



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 12/01/20 - 12/31/20
 801-325-6228 • 1-800-748-4302
 www.macu.com

TERRACE LAKES WATER CO
 ILENE JOHNSON
 101 HOLIDAY DR
 GARDEN VALLEY ID 83622-5031

ACCOUNT SUMMARY

TOTAL SHARES

01 PRIMARY SAVINGS \$5.11 50 BUSINESS CHECKING \$25,486.99

TOTAL LOANS

93 USDA..... \$1,101,125.90

Joint Owner: LONNIE E BRAMON

PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
12/01	Previous Balance		5.11
	Ending Balance		5.11
	Dividend Earned Year to Date	0.00	

BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
12/01	Previous Balance		37,724.91
12/02	Check 3729	-8,003.38	29,721.53
12/02	Check 3730	-519.45	29,202.08
12/03	Check 3731	-1,625.00	27,577.08
12/04	Deposit by Check 764400007874306	705.00	28,282.08
	Remote deposit item count: 13		
12/04	Check 3732	-16.00	28,266.08
12/07	Deposit by Check 764700007527942	1,363.00	29,629.08
	Remote deposit item count: 27		
12/07	Deposit by Check 764700010302566	94.00	29,723.08
	Remote deposit item count: 02		
12/08	Check 3734	-48.20	29,674.88
12/08	Check 3735	-8.25	29,666.63
12/09	Deposit by Check 764900001830985	564.00	30,230.63
	Remote deposit item count: 06		
12/09	Deposit by Check 764900006516347	752.00	30,982.63
	Remote deposit item count: 15		
12/09	Deposit by Check 764900006516407	423.00	31,405.63
	Remote deposit item count: 01		



MOUNTAIN AMERICA

CREDIT UNION

P.O. Box 2331, Sandy, UT 84091

Questions? Contact Us!



CALL

1-800-748-4302



GO TO

www.macu.com



ACCESS

our mobile app

STATEMENT LEGEND

DEPOSIT IDENTIFICATION

- ID 01** Primary Savings Account
- ID 02-05** Secondary Savings Accounts
- ID 07** Money Market Account
- ID 10** IRA
- ID 11-19** IRA Term Deposits
- ID 50-56** Checking Account

LOAN IDENTIFICATION

- ID 02-05** Auto, collateral OR Personal Loans
- ID 70-79** Credit Card
- ID 85** Swift Cash
- ID 89** Equity Gold

For account information, or to report a lost or stolen credit card, please contact the service center at **1-800-748-4302**.

Mail loan payments to

Loan Servicing
P.O. Box 2331
Sandy, UT 84091

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

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 South 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 toll-free at 1-800-748-4302 or write us at 9800 South 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.

CREDIT REPORTING

We may report information about your credit account to credit bureaus, including late payments, missed payments or other types of defaults on the account. We report information on a monthly basis. If you believe that we reported inaccurate information, please write us at Mountain America Consumer Loan Servicing, P.O. Box 2331, Sandy, UT 84091.



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 "INTEREST." IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. THE LOAN BALANCE DOES NOT INCLUDE THE FINANCE CHARGE. THE FINANCE CHARGE 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.



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168

STATEMENT DATE: 12/01/20 - 12/31/20

801-325-6228 • 1-800-748-4302

www.macu.com

BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
12/09	Check 3733	-965.55	30,440.08
12/10	Withdrawal MUTUAL OF ENUMCL	-434.90	30,005.18
	TYPE: EFT XMIT CO: MUTUAL OF ENUMCL		
	Entry Class Code: PPD		
12/10	Deposit by Check 765000007967593	423.00	30,428.18
	Remote deposit item count: 09		
12/10	Deposit by Check 765000007967614	1,060.00	31,488.18
	Remote deposit item count: 01		
12/14	Deposit by Check 765400000269943	1,034.00	32,522.18
	Remote deposit item count: 18		
12/14	Deposit by Check 765400000269978	852.00	33,374.18
	Remote deposit item count: 13		
12/14	Deposit	47.00	33,421.18
12/14	Deposit by Check 765400009285059	893.00	34,314.18
	Remote deposit item count: 18		
12/14	Check 3736	-1,997.95	32,316.23
12/15	Check 3737	-3,296.75	29,019.48
12/16	Deposit by Check 765600007198149	1,104.00	30,123.48
	Remote deposit item count: 10		
12/16	Check 3738	-74.64	30,048.84
12/17	Deposit by Check 765700005817171	235.00	30,283.84
	Remote deposit item count: 03		
12/18	Check 3739	-519.45	29,764.39
12/21	Deposit by Check 766100000359865	564.00	30,328.39
	Remote deposit item count: 11		
12/21	Deposit by Check 766100000359877	517.00	30,845.39
	Remote deposit item count: 11		
12/21	Deposit by Check 766100008257005	893.00	31,738.39
	Remote deposit item count: 18		
12/21	Check 3740	-1,625.00	30,113.39
12/21	Check 3741	-140.00	29,973.39
12/22	Check 3744	-335.55	29,637.84
12/23	Check 3742	-887.45	28,750.39
12/24	Deposit by Check 766400006360722	235.00	28,985.39
	Remote deposit item count: 05		
12/27	Withdrawal Home Banking Transfer To Loan 93	-7,704.90	21,280.49
12/28	Deposit by Check 766800003947737	799.00	22,079.49
	Remote deposit item count: 05		
12/29	Deposit	47.00	22,126.49
12/30	Check 3743	-1,404.50	20,721.99
12/31	Deposit by Check 767100001192543	4,765.00	25,486.99
	Remote deposit item count: 01		
	Avg Checking Bal for Dec \$28,808.37		
	Ending Balance		25,486.99
	Dividend Earned Year to Date	0.00	



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168

STATEMENT DATE: 12/01/20 - 12/31/20

801-325-6228 • 1-800-748-4302

www.macu.com

BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
--------------	-------------------------	--------------------	-------------

TOTAL FEES: FOR THIS PERIOD: YEAR-TO-DATE:

OVERDRAFT:	0.00	25.00
UNPAID ITEM:	0.00	0.00

Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
3729	8003.38	3733	965.55	3737	3296.75	3741	140.00		
3730	519.45	3734	48.20	3738	74.64	3742	887.45		
3731	1625.00	3735	8.25	3739	519.45	3743	1404.50		
3732	16.00	3736	1997.95	3740	1625.00	3744	335.55		

16 Checks Cleared \$21,467.12

*Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/10/20	434.90	Withdrawal	12/27/20	7,704.90	Withdrawal Home Banking

2 Withdrawals and Other Charges \$8,139.80

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/04/20	705.00	Deposit by Check	12/14/20	893.00	Deposit by Check
12/07/20	1,363.00	Deposit by Check	12/16/20	1,104.00	Deposit by Check
12/07/20	94.00	Deposit by Check	12/17/20	235.00	Deposit by Check
12/09/20	564.00	Deposit by Check	12/21/20	564.00	Deposit by Check
12/09/20	752.00	Deposit by Check	12/21/20	517.00	Deposit by Check
12/09/20	423.00	Deposit by Check	12/21/20	893.00	Deposit by Check
12/10/20	423.00	Deposit by Check	12/24/20	235.00	Deposit by Check
12/10/20	1,060.00	Deposit by Check	12/28/20	799.00	Deposit by Check
12/14/20	1,034.00	Deposit by Check	12/29/20	47.00	Deposit
12/14/20	852.00	Deposit by Check	12/31/20	4,765.00	Deposit by Check
12/14/20	47.00	Deposit			

21 Deposits and Other Credits \$17,369.00



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 12/01/20 - 12/31/20
 801-325-6228 • 1-800-748-4302
 www.macu.com

USDA - ID 93

Annual Percentage Rate 6.000% Periodic Rate (Daily) .016438%

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance		1,102,667.94
12/27	Payment Home Banking Transfer From Share 50	-7,704.90	1,101,125.90
	-1542.04 Principal 6,162.86 Interest		
12/31	Ending Principal Balance		1,101,125.90
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: January 22, 2021		
	Interest Paid YTD	67,751.86	

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	67,858.10
Dividend Earned Year to Date.....	0.00



P.O. BOX 2331 • SANDY, UT • 84091

MOUNTAIN AMERICA —ID 93



PAYMENT COUPON STUB—SAVE FOR YOUR RECORDS

DATE PAID _____

ACCT./ LOAN NO. XXXXXX0168 ID 93

DESCRIPTION _____

USDA

AMOUNT DUE \$7704.90

TOTAL PAID \$ _____

CHECK # _____

NOTE _____

ACCOUNT NO./ LOAN NO./DESCRIPTION
XXXXXX0168 ID 93 USDA

AMOUNT:
\$7704.90

PLEASE MAKE ANY ADDRESS CORRECTIONS BELOW:

TERRACE LAKES WATER CO
ILENE JOHNSON
101 HOLIDAY DR
GARDEN VALLEY ID 83622-5031

DUE DATE:
01/22/21

TOTAL:



IF YOU ARE 10 DAYS LATE IN MAKING A PAYMENT, YOU WILL BE ASSESSED A LATE CHARGE OF \$15.00 OR 5% OF YOUR MONTHLY PAYMENT, WHICHEVER IS GREATER.

Acceptable payment methods:

- 1) ONLINE at www.macu.com.
- 2) MOBILE in the Mountain America app.
- 3) WALK-IN at any Mountain America branch.
- 4) MAIL coupon and check payable to **Mountain America Credit Union, P.O. Box 2331, Sandy, UT 84091.**

