



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 07/01/21 - 07/31/21
 801-325-6228 • 1-800-748-4302
 www.macu.com

TERRACE LAKES WATER CO
 60 STARVIEW DR
 GARDEN VALLEY ID 83622-5031

ACCOUNT SUMMARY

TOTAL SHARES

01 PRIMARY SAVINGS \$18,873.68 50 BUSINESS CHECKING \$15,814.00

TOTAL LOANS

93 USDA..... \$1,085,674.55

PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
07/01	Previous Balance		3,205.17
07/05	Deposit Home Banking Transfer From Share 50 Lot 20 NRTL connection fee	1,600.00	4,805.17
07/06	Deposit by Check	4,393.00	9,198.17
07/09	Deposit by Check	1,600.00	10,798.17
07/23	Deposit by Check	8,075.00	18,873.17
07/31	Deposit Dividend 0.050% Annual Percentage Yield 0.050% from 07/01/21 through 07/31/21. Ending Balance	0.51	18,873.68
	Dividend Earned Year to Date	0.57	
	Dividend Earned in 2020	0.00	

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
07/05/21	1,600.00	Deposit Home Banking Transfer	07/23/21	8,075.00	Deposit by Check
07/06/21	4,393.00	Deposit by Check	07/31/21	0.51	Deposit Dividend
07/09/21	1,600.00	Deposit by Check			

5 Deposits and Other Credits \$15,668.51

BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
07/01	Previous Balance		29,088.14
07/01	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	29,135.14



MOUNTAIN AMERICA

CREDIT UNION

P.O. Box 2331, Sandy, UT 84091

Questions? Contact Us!



CALL

1-800-748-4302



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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.



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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
07/01	Withdrawal Home Banking Transfer To Loan 93 June payment MC	-7,704.90	21,430.24
07/02	Withdrawal Revolving TYPE: RL Payment CO: Revolving Entry Class Code: CCD	-965.55	20,464.69
07/05	Withdrawal Home Banking Transfer To Share 01 Lot 20 NRTL connection fee	-1,600.00	18,864.69
07/06	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	18,911.69
07/06	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	141.00	19,052.69
07/06	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	470.00	19,522.69
07/06	Deposit by Check	2,259.95	21,782.64
07/07	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	21,829.64
07/07	Withdrawal ZIPLY FIBER TYPE: E-BILL CO: ZIPLY FIBER Entry Class Code: WEB	-61.07	21,768.57
07/08	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	282.00	22,050.57
07/09	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	27.00	22,077.57
07/09	Deposit by Check	2,503.00	24,580.57
07/09	Deposit by Check	1,081.00	25,661.57
07/12	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	94.00	25,755.57
07/12	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	369.00	26,124.57
07/12	Check 5054	-1,925.00	24,199.57
07/13	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	198.00	24,397.57
07/13	Check 5053	-333.02	24,064.55
07/14	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	24,111.55
07/14	Deposit by Check	943.00	25,054.55
07/14	Deposit by Check	1,769.00	26,823.55
07/14	Check 5032	-47.00	26,776.55
07/15	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD	72.00	26,848.55



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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Entry Class Code: CCD		
07/15	Check 5033	-114.00	26,734.55
07/16	Deposit MERCHANT BANKCD	141.00	26,875.55
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
07/16	Check 5037	-355.73	26,519.82
07/16	Check 5039	-134.00	26,385.82
07/19	Deposit MERCHANT BANKCD	47.00	26,432.82
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
07/19	Deposit MERCHANT BANKCD	122.00	26,554.82
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
07/19	Check 5035	-3,830.00	22,724.82
07/19	Check 5038	-209.13	22,515.69
07/20	Deposit MERCHANT BANKCD	47.00	22,562.69
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
07/20	Check 5059	-806.75	21,755.94
07/21	Deposit MERCHANT BANKCD	141.00	21,896.94
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
07/22	Check 5034	-180.00	21,716.94
07/23	Deposit by Check	856.00	22,572.94
07/23	Deposit by Check	5,443.00	28,015.94
07/23	Check 5055	-262.04	27,753.90
07/23	Check 5056	-5.16	27,748.74
07/23	Check 5057	-242.87	27,505.87
07/23	Check 5058	-24.06	27,481.81
07/23	Check 5101	-1,925.00	25,556.81
07/23	Check 5102	-500.00	25,056.81
07/26	Check 5036	-117.00	24,939.81
07/27	Deposit MERCHANT BANKCD	47.00	24,986.81
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
07/27	Check 5040	-427.66	24,559.15
07/27	Check 5082	-1,641.25	22,917.90
07/29	Check 5084	-224.00	22,693.90
07/29	Withdrawal Home Banking Transfer To Loan 93	-7,704.90	14,989.00
07/30	Deposit by Check	843.00	15,832.00
07/30	Deposit by Check	252.00	16,084.00
07/30	Check 5081	-270.00	15,814.00
	Ending Balance		15,814.00
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2020	0.00	



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Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
5032	47.00	5037	355.73	5054	1925.00	5059	806.75	5102	500.00
5033	114.00	5038	209.13	5055	262.04	5081*	270.00		
5034	180.00	5039	134.00	5056	5.16	5082	1641.25		
5035	3830.00	5040	427.66	5057	242.87	5084*	224.00		
5036	117.00	5053*	333.02	5058	24.06	5101*	1925.00		

21 Checks Cleared \$13,573.67

*Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
07/01/21	7,704.90	Withdrawal Home Banking Transfer	07/07/21	61.07	Withdrawal
07/02/21	965.55	Withdrawal	07/29/21	7,704.90	Withdrawal Home Banking
07/05/21	1,600.00	Withdrawal Home Banking Transfer			

5 Withdrawals and Other Charges \$18,036.42

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
07/01/21	47.00	Deposit	07/14/21	943.00	Deposit by Check
07/06/21	47.00	Deposit	07/14/21	1,769.00	Deposit by Check
07/06/21	141.00	Deposit	07/15/21	72.00	Deposit
07/06/21	470.00	Deposit	07/16/21	141.00	Deposit
07/06/21	2,259.95	Deposit by Check	07/19/21	47.00	Deposit
07/07/21	47.00	Deposit	07/19/21	122.00	Deposit
07/08/21	282.00	Deposit	07/20/21	47.00	Deposit
07/09/21	27.00	Deposit	07/21/21	141.00	Deposit
07/09/21	2,503.00	Deposit by Check	07/23/21	856.00	Deposit by Check
07/09/21	1,081.00	Deposit by Check	07/23/21	5,443.00	Deposit by Check
07/12/21	94.00	Deposit	07/27/21	47.00	Deposit
07/12/21	369.00	Deposit	07/30/21	843.00	Deposit by Check
07/13/21	198.00	Deposit	07/30/21	252.00	Deposit by Check
07/14/21	47.00	Deposit			

27 Deposits and Other Credits \$18,335.95

USDA - ID 93

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

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance		1,089,448.63
07/01	Payment Home Banking Transfer From Share 50	-7,704.90	1,088,369.97
	-1078.66 Principal 6,626.24 Interest		
07/01	June payment MC		



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USDA Continued - ID 93

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

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
07/29	Payment Home Banking Transfer From Share 50 -2695.42 Principal 5,009.48 Interest	-7,704.90	1,085,674.55
07/31	Ending Principal Balance		1,085,674.55
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: August 22, 2021		
	Interest Paid in 2020	67,751.86	
	Interest Paid YTD	38,482.95	

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	38,482.95
Dividend Earned Year to Date	0.57
Interest Paid in 2020	67,858.10



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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
60 STARVIEW DR
GARDEN VALLEY ID 83622-5031

DUE DATE:
08/22/21

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.**

