



P.O. BOX 2331 • SANDY, UT • 84091

## STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168  
 STATEMENT DATE: 11/01/22 - 11/30/22  
 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 .....	\$24,329.97	50 BUSINESS CHECKING .....	\$12,844.38
07 GRANT ACCOUNT .....	\$164.25		

#### TOTAL LOANS

93 USDA.....	\$1,046,706.78
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### PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/01	Previous Balance .....		32,478.87
11/14	Withdrawal Home Banking Transfer To Share 50 .....	-15,221.00	17,257.87
	Facilities Plan TLWC sharePR1		
11/21	Deposit Home Banking Transfer From Share 07 .....	12,880.50	30,138.37
	ECWAG PR#4 Givens to TLWC		
11/23	Withdrawal Home Banking Transfer To Share 50 .....	-5,809.50	24,328.87
	TLWC ptn of DW PR#2&3 to MWW		
11/30	Deposit Dividend 0.050% .....	1.10	24,329.97
	Annual Percentage Yield 0.050% from 11/01/22 through 11/30/22.		
	Ending Balance .....		24,329.97
	Dividend Earned Year to Date .....	13.91	
	Dividend Earned in 2021 .....	4.95	

#### Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/14/22	15,221.00	Withdrawal Home Banking Transfer	11/23/22	5,809.50	Withdrawal Home Banking

2 Withdrawals and Other Charges \$21,030.50

#### Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/21/22	12,880.50	Deposit Home Banking Transfer	11/30/22	1.10	Deposit Dividend

2 Deposits and Other Credits \$12,881.60



# MOUNTAIN AMERICA

CREDIT UNION

P.O. BOX 2331, SANDY, UT 84091

## Questions? Contact us!



**CALL**  
1-800-748-4302



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**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 Certificates
- 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 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 - ID 07

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/01	Previous Balance .....		157.31
11/07	Deposit by Check .....	15,221.00	15,378.31
11/09	Withdrawal Home Banking Transfer To Share 50 MWW Facilities Plan PR#1 .....	-15,221.00	157.31
11/14	Deposit RD TREAS 310 .....	21,488.00	21,645.31
	TYPE: MISC PAY CO: RD TREAS 310 Entry Class Code: CCD		
11/21	Withdrawal Home Banking Transfer To Share 50 .....	-8,607.50	13,037.81
	ECWAG PR#4 Mountain Waterwork		
11/21	Withdrawal Home Banking Transfer To Share 01 .....	-12,880.50	157.31
	ECWAG PR#4 Givens to TLWC		
11/22	Deposit by Check .....	5,808.00	5,965.31
11/23	Withdrawal Home Banking Transfer To Share 50 .....	-5,808.00	157.31
	DEQ DW PR#2 & 3 to MWW		
11/30	Deposit Dividend Tiered Rate .....	6.94	164.25
	Annual Percentage Yield 1.330% from 11/01/22 through 11/30/22.		
	Ending Balance .....		164.25
	Dividend Earned Year to Date .....	164.25	

### Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/09/22	15,221.00	Withdrawal Home Banking Transfer	11/21/22	12,880.50	Withdrawal Home Banking
11/21/22	8,607.50	Withdrawal Home Banking Transfer	11/23/22	5,808.00	Withdrawal Home Banking

4 Withdrawals and Other Charges \$42,517.00

### Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/07/22	15,221.00	Deposit by Check	11/22/22	5,808.00	Deposit by Check
11/14/22	21,488.00	Deposit	11/30/22	6.94	Deposit Dividend

4 Deposits and Other Credits \$42,523.94

### BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/01	Previous Balance .....		14,556.92
11/01	Deposit MERCHANT BANKCD .....	94.00	14,650.92
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
11/02	Deposit MERCHANT BANKCD .....	94.00	14,744.92
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		
11/03	Deposit MERCHANT BANKCD .....	47.00	14,791.92
	TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD		



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### BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/04	Deposit by Check .....	2,546.00	17,337.92
11/07	Deposit MERCHANT BANKCD .....	141.00	17,478.92
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/07	Deposit MERCHANT BANKCD .....	235.00	17,713.92
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/07	Deposit MERCHANT BANKCD .....	1,825.44	19,539.36
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/07	Withdrawal ZIPLY FIBER .....	-64.13	19,475.23
	TYPE: E-BILL CO: ZIPLY FIBER		
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
11/07	Withdrawal Revolving .....	-965.55	18,509.68
	TYPE: RL Payment CO: Revolving		
	Entry Class Code: CCD		
11/07	Deposit by Check .....	1,346.00	19,855.68
11/08	Check 5261 .....	-1,925.00	17,930.68
11/09	Deposit MERCHANT BANKCD .....	47.00	17,977.68
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/09	Deposit Home Banking Transfer From Share 07 .....	15,221.00	33,198.68
	MWW Facilities Plan PR#1		
11/10	Deposit MERCHANT BANKCD .....	197.00	33,395.68
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/10	Deposit by Check .....	987.00	34,382.68
11/10	Deposit by Check .....	2,215.00	36,597.68
11/10	Check 5262 .....	-324.00	36,273.68
11/14	Deposit MERCHANT BANKCD .....	282.00	36,555.68
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/14	Deposit Home Banking Transfer From Share 01 .....	15,221.00	51,776.68
	Facilities Plan TLWC sharePR1		
11/14	Check 5223 .....	-15,221.00	36,555.68
11/15	Deposit MERCHANT BANKCD .....	141.00	36,696.68
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/15	Check 5224 .....	-3,208.50	33,488.18
11/15	Check 5225 .....	-15,221.00	18,267.18
11/15	Check 5226 .....	-436.73	17,830.45
11/15	Check 5228 .....	-19.00	17,811.45
11/16	Deposit MERCHANT BANKCD .....	188.00	17,999.45
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
11/16	Deposit by Check .....	3,066.00	21,065.45
11/16	Withdrawal .....	-47.00	21,018.45
	RD 11/10 chargeback CLOSED ACCOUNT		
11/17	Withdrawal Electronic Payme .....	-832.80	20,185.65



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**BUSINESS CHECKING Continued - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	TYPE: IDAPOWERS CO: Electronic Payme Entry Class Code: CCD		
11/18	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	141.00	20,326.65
11/21	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	20,373.65
11/21	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	235.00	20,608.65
11/21	Deposit Home Banking Transfer From Share 07 ..... ECWAG PR#4 Mountain Waterwork	8,607.50	29,216.15
11/21	Check 5229 .....	-237.87	28,978.28
11/22	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	94.00	29,072.28
11/22	Deposit by Check .....	2,024.00	31,096.28
11/22	Check 5227 .....	-322.00	30,774.28
11/22	Check 5263 .....	-1,925.00	28,849.28
11/22	Check 5264 .....	-400.00	28,449.28
11/22	Withdrawal Transfer To Loan 93 .....	-7,704.90	20,744.38
11/23	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	20,791.38
11/23	Deposit Home Banking Transfer From Share 07 ..... DEQ DW PR#2 & 3 to MWW	5,808.00	26,599.38
11/23	Deposit Home Banking Transfer From Share 01 ..... TLWC ptn of DW PR#2&3 to MWW	5,809.50	32,408.88
11/23	Deposit by Check .....	1,287.00	33,695.88
11/23	Deposit by Check .....	47.00	33,742.88
11/28	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	33,789.88
11/28	Deposit by Check .....	517.00	34,306.88
11/29	Check 5230 .....	-8,607.50	25,699.38
11/29	Check 5231 .....	-11,617.50	14,081.88
11/29	Check 5266 .....	-1,237.50	12,844.38
	Ending Balance .....		12,844.38
	Dividend Earned Year to Date .....	0.00	
	Dividend Earned in 2021 .....	0.00	



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**Checks Cleared**

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
5223	15221.00	5226	436.73	5229	237.87	5261*	1925.00	5264	400.00
5224	3208.50	5227	322.00	5230	8607.50	5262	324.00	5266*	1237.50
5225	15221.00	5228	19.00	5231	11617.50	5263	1925.00		

14 Checks Cleared \$60,702.60  
 \*Asterisk next to number indicates skip in number sequence.

**Withdrawals and Other Charges**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/07/22	64.13	Withdrawal	11/17/22	832.80	Withdrawal
11/07/22	965.55	Withdrawal	11/22/22	7,704.90	Withdrawal Transfer
11/16/22	47.00	Withdrawal			

5 Withdrawals and Other Charges \$9,614.38

**Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/01/22	94.00	Deposit	11/16/22	188.00	Deposit
11/02/22	94.00	Deposit	11/16/22	3,066.00	Deposit by Check
11/03/22	47.00	Deposit	11/18/22	141.00	Deposit
11/04/22	2,546.00	Deposit by Check	11/21/22	47.00	Deposit
11/07/22	141.00	Deposit	11/21/22	235.00	Deposit
11/07/22	235.00	Deposit	11/21/22	8,607.50	Deposit Home Banking Transfer
11/07/22	1,825.44	Deposit	11/22/22	94.00	Deposit
11/07/22	1,346.00	Deposit by Check	11/22/22	2,024.00	Deposit by Check
11/09/22	47.00	Deposit	11/23/22	47.00	Deposit
11/09/22	15,221.00	Deposit Home Banking Transfer	11/23/22	5,808.00	Deposit Home Banking Transfer
11/10/22	197.00	Deposit	11/23/22	5,809.50	Deposit Home Banking Transfer
11/10/22	987.00	Deposit by Check	11/23/22	1,287.00	Deposit by Check
11/10/22	2,215.00	Deposit by Check	11/23/22	47.00	Deposit by Check
11/14/22	282.00	Deposit	11/28/22	47.00	Deposit
11/14/22	15,221.00	Deposit Home Banking Transfer	11/28/22	517.00	Deposit by Check
11/15/22	141.00	Deposit			

31 Deposits and Other Credits \$68,604.44

**USDA - ID 93**

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

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance .....		1,048,894.21
11/22	Payment Transfer From Share 50 .....	-7,704.90	1,046,706.78
	-2187.43 Principal 5,517.47 Interest		
11/30	Ending Principal Balance .....		1,046,706.78
	Payment Due: \$0.00		



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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
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: December 22, 2022		
	Interest Paid in 2021	64,399.89	
	Interest Paid YTD	58,393.69	

**YEAR-TO-DATE SUMMARY**

Interest Paid Year to Date .....	58,393.69
Dividend Earned Year to Date.....	178.16
Interest Paid in 2021 .....	64,399.89
Dividend Earned in 2021.....	4.95



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**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:**  
12/22/22

**TOTAL:**



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 \_\_\_\_\_



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](http://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.**



