

TERRACE LAKES WATER CO

GARDEN VALLEY ID 83622-5031

ILENE JOHNSON 101 HOLIDAY DR STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXX0168 STATEMENT DATE: 08/01/20 - 08/31/20 801-325-6228 • 1-800-748-4302 www.macu.com

ACC	OUNT SUMMARY		
TOT	AL SHARES		
01 PR	IMARY SAVINGS \$5.11 50 BUSINESS CHECKING	à	\$47,331.60
τοτμ	AL LOANS		
93 US	SDA\$1,108,220.59		
	Joint Owner: LONNIE E BRAMON		
	MARY SAVINGS - ID 01		
OSTING ATE	TRANSACTION DESCRIPTION	TRANSACTION <u>AMOUNT</u>	NEV BALANCI
8/01	Previous Balance		5.11
	Ending Balance		5.1
DUIC	Dividend Earned Year to Date Dividend Earned in 2019		
OSTING	Dividend Earned in 2019		
OSTING <u>ATE</u>	Dividend Earned in 2019	0.84 TRANSACTION AMOUNT	BALANC
BUS OSTING ATE 08/01 08/03	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885	0.84 TRANSACTION AMOUNT	<u>BALANC</u> 60,721.35
0STING ATE 98/01 98/03 98/03	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669	0.84 TRANSACTION <u>AMOUNT</u> 147.00 519.45	<u>BALANC</u> 60,721.35 60,868.35 60,348.90
0STING ATE 8/01 8/03 8/03	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 752200008488785	0.84 TRANSACTION <u>AMOUNT</u> 147.00 519.45	NEV BALANCI 60,721.35 60,868.35 60,348.90 60,918.90
0571NG AIE 8/01 8/03 8/03 8/04	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 752200008488785 Remote deposit item count: 10 Check 3670	0.84 TRANSACTION <u>AMOUNT</u> 147.00 519.45 570.00 1,625.00	<u>BALANC</u> 60,721.35 60,868.35 60,348.90 60,918.90
osting ate 98/01	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 75220008488785 Remote deposit item count: 10 Check 3670 Deposit by Check 752500002222248	0.84 TRANSACTION <u>AMOUNT</u> 147.00 519.45 570.00 1,625.00	<u>BALANC</u> 60,721.35 60,868.35 60,348.90 60,918.90 59,293.90
08/01 98/03 98/03 98/03 98/04 98/04 98/04	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 75220008488785 Remote deposit item count: 10 Check 3670 Deposit by Check 752500002222248 Remote deposit item count: 08	0.84 TRANSACTION AMOUNT 147.00 519.45 570.00 1,625.00 476.00	BALANC 60,721.35 60,868.39 60,348.90 60,918.90 59,293.90 59,769.90
25511NG AIE 8/01 8/03 8/03 8/04 8/04 8/07 8/07	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 752200008488785 Remote deposit item count: 10 Check 3670 Deposit by Check 752500002222248 Remote deposit item count: 08 Deposit by Check 752500002222263 Remote deposit item count: 01	0.84 TRANSACTION AMOUNT 147.00 519.45 570.00 1,625.00 476.00 1,547.00	BALANCI 60,721.35 60,868.35 60,348.90 60,918.90 59,293.90 59,769.90 61,316.90
8/03 8/03 8/03 8/04 8/04 8/04 8/07 8/07	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 752200008488785 Remote deposit item count: 10 Check 3670 Deposit by Check 752500002222248 Remote deposit item count: 08 Deposit by Check 752500002222263 Remote deposit item count: 01 Withdrawal MUTUAL OF ENUMCL TYPE: EFT XMIT CO: MUTUAL OF ENUMCL	0.84 TRANSACTION AMOUNT 147.00 519.45 570.00 1,625.00 476.00 1,547.00	BALANC 60,721.35 60,868.35 60,348.90 60,918.90 59,293.90 59,769.90 61,316.90
8/01 8/03 8/03 8/04 8/04 8/07 8/07 8/07	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 752200008488785 Remote deposit item count: 10 Check 3670 Deposit by Check 752500002222248 Remote deposit item count: 08 Deposit by Check 752500002222263 Remote deposit item count: 01 Withdrawal MUTUAL OF ENUMCL TYPE: EFT XMIT CO: MUTUAL OF ENUMCL Entry Class Code: PPD Deposit by Check 752800002393328	0.84 TRANSACTION <u>AMOUNT</u> 147.00 519.45 570.00 1,625.00 476.00 1,547.00 405.90	BALANC 60,721.3 60,868.3 60,348.9 60,918.9 59,293.9 59,769.9 61,316.9 60,911.0
08/01 98/03 98/03 98/03 98/04	Dividend Earned in 2019 SINESS CHECKING - ID 50 TRANSACTION DESCRIPTION Previous Balance Deposit by Check 752100009527885 Remote deposit item count: 02 Check 3669 Deposit by Check 752200008488785 Remote deposit item count: 10 Check 3670 Deposit by Check 752500002222248 Remote deposit item count: 08 Deposit by Check 752500002222263 Remote deposit item count: 01 Withdrawal MUTUAL OF ENUMCL TYPE: EFT XMIT CO: MUTUAL OF ENUMCL Entry Class Code: PPD Deposit by Check 752800002393328 Remote deposit item count: 21	0.84 TRANSACTION <u>AMOUNT</u> 147.00 519.45 570.00 1,625.00 476.00 1,547.00 405.90 2,068.00	BALANCI 60,721.35 60,868.35 60,348.90 60,918.90 59,293.90 59,769.90

# **MOUNTAIN AMERICA** CREDIT UNION

STATEMENT LEGEND

OR PERSONAL LOANS

CREDIT CARD

SWIFT CASH

EQUITY GOLD

#### DEPOSIT IDENTIFICATION LOAN IDENTIFICATION PRIMARY SAVINGS ACCOUNT ID 60-88 AUTO, COLLATERAL ID 01 ID 02-05 SECONDARY SAVINGS ACCOUNTS ID 07 MONEY MARKET ACCOUNT ID 70-79 ID 10 ID 85 IRA ID 11-19 IRA TERM DEPOSITS ID 89 ID 50-56 CHECKING ACCOUNT

#### THIS NOTICE IS APPLICABLE ONLY TO OPEN-END CREDIT IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at 9800 S. Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible. You must notify us no later than sixty (60) days after the mailing date or date of the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. . If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

#### SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within one hundred (100) miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, you have this protection on all purchases regardless of the amount or location of purchase.)

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 801-325-6228 or toll-free at 1-800-748-4302 or write us at 9800 S. Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible if you think your statement is wrong or if you need more information about a transfer on the statement on which the error or problem appeared. You must notify us no later than sixty (60) days after the mailing date or date of the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the transfer you are unsure about and include to the extent possible the type and date, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will investigate your complaint and if we have determined an error, we will correct it within one (1) business day. If we expect it will take more than ten (10) business days, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation.

#### DEPARTMENTS

For account information, please dial the department number listed below.

SERVICE CENTER	1-800-748-4302	
RATES		COLLECTIONS
TOUCH-TONE TELLER		STUDENT LOANS
PHONE LOANS		REAL ESTATE LOANS 1-800-277-7703
TECH SUPPORT		TO REPORT A LOST OR
DEPARTMENTS NOT LISTED		STOLEN CREDIT CARD 1-800-748-4302

THE FINANCE CHARGE IS COMPUTED ON THE UNPAID BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING. THE "FINANCE CHARGE" IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY WAS TERMED "IN-TEREST." IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLY-ING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING

For convenient account access. visit online branch at macu.com.



#### ACCOUNT BALANCE

- 1. WRITE here the ending balance shown on this statement.
- 2. ADD deposits made since the date of this statement (if any).

SUBTOTAL \$\_

3. SUBTRACT outstanding checks (those written that have not cleared).

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT

4. SUBTRACT amount outstanding from Subtotal.

TOTAL amount outstanding.

BALANCE (This amount should agree with your checkbook balance.

IF YOUR ACCOUNT DOES NOT BALANCE:

- Are the amounts of all your deposits entered in your check register the same as those on the statement?
- □ Have you deducted all service charges?
- Have you added dividends paid or subtracted interest charged, if any, in your check register?
- Have you carried the correct balance forward from one check register to the next?
- $\hfill\square$  Have you entered the amounts correctly in your check register for each check you have written?

Are all additions and subtractions correct in your check register?

ALL SHARE ACCOUNTS ARE NON-TRANSFERABLE EXCEPT ON THE BOOKS OF THE DEPOSITORY INSTITUTION.

BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. THE LOAN BALANCE DOES NOT INCLUDE INTEREST. THE INTEREST DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.



#### STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168 STATEMENT DATE: 08/01/20 - 08/31/20 801-325-6228 • 1-800-748-4302

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BUSI	NESS CHECKING Continued - ID 50		
POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Check 3671 Deposit by Check 752900005928729 Remote deposit item count: 06	-1,830.00 282.00	62,330.00 62,612.00
	Deposit by Check 753000007171266 Remote deposit item count: 06	282.00	62,894.00
08/13	Check 3672	-2,542.03	60,351.97
08/13	Check 3673	-709.21	59,642.76
	Check 3676	-6,317.94	53,324.82
08/14	Deposit	188.00	53,512.82
08/14	Deposit Transfer From TERRACE LAKES RE XXXXXXXX Share 50	1,927.00	55,439.82
00/14		74 50	

08/12	Deposit by Check 753000007171266	282.00	62,894.00
	Remote deposit item count: 06		
08/13	Check 3672	-2,542.03	60,351.97
08/13	Check 3673	-709.21	59,642.76
08/13	Check 3676	-6,317.94	53,324.82
08/14	Deposit	188.00	53,512.82
08/14	Deposit Transfer	1,927.00	55,439.82
00/11	From TERRACE LAKES RE XXXXXXXXX Share 50	1,527.00	00, 105.0L
08/14	Check 3674	-74.58	55,365.24
08/14	Check 3677	-150.00	55,215.24
08/14	Check 3679	-7,135.00	48,080.24
		,	,
08/17	Withdrawal Home Banking Transfer To Loan 93	-7,704.90	40,375.34
08/17	Deposit by Check 753500002324836	771.64	41,146.98
00/17	Remote deposit item count: 13		
08/17	Deposit by Check 753500007022492	1,034.00	42,180.98
	Remote deposit item count: 21		
08/17	Check 3675	-16.00	42,164.98
08/17	Check 3678	-210.54	41,954.44
08/18	Check 3680	-519.45	41,434.99
08/19	Deposit by Check 753700006918101	564.00	41,998.99
	Remote deposit item count: 11		
08/19	Check 3681	-1,625.00	40,373.99
08/20	Deposit by Check 753800007222388	376.00	40,749.99
	Remote deposit item count: 08		
08/21	Deposit by Check 753900002177371	5,626.00	46,375.99
00/21	Remote deposit item count: 01	0,020100	10,070133
08/21	Deposit by Check 753900009822355	517.00	46,892.99
00/21	Remote deposit item count: 10	517.00	+0,052.55
08/21	Check 3682	-198.00	46,694.99
08/21	Deposit by Check 754300003143569	752.00	47,446.99
06/20	Remote deposit item count: 12	752.00	47,440.99
00/05	Deposit by Check 754300006852069	470.00	47.016.00
08/25		470.00	47,916.99
00/06	Remote deposit item count: 06	071.04	
08/26	Check 3683	-371.84	47,545.15
08/28	Deposit by Check 754600009823549	329.00	47,874.15
	Remote deposit item count: 07		
08/31	Deposit by Check 754900005755575	376.00	48,250.15
	Remote deposit item count: 07		
08/31	Deposit	47.00	48,297.15
08/31	Check 3684	-965.55	47,331.60
	Avg Checking Bal for Aug \$52,073.55		
	Ending Balance		47,331.60
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2019	0.00	
		0.00	





**BUSINESS CHECKING** Continued -

TOTAL FEES:

OVERDRAFT: UNPAID ITEM: FOR

#### STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXX0168 STATEMENT DATE: 08/01/20 - 08/31/20 801-325-6228 • 1-800-748-4302

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ID 50		
10 50		TRANSACTION
		AMOUNT
THIS PERIOD:	YEAR-TO-DATE:	
0.00	25.00	
0.00	0.00	
		-

### **Checks Cleared**

POSTING TRANSACTION DATE DESCRIPTION

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
3669	519.45	3673	709.21	3677	150.00	3681	1625.00		
3670	1625.00	3674	74.58	3678	210.54	3682	198.00		
3671	1830.00	3675	16.00	3679	7135.00	3683	371.84		
3672	2542.03	3676	6317.94	3680	519.45	3684	965.55		

16 Checks Cleared \$24,809.59

\*Asterisk next to number indicates skip in number sequence.

## Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
08/10/20	405.90	Withdrawal	08/17/20	7,704.90	Withdrawal Home Banking

2 Withdrawals and Other Charges \$8,110.80

## **Deposits and Other Credits**

DATE	<u>AMOUNT</u>	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
08/03/20	147.00	Deposit by Check	08/17/20	1,034.00	Deposit by Check
08/04/20	570.00	Deposit by Check	08/19/20	564.00	Deposit by Check
08/07/20	476.00	Deposit by Check	08/20/20	376.00	Deposit by Check
08/07/20	1,547.00	Deposit by Check	08/21/20	5,626.00	Deposit by Check
08/10/20	2,068.00	Deposit by Check	08/21/20	517.00	Deposit by Check
08/10/20	1,181.00	Deposit by Check	08/25/20	752.00	Deposit by Check
08/11/20	282.00	Deposit by Check	08/25/20	470.00	Deposit by Check
08/12/20	282.00	Deposit by Check	08/28/20	329.00	Deposit by Check
08/14/20	188.00	Deposit	08/31/20	376.00	Deposit by Check
08/14/20	1,927.00	Deposit Transfer	08/31/20	47.00	Deposit
08/17/20	771.64	Deposit by Check			

21 Deposits and Other Credits \$19,530.64



#### STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXX0168 STATEMENT DATE: 08/01/20 - 08/31/20 801-325-6228 • 1-800-748-4302

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	***Annual Percentage Rate 6.000%*** Periodic Rate (Daily) .016438%		
POSTING <u>DATE</u>	TRANSACTION DESCRIPTION	TRANSACTION <u>AMOUNT</u>	NE BALANC
	Previous Principal Balance		1,111,358.26
08/17	Payment Home Banking Transfer From Share 50	7,704.90	1,108,220.59
08/31	Ending Principal Balance Payment Due: \$0.00 CPI Fee Due: \$0.00 Total Due:\$0.00 Due Date: September 22, 2020		1,108,220.5
	Interest Paid in 2019 6	9,187.67	
	Interest Paid YTD 4	3,756.85	

## YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	43,863.09
Dividend Earned Year to Date	0.00
Interest Paid in 2019	69,619.53
Dividend Earned in 2019	0.84



MOUNTAIN AMERICA	MOUNTAIN AMERICA —ID 93	
CREDIT UNION	ACCOUNT NO./ LOAN NO./DESCRIPTION	AMOUNT:
PAYMENT COUPON STUB—SAVE FOR YOUR RECORDS	XXXXXX0168 ID 93 USDA	\$7704.90
DATE PAID	PLEASE MAKE ANY ADDRESS CORRECTIONS BELOW:	DUE DATE:
ACCT./ LOAN NO. XXXXXX0168 ID 93	TERRACE LAKES WATER CO	09/22/20
DESCRIPTIONUSDA	ILENE JOHNSON 101 HOLIDAY DR GARDEN VALLEY ID 83622-5031	TOTAL:
AMOUNT DUE_ \$7704.90		
TOTAL PAID \$		IF YOU ARE 10 DAYS LATE IN MAKING A PAYMENT, YOU WILL BE ASSESSED A LATE CHARGE OF \$15.00 R5% OF YOUR MONTHLY
CHECK #	Acceptable payment methods:	PAYMENT, WHICHEVER IS GREATER.
NOTE	<ol> <li>1) ONLINE at <u>www.macu.com</u>.</li> <li>2) MOBILE in the Mountain America app.</li> <li>3) MAIL coupon and check payable to Mountain America Credit Union, P.O</li> </ol>	