



STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXX0168
 STATEMENT DATE: 02/01/25 - 02/28/25
 801-325-6228 • 1-800-748-4302
 macu.com

TERRACE LAKES WATER CO
 6781 LITTLE LANE
 NEW PLYMOUTH ID 83655

ACCOUNT SUMMARY

TOTAL SHARES

01 PRIMARY SAVINGS	\$8,201.93	50 BUSINESS CHECKING	\$32,237.98
07 GRANT ACCOUNT	\$376.17		

TOTAL LOANS

93 USDA.....	\$989,379.89
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PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/01	Previous Balance		3,661.22
02/19	Deposit by Check	4,587.50	8,248.72
02/24	Withdrawal	-47.00	8,201.72
	RD 2/19 chargeback STOP PAYMENT		
02/28	Deposit Dividend 0.050%	0.21	8,201.93
	Annual Percentage Yield 0.050% from 02/01/25 through 02/28/25.		
	Ending Balance		8,201.93
	Dividend Earned Year to Date.....	0.37	
	Dividend Earned in 2024	5.63	

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/24/25	47.00	Withdrawal			

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/19/25	4,587.50	Deposit by Check	02/28/25	0.21	Deposit Dividend

2 Deposits and Other Credits \$4,587.71



P.O. BOX 2331, SANDY, UT 84091

Questions? **Contact us!**



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 Certificates

LOAN IDENTIFICATION

- ID 50-56** Checking Account
- 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 call 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 the transaction in question, we cannot report you as delinquent or take any action to collect the amount in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call 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 potential error or problem appeared. If the error or problem is on a personal account, 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. If the error or problem is on a business account, you must notify us no later than two (2) business days after the posting date on which the transaction 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,
- 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.

FACTS**WHAT DOES MOUNTAIN AMERICA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, Social Security number and income
- Credit history and credit scores
- Account balances and transaction history

When you are no longer our member, we will only continue to share your information as permitted or required by law as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Mountain America Credit Union chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Mountain America Credit Union share?</i>	<i>Can you limit this sharing?</i>
<i>For our everyday business purposes—</i> <i>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</i>	Yes	No
<i>For our marketing purposes—</i> <i>to offer our products and services to you</i>	Yes	No
<i>For joint marketing with other financial companies</i>	Yes ¹	No
<i>For our affiliates' everyday business purposes—</i> <i>information about your transactions and experiences</i>	Yes	No
<i>For our affiliates' everyday business purposes—</i> <i>information about your creditworthiness</i>	No	We don't share
<i>For our affiliates to market to you</i>	No	We don't share
<i>For nonaffiliates to market to you</i>	No	We don't share

Questions?

Call 1-800-748-4302, go to macu.com or write to us at Mountain America Credit Union, P.O. Box 2331, Sandy, UT 84091.

¹ See Other important information section below for CA and VT residents.

Who we are	
Who is providing this notice?	Mountain America Credit Union
What we do	
How does Mountain America Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Additionally, we restrict access to nonpublic personal information to our employees, employees of our affiliates and those who need information in order to provide products or services to you.</p>
How does Mountain America Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or deposit/withdraw money ■ Apply for any credit union service(s) ■ Pay your bills or apply for a loan ■ Use your credit or debit card(s) ■ Visit our website ■ Obtain a product or service from Mountain America Financial Services, LLC or Mountain America Insurance Services, LLC <p>We also collect personal information about you from others including credit bureaus and other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates are Mountain America Financial Services & Mountain America Insurance Services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Mountain America Credit Union does not share with non affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include investment and financial service providers and insurance companies.</i>
Other important information	
<p>CA: We do not share information with joint marketing partners for members with a mailing address in California.</p> <p>VT: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>	



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GRANT ACCOUNT - ID 07

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/01	Previous Balance		376.02
02/28	Deposit Dividend Tiered Rate	0.15	376.17
	Annual Percentage Yield 0.520% from 02/01/25 through 02/28/25.		
	Ending Balance		376.17
	Dividend Earned Year to Date	0.31	
	Dividend Earned in 2024	24.20	

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/28/25	0.15	Deposit Dividend			

BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/01	Previous Balance		26,208.56
02/03	Deposit MERCHANT BANKCD	112.00	26,320.56
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/03	Deposit MERCHANT BANKCD	224.00	26,544.56
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/03	Check 5473	-445.69	26,098.87
02/03	Check 5474	-41.00	26,057.87
02/04	Deposit MERCHANT BANKCD	487.00	26,544.87
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/04	Withdrawal	-55.00	26,489.87
	RD 01/30 UNABLE TO LOCATE ACCT CHARGEBACK		
02/04	Check 5475	-1,500.00	24,989.87
02/05	Deposit MERCHANT BANKCD	3,189.00	28,178.87
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/05	Check 5476	-2,175.00	26,003.87
02/06	Deposit MERCHANT BANKCD	426.00	26,429.87
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/06	Deposit by Check	2,216.00	28,645.87
02/07	Deposit MERCHANT BANKCD	169.00	28,814.87
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/07	Withdrawal Revolving	-965.55	27,849.32
	TYPE: RL Payment CO: Revolving		
	Entry Class Code: CCD		
02/10	Deposit MERCHANT BANKCD	55.00	27,904.32
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
02/10	Deposit MERCHANT BANKCD	65.00	27,969.32



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www.macu.com

BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/10	Deposit MERCHANT BANKCD	615.00	28,584.32
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/11	Deposit MERCHANT BANKCD	607.00	29,191.32
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/12	Check 5478	-20.72	29,170.60
02/12	Check 5479	-3,716.25	25,454.35
02/14	Deposit MERCHANT BANKCD	112.00	25,566.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/18	Deposit MERCHANT BANKCD	112.00	25,678.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/18	Deposit MERCHANT BANKCD	906.00	26,584.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/18	Deposit by Check	3,274.00	29,858.35
02/18	Check 5480	-2,175.00	27,683.35
02/19	Deposit MERCHANT BANKCD	1,033.00	28,716.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/19	Withdrawal IDAHO POWER CO.....	-26.47	28,689.88
	TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB		
02/19	Withdrawal IDAHO POWER CO.....	-28.78	28,661.10
	TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB		
02/19	Withdrawal IDAHO POWER CO.....	-262.57	28,398.53
	TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB		
02/19	Withdrawal IDAHO POWER CO.....	-693.87	27,704.66
	TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB		
02/19	Deposit by Check	4,346.00	32,050.66
02/21	Deposit MERCHANT BANKCD	169.00	32,219.66
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/21	Check 5484	-48.56	32,171.10
02/22	Withdrawal Transfer To Loan 93.....	-7,704.90	24,466.20
02/24	Deposit MERCHANT BANKCD	55.00	24,521.20
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
02/24	Check 5482	-425.62	24,095.58



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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/25	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	281.00	24,376.58
02/25	Check 5483	-20.00	24,356.58
02/26	Check 5481	-36.00	24,320.58
02/27	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	90.00	24,410.58
02/28	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	112.00	24,522.58
02/28	Deposit by Check	2,261.00	26,783.58
02/28	Deposit by Check	5,402.40	32,185.98
02/28	Deposit	57.00	32,242.98
02/28	Withdrawal Analysis Fee	-5.00	32,237.98
	Ending Balance		32,237.98
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2024	0.00	

Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
5473	445.69	5476	2175.00	5480	2175.00	5483	20.00		
5474	41.00	5478*	20.72	5481	36.00	5484	48.56		
5475	1500.00	5479	3716.25	5482	425.62				

11 Checks Cleared \$10,603.84
 *Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/04/25	55.00	Withdrawal	02/19/25	262.57	Withdrawal
02/07/25	965.55	Withdrawal	02/19/25	693.87	Withdrawal
02/19/25	26.47	Withdrawal	02/22/25	7,704.90	Withdrawal Transfer
02/19/25	28.78	Withdrawal	02/28/25	5.00	Withdrawal Fee

8 Withdrawals and Other Charges \$9,742.14

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/03/25	112.00	Deposit	02/18/25	906.00	Deposit
02/03/25	224.00	Deposit	02/18/25	3,274.00	Deposit by Check
02/04/25	487.00	Deposit	02/19/25	1,033.00	Deposit
02/05/25	3,189.00	Deposit	02/19/25	4,346.00	Deposit by Check
02/06/25	426.00	Deposit	02/21/25	169.00	Deposit
02/06/25	2,216.00	Deposit by Check	02/24/25	55.00	Deposit



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Deposits and Other Credits Continued

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/07/25	169.00	Deposit	02/25/25	281.00	Deposit
02/10/25	55.00	Deposit	02/27/25	90.00	Deposit
02/10/25	65.00	Deposit	02/28/25	112.00	Deposit
02/10/25	615.00	Deposit	02/28/25	2,261.00	Deposit by Check
02/11/25	607.00	Deposit	02/28/25	5,402.40	Deposit by Check
02/14/25	112.00	Deposit	02/28/25	57.00	Deposit
02/18/25	112.00	Deposit			

25 Deposits and Other Credits \$26,375.40

USDA - ID 93

Annual Percentage Rate 10.250% Periodic Rate (Daily) .028082%

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance.....		989,379.89
02/22	Payment Transfer From Share 50	-7,704.90	989,379.89
	7,704.90 Interest		
02/28	Ending Principal Balance.....		989,379.89
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: March 22, 2025		
	Interest Paid in 2024	68,327.82	
	Interest Paid YTD	15,409.80	

YEAR-TO-DATE SUMMARY

Dividend Earned Year to Date.....	0.68
Dividend Earned in 2024.....	29.83



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 _____

MOUNTAIN AMERICA —ID 93

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

AMOUNT:
\$7704.90

PLEASE MAKE ANY ADDRESS CORRECTIONS BELOW:

TERRACE LAKES WATER CO
6781 LITTLE LANE
NEW PLYMOUTH ID 83655

DUE DATE:
03/22/25

TOTAL:



A LATE CHARGE MAY APPLY IF YOUR PAYMENT IS NOT MADE BY THE DUE DATE. PLEASE REFER TO YOUR ORIGINAL LOAN DISCLOSURE FOR SPECIFIC TERMS.

Acceptable payment methods:
1) ONLINE at 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.**

