



STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 05/01/23 - 05/31/23
 801-325-6228 • 1-800-748-4302
 macu.com

TERRACE LAKES WATER CO
 P.O. BOX 141
 60 STARVIEW DR
 GARDEN VALLEY ID 83622-5031

ACCOUNT SUMMARY

TOTAL SHARES

01 PRIMARY SAVINGS	\$10,127.07	50 BUSINESS CHECKING	\$15,804.35
07 GRANT ACCOUNT	\$2,180.00		

TOTAL LOANS

93 USDA.....	\$1,031,430.10
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PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
05/01	Previous Balance		10,126.63
05/31	Deposit Dividend 0.050%	0.44	10,127.07
	Annual Percentage Yield 0.050% from 05/01/23 through 05/31/23.		
	Ending Balance		10,127.07
	Dividend Earned Year to Date.....	3.06	
	Dividend Earned in 2022	14.95	

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
05/31/23	0.44	Deposit Dividend			

GRANT ACCOUNT - ID 07

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
05/01	Previous Balance		2,149.70
05/08	Deposit RD TREAS 310	30,136.00	32,285.70
	TYPE: MISC PAY CO: RD TREAS 310		
	Entry Class Code: CCD		
05/23	Withdrawal Home Banking Transfer To Share 50	-5,882.50	26,403.20
	ECWAG MWW Inv#7050		
05/23	Withdrawal Home Banking Transfer To Share 50	-24,253.50	2,149.70
	ECWAG Well driller Pay app #3		
05/31	Deposit Dividend Tiered Rate	30.30	2,180.00
	Annual Percentage Yield 2.150% from 05/01/23 through 05/31/23.		



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.



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GRANT ACCOUNT Continued - ID 07

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Ending Balance		2,180.00
	Dividend Earned Year to Date	154.64	
	Dividend Earned in 2022	164.36	

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
05/23/23	5,882.50	Withdrawal Home Banking Transfer	05/23/23	24,253.50	Withdrawal Home Banking

2 Withdrawals and Other Charges \$30,136.00

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
05/08/23	30,136.00	Deposit	05/31/23	30.30	Deposit Dividend

2 Deposits and Other Credits \$30,166.30

BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
05/01	Previous Balance		16,834.37
05/01	Deposit MERCHANT BANKCD	141.00	16,975.37
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/01	Deposit by Check	912.00	17,887.37
05/02	Deposit MERCHANT BANKCD	141.00	18,028.37
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/02	Deposit Home Banking.....	10.59	18,038.96
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	410.95	18,449.91
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	319.99	18,769.90
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	369.98	19,139.88
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	265.00	19,404.88
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	249.99	19,654.87
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	187.24	19,842.11
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	108.98	19,951.09
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	62.09	20,013.18
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	54.00	20,067.18



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www.macu.com**BUSINESS CHECKING Continued - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	28.65	20,095.83
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Deposit Home Banking.....	14.99	20,110.82
	CLAIM PROVISIONAL CREDIT - 2305011235C		
05/02	Check 5291	-1,335.15	18,775.67
05/03	Deposit MERCHANT BANKCD	47.00	18,822.67
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/03	Check 5292	-1,925.00	16,897.67
05/04	Deposit MERCHANT BANKCD	94.00	16,991.67
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/05	Deposit MERCHANT BANKCD	1,645.00	18,636.67
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/05	Check 5247	-1,006.54	17,630.13
05/08	Deposit MERCHANT BANKCD	47.00	17,677.13
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/08	Deposit MERCHANT BANKCD	94.00	17,771.13
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/08	Deposit MERCHANT BANKCD	329.00	18,100.13
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/08	Withdrawal ZIPLY FIBER	-67.23	18,032.90
	TYPE: E-BILL CO: ZIPLY FIBER		
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
05/08	Check 5248	-457.00	17,575.90
05/09	Deposit MERCHANT BANKCD	94.00	17,669.90
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/09	Check 5249	-19.00	17,650.90
05/10	Withdrawal Revolving.....	-965.55	16,685.35
	TYPE: RL Payment CO: Revolving		
	Entry Class Code: CCD		
05/10	Deposit by Check	2,256.00	18,941.35
05/10	Deposit by Check	1,369.00	20,310.35
05/11	Deposit MERCHANT BANKCD	282.00	20,592.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/12	Deposit MERCHANT BANKCD	94.00	20,686.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/15	Deposit MERCHANT BANKCD	94.00	20,780.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
05/15	Deposit MERCHANT BANKCD	188.00	20,968.35



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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/15	Deposit by Check	2,897.00	23,865.35
05/15	Deposit by Check	1,789.00	25,654.35
05/16	Deposit MERCHANT BANKCD	188.00	25,842.35
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/16	Check 5250	-443.75	25,398.60
05/16	Check 5293	-120.00	25,278.60
05/17	Deposit MERCHANT BANKCD	94.00	25,372.60
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/17	Deposit by Check	1,539.00	26,911.60
05/18	Withdrawal Electronic Payme	-940.92	25,970.68
	TYPE: IDAPOWER CO: Electronic Payme Entry Class Code: CCD		
05/19	Deposit MERCHANT BANKCD	94.00	26,064.68
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/19	Check 5294	-1,925.00	24,139.68
05/19	Check 5295	-300.00	23,839.68
05/22	Deposit MERCHANT BANKCD	47.00	23,886.68
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/22	Withdrawal Transfer To Loan 93.....	-7,704.90	16,181.78
05/23	Deposit MERCHANT BANKCD	47.00	16,228.78
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/23	Deposit Home Banking Transfer From Share 07..... ECWAG MWW Inv#7050	5,882.50	22,111.28
05/23	Deposit Home Banking Transfer From Share 07..... ECWAG Well driller Pay app #3	24,253.50	46,364.78
05/23	Check 5251	-1,759.00	44,605.78
05/25	Deposit by Check	2,585.00	47,190.78
05/26	Deposit MERCHANT BANKCD	235.00	47,425.78
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/30	Deposit MERCHANT BANKCD	47.00	47,472.78
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/30	Deposit MERCHANT BANKCD	47.00	47,519.78
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/30	Deposit MERCHANT BANKCD	47.00	47,566.78
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/30	Deposit MERCHANT BANKCD	94.00	47,660.78
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
05/30	Check 5254	-445.08	47,215.70



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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
05/31	Deposit MERCHANT BANKCD TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	292.00	47,507.70
05/31	Check 5252	-5,882.50	41,625.20
05/31	Check 5253	-24,253.50	17,371.70
05/31	Check 5296	-1,567.35	15,804.35
	Ending Balance		15,804.35
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2022	0.00	

Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
5247	1006.54	5250	443.75	5253	24253.50	5292	1925.00	5295	300.00
5248	457.00	5251	1759.00	5254	445.08	5293	120.00	5296	1567.35
5249	19.00	5252	5882.50	5291*	1335.15	5294	1925.00		

14 Checks Cleared \$41,438.87

*Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
05/08/23	67.23	Withdrawal	05/18/23	940.92	Withdrawal
05/10/23	965.55	Withdrawal	05/22/23	7,704.90	Withdrawal Transfer

4 Withdrawals and Other Charges \$9,678.60

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
05/01/23	141.00	Deposit	05/10/23	1,369.00	Deposit by Check
05/01/23	912.00	Deposit by Check	05/11/23	282.00	Deposit
05/02/23	141.00	Deposit	05/12/23	94.00	Deposit
05/02/23	10.59	Deposit Home Banking	05/15/23	94.00	Deposit
05/02/23	410.95	Deposit Home Banking	05/15/23	188.00	Deposit
05/02/23	319.99	Deposit Home Banking	05/15/23	2,897.00	Deposit by Check
05/02/23	369.98	Deposit Home Banking	05/15/23	1,789.00	Deposit by Check
05/02/23	265.00	Deposit Home Banking	05/16/23	188.00	Deposit
05/02/23	249.99	Deposit Home Banking	05/17/23	94.00	Deposit
05/02/23	187.24	Deposit Home Banking	05/17/23	1,539.00	Deposit by Check
05/02/23	108.98	Deposit Home Banking	05/19/23	94.00	Deposit
05/02/23	62.09	Deposit Home Banking	05/22/23	47.00	Deposit
05/02/23	54.00	Deposit Home Banking	05/23/23	47.00	Deposit
05/02/23	28.65	Deposit Home Banking	05/23/23	5,882.50	Deposit Home Banking Transfer
05/02/23	14.99	Deposit Home Banking	05/23/23	24,253.50	Deposit Home Banking Transfer
05/03/23	47.00	Deposit	05/25/23	2,585.00	Deposit by Check
05/04/23	94.00	Deposit	05/26/23	235.00	Deposit



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Deposits and Other Credits Continued

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
05/05/23	1,645.00	Deposit	05/30/23	47.00	Deposit
05/08/23	47.00	Deposit	05/30/23	47.00	Deposit
05/08/23	94.00	Deposit	05/30/23	47.00	Deposit
05/08/23	329.00	Deposit	05/30/23	94.00	Deposit
05/09/23	94.00	Deposit	05/31/23	292.00	Deposit
05/10/23	2,256.00	Deposit by Check			

45 Deposits and Other Credits \$50,087.45

USDA - ID 93

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

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance.....		1,033,866.53
05/22	Payment Transfer From Share 50 -2436.43 Principal 5,268.47 Interest	-7,704.90	1,031,430.10
05/31	Ending Principal Balance.....		1,031,430.10
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: June 22, 2023		
	Interest Paid in 2022	63,555.53	
	Interest Paid YTD	25,790.88	

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	25,790.88
Dividend Earned Year to Date.....	157.70
Interest Paid in 2022	63,555.53
Dividend Earned in 2022.....	179.31



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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
P.O. BOX 141
60 STARVIEW DR
GARDEN VALLEY ID 83622-5031

DUE DATE:
06/22/23

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 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.**

