



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 10/01/20 - 10/31/20
 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 \$53,928.25

TOTAL LOANS

93 USDA..... \$1,104,381.95

Joint Owner: LONNIE E BRAMON

PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
10/01	Previous Balance		5.11
	Ending Balance		5.11
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2019	0.84	

BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
10/01	Previous Balance		52,241.70
10/02	Deposit by Check 758100006075280	282.00	52,523.70
	Remote deposit item count: 06		
10/02	Deposit	205.00	52,728.70
10/05	Deposit by Check 758400003894041	993.00	53,721.70
	Remote deposit item count: 12		
10/05	Check 3696	-519.45	53,202.25
10/06	Check 3697	-1,625.00	51,577.25
10/07	Deposit by Check 758600001333266	6,186.00	57,763.25
	Remote deposit item count: 19		
10/08	Deposit by Check 758700007246186	517.00	58,280.25
	Remote deposit item count: 11		
10/08	Deposit by Check 758700007246198	426.00	58,706.25
	Remote deposit item count: 09		
10/09	Deposit by Check 758800005775149	659.00	59,365.25
	Remote deposit item count: 13		
10/13	Withdrawal MUTUAL OF ENUMCL	-434.90	58,930.35
	TYPE: EFT XMIT CO: MUTUAL OF ENUMCL		



MOUNTAIN AMERICA

CREDIT UNION

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



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 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		
RATES		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

ACCOUNT BALANCE

1. 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 written that have not cleared).

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT

- TOTAL** amount outstanding. \$ _____
4. SUBTRACT amount outstanding from Subtotal. \$ _____
 - BALANCE** (This amount should agree with your checkbook balance). \$ _____

- IF YOUR ACCOUNT DOES NOT BALANCE:
- Are the amounts of all your deposits entered in your check register the same as those on the statement?
 - Have you deducted all service charges?
 - Have you added dividends paid or subtracted interest charged, if any, in your check register?
 - Have you carried the correct balance forward from one check register to the next?
 - Have you entered the amounts correctly in your check register for each check you have written?
 - Are all additions and subtractions correct in your check register?

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 "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 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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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Entry Class Code: PPD		
10/13	Deposit by Check 759200003216195	940.00	59,870.35
	Remote deposit item count: 16		
10/13	Check 3698	-965.55	58,904.80
10/14	Deposit	235.00	59,139.80
10/14	Deposit by Check	47.00	59,186.80
10/14	Deposit by Check 759300006274375	1,356.00	60,542.80
	Remote deposit item count: 24		
10/14	Deposit by Check 759300006274428	1,362.00	61,904.80
	Remote deposit item count: 01		
10/15	Withdrawal	-8,000.00	53,904.80
10/16	Deposit by Check 759500010598565	1,988.00	55,892.80
	Remote deposit item count: 11		
10/16	Deposit by Check 759500010598577	423.00	56,315.80
	Remote deposit item count: 08		
10/19	Withdrawal IRS	-204.10	56,111.70
	TYPE: USATAXPYMT CO: IRS		
	Entry Class Code: CCD		
10/19	Withdrawal IRS	-1,020.50	55,091.20
	TYPE: USATAXPYMT CO: IRS		
	Entry Class Code: CCD		
10/19	Deposit by Check 759800002136884	423.00	55,514.20
	Remote deposit item count: 09		
10/19	Deposit by Check 759800002136927	329.00	55,843.20
	Remote deposit item count: 01		
10/19	Deposit by Check 759800007547976	799.00	56,642.20
	Remote deposit item count: 16		
10/20	Check 3701	-1,625.00	55,017.20
10/20	Check 3702	-95.37	54,921.83
10/20	Check 3703	-519.45	54,402.38
10/21	Withdrawal Home Banking Transfer To Loan 93	-7,704.90	46,697.48
10/21	Deposit by Check 760000004247501	5,379.50	52,076.98
	Remote deposit item count: 01		
10/21	Deposit by Check 760000004247503	47.00	52,123.98
	Remote deposit item count: 01		
10/21	Check 3699	-74.58	52,049.40
10/21	Check 3707	-250.00	51,799.40
10/22	Check 3705	-150.00	51,649.40
10/22	Check 3706	-387.00	51,262.40
10/22	Check 3710	-250.00	51,012.40
10/22	Check 3713	-527.76	50,484.64
10/23	Check 3709	-29.72	50,454.92
10/26	Deposit	141.00	50,595.92
10/26	Deposit by Check 760500006046833	1,845.00	52,440.92
	Remote deposit item count: 31		
10/26	Deposit by Check 760500006046972	470.00	52,910.92
	Remote deposit item count: 09		
10/26	Check 3712	-180.76	52,730.16
10/27	Check 3700	-10.00	52,720.16
10/27	Check 3708	-789.90	51,930.26



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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
10/27	Check 3711	-62.01	51,868.25
10/28	Check 3715	-2,700.00	49,168.25
10/29	Withdrawal	-100.00	49,068.25
	RD 10/26 chargeback CLOSED ACCOUNT		
10/30	Deposit by Check 760900001216608	282.00	49,350.25
	Remote deposit item count: 06		
10/30	Deposit by Check 760900005945192	4,536.00	53,886.25
	Remote deposit item count: 01		
10/30	Deposit by Check 760900005945194	47.00	53,933.25
	Remote deposit item count: 01		
	Avg Checking Bal for Oct \$54,457.88		
10/31	Withdrawal Fee	-5.00	53,928.25
	Business Checking Fees		
	Ending Balance		53,928.25
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2019	0.00	

TOTAL FEES: FOR THIS PERIOD: YEAR-TO-DATE:

OVERDRAFT:	0.00	25.00
UNPAID ITEM:	0.00	0.00

Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
3696	519.45	3700	10.00	3705*	150.00	3709	29.72	3713	527.76
3697	1625.00	3701	1625.00	3706	387.00	3710	250.00	3715*	2700.00
3698	965.55	3702	95.37	3707	250.00	3711	62.01		
3699	74.58	3703	519.45	3708	789.90	3712	180.76		

18 Checks Cleared \$10,761.55

*Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
10/13/20	434.90	Withdrawal	10/21/20	7,704.90	Withdrawal Home Banking
10/15/20	8,000.00	Withdrawal	10/29/20	100.00	Withdrawal
10/19/20	204.10	Withdrawal	10/31/20	5.00	Withdrawal Fee
10/19/20	1,020.50	Withdrawal			

7 Withdrawals and Other Charges \$17,469.40



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Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
10/02/20	282.00	Deposit by Check	10/16/20	423.00	Deposit by Check
10/02/20	205.00	Deposit	10/19/20	423.00	Deposit by Check
10/05/20	993.00	Deposit by Check	10/19/20	329.00	Deposit by Check
10/07/20	6,186.00	Deposit by Check	10/19/20	799.00	Deposit by Check
10/08/20	517.00	Deposit by Check	10/21/20	5,379.50	Deposit by Check
10/08/20	426.00	Deposit by Check	10/21/20	47.00	Deposit by Check
10/09/20	659.00	Deposit by Check	10/26/20	141.00	Deposit
10/13/20	940.00	Deposit by Check	10/26/20	1,845.00	Deposit by Check
10/14/20	235.00	Deposit	10/26/20	470.00	Deposit by Check
10/14/20	47.00	Deposit by Check	10/30/20	282.00	Deposit by Check
10/14/20	1,356.00	Deposit by Check	10/30/20	4,536.00	Deposit by Check
10/14/20	1,362.00	Deposit by Check	10/30/20	47.00	Deposit by Check
10/16/20	1,988.00	Deposit by Check			

25 Deposits and Other Credits \$29,917.50

USDA - ID 93

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

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance		1,108,220.59
10/15	Payment	-8,000.00	1,108,220.59
	7,975.00 Interest 25.00 Fee Interest		
10/21	Payment Home Banking Transfer From Share 50	-7,704.90	1,104,381.95
	-3838.64 Principal 3,866.26 Interest		
10/31	Ending Principal Balance		1,104,381.95
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: November 22, 2020		
	Interest Paid in 2019	69,187.67	
	Interest Paid YTD	55,598.11	

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	55,704.35
Dividend Earned Year to Date	0.00
Interest Paid in 2019	69,619.53
Dividend Earned in 2019	0.84



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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
ILENE JOHNSON
101 HOLIDAY DR
GARDEN VALLEY ID 83622-5031

DUE DATE:
11/22/20

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 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.**

