



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 09/01/20 - 09/30/20
 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 \$52,241.70

TOTAL LOANS

93 USDA..... \$1,108,220.59

Joint Owner: LONNIE E BRAMON

PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
09/01	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
09/01	Previous Balance		47,331.60
09/01	Check 3685	-519.45	46,812.15
09/03	Deposit by Check 755200005643536	47.00	46,859.15
	Remote deposit item count: 01		
09/04	Check 3686	-1,625.00	45,234.15
09/08	Deposit by Check 755700000577690	704.00	45,938.15
	Remote deposit item count: 13		
09/09	Deposit by Check 755800002158506	2,546.00	48,484.15
	Remote deposit item count: 28		
09/10	Withdrawal MUTUAL OF ENUMCL	-434.90	48,049.25
	TYPE: EFT XMIT CO: MUTUAL OF ENUMCL		
	Entry Class Code: PPD		
09/11	Deposit by Check 756000002038469	937.00	48,986.25
	Remote deposit item count: 01		
09/11	Deposit	94.00	49,080.25
09/11	Deposit by Check 756000006884041	705.00	49,785.25
	Remote deposit item count: 15		
09/11	Deposit by Check 756000006884072	752.00	50,537.25



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
 TOUCH-TONE TELLER
 PHONE LOANS
 TECH SUPPORT
 DEPARTMENTS NOT LISTED
 COLLECTIONS 801-323-2378
 STUDENT LOANS 801-325-6130
 REAL ESTATE LOANS 1-800-277-7703
 TO REPORT A LOST OR
 STOLEN CREDIT CARD 1-800-748-4302

ACCOUNT BALANCE

- WRITE here the ending balance shown on this statement. \$ _____
- ADD deposits made since the date of this statement (if any). \$ _____
- SUBTOTAL \$ _____
- SUBTRACT outstanding checks (those written that have not cleared).

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT

- TOTAL** amount outstanding. \$ _____
- 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
	Remote deposit item count: 13		
09/11	Check 3687	-74.58	50,462.67
09/14	Deposit by Check 756300003282211	1,007.00	51,469.67
	Remote deposit item count: 15		
09/14	Deposit by Check 756300007701589	705.00	52,174.67
	Remote deposit item count: 13		
09/14	Check 3693	-521.49	51,653.18
09/15	Deposit by Check 756400005080262	329.00	51,982.18
	Remote deposit item count: 07		
09/15	Check 3688	-346.00	51,636.18
09/15	Check 3689	-2,923.60	48,712.58
09/16	Check 3690	-1,320.00	47,392.58
09/16	Check 3691	-2,921.55	44,471.03
09/16	Check 3694	-519.45	43,951.58
09/17	Withdrawal	-100.00	43,851.58
	RD 9/09 chargeback NOT SUFFICIENT FUNDS		
09/17	Deposit by Check 756600006101321	470.00	44,321.58
	Remote deposit item count: 09		
09/18	Check 3692	-981.88	43,339.70
09/21	Deposit by Check 757000000035762	1,081.00	44,420.70
	Remote deposit item count: 22		
09/21	Deposit by Check 757000005396225	611.00	45,031.70
	Remote deposit item count: 13		
09/21	Check 3695	-1,625.00	43,406.70
09/25	Deposit by Check 757400002071966	7,112.00	50,518.70
	Remote deposit item count: 01		
09/28	Deposit by Check 757700004212700	705.00	51,223.70
	Remote deposit item count: 15		
09/28	Deposit	147.00	51,370.70
09/29	Deposit by Check 757800005706128	376.00	51,746.70
	Remote deposit item count: 07		
09/29	Deposit by Check 757800005706153	500.00	52,246.70
	Remote deposit item count: 01		
	Avg Checking Bal for Sep \$47,166.15		
09/30	Withdrawal Fee	-5.00	52,241.70
	Business Checking Fees		
	Ending Balance		52,241.70
	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



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Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
3685	519.45	3688	346.00	3691	2921.55	3694	519.45		
3686	1625.00	3689	2923.60	3692	981.88	3695	1625.00		
3687	74.58	3690	1320.00	3693	521.49				

11 Checks Cleared \$13,378.00
 *Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
09/10/20	434.90	Withdrawal	09/30/20	5.00	Withdrawal Fee
09/17/20	100.00	Withdrawal			

3 Withdrawals and Other Charges \$539.90

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
09/03/20	47.00	Deposit by Check	09/15/20	329.00	Deposit by Check
09/08/20	704.00	Deposit by Check	09/17/20	470.00	Deposit by Check
09/09/20	2,546.00	Deposit by Check	09/21/20	1,081.00	Deposit by Check
09/11/20	937.00	Deposit by Check	09/21/20	611.00	Deposit by Check
09/11/20	94.00	Deposit	09/25/20	7,112.00	Deposit by Check
09/11/20	705.00	Deposit by Check	09/28/20	705.00	Deposit by Check
09/11/20	752.00	Deposit by Check	09/28/20	147.00	Deposit
09/14/20	1,007.00	Deposit by Check	09/29/20	376.00	Deposit by Check
09/14/20	705.00	Deposit by Check	09/29/20	500.00	Deposit by Check

18 Deposits and Other Credits \$18,828.00

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
09/30	Ending Principal Balance		1,108,220.59
	Payment Due: \$7,704.90		
	CPI Fee Due: \$0.00		
	Total Due:\$7,704.90		
	Due Date: October 22, 2020		
	Interest Paid in 2019	69,187.67	
	Interest Paid YTD	43,756.85	



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YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	43,863.09
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:
10/22/20

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.**

