



Account Information

Member Number	
Page Number	1 of 2
Starting Date	07/01/25
Ending Date	07/31/25
YTD Taxable Dividends	\$.20
YTD Interest	\$1,676.80

Upcoming Loan Payments

08/06/25	LOAN #1 - 22 GMC YUKON JP/GP	988.22
	Total Due	988.22

ROAD TRIP!

Apply for
an **AUTO LOAN**
today and hit the
road with a new ride.



Information on Loan Interest Calculations

**The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.



SUMMARY OF ACCOUNTS

REGULAR SHARES	5.00	LOAN #1 - 22 GMC YUKON JP/GP	53,411.11
UNITED REWARDS CHECKING	181.97		
Total Share Balance	186.97	Total Loan Balance	53,411.11



REGULAR SHARES

Date	Deposit	Withdrawal	Balance	Description
Jul31			5.00	PREVIOUS BALANCE
			5.00	NEW BALANCE



UNITED REWARDS CHECKING

Date	Deposit	Withdrawal	Balance	Description
Jul03			170.19	PREVIOUS BALANCE
Jul08	1,000.00		1,170.19	txdl 24426691 04/33
Jul08		-988.22	181.97	Transfer Withdrawal
Jul31			181.97	NEW BALANCE

Summary for UNITED REWARDS CHECKING

Cleared Checks	0	0.00 -	EFT Transactions	0	0.00 -	0.00 +	Balance Forward	170.19
Other Withdrawals	1	988.22 -	ATM Transactions	0	0.00 -	0.00 +	Net Change	11.78
Other Deposits	1	1,000.00 +	Voice Transactions	0	0.00 -	0.00 +	New Balance	181.97



LOAN #1 - 22 GMC YUKON JP/GP

Date	Payment	Fee	Fin. Chg.	Principal	Balance**	Description
					53,980.98	PREVIOUS BALANCE
Jul08	988.22		418.35	569.87	53,411.11	Loan Payment
Jul31					53,411.11	NEW BALANCE

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Member Number	[REDACTED]
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Summary for LOAN #1 - 22 GMC YUKON JP/GP

Due Date:	08/06/25	Periodic Interest:	157.69	Corresponding APR:	4.49000 %
Payment:	988.22	Other Interest	.00	Daily Rate:	.012301370 %
Average Daily Balance:	41,350.54	Total Interest:	157.69	YTD Interest:	1,676.80

SHARE DRAFT RECONCILIATION

DRAFTS OUTSTANDING – NOT CHARGED TO ACCOUNT				MONTH _____ 20____
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT	
				ENDING BALANCE SHOWN ON THIS STATEMENT \$ _____
				DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) + \$ _____
				ADD + \$ _____
				+ \$ _____
				+ \$ _____
				+ \$ _____
				SUB-TOTAL \$ _____
				DRAFTS OUTSTANDING SUBTRACT – \$ _____
				BALANCE \$ _____
				NOTE: DIVIDENDS, IF ANY, THAT APPEAR AS A DEPOSIT ON THIS STATEMENT MUST ALSO BE ENTERED IN <u>YOUR</u> SHARE DRAFT REGISTER AS A DEPOSIT, IN ORDER TO BALANCE.
				THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR SHARE DRAFT STATEMENT.
TOTAL		\$		

TAX AND GENERAL INFORMATION. RETAIN THIS STATEMENT FOR YOUR RECORDS.

Important information: This statement of account contains income tax reporting data, year to date interest and / or dividend. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

The amount of dividends received as shown on this statement is reportable as "Interest Earned" on your Income Tax Return.

SHARES ARE NOT TRANSFERABLE EXCEPT AS AUTHORIZED BY THE CREDIT UNION.

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.

Loan Balance does not include "**Finance Charge**." "**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.

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us 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 statement 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

CONSUMER ACCOUNTS ONLY. DOES NOT APPLY TO BUSINESS ACCOUNTS.

Write us at the address shown on the front of this statement or call us at the telephone number shown as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1.) Tell us your name and account number.
- (2.) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3.) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, 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 us to complete our investigation.

