

## STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168

STATEMENT DATE: 11/01/20 - 11/30/20

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 ....... \$37,724.91

### **TOTAL LOANS**

93 USDA......\$1,102,667.94

Joint Owner: LONNIE E BRAMON

## **PRIMARY SAVINGS - ID 01**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION <u>AMOUNT</u>	NEW <u>BALANCE</u>
11/01	Previous Balance		5.11 5.11
	Dividend Earned Year to Date	0.00 0.84	

BUSI	NESS CHECKING - ID 50		
POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION <u>AMOUNT</u>	NEW BALANCE
11/01 11/02	Previous Balance	376.00	53,928.25 54,304.25
11/02	Check 3714	-650.00	53,654.25
11/03	Check 3716	-519.45	53,134.80
11/04	Check 3717	-965.55	52,169.25
11/06	Deposit by Check 761600008043582	864.00	53,033.25
11/06	Check 3718	-1,625.00	51,408.25
11/09	Deposit by Check 761900000041385	893.00	52,301.25
11/09	Deposit by Check 761900006799440	896.00	53,197.25
11/10	Withdrawal MUTUAL OF ENUMCL  TYPE: EFT XMIT CO: MUTUAL OF ENUMCL Entry Class Code: PPD	-434.90	52,762.35
11/12	Deposit by Check 762200010309132	1,222.00	53,984.35



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



#### STATEMENT LEGEND

DEPOSIT IDENTIFICATION PRIMARY SAVINGS ACCOUNT ID 01 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 60-88 AUTO, COLLATERAL OR PERSONAL LOANS

ID 70-79 CREDIT CARD ID 85 SWIFT CASH ID 89

**EQUITY GOLD** 

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

COLLECTIONS......801-323-2378 TOUCH-TONE TELLER STUDENT LOANS ......801-325-6130 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

ACCOL	INT	RΔI	<b>ANCE</b>

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 v	vritten that have not cleared).
CHECK	CHECK

CHECK NUMBER	AMOUNT		CHECK NUMBER	AMOUNT	

TOTAL amount outstanding.	\$
4. SUBTRACT amount outstanding from Subtotal.	\$
<b>BALANCE</b> (This amount should agree with your checkbook balance.	\$
IF YOUR ACCOUNT DOES NOT BALANCE	E:
☐ Are the amounts of all your deposits er same as those on the statement?	ntered in your check register the

☐ Have you deducted all service charges?
$\hfill\Box$ Have you added dividends paid or subtracted interest charged, if any, in your check register?

☐ Have you carried the correct balance forward from o	one check register to
the next?	

Have you	entered	the	amounts	correctly	in	your	check	register	for	each
check you										

			Are all	additions	and	subtractions	correct in	your	check re	egister?
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ALL SHARE ACCOUNTS ARE NON-TRANSFERABLE EXCEPT ON THE BOOKS OF THE DEPOSITORY INSTITUTION.

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 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.

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RUS	NESS CHECKING Continued - ID 50		
POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW <u>BALANCE</u>
11/12	Deposit by Check 762200010309244	188.00	54,172.35
	Remote deposit item count: 04		,
11/16	Deposit by Check 762600003538672	1,269.00	55,441.35
	Remote deposit item count: 24		
11/16	Deposit by Check 762600009705444	1,081.00	56,522.35
11/17	Remote deposit item count: 21 Check 3724	666.00	FF 0FF 47
11/17		-666.88	55,855.47
11/17 11/18	Check 3726	-4,315.00 235.00	51,540.47 51,775.47
11/10	Remote deposit item count: 04	233.00	51,775.47
11/18	Check 3720	-919.77	50,855.70
11/18	Check 3727	-519.45	50,336.25
11/19	Check 3721	-118.76	50,217.49
11/19	Check 3723	-11,235.00	38,982.49
11/19	Check 3728	-1,625.00	37,357.49
11/20	Deposit by Check 76300002277560	517.00	37,874.49
11/20	Remote deposit item count: 07	317.00	37,074.43
11/20	Deposit by Check 76300009163851	611.00	38,485.49
11/20	Remote deposit item count: 13	011.00	00, 100. 15
11/20	Check 3722	-762.04	37,723.45
11/23	Deposit by Check 763300004476218	839.00	38,562.45
11/20	Remote deposit item count: 08	003.00	00,002.10
11/23	Withdrawal Home Banking Transfer To Loan 93	-7,704.90	30,857.55
11/23	Deposit	148.00	31,005.55
11/23	Check 3725	-74.64	30,930.91
11/24	Deposit by Check 763400006251794	517.00	31,447.91
	Remote deposit item count: 11	017.100	01,
11/24	Deposit by Check 763400006251835	282.00	31,729.91
	Remote deposit item count: 06	202.00	01,720.01
11/25	Deposit by Check 763500006896330	235.00	31,964.91
	Remote deposit item count: 04		,
11/27	Deposit by Check 763700006567753	282.00	32,246.91
	Remote deposit item count: 05		,
11/30	Deposit by Check	47.00	32,293.91
11/30	Deposit	47.00	32,340.91
11/30	Deposit by Check 764000011076761	520.00	32,860.91
	Remote deposit item count: 05		,
11/30	Deposit by Check 764000011076795	4,864.00	37,724.91
	Remote deposit item count: 01	,	,
	Avg Checking Bal for Nov \$45,489.16		
	Ending Balance		37,724.91
	Dividend Earned Year to Date	0.00	,
	Dividend Earned in 2019	0.00	
	Dividend Earlied III 2013	0.00	

FOR THIS PERIOD: YEAR-TO-DATE:

0.00

0.00

25.00

0.00

TOTAL FEES:

OVERDRAFT:

UNPAID ITEM:

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NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
3714	650.00	3718	1625.00	3722	762.04	3725	74.64	3728	1625.00
3716*	519.45	3720*	919.77	3723	11235.00	3726	4315.00		
3717	965.55	3721	118.76	3724	666.88	3727	519.45		

<sup>13</sup> Checks Cleared \$23,996.54

### Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/10/20	434.90	Withdrawal	11/23/20	7,704.90	Withdrawal Home Banking

2 Withdrawals and Other Charges \$8,139.80

## **Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/02/20	376.00	Deposit by Check	11/23/20	839.00	Deposit by Check
11/06/20	864.00	Deposit by Check	11/23/20	148.00	Deposit
11/09/20	893.00	Deposit by Check	11/24/20	517.00	Deposit by Check
11/09/20	896.00	Deposit by Check	11/24/20	282.00	Deposit by Check
11/12/20	1,222.00	Deposit by Check	11/25/20	235.00	Deposit by Check
11/12/20	188.00	Deposit by Check	11/27/20	282.00	Deposit by Check
11/16/20	1,269.00	Deposit by Check	11/30/20	47.00	Deposit by Check
11/16/20	1,081.00	Deposit by Check	11/30/20	47.00	Deposit
11/18/20	235.00	Deposit by Check	11/30/20	520.00	Deposit by Check
11/20/20	517.00	Deposit by Check	11/30/20	4,864.00	Deposit by Check
11/20/20	611.00	Deposit by Check			

<sup>21</sup> Deposits and Other Credits \$15,933.00

## **USDA - ID 93**

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

POSTING <u>DATE</u>	TRANSACTION DESCRIPTION AMOUNT	NEW <u>BALANCE</u>
	Previous Principal Balance	1,104,381.95
11/23	Payment Home Banking Transfer From Share 507,704.90 -1714.01 Principal 5,990.89 Interest	1,102,667.94
11/30	Ending Principal Balance Payment Due: \$0.00 CPI Fee Due: \$0.00 Total Due:\$0.00	1,102,667.94

Due Date: December 22, 2020

Interest Paid in 2019 69,187.67
Interest Paid YTD 61,589.00

<sup>\*</sup>Asterisk next to number indicates skip in number sequence.



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# YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	61,695.24
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	12/22/20
DESCRIPTION	ILENE JOHNSON 101 HOLIDAY DR	TOTAL:
USDA	GARDEN VALLEY ID 83622-5031	
AMOUNT DUE <u>\$7704.90</u>		
TOTAL PAID \$	鑑	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
CHECK #	Acceptable payment methods:	PAYMENT, WHICHEVER IS GREATER.
NOTE	Nound and the control of the co	
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