transfer to Free Checking July mortgage pmt	-5,400.00		3,029.85
JUL17	TRANSFER FROM/TO 2 One time transfer to Free Checking	-200.00		2,829.85
JUL17	TRANSFER FROM/TO 2 One time transfer to Free Checking	-250.00		2,579.85
JUL18	DEPOSIT ONLINE DEPOSIT: REF # 61869387		14,995.00	17,574.85
JUL18	TRANSFER FROM/TO 2 One time transfer to Free Checking	-550.00		17,024.85
JUL21	TRANSFER FROM/TO 2 One time transfer to Free Checking	-600.00		16,424.85
JUL21	TRANSFER FROM/TO 2 One time transfer to Free Checking	-400.00		16,024.85
JUL22	TRANSFER FROM/TO 2 One time transfer to Free Checking	-700.00		15,324.85
JUL22	TRANSFER FROM/TO 2 One time transfer to Free Checking	-750.00		14,574.85
JUL27	TRANSFER FROM/TO 2 One time transfer to Free Checking August Mortgage Pmt	-5,500.00		9,074.85
JUL28	TRANSFER FROM/TO 2 One time transfer to Free Checking	-500.00		8,574.85
JUL31	TRANSFER FROM/TO 2 One time transfer to Free Checking	-1,000.00		7,574.85
JUL31	TRANSFER FROM/TO 2 One time transfer to Free Checking	-2,300.00		5,274.85
JUL31	ATM Surcharge Refund ATM Surcharge Re		3.50	5,278.35



DCU Primary Savings was named one of WalletHub's best high-yield savings accounts, where we ranked #1 in APY.

Make a transfer from one of your lower-rate accounts to take full advantage of our "outrageous" rate.

Source: [wallethub.com/best-high-yield-savings-accounts](https://wallethub.com/best-high-yield-savings-accounts)





MEMBER #	STATEMENT PERIOD	PAGE
	07-01-23 to 07-31-23	2 of 6

Call: 800.328.8797 Email: dcu@dcu.org

**PRIMARY SAVINGS Continued ACCT# 1**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
JUL31	DIVIDEND		5.91	5,284.26
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 07-01-23 THRU 07-31-23 WAS 0.94% ***			
JUL31	NEW BALANCE			5,284.26

**FREE CHECKING ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			648.46
JUL01	DEBIT CARD DEBIT 318121300545	-289.50		358.96
	WWP*LAWNS OF SOUTHERN N 603-673-4940 NH 06-30-23			
JUL01	DEBIT CARD DEBIT 318220752000	-69.52		289.44
	EXXON 2701 TYNGSBORO TYNGSBORO MA 06-30-23			
JUL01	DEBIT CARD CREDIT 318271103014		100.00	389.44
	THE HOME DEPOT 3486 MERRIMACK NH			
JUL01	DEBIT CARD DEBIT 318220010193	-100.00		289.44
	THE HOME DEPOT #3486 MERRIMACK NH 06-30-23			
JUL01	DEBIT CARD DEBIT 318227010193	-1.00		288.44
	THE HOME DEPOT #3486 MERRIMACK NH 06-30-23			
JUL03	TRANSFER FROM/TO 1		300.00	588.44
	One time transfer to Free Checking			
JUL02	DEBIT CARD DEBIT 318329103833	-89.85		498.59
	THE HOME DEPOT 3486 MERRIMACK NH 07-01-23			
JUL02	DEBIT CARD DEBIT 318322010194	-1.00		497.59
	THE HOME DEPOT #3486 MERRIMACK NH 07-01-23			
JUL03	DEBIT CARD DEBIT 318422000329	-35.76		461.83
	Friendlys Merrimack NH 07-02-23			
JUL03	TRANSFER FROM/TO 1		150.00	611.83
	One time transfer to Free Checking			
JUL03	TRANSFER FROM/TO 1		200.00	811.83
	One time transfer to Free Checking			
JUL03	DEBIT CARD DEBIT 318427104633	-225.55		586.28
	THE HOME DEPOT 3486 MERRIMACK NH 07-02-23			
JUL03	DEBIT CARD DEBIT 318421000312	-193.65		392.63
	WARRENS LOBSTER HOUSE KITTERY ME 07-03-23			
JUL03	DEBIT CARD DEBIT 318422104825	-36.40		356.23
	KITTERY TRADING POST KITTERY ME 07-03-23			
JUL04	DEBIT CARD DEBIT 318526743376	-6.00		350.23
	NHLOTTERY 734-375-3904 NH 07-04-23			
JUL04	DEBIT CARD DEBIT 318527838000	-9.62		340.61
	DUNKIN #346676 Q35 WINDHAM NH 07-03-23			
JUL04	DEBIT CARD DEBIT 318524091384	-134.50		206.11
	SKECHERS-USA #498 KITTERY ME 07-03-23			
JUL04	DEBIT CARD DEBIT 318528105270	-105.55		100.56
	KITTERY II HANESBRANDS KITTERY ME 07-03-23			
JUL05	DEBIT CARD DEBIT 318629027233	-40.96		59.60
	BASS PRO STORE HOOKSETT HOOKSETT NH 07-04-23			
JUL05	TRANSFER FROM/TO 1		125.00	184.60
	One time transfer to Free Checking			
JUL06	DEBIT CARD DEBIT 318724106691	-87.34		97.26
	WEST MARINE #1286 WOBURN MA 07-05-23			
JUL06	DEBIT CARD DEBIT 318720177758	-14.99		82.27
	Microsoft*Ultimate 1 Mo msbill.info WA 07-06-23			
JUL06	TRANSFER FROM/TO 1		100.00	182.27
	One time transfer to Free Checking			
JUL07	EFT ACH FEINMANN INC DIRECT DEP230707		1,580.45	1,762.72
JUL08	DEBIT CARD DEBIT 318920710023	-7.90		1,754.82
	CHICK-FIL-A #03414 NASHUA NH 07-07-23			
JUL09	DEBIT CARD DEBIT 319023000720	-1.22		1,753.60
	CITY OF GLOUCESTER MOORESTOWN NJ 07-08-23			
JUL09	DEBIT CARD DEBIT 319021400000	-11.29		1,742.31
	DAIRY QUEEN 10119 HUDSON NH 07-08-23			
JUL09	WITHDRAWAL	-100.00		1,642.31
	ATM 0709 1148 563884 132 ROUTE 101A AMHERST NH			
JUL09	DEBIT CARD DEBIT 319025109151	-116.30		1,526.01
	TST* Decklyns Gloucester MA 07-08-23			
JUL10	DEBIT CARD DEBIT 319122839000	-13.00		1,513.01
	GENTLE TOUCH II CAR WAS NASHUA NH 07-09-23			
JUL10	DEBIT CARD DEBIT 319123000841	-96.65		1,416.36
	THE RED BLAZER RESTAURA CONCORD NH 07-09-23			



MEMBER #	STATEMENT PERIOD	PAGE
	07-01-23 to 07-31-23	3 of 6

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
JUL10	EFT ACH HOME DEPOT ONLINE PMT230709	-189.00		1,227.36
JUL10	TRANSFER FROM/TO 1 One time transfer to Free Checking		4,000.00	5,227.36
JUL10	DEBIT CARD DEBIT 319120016003 SUNOCO 8002208201 NASHUA NH 07-09-23	-46.20		5,181.16
JUL10	DEBIT CARD DEBIT 319123002672 Subway 59086 Waltham MA 07-10-23	-14.10		5,167.06
JUL11	DEBIT CARD DEBIT 319122091855 BELLETETES 4 NASHUA NH 07-10-23	-3,276.79		1,890.27
JUL11	EFT ACH WELLS FARGO IFI ACCTVERIFY071023		0.44	1,890.71
JUL11	EFT ACH WELLS FARGO IFI ACCTVERIFY071023		0.43	1,891.14
JUL11	EFT ACH Lowes CC LWS EPAY 070923	-405.00		1,486.14
JUL11	EFT ACH COMENITY PAY OH WEB PYMT 071023	-200.00		1,286.14
JUL11	EFT ACH WELLS FARGO IFI ACCTVERIFY071023	-0.87		1,285.27
JUL11	DEBIT CARD DEBIT 319229001387 Subway 59086 Waltham MA 07-11-23	-14.53		1,270.74
JUL12	EFT ACH WELLS FARGO CARDCCPYMT 071123	-125.00		1,145.74
JUL12	TRANSFER FROM/TO 1 One time transfer to Free Checking July mortgage pmt		5,400.00	6,545.74
JUL12	Payrailz PERSON PAY Tania ISENERGE071220	-500.00		6,045.74
JUL13	DEBIT CARD DEBIT 319424000961 MAMAS ITALIAN RESTAURAN DRACUT MA 07-12-23	-82.82		5,962.92
JUL13	EFT ACH FEINMANN INC DIRECT DEP230714		1,580.46	7,543.38
JUL14	DEBIT CARD DEBIT 319420300482 WWP*LAWNS OF SOUTHERN N 603-673-4940 NH 07-13-23	-289.50		7,253.88
JUL14	DEBIT CARD DEBIT 319521000374 Friendlys Merrimack NH 07-14-23	-35.76		7,218.12
JUL14	DEBIT CARD DEBIT 319524400025 HARBOR FREIGHT TOOLS 33 AMHERST NH 07-13-23	-32.99		7,185.13
JUL14	EFT ACH PLANET HOME ACH PMTS 071223	-4,594.00		2,591.13
JUL14	DEBIT CARD DEBIT 319527100756 THE HOME DEPOT 3486 MERRIMACK NH 07-13-23	-84.36		2,506.77
JUL14	DEBIT CARD DEBIT 319520016004 SUNOCO 8002208201 NASHUA NH 07-13-23	-59.24		2,447.53
JUL14	WITHDRAWAL POS 0714 1957 534118 WAL WAL-MART SUPER 15277HOOKSETT NH	-21.96		2,425.57
JUL14	Payrailz BILL PAY Toyota FINANCE 071420	-511.00		1,914.57
JUL14	Payrailz BILL PAY Capital ONE CREDI071420	-149.24		1,765.33
JUL15	DEBIT CARD DEBIT 319625000817 NewHampshireLottery 800-852-3324 NH 07-14-23	-6.00		1,759.33
JUL15	DEBIT CARD DEBIT 319629000817 NewHampshireLottery 800-852-3324 NH 07-14-23	-6.00		1,753.33
JUL15	DEBIT CARD DEBIT 319623027629 BASS PRO STORE HOOKSETT HOOKSETT NH 07-14-23	-829.76		923.57
JUL15	DEPOSIT ONLINE DEPOSIT: REF # 61856339		102.08	1,025.65
JUL15	WITHDRAWAL ATM 0715 0846 864473 132 ROUTE 101A AMHERST NH	-300.00		725.65
JUL16	DEBIT CARD DEBIT 319621001707 OASIS HOT TUB SAUNA NASHUA NH 07-15-23	-48.59		677.06
JUL16	WITHDRAWAL POS 0716 1257 728069 WENDYS NASHUA NH	-20.27		656.79
JUL16	DEBIT CARD DEBIT 319728500350 NewHampshireLottery 800-852-3324 NH 07-15-23	-6.00		650.79
JUL17	TRANSFER FROM/TO 1 One time transfer to Free Checking		200.00	850.79
JUL16	DEBIT CARD DEBIT 319724102712 APPLE.COM/BILL 866-712-7753 CA 07-16-23	-1.99		848.80
JUL16	DEBIT CARD DEBIT 319723200046 LILAC BLOSSOM NORTH NASHUA NH 07-16-23	-57.29		791.51
JUL17	TRANSFER FROM/TO 1 One time transfer to Free Checking		250.00	1,041.51
JUL17	DEBIT CARD DEBIT 319828103122 AMZN Mktp US*1B55E0VA3 Amzn.com/billWA 07-17-23	-53.28		988.23
JUL17	DEBIT CARD DEBIT 319828103306 AMZN Mktp US*HH59A4393 Amzn.com/billWA 07-17-23	-129.99		858.24
JUL18	DEBIT CARD DEBIT 319923745480 NHLOTTERY 734-375-3904 NH 07-18-23	-6.00		852.24



MEMBER #	STATEMENT PERIOD	PAGE
	07-01-23 to 07-31-23	4 of 6

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** **ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
JUL18	CHECK 103	-500.00		352.24
JUL18	TRANSFER FROM/TO 1 One time transfer to Free Checking		550.00	902.24
JUL18	DEBIT CARD DEBIT 319923207622 DARTMOUTH-HITCHCOCK LEBANON NH 07-17-23	-135.68		766.56
JUL18	DEBIT CARD DEBIT 319922548990 SHELL OIL 57544917909 BEDFORD MA 07-17-23	-70.49		696.07
JUL18	Payrailz PERSON PAY Tania ISENBERGE071820	-500.00		196.07
JUL19	EFT ACH FEINMANN INC DIRECT DEP230721		1,580.45	1,776.52
JUL20	DEBIT CARD DEBIT 320127105293 CUMBERLAND FARMS 6735 LEXINGTON MA 07-19-23	-9.86		1,766.66
JUL20	DEBIT CARD DEBIT 320022900012 CALIFORNIA BURRITOS AMH 603-8202511 NH 07-19-23	-22.00		1,744.66
JUL20	DEBIT CARD DEBIT 320120004778 Subway 59086 Waltham MA 07-20-23	-11.43		1,733.23
JUL20	Payrailz BILL PAY Capital ONE CREDI072020	-532.35		1,200.88
JUL20	DEBIT CARD DEBIT 320124105998 GEICO *AUTO 800-841-3000 DC 07-20-23	-85.59		1,115.29
JUL21	DEBIT CARD DEBIT 320121666144 VZWRLSS*BILL PAY VN 800-9220204 CA 07-20-23	-241.99		873.30
JUL21	DEBIT CARD DEBIT 320224548170 SHELL OIL 12751412003 NASHUA NH 07-20-23	-94.66		778.64
JUL21	DEBIT CARD DEBIT 320224106500 SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 07-21-23	-120.19		658.45
JUL21	TRANSFER FROM/TO 1 One time transfer to Free Checking		600.00	1,258.45
JUL21	TRANSFER FROM/TO 1 One time transfer to Free Checking		400.00	1,658.45
JUL21	DEBIT CARD DEBIT 320226106823 APPLE.COM/BILL 866-712-7753 CA 07-21-23	-9.99		1,648.46
JUL21	DEBIT CARD DEBIT 320221710022 CHICK-FIL-A #03414 NASHUA NH 07-20-23	-7.90		1,640.56
JUL22	DEBIT CARD DEBIT 320227141900 NYAJONES 0026 603-3187777 NH 07-21-23	-156.36		1,484.20
JUL22	TRANSFER FROM/TO 1 One time transfer to Free Checking		700.00	2,184.20
JUL22	DEBIT CARD DEBIT 320326091010 TARGET 00015321 NASHUA NH 07-22-23	-5.88		2,178.32
JUL22	TRANSFER FROM/TO 1 One time transfer to Free Checking		750.00	2,928.32
JUL22	DEBIT CARD DEBIT 320326107500 THE HOME DEPOT 3484 NASHUA NH 07-21-23	-999.16		1,929.16
JUL22	DEBIT CARD DEBIT 320326005971 Dicks Sporting Goods Manchester NH 07-22-23	-549.98		1,379.18
JUL23	DEBIT CARD DEBIT 320428761044 DICK S SPORTING GOODS61 NASHUA NH 07-22-23	-119.49		1,259.69
JUL23	DEBIT CARD DEBIT 320426715274 NHLOTTERY 734-375-3904 NH 07-23-23	-6.00		1,253.69
JUL23	DEBIT CARD DEBIT 320423001203 CVS/PHARMACY #02257 MANCHESTER NH 07-22-23	-150.00		1,103.69
JUL23	DEBIT CARD DEBIT 320429001203 SPEEDWAY 01963 MANCHESTER NH 07-22-23	-67.58		1,036.11
JUL23	DEBIT CARD DEBIT 320425400011 PETSMART # 1494 NASHUA NH 07-22-23	-37.49		998.62
JUL23	DEBIT CARD DEBIT 320422500323 RED ROBIN NO 512 MANCHESTER NH 07-23-23	-81.80		916.82
JUL24	DEBIT CARD DEBIT 320421720216 MCDONALD S F7417 EPPING NH 07-23-23	-47.89		868.93
JUL25	DEBIT CARD DEBIT 320623000771 NewHampshireLottery 800-852-3324 NH 07-24-23	-6.00		862.93
JUL25	CHECK 104	-650.00		212.93
JUL26	DEBIT CARD DEBIT 320620433001 MARKET BASKET 00000430 NASHUA NH 07-25-23	-9.74		203.19
JUL26	DEBIT CARD DEBIT 320720000769 NewHampshireLottery 800-852-3324 NH 07-25-23	-9.00		194.19
JUL26	DEBIT CARD DEBIT 320726000769 NewHampshireLottery 800-852-3324 NH 07-25-23	-6.00		188.19
JUL26	EFT ACH FEINMANN INC DIRECT DEP230728		1,547.69	1,735.88
JUL26	WITHDRAWAL POS 0726 2204 301345 APPLE COM BILL CUPERTINO CA	-1.29		1,734.59



MEMBER #	STATEMENT PERIOD	PAGE
	07-01-23 to 07-31-23	5 of 6

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
JUL26	DEBIT CARD DEBIT 320724710021 CHICK-FIL-A #03414 NASHUA NH 07-25-23	-7.90		1,726.69
JUL27	DEBIT CARD DEBIT 320824548165 SHELL OIL 57544923709 NASHUA NH 07-26-23	-62.39		1,664.30
JUL27	TRANSFER FROM/TO 1 One time transfer to Free Checking August Mortgage Pmt		5,500.00	7,164.30
JUL27	Payrailz PERSON PAY Tania ISENERG072720	-500.00		6,664.30
JUL28	DEBIT CARD DEBIT 320927101833 Amazon Prime*T68YQ8K61 Amzn.com/billWA 07-28-23	-14.99		6,649.31
JUL28	DEBIT CARD DEBIT 320920001445 Subway 59086 Waltham MA 07-28-23	-14.53		6,634.78
JUL28	TRANSFER FROM/TO 1 One time transfer to Free Checking		500.00	7,134.78
JUL28	Payrailz BILL PAY WELLS FARGO FINAN072820	-571.00		6,563.78
JUL28	Payrailz BILL PAY Capital ONE CREDI072820	-417.24		6,146.54
JUL28	DEBIT CARD CREDIT 320971208160 Stateline Irrigation Su 978-6494444 NH		168.38	6,314.92
JUL28	DEBIT CARD DEBIT 320923208120 Stateline Irrigation Su 978-6494444 NH 07-27-23	-336.76		5,978.16
JUL28	DEBIT CARD DEBIT 320922102595 SQ *HAYWARD S ICE CREAM Merrimack NH 07-28-23	-23.00		5,955.16
JUL29	DEBIT CARD DEBIT 321022000004 FRONTERA TACOS AND TEQU NASHUA NH 07-29-23	-135.36		5,819.80
JUL29	DEBIT CARD DEBIT 321024717186 NHLOTTERY 734-375-3904 NH 07-29-23	-10.00		5,809.80
JUL29	WITHDRAWAL POS 0729 1822 568375 SQ *EARLS ASSEMBLY ROW SOMERVILLE MA	-240.94		5,568.86
JUL29	DEBIT CARD DEBIT 321025715333 VINEYARD VINES 8028 SOMERVILLE MA 07-29-23	-20.49		5,548.37
JUL30	DEBIT CARD DEBIT 321029295200 TOYOTA OF NASHUA NASHUA NH 07-28-23	-203.48		5,344.89
JUL30	WITHDRAWAL ATM 0730 0932 893889 69 ROUTE 101A AMHERST NH	-403.50		4,941.39
JUL31	TRANSFER FROM/TO 1 One time transfer to Free Checking		1,000.00	5,941.39
JUL30	DEBIT CARD DEBIT 321125103756 WEST MARINE #1286 WOBURN MA 07-29-23	-48.86		5,892.53
JUL30	WITHDRAWAL POS 0730 1446 108897 WAL-MART #1698 HOOKSETT NH	-334.00		5,558.53
JUL30	WITHDRAWAL POS 0730 1503 123257 WM SUPERCENTER #1698 HOOKSETT NH	-32.58		5,525.95
JUL30	DEBIT CARD DEBIT 321126003416 7-ELEVEN 30290 NASHUA NH 07-29-23	-49.75		5,476.20
JUL30	DEBIT CARD DEBIT 321121200088 MCKINNON'S MARKETPLACE L SALEM NH 07-29-23	-129.05		5,347.15
JUL31	DEBIT CARD DEBIT 321125300749 BURTONS GRILL NASHUA NH 07-30-23	-145.44		5,201.71
JUL31	DEBIT CARD DEBIT 321229761057 DICK S SPORTING GOODS61 NASHUA NH 07-30-23	-131.95		5,069.76
JUL31	DEBIT CARD CREDIT 321273027635 BASS PRO STORE HOOKSETT HOOKSETT NH		24.99	5,094.75
JUL31	DEBIT CARD DEBIT 321221027244 BASS PRO STORE HOOKSETT HOOKSETT NH 07-30-23	-105.96		4,988.79
JUL31	EFT ACH PLANET HOME ACH PMTS 072723	-4,594.00		394.79
JUL31	TRANSFER FROM/TO 1 One time transfer to Free Checking		2,300.00	2,694.79
JUL31	DEBIT CARD CREDIT 321271104708 THE HOME DEPOT 3484 NASHUA NH		416.81	3,111.60
JUL31	DIVIDEND *** ANNUAL PERCENTAGE YIELD EARNED FROM 07-01-23 THRU 07-31-23 WAS 0.07% ***		0.13	3,111.73
JUL31	NEW BALANCE			3,111.73

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	30.00



MEMBER #	STATEMENT PERIOD	PAGE
	07-01-23 to 07-31-23	6 of 6

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

**CHECKS CLEARED**

CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT
103	JUL18	500.00	104	JUL25	650.00						

**DEPOSITS, DIVIDENDS AND OTHER CREDITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JUL01	100.00	JUL11	0.44	JUL19	1,580.45	JUL28	500.00
JUL03	300.00	JUL11	0.43	JUL21	600.00	JUL28	168.38
JUL03	150.00	JUL12	5,400.00	JUL21	400.00	JUL31	1,000.00
JUL03	200.00	JUL13	1,580.46	JUL22	700.00	JUL31	24.99
JUL05	125.00	JUL15	102.08	JUL22	750.00	JUL31	2,300.00
JUL06	100.00	JUL17	200.00	JUL26	1,547.69	JUL31	416.81
JUL07	1,580.45	JUL17	250.00	JUL27	5,500.00	JUL31	0.13
JUL10	4,000.00	JUL18	550.00				
TOTAL DIVIDENDS		1	0.13				
TOTAL DEPOSITS AND OTHER CREDITS		29	30,127.18				

**WITHDRAWALS, FEES AND OTHER DEBITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
JUL01	-289.50	JUL11	-405.00	JUL18	-6.00	JUL26	-9.00
JUL01	-69.52	JUL11	-200.00	JUL18	-135.68	JUL26	-6.00
JUL01	-100.00	JUL11	-0.87	JUL18	-70.49	JUL26	-1.29
JUL01	-1.00	JUL11	-14.53	JUL18	-500.00	JUL26	-7.90
JUL02	-89.85	JUL12	-125.00	JUL20	-9.86	JUL27	-62.39
JUL02	-1.00	JUL12	-500.00	JUL20	-22.00	JUL27	-500.00
JUL03	-35.76	JUL13	-82.82	JUL20	-11.43	JUL28	-14.99
JUL03	-225.55	JUL14	-289.50	JUL20	-532.35	JUL28	-14.53
JUL03	-193.65	JUL14	-35.76	JUL20	-85.59	JUL28	-571.00
JUL03	-36.40	JUL14	-32.99	JUL21	-241.99	JUL28	-417.24
JUL04	-6.00	JUL14	-4,594.00	JUL21	-94.66	JUL28	-336.76
JUL04	-9.62	JUL14	-84.36	JUL21	-120.19	JUL28	-23.00
JUL04	-134.50	JUL14	-59.24	JUL21	-9.99	JUL29	-135.36
JUL04	-105.55	JUL14	-21.96	JUL21	-7.90	JUL29	-10.00
JUL05	-40.96	JUL14	-511.00	JUL22	-156.36	JUL29	-240.94
JUL06	-87.34	JUL14	-149.24	JUL22	-5.88	JUL29	-20.49
JUL06	-14.99	JUL15	-6.00	JUL22	-999.16	JUL30	-203.48
JUL08	-7.90	JUL15	-6.00	JUL22	-549.98	JUL30	-403.50
JUL09	-1.22	JUL15	-829.76	JUL23	-119.49	JUL30	-48.86
JUL09	-11.29	JUL15	-300.00	JUL23	-6.00	JUL30	-334.00
JUL09	-100.00	JUL16	-48.59	JUL23	-150.00	JUL30	-32.58
JUL09	-116.30	JUL16	-20.27	JUL23	-67.58	JUL30	-49.75
JUL10	-13.00	JUL16	-6.00	JUL23	-37.49	JUL30	-129.05
JUL10	-96.65	JUL16	-1.99	JUL23	-81.80	JUL31	-145.44
JUL10	-189.00	JUL16	-57.29	JUL24	-47.89	JUL31	-131.95
JUL10	-46.20	JUL17	-53.28	JUL25	-6.00	JUL31	-105.96
JUL10	-14.10	JUL17	-129.99	JUL26	-9.74	JUL31	-4,594.00
JUL11	-3,276.79						
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		109	-26,514.04				

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	5,284.26	19.89		
2 FREE CHECKING	3,111.73	0.88		
TOTAL DIVIDENDS YTD		20.77		



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

MEMBER #	STATEMENT PERIOD	PAGE
	08-01-23 to 08-31-23	1 of 5

Call: 800.328.8797 Email: dcu@dcu.org

ROBERT MACDONALD  
37 THORNTON RD W  
MERRIMACK NH 03054-4715



**PRIMARY SAVINGS ACCT# 1**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			5,284.26
AUG09	TRANSFER FROM/TO 2 One time transfer to Free Checking	-1,200.00		4,084.26
AUG11	TRANSFER FROM/TO 2 One time transfer to Primary Savings		1,000.00	5,084.26
AUG12	TRANSFER FROM/TO 2 One time transfer to Free Checking	-500.00		4,584.26
AUG14	TRANSFER FROM/TO 2 One time transfer to Free Checking	-500.00		4,084.26
AUG14	TRANSFER FROM/TO 2 One time transfer to Free Checking	-400.00		3,684.26
AUG14	TRANSFER FROM/TO 2 One time transfer to Free Checking	-600.00		3,084.26
AUG14	TRANSFER FROM/TO 2 One time transfer to Free Checking	-1,000.00		2,084.26
AUG19	TRANSFER FROM/TO 2 One time transfer to Primary Savings		10,000.00	12,084.26
AUG29	TRANSFER FROM/TO 2 One time transfer to Free Checking	-1,000.00		11,084.26
AUG31	ATM Surcharge Refund ATM Surcharge Re		3.00	11,087.26
AUG31	DIVIDEND		5.91	11,093.17
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 08-01-23 THRU 08-31-23 WAS 0.95% ***			
AUG31	NEW BALANCE			11,093.17

**FREE CHECKING ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			3,111.73
AUG01	DEBIT CARD DEBIT 321222207413 LANSING BP NASHUA NASHUA NH 07-31-23	-1,125.00		1,986.73
AUG01	CHECK 106	-290.00		1,696.73
AUG01	WITHDRAWAL POS 0801 1219 410319 WAL WAL-MART #3535 85272EPPING NH	-170.73		1,526.00
AUG01	DEBIT CARD DEBIT 321326005251 Subway 49659 Epping NH 08-01-23	-49.87		1,476.13
AUG02	DEBIT CARD DEBIT 321420000806 NewHampshireLottery 800-852-3324 NH 08-01-23	-15.00		1,461.13
AUG02	DEBIT CARD DEBIT 321428016000 SUNOCO 0509739900 SALISBURY MA 08-01-23	-73.82		1,387.31
AUG02	DEBIT CARD DEBIT 321426500831 TST* SYLVAN STREET GRIL SALISBURY MA 08-02-23	-166.08		1,221.23



DCU Primary Savings was named one of WalletHub's best high-yield savings accounts, where we ranked #1 in APY.

Make a transfer from one of your lower-rate accounts to take full advantage of our "outrageous" rate.

Source: [wallethub.com/best-high-yield-savings-accounts](https://wallethub.com/best-high-yield-savings-accounts)





MEMBER #	STATEMENT PERIOD	PAGE
	08-01-23 to 08-31-23	2 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
AUG02	EFT ACH FEINMANN INC DIRECT DEP230804		1,547.68	2,768.91
AUG03	DEBIT CARD DEBIT 321427433002	-6.28		2,762.63
	MARKET BASKET 00000422 LONDONDERRY NH 08-02-23			
AUG03	DEBIT CARD DEBIT 321422433002	-6.69		2,755.94
	MARKET BASKET 00000422 LONDONDERRY NH 08-02-23			
AUG03	DEBIT CARD DEBIT 321420828314	-59.99		2,695.95
	APPLE.COM/BILL 800-275-2273 CA 08-02-23			
AUG03	DEBIT CARD DEBIT 321517935982	-20.00		2,675.95
	DOLLAR GENERAL # DG 148 BRISTOL NH 08-03-23			
AUG04	DEBIT CARD DEBIT 321521720264	-21.45		2,654.50
	MCDONALD S F31994 MERRIMACK NH 08-03-23			
AUG04	DEBIT CARD DEBIT 321625027636	-44.98		2,609.52
	BASS PRO STORE HOOKSETT HOOKSETT NH 08-03-23			
AUG04	WITHDRAWAL	-163.49		2,446.03
	POS 0804 1251 758439 NNT UNDER ARMOUR MM00105MERRIMACK NH			
AUG04	DEBIT CARD DEBIT 321625200205	-47.75		2,398.28
	TST* TUCKERS-MERRIMACK MERRIMACK NH 08-04-23			
AUG05	DEBIT CARD DEBIT 321721761041	-146.39		2,251.89
	DICK S SPORTING GOODS61 NASHUA NH 08-04-23			
AUG05	DEBIT CARD CREDIT 321770761044		33.51	2,285.40
	DICK S SPORTING GOODS61 NASHUA NH			
AUG05	DEBIT CARD CREDIT 321678706000		137.49	2,422.89
	UNDER ARMOUR MMK MERRIMACK NH			
AUG05	DEBIT CARD DEBIT 321727837000	-52.85		2,370.04
	GULF OIL 92037596 NASHUA NH 08-04-23			
AUG05	DEBIT CARD DEBIT 321729091000	-104.99		2,265.05
	SPERRY/SAUCONY MERRIMACK NH 08-04-23			
AUG05	DEBIT CARD DEBIT 321728007444	-129.99		2,135.06
	DicksSportingGoods.com Coraopolis PA 08-06-23			
AUG06	DEBIT CARD DEBIT 321824000084	-14.99		2,120.07
	Microsoft*Ultimate 1 Mo 425-6816830 WA 08-06-23			
AUG06	DEBIT CARD DEBIT 321829717483	-6.00		2,114.07
	NHLOTTERY 734-375-3904 NH 08-06-23			
AUG06	WITHDRAWAL	-123.00		1,991.07
	ATM 0806 1020 192333 101 Broad Street Nashua NH			
AUG06	DEBIT CARD DEBIT 321826109597	-33.28		1,957.79
	STARBUCKS STORE 18197 MERRIMACK NH 08-05-23			
AUG06	DEBIT CARD DEBIT 321824219304	-272.44		1,685.35
	OGUNQUIT BEACH LOBSTER 207-3602286 ME 08-05-23			
AUG06	DEBIT CARD DEBIT 321825109814	-142.88		1,542.47
	LOWES #02391* NASHUA NH 08-06-23			
AUG07	DEBIT CARD DEBIT 321921207639	-34.95		1,507.52
	SUPERCUTS #80960 LEXINGTON MA 08-07-23			
AUG09	DEBIT CARD DEBIT 322124000787	-13.00		1,494.52
	NewHampshireLottery 800-852-3324 NH 08-08-23			
AUG09	TRANSFER FROM/TO 1		1,200.00	2,694.52
	One time transfer to Free Checking			
AUG09	DEBIT CARD DEBIT 322124548853	-71.64		2,622.88
	SHELL OIL 57544917909 BEDFORD MA 08-08-23			
AUG09	EFT ACH FEINMANN INC DIRECT DEP230811		1,547.70	4,170.58
AUG09	Payrailz BILL PAY Toyota FINANCE 080920	-511.00		3,659.58
AUG09	Payrailz BILL PAY Capital ONE CREDI080920	-250.00		3,409.58
AUG10	EFT ACH HOME DEPOT ONLINE PMT230809	-250.00		3,159.58
AUG10	DEBIT CARD DEBIT 322225102777	-17.84		3,141.74
	PANERA BREAD #203550 P WALTHAM MA 08-09-23			
AUG11	DEBIT CARD DEBIT 322227207413	-1,229.12		1,912.62
	LANSING BP NASHUA 603-880-0003 NH 08-10-23			
AUG11	DEBIT CARD DEBIT 322325132236	-121.30		1,791.32
	SCOTTYS POTTIES 603-5625824 NH 08-10-23			
AUG11	TRANSFER FROM/TO 1	-1,000.00		791.32
	One time transfer to Primary Savings			
AUG12	DEBIT CARD DEBIT 322322104080	-299.88		491.44
	DNH*GODADDY.COM 480-505-8855 AZ 08-11-23			
AUG12	TRANSFER FROM/TO 1		500.00	991.44
	One time transfer to Free Checking			
AUG12	DEBIT CARD DEBIT 322415569709	-200.19		791.25
	THE HOME DEPOT #3481 NASHUA NH 08-12-23			
AUG13	DEBIT CARD DEBIT 322423223301	-130.79		660.46
	YOUYOU JAPANESE BISTRO 603-8828337 NH 08-11-23			



MEMBER #	STATEMENT PERIOD	PAGE
	08-01-23 to 08-31-23	3 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
AUG13	DEBIT CARD DEBIT 322525105045 PANERA BREAD #203422 P NASHUA NH 08-12-23	-57.22		603.24
AUG13	DEBIT CARD DEBIT 322527743574 NHLOTTERY 734-375-3904 NH 08-13-23	-6.00		597.24
AUG13	DEBIT CARD DEBIT 322528400905 DNH*GODADDY.COM https://www.gAZ 08-12-23	-131.88		465.36
AUG13	DEBIT CARD DEBIT 322524400905 DNH*GODADDY.COM 480-505-8855 AZ 08-12-23	-177.12		288.24
AUG14	TRANSFER FROM/TO 1 One time transfer to Free Checking		500.00	788.24
AUG13	DEBIT CARD DEBIT 322518117045 BJS WHOLESALE #0 8 SEXT NASHUA NH 08-13-23	-381.68		406.56
AUG14	TRANSFER FROM/TO 1 One time transfer to Free Checking		400.00	806.56
AUG13	DEBIT CARD DEBIT 322519862853 THE HOME DEPOT #3486 MERRIMACK NH 08-13-23	-349.00		457.56
AUG14	TRANSFER FROM/TO 1 One time transfer to Free Checking		600.00	1,057.56
AUG14	TRANSFER FROM/TO 1 One time transfer to Free Checking transfer for BG tuition		1,000.00	2,057.56
AUG14	Payrailz PERSON PAY Tania ISENERGE081420	-780.00		1,277.56
AUG15	DEBIT CARD CREDIT 322674106484 DNH*GODADDY.COM 480-505-8855 AZ		299.88	1,577.44
AUG15	DEBIT CARD DEBIT 322721839000 MILFORD LUMBER MILFORD NH 08-14-23	-90.70		1,486.74
AUG15	DEBIT CARD DEBIT 322622207413 LANSING BP NASHUA NASHUA NH 08-14-23	-278.97		1,207.77
AUG15	DEBIT CARD DEBIT 322726548742 SHELL OIL 57544901507 MILFORD NH 08-14-23	-51.89		1,155.88
AUG16	CHECK 112	-110.00		1,045.88
AUG16	EFT ACH FEINMANN INC DIRECT DEP230818		1,547.68	2,593.56
AUG16	DEBIT CARD DEBIT 322823400245 LONGHORN STEAK 0125173 NASHUA NH 08-15-23	-150.02		2,443.54
AUG17	DEBIT CARD DEBIT 322822091010 TARGET 00015321 NASHUA NH 08-16-23	-152.69		2,290.85
AUG17	DEBIT CARD DEBIT 322924000760 NewHampshireLottery 800-852-3324 NH 08-16-23	-6.00		2,284.85
AUG17	DEBIT CARD DEBIT 322921666134 VZWRLSS*BILL PAY VN 800-9220204 CA 08-16-23	-244.03		2,040.82
AUG18	EFT ACH Lowes CC LWS EPAY 081623	-250.00		1,790.82
AUG18	EFT ACH COMENITY PAY OH WEB PYMT 081723	-200.00		1,590.82
AUG18	DEPOSIT ONLINE DEPOSIT: REF # 62047990		14,962.50	16,553.32
AUG18	DEBIT CARD DEBIT 323029548230 SHELL OIL 57544923709 NASHUA NH 08-17-23	-69.45		16,483.87
AUG19	TRANSFER FROM/TO 1 One time transfer to Primary Savings	-10,000.00		6,483.87
AUG20	DEBIT CARD DEBIT 323229000722 NewHampshireLottery 800-852-3324 NH 08-19-23	-9.00		6,474.87
AUG20	DEBIT CARD DEBIT 323227717679 NHLOTTERY 734-375-3904 NH 08-20-23	-6.00		6,468.87
AUG20	WITHDRAWAL ATM 0820 0909 407774 132 ROUTE 101A AMHERST NH	-400.00		6,068.87
AUG20	DEBIT CARD DEBIT 323220900015 SOHO ASIAN RESTAURANT HUDSON NH 08-19-23	-72.04		5,996.83
AUG20	DEBIT CARD DEBIT 323229100688 WASHVILLE - AMHERST NASHUA NH 08-19-23	-16.00		5,980.83
AUG21	DEBIT CARD DEBIT 323323000002 FRONTERA TACOS AND TEQU NASHUA NH 08-21-23	-128.08		5,852.75
AUG21	DEBIT CARD DEBIT 323324101879 APPLE.COM/BILL 866-712-7753 CA 08-21-23	-9.99		5,842.76
AUG21	DEBIT CARD DEBIT 323328102048 GEICO *AUTO 800-841-3000 DC 08-21-23	-85.59		5,757.17
AUG23	DEBIT CARD DEBIT 323425752003 EXXON WOBURN SQUARE M WOBURN MA 08-22-23	-74.80		5,682.37
AUG23	EFT ACH MYKIDSSPENDING.CWK2532204 230821	-101.75		5,580.62
AUG23	EFT ACH FEINMANN INC DIRECT DEP230825		1,547.69	7,128.31
AUG24	DEBIT CARD DEBIT 323621000753 NewHampshireLottery 800-852-3324 NH 08-23-23	-9.00		7,119.31



MEMBER #	STATEMENT PERIOD	PAGE
	08-01-23 to 08-31-23	4 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
AUG24	DEBIT CARD DEBIT 323623030050 K'SONE'S THAI DINING AN NASHUA NH 08-23-23	-77.56		7,041.75
AUG25	Payrailz BILL PAY Citi CaRDS 082520	-2,500.00		4,541.75
AUG25	Payrailz BILL PAY Capital ONE CREDI082520	-531.38		4,010.37
AUG25	Payrailz PERSON PAY Tania ISENERGE082520	-500.00		3,510.37
AUG25	DEBIT CARD DEBIT 323729710021 CHICK-FIL-A #03414 NASHUA NH 08-24-23	-40.67		3,469.70
AUG26	DEBIT CARD DEBIT 323827600274 BURTONS GRILL NASHUA NH 08-25-23	-136.27		3,333.43
AUG26	DEBIT CARD DEBIT 323818916353 STAPLES 0061 NASHUA NH 08-26-23	-302.03		3,031.40
AUG26	DEBIT CARD CREDIT 323821925587 STAPLES 0061 NASHUA NH		50.40	3,081.80
AUG26	DEBIT CARD DEBIT 323826105686 WEST MARINE #1286 WOBURN MA 08-25-23	-89.99		2,991.81
AUG26	DEBIT CARD DEBIT 323822006964 Dicks Sporting Goods Nashua NH 08-27-23	-81.98		2,909.83
AUG27	DEBIT CARD DEBIT 323924000707 NewHampshireLottery 800-852-3324 NH 08-26-23	-6.00		2,903.83
AUG27	DEBIT CARD DEBIT 323926743788 NHLOTTERY 734-375-3904 NH 08-27-23	-6.00		2,897.83
AUG27	DEBIT CARD DEBIT 323926500354 RED ROBIN NO 515 NASHUA NH 08-27-23	-76.87		2,820.96
AUG28	DEBIT CARD DEBIT 323925091190 JERSEY MIKE 37002 HUDSON NH 08-26-23	-44.95		2,776.01
AUG28	DEBIT CARD DEBIT 324021106953 Amazon Prime*T32LC1HB2 Amzn.com/billWA 08-28-23	-14.99		2,761.02
AUG29	DEBIT CARD DEBIT 324125132413 SCOTTYS POTTIES 603-5625824 NH 08-28-23	-175.00		2,586.02
AUG29	EFT ACH MYKIDSSPENDING.CWK2545665 230828	-101.75		2,484.27
AUG29	CHECK 109	-500.00		1,984.27
AUG29	DEBIT CARD DEBIT 324117048205 LENSCRAFTERS 0320 NASHUA NH 08-29-23	-869.02		1,115.25
AUG29	TRANSFER FROM/TO 1 One time transfer to Free Checking		1,000.00	2,115.25
AUG29	DEBIT CARD DEBIT 324120548322 SHELL OIL13009073019 NASHUA NH 08-28-23	-53.70		2,061.55
AUG29	DEBIT CARD DEBIT 324128548356 SHELL OIL 57544923709 NASHUA NH 08-28-23	-66.34		1,995.21
AUG29	WITHDRAWAL POS 0829 1849 294384 CVS/PHARMACY #00639 NASHUA NH	-49.76		1,945.45
AUG30	DEBIT CARD DEBIT 324127900016 CALIFORNIA BURRITOS AMH 603-8202511 NH 08-29-23	-30.38		1,915.07
AUG30	DEBIT CARD DEBIT 324228108961 WORKN GEAR #8056 NASHUA NH 08-29-23	-294.93		1,620.14
AUG30	EFT ACH FEINMANN INC DIRECT DEP230901		1,542.17	3,162.31
AUG31	DEBIT CARD DEBIT 324320000720 NewHampshireLottery 800-852-3324 NH 08-30-23	-6.00		3,156.31
AUG31	DEBIT CARD DEBIT 324324000720 NewHampshireLottery 800-852-3324 NH 08-30-23	-9.00		3,147.31
AUG31	EFT ACH Lowes SYF PAYMNT082923	-250.00		2,897.31
AUG31	DEBIT CARD DEBIT 324324109655 AMZN Mktg US*TL9UD74Z2 Amzn.com/billWA 08-31-23	-49.95		2,847.36
AUG31	DIVIDEND *** ANNUAL PERCENTAGE YIELD EARNED FROM 08-01-23 THRU 08-31-23 WAS 0.06% ***		0.16	2,847.52
AUG31	NEW BALANCE			2,847.52

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	30.00

**CHECKS CLEARED**

CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT
106	AUG01	290.00	109	AUG29	500.00	112	AUG16	110.00			



MEMBER #	STATEMENT PERIOD	PAGE
	08-01-23 to 08-31-23	5 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**DEPOSITS, DIVIDENDS AND OTHER CREDITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG02	1,547.68	AUG12	500.00	AUG15	299.88	AUG26	50.40
AUG05	33.51	AUG14	500.00	AUG16	1,547.68	AUG29	1,000.00
AUG05	137.49	AUG14	400.00	AUG18	14,962.50	AUG30	1,542.17
AUG09	1,200.00	AUG14	600.00	AUG23	1,547.69	AUG31	0.16
AUG09	1,547.70	AUG14	1,000.00				
TOTAL DIVIDENDS		1	0.16				
TOTAL DEPOSITS AND OTHER CREDITS		17	28,416.70				

**WITHDRAWALS, FEES AND OTHER DEBITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
AUG01	-1,125.00	AUG06	-142.88	AUG15	-51.89	AUG25	-500.00
AUG01	-170.73	AUG07	-34.95	AUG16	-150.02	AUG25	-40.67
AUG01	-49.87	AUG09	-13.00	AUG17	-152.69	AUG26	-136.27
AUG02	-15.00	AUG09	-71.64	AUG17	-6.00	AUG26	-302.03
AUG02	-73.82	AUG09	-511.00	AUG17	-244.03	AUG26	-89.99
AUG02	-166.08	AUG09	-250.00	AUG18	-250.00	AUG26	-81.98
AUG03	-6.28	AUG10	-250.00	AUG18	-200.00	AUG27	-6.00
AUG03	-6.69	AUG10	-17.84	AUG18	-69.45	AUG27	-6.00
AUG03	-59.99	AUG11	-1,229.12	AUG19	-10,000.00	AUG27	-76.87
AUG03	-20.00	AUG11	-121.30	AUG20	-9.00	AUG28	-44.95
AUG04	-21.45	AUG11	-1,000.00	AUG20	-6.00	AUG28	-14.99
AUG04	-44.98	AUG12	-299.88	AUG20	-400.00	AUG29	-175.00
AUG04	-163.49	AUG12	-200.19	AUG20	-72.04	AUG29	-101.75
AUG04	-47.75	AUG13	-130.79	AUG20	-16.00	AUG29	-869.02
AUG05	-146.39	AUG13	-57.22	AUG21	-128.08	AUG29	-53.70
AUG05	-52.85	AUG13	-6.00	AUG21	-9.99	AUG29	-66.34
AUG05	-104.99	AUG13	-131.88	AUG21	-85.59	AUG29	-49.76
AUG05	-129.99	AUG13	-177.12	AUG23	-74.80	AUG30	-30.38
AUG06	-14.99	AUG13	-381.68	AUG23	-101.75	AUG30	-294.93
AUG06	-6.00	AUG13	-349.00	AUG24	-9.00	AUG31	-6.00
AUG06	-123.00	AUG14	-780.00	AUG24	-77.56	AUG31	-9.00
AUG06	-33.28	AUG15	-90.70	AUG25	-2,500.00	AUG31	-250.00
AUG06	-272.44	AUG15	-278.97	AUG25	-531.38	AUG31	-49.95
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		92	-27,781.07				

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 PRIMARY SAVINGS	11,093.17	25.80		
2 FREE CHECKING	2,847.52	1.04		
TOTAL DIVIDENDS YTD		26.84		



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

MEMBER #	STATEMENT PERIOD	PAGE
	09-01-23 to 09-30-23	1 of 4

Call: 800.328.8797 Email: dcu@dcu.org

ROBERT MACDONALD  
37 THORNTON RD W  
MERRIMACK NH 03054-4715

Effective October 1, 2023, we updated our Account Agreement for Consumers, Business Account Agreement, Digital Banking Agreement, and Schedule of Fees and Service Charges. We encourage you to review these agreements in full, which you may do on our website at [dcu.org](http://dcu.org), or by contacting us and requesting copies. Your continued use of DCU's accounts and other products and services constitutes your agreement to these changes. As part of these changes, we are eliminating two types of fees:

- Deposited Check Returned Fee
- Returned - Nonsufficient Funds Fee

**PRIMARY SAVINGS ACCT# 1**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			11,093.17
SEP01	TRANSFER FROM/TO 2 One time transfer to Free Checking	-6,500.00		4,593.17
SEP11	TRANSFER FROM/TO 2 One time transfer to Free Checking	-1,200.00		3,393.17
SEP14	TRANSFER FROM/TO 2 One time transfer to Free Checking	-1,500.00		1,893.17
SEP20	TRANSFER FROM/TO 2 One time transfer to Free Checking	-350.00		1,543.17
SEP30	DIVIDEND		5.16	1,548.33
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 09-01-23 THRU 09-30-23 WAS 2.25% ***			
SEP30	NEW BALANCE			1,548.33

**FREE CHECKING ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			2,847.52
SEP01	DEBIT CARD DEBIT 324427000003 FRONTERA TACOS AND TEQU NASHUA NH 09-01-23	-138.50		2,709.02
SEP01	DEBIT CARD DEBIT 324428083712 AMAZON.COM*TL4UZ7NT2 AM AMZN.COM/BILLWA 08-31-23	-110.00		2,599.02
SEP01	CHECK 107	-500.00		2,099.02
SEP01	TRANSFER FROM/TO 1 One time transfer to Free Checking		6,500.00	8,599.02
SEP01	DEBIT CARD DEBIT 324424005129 Subway 59086 Waltham MA 09-01-23	-13.03		8,585.99
SEP02	WITHDRAWAL ATM 0902 0842 012611 132 ROUTE 101A AMHERST NH	-350.00		8,235.99
SEP02	DEBIT CARD DEBIT 324528548416 SHELL OIL 57544923709 NASHUA NH 09-01-23	-66.79		8,169.20
SEP02	DEBIT CARD DEBIT 324519514209 KOHLS 0533 21 GUSABEL A NASHUA NH 09-02-23	-273.69		7,895.51
SEP02	DEBIT CARD DEBIT 324520733200 DICK S SPORTING GOODS61 NASHUA NH 09-02-23	-140.00		7,755.51
SEP02	DEBIT CARD DEBIT 324521134175 MACY S 050 310 DAN NASHUA NH 09-02-23	-48.65		7,706.86
SEP02	DEBIT CARD DEBIT 324527286815 SUPERCUTS#08704 NASHUA NH 09-02-23	-34.95		7,671.91
SEP03	DEBIT CARD DEBIT 324629000699 NewHampshireLottery 800-852-3324 NH 09-02-23	-9.00		7,662.91
SEP03	DEBIT CARD DEBIT 324624957297 APPLEBEES NASH31231129 NASHUA NH 09-03-23	-40.35		7,622.56



DCU Primary Savings was named one of WalletHub's best high-yield savings accounts, where we ranked #1 in APY.

Make a transfer from one of your lower-rate accounts to take full advantage of our "outrageous" rate.

Source: [wallethub.com/best-high-yield-savings-accounts](http://wallethub.com/best-high-yield-savings-accounts)





MEMBER #	STATEMENT PERIOD	PAGE
	09-01-23 to 09-30-23	2 of 4

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
SEP03	DEBIT CARD DEBIT 324628100683 WASHVILLE - AMHERST NASHUA NH 09-02-23	-9.99		7,612.57
SEP04	DEBIT CARD DEBIT 324729100084 AMZN Mktg US*TL5N393K1 Amzn.com/billWA 09-04-23	-39.98		7,572.59
SEP05	DEBIT CARD DEBIT 324829717237 NHLOTTERY 734-375-3904 NH 09-05-23	-6.00		7,566.59
SEP05	DEBIT CARD DEBIT 324828207088 TAVERN IN THE SQUARE TY TYNGSBOROUGH MA 09-04-23	-151.19		7,415.40
SEP06	WITHDRAWAL POS 0906 0313 641990 MICROSOFT REDMOND WA	-16.99		7,398.41
SEP06	EFT ACH PLANET HOME ACH PMTS 090123	-4,594.00		2,804.41
SEP06	EFT ACH FEINMANN INC DIRECT DEP230908		1,249.76	4,054.17
SEP07	DEBIT CARD DEBIT 325029000480 Friendlys Merrimack NH 09-07-23	-29.26		4,024.91
SEP07	DEBIT CARD DEBIT 325023000757 NewHampshireLottery 800-852-3324 NH 09-06-23	-6.00		4,018.91
SEP07	DEBIT CARD DEBIT 325029000757 NewHampshireLottery 800-852-3324 NH 09-06-23	-9.00		4,009.91
SEP07	WITHDRAWAL POS 0907 1422 713617 BP#1944651CAPL MA0021 WOBURN MA	-73.12		3,936.79
SEP08	DEBIT CARD DEBIT 325122207088 TAVERN IN THE SQUARE TY TYNGSBOROUGH MA 09-07-23	-186.08		3,750.71
SEP08	DEBIT CARD DEBIT 325120003854 Subway 59086 Waltham MA 09-08-23	-16.78		3,733.93
SEP09	DEBIT CARD CREDIT 325220619657 LENSCRAFTERS 0320 NASHUA NH		834.32	4,568.25
SEP10	DEBIT CARD DEBIT 325325000692 NewHampshireLottery 800-852-3324 NH 09-09-23	-6.00		4,562.25
SEP10	DEBIT CARD DEBIT 325327743069 NHLOTTERY 734-375-3904 NH 09-10-23	-6.00		4,556.25
SEP10	DEBIT CARD DEBIT 325327393501 NYAJONES 0026 603-3187777 NH 09-09-23	-104.41		4,451.84
SEP11	EFT ACH HOME DEPOT ONLINE PMT230910	-250.00		4,201.84
SEP11	TRANSFER FROM/TO 1 One time transfer to Free Checking		1,200.00	5,401.84
SEP11	DEBIT CARD DEBIT 325421105918 IN *FERMIN COMPANIES LL 978-9676717 MA 09-11-23	-1,072.50		4,329.34
SEP12	WITHDRAWAL POS 0912 0354 980109 APPLE COM BILL CUPERTINO CA	-4.99		4,324.35
SEP12	EFT ACH TOYOTA FINANCIALRETAIL_PAYSEP 23	-510.32		3,814.03
SEP12	CHECK 110	-2,300.00		1,514.03
SEP12	Payrailz BILL PAY Capital ONE CREDI091220	-257.04		1,256.99
SEP12	Payrailz PERSON PAY Tania ISENBERGE091220	-250.00		1,006.99
SEP13	EFT ACH FEINMANN INC DIRECT DEP230915		1,542.18	2,549.17
SEP14	DEBIT CARD DEBIT 325623900017 PIZZAROMA MERRIMACK NH 09-13-23	-60.17		2,489.00
SEP14	DEBIT CARD DEBIT 325720743723 NHLOTTERY 734-375-3904 NH 09-14-23	-9.00		2,480.00
SEP14	EFT ACH MYKIDSSPENDING.CWK2589262 230913	-101.75		2,378.25
SEP14	TRANSFER FROM/TO 1 One time transfer to Free Checking		1,500.00	3,878.25
SEP15	DEBIT CARD DEBIT 325720258000 RAPID REFILL #134 MERRIMACK NH 09-13-23	-71.82		3,806.43
SEP15	DEBIT CARD DEBIT 325828108349 TULLEY BMW RECEPTION 603-888-5050 NH 09-14-23	-1,500.00		2,306.43
SEP15	DEBIT CARD DEBIT 325822207702 DARTMOUTH-HITCHCOCK LEBANON NH 09-14-23	-25.00		2,281.43
SEP15	WITHDRAWAL POS 0915 1816 647842 TARGET T-1532 Nashua NH	-50.07		2,231.36
SEP16	DEBIT CARD DEBIT 325928109307 PANERA BREAD #203550 P WALTHAM MA 09-15-23	-17.10		2,214.26
SEP16	DEBIT CARD DEBIT 325913692853 HANNAFORD #8186 NASHUA NH 09-16-23	-380.13		1,834.13
SEP16	DEBIT CARD DEBIT 325924109901 GEICO *AUTO 800-841-3000 DC 09-16-23	-85.59		1,748.54
SEP17	WITHDRAWAL POS 0917 0353 710518 APPLE COM BILL CUPERTINO CA	-4.99		1,743.55
SEP17	DEBIT CARD DEBIT 326023100422 AMZN Mktg US*TX3393MP2 Amzn.com/billWA 09-17-23	-76.99		1,666.56



MEMBER #	STATEMENT PERIOD	PAGE
	09-01-23 to 09-30-23	3 of 4

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
SEP18	DEBIT CARD DEBIT 326028016021 LUKS BAR GRILL HUDSON NH 09-15-23	-167.75		1,498.81
SEP18	DEBIT CARD DEBIT 326120101186 AMZN Mktp US*TX0CJ4M10 Amzn.com/billWA 09-18-23	-20.99		1,477.82
SEP18	Payrailz PERSON PAY Tania ISENBERGE091820	-780.00		697.82
SEP18	DEBIT CARD DEBIT 326122101458 AMZN Mktp US*TX11294E1 Amzn.com/billWA 09-18-23	-142.91		554.91
SEP19	DEBIT CARD DEBIT 326226000733 NewHampshireLottery 800-852-3324 NH 09-18-23	-6.00		548.91
SEP19	DEBIT CARD DEBIT 326220000733 NewHampshireLottery 800-852-3324 NH 09-18-23	-6.00		542.91
SEP19	DEBIT CARD DEBIT 326225001220 Subway 59086 Waltham MA 09-19-23	-17.31		525.60
SEP19	DEPOSIT ONLINE DEPOSIT: REF # 62231981		147.38	672.98
SEP19	DEBIT CARD DEBIT 326229102230 AMZN Mktp US*TX04R5I92 Amzn.com/billWA 09-19-23	-24.99		647.99
SEP20	CHECK 113	-400.00		247.99
SEP20	TRANSFER FROM/TO 1 One time transfer to Free Checking		350.00	597.99
SEP20	EFT ACH FEINMANN INC DIRECT DEP230922		1,542.17	2,140.16
SEP21	EFT ACH Lowes SYF PAYMNT092023	-159.00		1,981.16
SEP21	EFT ACH COMENITY PAY OH WEB PYMT 092023	-82.00		1,899.16
SEP21	DEBIT CARD DEBIT 326423666171 VZWRLSS*BILL PAY VN 800-9220204 CA 09-20-23	-237.03		1,662.13
SEP21	DEBIT CARD DEBIT 326425103694 APPLE.COM/BILL 866-712-7753 CA 09-21-23	-9.99		1,652.14
SEP22	DEBIT CARD DEBIT 326522000003 FRONTERA TACOS AND TEQU NASHUA NH 09-22-23	-100.83		1,551.31
SEP22	DEBIT CARD DEBIT 326525001260 TST* DA - 5272 - WALTHA WALTHAM MA 09-22-23	-16.34		1,534.97
SEP22	DEBIT CARD DEBIT 326528548026 SHELL OIL 57544923709 NASHUA NH 09-21-23	-70.68		1,464.29
SEP23	DEBIT CARD DEBIT 326621000429 Friendlys Merrimack NH 09-23-23	-31.43		1,432.86
SEP23	DEBIT CARD DEBIT 326618301570 THE HOME DEPOT #3486 MERRIMACK NH 09-23-23	-423.82		1,009.04
SEP24	WITHDRAWAL POS 0924 0356 747514 APPLE COM BILL CUPERTINO CA	-4.99		1,004.05
SEP25	CHECK 108	-218.80		785.25
SEP26	DEBIT CARD DEBIT 326914291963 THE HOME DEPOT #2674 WALTHAM MA 09-26-23	-39.28		745.97
SEP26	WITHDRAWAL POS 0926 1746 518635 2701 TYNGSBORO TYNGSBORO MA	-67.33		678.64
SEP26	DEPOSIT ONLINE DEPOSIT: REF # 62270320		11,970.00	12,648.64
SEP26	DEBIT CARD DEBIT 326920107735 AMZN Mktp US*T140R2Z21 Amzn.com/billWA 09-26-23	-28.99		12,619.65
SEP27	DEBIT CARD DEBIT 327024001214 TST* DA - 5272 - WALTHA WALTHAM MA 09-27-23	-15.27		12,604.38
SEP27	EFT ACH MYKIDSSPENDING.CWK2625769 230926	-101.75		12,502.63
SEP27	EFT ACH FEINMANN INC DIRECT DEP230929		1,542.17	14,044.80
SEP27	DEBIT CARD DEBIT 327022108606 Amazon Prime*T14ZC7S00 Amzn.com/billWA 09-27-23	-14.99		14,029.81
SEP28	DEBIT CARD DEBIT 327125001236 TST* DA - 5272 - WALTHA WALTHAM MA 09-28-23	-15.27		14,014.54
SEP28	DEBIT CARD DEBIT 327126957003 APPLEBEES NASH31231129 NASHUA NH 09-28-23	-78.08		13,936.46
SEP29	DEBIT CARD DEBIT 327121292710 SCOTTYS POTTIES 603-5625824 NH 09-28-23	-175.00		13,761.46
SEP29	DEBIT CARD DEBIT 327224400763 ARTISTIC TILE LLC 603-886-1920 NH 09-28-23	-1,955.00		11,806.46
SEP29	DEBIT CARD DEBIT 327222839000 EXIT 11 CAR WASH MERRIMACK NH 09-28-23	-18.00		11,788.46
SEP29	WITHDRAWAL POS 0929 1756 753591 2701 TYNGSBORO TYNGSBORO MA	-72.46		11,716.00
SEP29	DEBIT CARD DEBIT 327223109990 APPLE.COM/BILL 866-712-7753 CA 09-29-23	-4.99		11,711.01
SEP30	DEBIT CARD DEBIT 327316544851 THE HOME DEPOT #3484 NASHUA NH 09-30-23	-505.16		11,205.85
SEP30	DIVIDEND		0.16	11,206.01



MEMBER #	STATEMENT PERIOD	PAGE
	09-01-23 to 09-30-23	4 of 4

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued ACCT# 2**

**DATE TRANSACTION DESCRIPTION WITHDRAWALS DEPOSITS BALANCE**  
 \*\*\* ANNUAL PERCENTAGE YIELD EARNED FROM 09-01-23 THRU 09-30-23 WAS 0.04% \*\*\*  
 SEP30 NEW BALANCE 11,206.01

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	30.00

**CHECKS CLEARED**

CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT
107	SEP01	500.00	108	SEP25	218.80	110	SEP12	2,300.00	113	SEP20	400.00

**DEPOSITS, DIVIDENDS AND OTHER CREDITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
SEP01	6,500.00	SEP11	1,200.00	SEP19	147.38	SEP26	11,970.00
SEP06	1,249.76	SEP13	1,542.18	SEP20	350.00	SEP27	1,542.17
SEP09	834.32	SEP14	1,500.00	SEP20	1,542.17	SEP30	0.16
TOTAL DIVIDENDS		1	0.16				
TOTAL DEPOSITS AND OTHER CREDITS		11	28,377.98				

**WITHDRAWALS, FEES AND OTHER DEBITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
SEP01	-138.50	SEP07	-9.00	SEP15	-50.07	SEP22	-16.34
SEP01	-110.00	SEP07	-73.12	SEP16	-17.10	SEP22	-70.68
SEP01	-13.03	SEP08	-186.08	SEP16	-380.13	SEP23	-31.43
SEP02	-350.00	SEP08	-16.78	SEP16	-85.59	SEP23	-423.82
SEP02	-66.79	SEP10	-6.00	SEP17	-4.99	SEP24	-4.99
SEP02	-273.69	SEP10	-6.00	SEP17	-76.99	SEP26	-39.28
SEP02	-140.00	SEP10	-104.41	SEP18	-167.75	SEP26	-67.33
SEP02	-48.65	SEP11	-250.00	SEP18	-20.99	SEP26	-28.99
SEP02	-34.95	SEP11	-1,072.50	SEP18	-780.00	SEP27	-15.27
SEP03	-9.00	SEP12	-4.99	SEP18	-142.91	SEP27	-101.75
SEP03	-40.35	SEP12	-510.32	SEP19	-6.00	SEP27	-14.99
SEP03	-9.99	SEP12	-257.04	SEP19	-6.00	SEP28	-15.27
SEP04	-39.98	SEP12	-250.00	SEP19	-17.31	SEP28	-78.08
SEP05	-6.00	SEP14	-60.17	SEP19	-24.99	SEP29	-175.00
SEP05	-151.19	SEP14	-9.00	SEP21	-159.00	SEP29	-1,955.00
SEP06	-16.99	SEP14	-101.75	SEP21	-82.00	SEP29	-18.00
SEP06	-4,594.00	SEP15	-71.82	SEP21	-237.03	SEP29	-72.46
SEP07	-29.26	SEP15	-1,500.00	SEP21	-9.99	SEP29	-4.99
SEP07	-6.00	SEP15	-25.00	SEP22	-100.83	SEP30	-505.16
TOTAL FEES AND OTHER DEBITS		0	0.00				
TOTAL WITHDRAWALS		76	-16,600.85				

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 PRIMARY SAVINGS	1,548.33	30.96		
2 FREE CHECKING	11,206.01	1.20		
TOTAL DIVIDENDS YTD		32.16		



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

MEMBER #	STATEMENT PERIOD	PAGE
	10-01-23 to 10-31-23	1 of 5

Call: 800.328.8797 Email: dcu@dcu.org

ROBERT MACDONALD  
37 THORNTON RD W  
MERRIMACK NH 03054-4715



**PRIMARY SAVINGS ACCT# 1**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,548.33
OCT28	TRANSFER FROM/TO 4 One time transfer to Advantage Savings	-1,010.00		538.33
OCT31	ATM Surcharge Refund ATM Surcharge Re		11.00	549.33
OCT31	DIVIDEND		4.85	554.18
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-23 THRU 10-31-23 WAS 4.10% ***			
OCT31	NEW BALANCE			554.18

**FREE CHECKING ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			11,206.01
SEP30	DEBIT CARD DEBIT 327324091855 BELLETETES 4 NASHUA NH 09-30-23	-344.14		10,861.87
OCT01	DEBIT CARD DEBIT 327424000731 NewHampshireLottery 800-852-3324 NH 09-30-23	-6.00		10,855.87
OCT01	DEBIT CARD DEBIT 327428000731 NewHampshireLottery 800-852-3324 NH 09-30-23	-6.00		10,849.87
OCT01	DEBIT CARD DEBIT 327428091977 110 GRILL NASHUA NASHUA NH 09-29-23	-154.12		10,695.75
OCT02	Payrailz BILL PAY Capital ONE CREDI100220	-264.97		10,430.78
OCT03	DEBIT CARD DEBIT 327523030089 MERRIMACK HOUSE OF PIZZ MERRIMACK NH 10-01-23	-59.22		10,371.56
OCT03	DEBIT CARD DEBIT 327623500575 WASHVILLE - AMHERST 888-616-1855 NH 10-02-23	-0.01		10,371.55
OCT03	EFT ACH MYKIDSSPENDING.CWK2645856 231002	-101.75		10,269.80
OCT03	WITHDRAWAL POS 1003 1728 758464 TARGET T-1532 Nashua NH	-6.03		10,263.77
OCT03	WITHDRAWAL POS 1003 1733 761148 TARGET T-1532 Nashua NH	-38.37		10,225.40
OCT04	DEBIT CARD DEBIT 327722001231 TST* DA - 5272 - WALTHA WALTHAM MA 10-04-23	-15.27		10,210.13
OCT05	DEBIT CARD DEBIT 327826000763 NewHampshireLottery 800-852-3324 NH 10-04-23	-12.00		10,198.13
OCT05	EFT ACH FEINMANN INC DIRECT DEP231006		1,660.65	11,858.78
OCT05	CHECK 111	-1,480.63		10,378.15
OCT05	DEBIT CARD DEBIT 327826900017 D. CRESCIO TRUCKING CO. 978-6673393 MA 10-04-23	-1,035.00		9,343.15
OCT05	WITHDRAWAL POS 1005 2118 357404 MICROSOFT REDMOND WA	-16.99		9,326.16
OCT06	DEBIT CARD DEBIT 327923001255 TST* DA - 5272 - WALTHA WALTHAM MA 10-06-23	-15.27		9,310.89



DCU Primary Savings was named one of WalletHub's best high-yield savings accounts, where we ranked #1 in APY.

Make a transfer from one of your lower-rate accounts to take full advantage of our "outrageous" rate.

Source: [wallethub.com/best-high-yield-savings-accounts](https://wallethub.com/best-high-yield-savings-accounts)





MEMBER #	STATEMENT PERIOD	PAGE
	10-01-23 to 10-31-23	2 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued** **ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
OCT06	EFT ACH TOYOTA FINANCIALRETAIL_PAYOCT 23	-510.32		8,800.57
OCT07	DEBIT CARD DEBIT 328029001345 TST* DA - 5272 - WALTHA WALTHAM MA 10-07-23	-15.06		8,785.51
OCT07	WITHDRAWAL ATM 1007 1341 588898 19 PREMIUM OUTLETS BLVD MERRIMACK NH03054	-160.00		8,625.51
OCT07	DEBIT CARD DEBIT 328027005494 NikePOS_US Merrimack NH 10-07-23	-109.99		8,515.52
OCT07	DEBIT CARD DEBIT 328028743830 VINEYARD VINES 8053 MERRIMACK NH 10-07-23	-92.97		8,422.55
OCT08	DEBIT CARD DEBIT 328120600089 BLOOMINGDALES OUTLET M MERRIMACK NH 10-07-23	-16.99		8,405.56
OCT08	DEBIT CARD DEBIT 328121717890 NHLOTTERY 734-375-3904 NH 10-08-23	-9.00		8,396.56
OCT08	DEBIT CARD DEBIT 328125743890 NHLOTTERY 734-375-3904 NH 10-08-23	-6.00		8,390.56
OCT08	DEBIT CARD DEBIT 328126015802 THE ESTABLISHMENT 978-4553111 MA 10-07-23	-109.85		8,280.71
OCT08	DEBIT CARD DEBIT 328120107374 STARBUCKS STORE 18197 MERRIMACK NH 10-07-23	-14.21		8,266.50
OCT08	DEBIT CARD DEBIT 328125527610 WILLIE JEWELLS - NASHU 603-8094546 NH 10-06-23	-24.93		8,241.57
OCT08	DEBIT CARD DEBIT 328118658935 THE HOME DEPOT #3484 NASHUA NH 10-08-23	-184.82		8,056.75
OCT08	DEBIT CARD DEBIT 328125107563 APPLE.COM/BILL 866-712-7753 CA 10-08-23	-4.99		8,051.76
OCT08	WITHDRAWAL POS 1008 1748 528112 RAPID REFILL #134 MERRIMACK NH	-65.48		7,986.28
OCT08	DEBIT CARD DEBIT 328125900018 MARYANN S DINER AMHERST NH 10-08-23	-82.62		7,903.66
OCT09	DEBIT CARD DEBIT 328122031402 THE ESTABLISHMENT 978-4553111 MA 10-07-23	-109.85		7,793.81
OCT09	DEBIT CARD DEBIT 328226839000 EXIT 11 CAR WASH MERRIMACK NH 10-08-23	-18.00		7,775.81
OCT09	DEBIT CARD DEBIT 328222717207 NHLOTTERY 734-375-3904 NH 10-09-23	-9.00		7,766.81
OCT10	DEBIT CARD DEBIT 328229433000 MARKET BASKET 00000398 NASHUA NH 10-09-23	-242.03		7,524.78
OCT10	EFT ACH HOME DEPOT ONLINE PMT231006	-250.00		7,274.78
OCT10	EFT ACH PLANET HOME ACH PMTS 100523	-4,594.00		2,680.78
OCT11	DEBIT CARD DEBIT 328408228731 SHELL SERVICE STATION NASHUA NH 10-11-23	-63.44		2,617.34
OCT11	EFT ACH FEINMANN INC DIRECT DEP231013		1,660.66	4,278.00
OCT11	DEBIT CARD DEBIT 328418304720 SUNOCO 8000048202 NASHUA NH 10-11-23	-51.60		4,226.40
OCT12	DEBIT CARD DEBIT 328420300469 WWP*LAWNS OF SOUTHERN N 603-673-4940 NH 10-11-23	-339.50		3,886.90
OCT12	DEBIT CARD DEBIT 328528001237 TST* DA - 5272 - WALTHA WALTHAM MA 10-12-23	-15.27		3,871.63
OCT10	DEBIT CARD CAT EXCEPTIONS THE ESTABLISHMENT 978-4553111 MA		109.85	3,981.48
OCT12	WITHDRAWAL POS 1012 1737 296669 TARGET T-1532 Nashua NH	-25.00		3,956.48
OCT14	DEBIT CARD DEBIT 328720001361 TST* DA - 5272 - WALTHA WALTHAM MA 10-14-23	-16.34		3,940.14
OCT14	DEBIT CARD DEBIT 328727400625 FD STERRITT LUMBER WATERTOWN MA 10-13-23	-127.79		3,812.35
OCT14	DEBIT CARD DEBIT 328721092479 CHAMPS SPORTS BURLINGTON MA 10-14-23	-75.00		3,737.35
OCT14	DEBIT CARD DEBIT 328720011452 TNF 543 Burlington MA 10-14-23	-72.90		3,664.45
OCT15	DEBIT CARD DEBIT 328822000680 NewHampshireLottery 800-852-3324 NH 10-14-23	-12.00		3,652.45
OCT15	DEBIT CARD DEBIT 328815429666 THE HOME DEPOT #3486 MERRIMACK NH 10-15-23	-103.49		3,548.96
OCT15	DEBIT CARD DEBIT 328825500738 TST* TONY C S SPORTS BA BURLINGTON MA 10-15-23	-186.41		3,362.55
OCT16	DEPOSIT ONLINE DEPOSIT: REF # 62379232		11,970.00	15,332.55
OCT16	DEBIT CARD DEBIT 328926103868 APPLE.COM/BILL 866-712-7753 CA 10-16-23	-4.99		15,327.56



MEMBER #	STATEMENT PERIOD	PAGE
	10-01-23 to 10-31-23	3 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**FREE CHECKING Continued ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
OCT16	WITHDRAWAL POS 1016 1421 183942 ACI ALLYFI NEW YORK NY	-564.00		14,763.56
OCT16	DEBIT CARD CREDIT 328919446043 THE HOME DEPOT #3484 NASHUA NH		369.55	15,133.11
OCT16	DEBIT CARD DEBIT 328920451629 THE HOME DEPOT #3484 NASHUA NH 10-16-23	-158.00		14,975.11
OCT16	Payrailz PERSON PAY Tania ISENBERGE101620	-500.00		14,475.11
OCT18	DEBIT CARD DEBIT 329025837000 GULF OIL 91187533 LEXINGTON MA 10-17-23	-68.04		14,407.07
OCT18	DEBIT CARD DEBIT 329120839000 EXIT 11 CAR WASH MERRIMACK NH 10-17-23	-18.00		14,389.07
OCT18	CHECK 115	-801.00		13,588.07
OCT18	EFT ACH FEINMANN INC DIRECT DEP231020		1,660.65	15,248.72
OCT19	DEBIT CARD DEBIT 329221001264 TST* DA - 5272 - WALTHA WALTHAM MA 10-19-23	-15.27		15,233.45
OCT19	EFT ACH Lowes SYF PAYMNT101723	-200.00		15,033.45
OCT19	EFT ACH COMENITY PAY OH WEB PYMT 101823	-259.00		14,774.45
OCT19	EFT ACH MYKIDSSPENDING.CWK2685769 231017	-101.75		14,672.70
OCT19	DEBIT CARD DEBIT 329224200046 LILAC BLOSSOM NORTH NASHUA NH 10-19-23	-83.92		14,588.78
OCT20	WITHDRAWAL POS 1020 0354 688523 APPLE COM BILL CUPERTINO CA	-4.99		14,583.79
OCT20	CHECK 116	-1,925.00		12,658.79
OCT20	CHECK 114	-2,500.00		10,158.79
OCT20	DEBIT CARD DEBIT 329326107643 GEICO *AUTO 800-841-3000 DC 10-20-23	-178.11		9,980.68
OCT21	DEBIT CARD DEBIT 329320666182 VZWRLLS*BILL PAY VN 800-9220204 CA 10-20-23	-244.19		9,736.49
OCT21	DEBIT CARD DEBIT 329423000003 FRONTERA TACOS AND TEQU NASHUA NH 10-21-23	-159.12		9,577.37
OCT21	DEBIT CARD DEBIT 329427001376 TST* DA - 5272 - WALTHA WALTHAM MA 10-21-23	-17.31		9,560.06
OCT21	WITHDRAWAL POS 1021 0800 599023 APPLE COM BILL CUPERTINO CA	-9.99		9,550.07
OCT22	DEBIT CARD DEBIT 329524000696 NewHampshireLottery 800-852-3324 NH 10-21-23	-9.00		9,541.07
OCT22	DEBIT CARD DEBIT 329523900559 POSTAL CENTER USA-MNH L MILFORD NH 10-21-23	-17.00		9,524.07
OCT22	WITHDRAWAL POS 1022 1254 487202 LOWE S #2391 NASHUA NH	-249.64		9,274.43
OCT24	DEBIT CARD DEBIT 329629837000 GULF OIL 91187533 LEXINGTON MA 10-23-23	-68.08		9,206.35
OCT24	DEBIT CARD DEBIT 329708853085 SHELL SERVICE STATION NASHUA NH 10-24-23	-67.42		9,138.93
OCT24	CHECK 117	-400.00		8,738.93
OCT25	DEBIT CARD DEBIT 329825001274 TST* DA - 5272 - WALTHA WALTHAM MA 10-25-23	-15.27		8,723.66
OCT26	DEBIT CARD DEBIT 329921001293 TST* DA - 5272 - WALTHA WALTHAM MA 10-26-23	-20.93		8,702.73
OCT26	EFT ACH FEINMANN INC DIRECT DEP231027		1,660.64	10,363.37
OCT26	DEBIT CARD DEBIT 329926742872 NHLOTTERY 734-375-3904 NH 10-26-23	-9.00		10,354.37
OCT26	DEBIT CARD DEBIT 329920742873 NHLOTTERY 734-375-3904 NH 10-26-23	-6.00		10,348.37
OCT26	DEPOSIT ONLINE DEPOSIT: REF # 62435507		304.58	10,652.95
OCT26	DEBIT CARD DEBIT 329921957345 APPLEBEES NASH31231129 NASHUA NH 10-26-23	-94.41		10,558.54
OCT26	Payrailz PERSON PAY Tania ISENBERGE102620	-350.00		10,208.54
OCT27	DEBIT CARD DEBIT 330022970478 CANOBIE LAKE PARK 603-893-3506 NH 10-26-23	-65.19		10,143.35
OCT27	DEBIT CARD DEBIT 330026100382 Amazon Prime*3171133M3 Amzn.com/billWA 10-27-23	-14.99		10,128.36
OCT28	DEBIT CARD DEBIT 330029293006 SCOTTYS POTTIES 603-5625824 NH 10-27-23	-175.00		9,953.36
OCT28	DEBIT CARD DEBIT 330115829371 HANNAFORD #8186 NASHUA NH 10-28-23	-564.54		9,388.82
OCT28	WITHDRAWAL ATM 1028 1734 134356 1 TRAFALGAR SQUARE NASHUA NH	-103.50		9,285.32
OCT28	WITHDRAWAL ATM 1028 2037 252845 42 NASHUA ROAD LONDONDERRY NH	-303.50		8,981.82



MEMBER #	STATEMENT PERIOD	PAGE
	10-01-23 to 10-31-23	4 of 5

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

**FREE CHECKING Continued ACCT# 2**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
OCT29	DEBIT CARD DEBIT 330126003288 OASIS HOT TUB SAUNA NASHUA NH 10-28-23	-152.14		8,829.68
OCT29	DEBIT CARD DEBIT 330229083321 AMZN MKTP US*HY6BP4A23 SEATTLE WA 10-29-23	-684.46		8,145.22
OCT29	DEBIT CARD DEBIT 330222101708 STARBUCKS STORE 11531 NASHUA NH 10-28-23	-19.26		8,125.96
OCT29	DEBIT CARD DEBIT 330223618500 WOODCRAFT 304 781-9356414 MA 10-27-23	-743.74		7,382.22
OCT29	DEBIT CARD DEBIT 330221083340 AMAZON.COM*3M6226PW3 SEATTLE WA 10-29-23	-564.05		6,818.17
OCT29	DEBIT CARD DEBIT 330226726520 DERRY T-BONES DERRY NH 10-28-23	-130.78		6,687.39
OCT30	CHECK 119	-1,400.00		5,287.39
OCT31	CHECK 118	-775.00		4,512.39
OCT31	CHECK 122	-1,980.00		2,532.39
OCT31	TRANSFER FROM/TO 4 One time transfer to Free Checking		500.00	3,032.39
OCT31	DEBIT CARD DEBIT 330411501252 CUMBERLAND FARMS 6735 LEXINGTON MA 10-31-23	-66.73		2,965.66
OCT31	DIVIDEND *** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-23 THRU 10-31-23 WAS 0.02% ***		0.17	2,965.83
OCT31	NEW BALANCE			2,965.83

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	30.00

**CHECKS CLEARED**

CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT	CHK#	DATE	AMOUNT
111	OCT05	1,480.63	115	OCT18	801.00	117	OCT24	400.00	119	OCT30	1,400.00
114	OCT20	2,500.00	116	OCT20	1,925.00	118	OCT31	775.00	122	OCT31	1,980.00

**DEPOSITS, DIVIDENDS AND OTHER CREDITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
OCT05	1,660.65	OCT16	11,970.00	OCT26	1,660.64	OCT31	500.00
OCT10	109.85	OCT16	369.55	OCT26	304.58	OCT31	0.17
OCT11	1,660.66	OCT18	1,660.65				
TOTAL DIVIDENDS		1	0.17				
TOTAL DEPOSITS AND OTHER CREDITS		9	19,896.58				

**WITHDRAWALS, FEES AND OTHER DEBITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
SEP30	-344.14	OCT08	-109.85	OCT15	-12.00	OCT22	-249.64
OCT01	-6.00	OCT08	-14.21	OCT15	-103.49	OCT24	-68.08
OCT01	-6.00	OCT08	-24.93	OCT15	-186.41	OCT24	-67.42
OCT01	-154.12	OCT08	-184.82	OCT16	-4.99	OCT25	-15.27
OCT02	-264.97	OCT08	-4.99	OCT16	-564.00	OCT26	-20.93
OCT03	-59.22	OCT08	-65.48	OCT16	-158.00	OCT26	-9.00
OCT03	-0.01	OCT08	-82.62	OCT16	-500.00	OCT26	-6.00
OCT03	-101.75	OCT09	-109.85	OCT18	-68.04	OCT26	-94.41
OCT03	-6.03	OCT09	-18.00	OCT18	-18.00	OCT26	-350.00
OCT03	-38.37	OCT09	-9.00	OCT19	-15.27	OCT27	-65.19
OCT04	-15.27	OCT10	-242.03	OCT19	-200.00	OCT27	-14.99
OCT05	-12.00	OCT10	-250.00	OCT19	-259.00	OCT28	-175.00
OCT05	-1,035.00	OCT10	-4,594.00	OCT19	-101.75	OCT28	-564.54
OCT05	-16.99	OCT11	-63.44	OCT19	-83.92	OCT28	-103.50
OCT06	-15.27	OCT11	-51.60	OCT20	-4.99	OCT28	-303.50
OCT06	-510.32	OCT12	-339.50	OCT20	-178.11	OCT29	-152.14
OCT07	-15.06	OCT12	-15.27	OCT21	-244.19	OCT29	-684.46
OCT07	-160.00	OCT12	-25.00	OCT21	-159.12	OCT29	-19.26
OCT07	-109.99	OCT14	-16.34	OCT21	-17.31	OCT29	-743.74
OCT07	-92.97	OCT14	-127.79	OCT21	-9.99	OCT29	-564.05



MEMBER #	STATEMENT PERIOD	PAGE
	10-01-23 to 10-31-23	5 of 5

Call: 800.328.8797 Email: dcu@dcu.org

**WITHDRAWALS, FEES AND OTHER DEBITS (CONTINUED)**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
OCT08	-16.99	OCT14	-75.00	OCT22	-9.00	OCT29	-130.78
OCT08	-9.00	OCT14	-72.90	OCT22	-17.00	OCT31	-66.73
OCT08	-6.00						
TOTAL FEES AND OTHER DEBITS			0	0.00			
TOTAL WITHDRAWALS			89	-16,875.30			

**FREE CHECKING-SIDE WORK ACCT# 3**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			0.00
OCT28	NEW ACCOUNT			0.00
OCT28	DEPOSIT		15,325.00	15,325.00
OCT31	NEW BALANCE			15,325.00

**DEPOSITS, DIVIDENDS AND OTHER CREDITS**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
OCT28	15,325.00						
TOTAL DIVIDENDS			0	0.00			
TOTAL DEPOSITS AND OTHER CREDITS			1	15,325.00			

**ADVANTAGE SAVINGS ACCT# 4**

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			0.00
OCT28	NEW ACCOUNT			0.00
OCT28	OFFSET OF REQUIRED MINIMUM BALANCE		0.01	0.01
OCT28	TRANSFER FROM/TO 1 One time transfer to Advantage Savings		1,010.00	1,010.01
OCT31	TRANSFER FROM/TO 2 One time transfer to Free Checking	-500.00		510.01
OCT31	DIVIDEND		0.34	510.35
*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-28-23 THRU 10-31-23 WAS 3.57% ***				
OCT31	NEW BALANCE			510.35

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

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 PRIMARY SAVINGS	554.18	35.81		
2 FREE CHECKING	2,965.83	1.37		
3 FREE CHECKING-SIDE WORK	15,325.00	0.00		
4 ADVANTAGE SAVINGS	510.35	0.34		
TOTAL DIVIDENDS YTD		37.52		

Robert Macdonald  
37 Thornton Rd W  
Merrimack, NH 03054

### Transaction History Summary

Member ID: Account: 1

postdate	description	tranamt	principal	interest	fees	balance
11/09/2023	TRANSFER One time transfer to Primary Savings From Account:4		\$350.00		\$0.00	\$904.18

Robert Macdonald  
 37 Thornton Rd W  
 Merrimack, NH 03054

### Transaction History Summary

Member ID: Account: 2

postdate	description	tranamt	principal	interest	fees	balance
11/16/2023	DEBIT CARD DEBIT NHLOTTERY 734-375-3904 NH		(\$10.00)		\$0.00	\$2,623.15
11/16/2023	DEBIT CARD DEBIT EXIT 11 CAR WASH MERRIMACK NH		(\$18.00)		\$0.00	\$2,633.15
11/15/2023	ELECTRONIC DEPOSIT FEINMANN INC DIRECT DEP231117		\$1,660.65		\$0.00	\$2,651.15
11/15/2023	DEBIT CARD DEBIT AMZN Mktp US*2Z6DX9PM3 Amzn.com/billWA		(\$26.96)		\$0.00	\$990.50
11/15/2023	ELECTRONIC WITHDRAWAL TOYOTA ACH RTL 11142023		(\$510.32)		\$0.00	\$1,017.46
11/14/2023	WITHDRAWAL POS 1114 0355 974054 APPLE COM BILL CUPERTINO CA		(\$4.99)		\$0.00	\$1,527.78
11/13/2023	DEBIT CARD DEBIT NHLOTTERY 734-375-3904 NH		(\$12.00)		\$0.00	\$1,532.77
11/13/2023	DEBIT CARD DEBIT AIRPORT DINER INC MANCHESTER NH		(\$74.70)		\$0.00	\$1,544.77
11/13/2023	WITHDRAWAL POS 1111 0701 962314 COMMON MAN NO. IRVING HOOKSETT NH		(\$52.34)		\$0.00	\$1,619.47
11/10/2023	ELECTRONIC WITHDRAWAL PERSON PAY Tania ISENBERGE111020		(\$250.00)		\$0.00	\$1,671.81
11/10/2023	ELECTRONIC WITHDRAWAL BILL PAY Capital ONE CREDI111020		(\$94.49)		\$0.00	\$1,921.81
11/10/2023	DEBIT CARD DEBIT TST* La Carreta Nashua Nashua NH		(\$94.09)		\$0.00	\$2,016.30
11/10/2023	SHARE CHECK		(\$74.20)		\$0.00	\$2,110.39
11/09/2023	DEBIT CARD DEBIT APPLEBEES NASH31231129 NASHUA NH		(\$100.33)		\$0.00	\$2,184.59
11/09/2023	ELECTRONIC WITHDRAWAL HOME DEPOT ONLINE PMT231108		(\$136.00)		\$0.00	\$2,284.92
11/09/2023	DEBIT CARD DEBIT SQ *KILLINGTON PICO M gosq.com VT		(\$250.33)		\$0.00	\$2,420.92
11/08/2023	ELECTRONIC DEPOSIT FEINMANN INC DIRECT DEP231110		\$1,660.66		\$0.00	\$2,671.25
11/08/2023	DEBIT CARD DEBIT APPLE.COM/BILL 866-712-7753 CA		(\$4.99)		\$0.00	\$1,010.59

postdate	description	tranamt	principal	interest	fees	balance
11/08/2023	DEBIT CARD DEBIT APPLE.COM/BILL 866-712-7753 CA		(\$4.99)		\$0.00	\$1,015.58
11/08/2023	DEBIT CARD DEBIT SHELL SERVICE STATION NASHUA NH		(\$67.82)		\$0.00	\$1,020.57
11/08/2023	ELECTRONIC WITHDRAWAL PLANET HOME ACH PMTS 110623		(\$4,594.00)		\$0.00	\$1,088.39
11/08/2023	DEBIT CARD DEBIT TST* DA - 5272 - WALTHAM WALTHAM MA		(\$15.27)		\$0.00	\$5,682.39
11/08/2023	DEBIT CARD DEBIT City of Cambridge 704-817-2500 NC		(\$2.00)		\$0.00	\$5,697.66
11/07/2023	DEBIT CARD DEBIT CUMBERLAND FARMS 6735 LEXINGTON MA		(\$67.90)		\$0.00	\$5,699.66
11/06/2023	TRANSFER One time transfer to Free Checking From Account:3		\$5,000.00		\$0.00	\$5,767.56
11/06/2023	DEBIT CARD DEBIT WASHVILLE - AMHERST 888-616-1855 NH		(\$37.99)		\$0.00	\$767.56
11/06/2023	WITHDRAWAL POS 1106 0122 184997 MICROSOFT REDMOND WA		(\$16.99)		\$0.00	\$805.55
11/06/2023	DEBIT CARD DEBIT CAFE ON THE OVAL MILFORD NH		(\$65.52)		\$0.00	\$822.54
11/06/2023	DEBIT CARD DEBIT STARBUCKS STORE 07960 NASHUA NH		(\$14.32)		\$0.00	\$888.06
11/06/2023	DEBIT CARD DEBIT NewHampshireLottery 800-852-3324 NH		(\$6.00)		\$0.00	\$902.38
11/03/2023	DEBIT CARD DEBIT PIZZICO RISTORANTE ITA NASHUA NH		(\$124.08)		\$0.00	\$908.38
11/03/2023	ELECTRONIC WITHDRAWAL MYKIDSSPENDING.CWK2732669 231102		(\$101.75)		\$0.00	\$1,032.46
11/03/2023	DEBIT CARD DEBIT CUMBERLAND FARMS 6735 LEXINGTON MA		(\$23.24)		\$0.00	\$1,134.21
11/03/2023	DEBIT CARD DEBIT PROCTOR SKI AND BOARD NASHUA NH		(\$1,249.89)		\$0.00	\$1,157.45
11/02/2023	DEBIT CARD DEBIT NewHampshireLottery 800-852-3324 NH		(\$6.00)		\$0.00	\$2,407.34
11/02/2023	DEBIT CARD DEBIT NewHampshireLottery 800-852-3324 NH		(\$9.00)		\$0.00	\$2,413.34
11/01/2023	ELECTRONIC DEPOSIT FEINMANN INC DIRECT DEP231103		\$1,660.65		\$0.00	\$2,422.34
11/01/2023	DEBIT CARD DEBIT 5GUYS 0466 QSR NASHUA NH		(\$54.14)		\$0.00	\$761.69
11/01/2023	SHARE CHECK		(\$2,150.00)		\$0.00	\$815.83

Robert Macdonald  
 37 Thornton Rd W  
 Merrimack, NH 03054

**Transaction History Summary**

Member ID: Account: 3

postdate	description	tranamt	principal	interest	fees	balance
11/13/2023	DEBIT CARD DEBIT THE HOME DEPOT 3484 NASHUA NH		(\$857.21)		\$0.00	\$904.80
11/13/2023	DEBIT CARD DEBIT LOWES #02391* NASHUA NH		(\$344.82)		\$0.00	\$1,762.01
11/08/2023	ELECTRONIC WITHDRAWAL HARLAND CLARKE CHK ORDER 231104		(\$26.01)		\$0.00	\$2,106.83
11/07/2023	SHARE CHECK		(\$7,500.00)		\$0.00	\$2,132.84
11/06/2023	TRANSFER One time transfer to Free Checking To Account:2		(\$5,000.00)		\$0.00	\$9,632.84
11/06/2023	DEBIT CARD DEBIT COUNTY STORES MILFORD NH		(\$27.87)		\$0.00	\$14,632.84
11/06/2023	DEBIT CARD DEBIT THE HOME DEPOT #3484 NASHUA NH		(\$114.35)		\$0.00	\$14,660.71
11/06/2023	DEBIT CARD DEBIT THE HOME DEPOT #3486 MERRIMACK NH		(\$68.80)		\$0.00	\$14,775.06
11/06/2023	DEBIT CARD DEBIT HARBOR FREIGHT TOOLS 33 AMHERST NH		(\$41.23)		\$0.00	\$14,843.86
11/03/2023	DEBIT CARD DEBIT THE GRANITE GROUP MANCH 603-5181500 NH		(\$439.91)		\$0.00	\$14,885.09

Robert Macdonald  
37 Thornton Rd W  
Merrimack, NH 03054

### Transaction History Summary

Member ID:            Account: 4

postdate	description	tranamt	principal	interest	fees	balance
11/09/2023	TRANSFER One time transfer to Primary Savings To Account:1		(\$350.00)		\$0.00	\$160.35

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW HAMPSHIRE

In Re: Robert L. MacDonald, Jr.  
Case No. 24-10114-BAH  
Chapter 13  
Debtor

**CERTIFICATE OF SERVICE**

I hereby certify that I have on this 26<sup>th</sup> day of April, 2024, served electronically via ECF, a copy of this Creditors' Objection to Confirmation of Debtor's Plan upon:

Attorney Eleanor Dahar

First Citizens Bank & Trust Company  
c/o Kenneth Peters

Planet Home Lending, LLC  
c/o Attorney Joseph Dolben

Office of the U.S. Trustee

and by first class United States mail to all creditors as listed on the attached service list.

Respectfully submitted,

JOHN W. RUDOLPH, MICHELLE M. RUDOLPH  
AND KATHERINE M. RUDOLPH  
By and through their attorneys,  
GOTTESMAN & HOLLIS, P.A.

Dated: April 26, 2024

By: /s/ Paul DeCarolis  
Paul M. DeCarolis, Esq. (NH Bar #596)  
39 East Pearl Street  
Nashua, NH 03060  
(603) 889-5959  
[pdecarolis@nh-lawyers.com](mailto:pdecarolis@nh-lawyers.com)

Robert L. MacDonald, Jr.  
37 Thornton Road W  
Merrimack, NH 03054

Department of Treasury  
Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Meridian Equipment Finance, LLC  
c/o Saldutti Law Group  
1040 Kings Highway N., Suite 100  
Cherry Hill, NJ 08034

John W. Rudolph, Michelle M. Rudolph  
and Katherine M. Rudolph  
c/o John W. Rudolph  
6 Fowell Avenue  
Nashua, NH 03060

Northeast Credit Union  
PO Box 1240  
Portsmouth, NH 03802

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Ally Financial  
P.O. Box 380901  
Bloomington, MN 55438

Planet Home Lending, LLC  
321 Research Parkway, Suite 303  
Meriden, CT 06450

Toyota Financial Services  
PO Box 661009  
Dallas, TX 75265

SYNCB / Lowes  
PO Box 965005  
Orlando, FL 32896-5005

Kaila Howe  
Richard Howe  
17 Whitetail Ridge  
Merrimack, NH 03054