



# Statement

America First Federal Credit Union • 1-800-999-3961 • americafirst.com  
P.O. Box 9199, Ogden, UT 84409

#BWNCHFQ  
#445EDUAR00266622#  
EDUARDO QUINTANA  
5103 W DEER WOOD DR  
WEST VALLEY CITY UT 84120

Statement Date: September 01, 2019

Account Number: 2626654-4

Page Number 1 of 6



for your information

There couldn't be a better time to cash in on flexible, low-rate America First financing. Because we have a billion dollars to lend! So, whatever your needs are, we have an option that fits. Apply now for your hassle-free auto, RV, business, or home loan at [americafirst.com](http://americafirst.com).

A Summary of Your Accounts			A Summary of Your Loans				
	Ending Balance	2019 Dividends		Ending Balance	Total Amount Due	Next Payment	2019 Interest
Share Savings	8,081.96	1.14	Loan 1	0.00	0.00		342.51
Savings 2	59,002.79	2.85	Loan 2	9,575.55	136.00	09/05/2019	21.29
Checking	1,546.99	0.28	Visa Classic	0.00	0.00		0.00
			Line of Credit	0.00	0.00		0.74
Total:	68,631.74	4.27	Total:	9,575.55	136.00		364.54

## Share Savings

Statement Period: August 02, 2019 - September 01, 2019

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		350.45
08/15		AUTOMATIC DEPOSIT, RESOURCE MGMT DD 724 PPD	165.21	515.66
08/15		ONLINE BANKING SHARE TRANSFER FROM SHARE ACCOUNT: XXXXXX948-4.1 ABISH ELENA QUINTANA	1,178.55	1,694.21
08/15		MOBILE BANKING SHARE TRANSFER FROM SAVINGS 2	1,209.65	2,903.86
08/15		MOBILE BANKING SHARE TRANSFER FROM CHECKING	4,000.00	6,903.86
08/17		MOBILE BANKING SHARE TRANSFER TO CHECKING	100.00-	6,803.86
08/19	08/18	MOBILE BANKING SHARE TRANSFER TO CHECKING	187.50-	6,616.36
08/20		MOBILE BANKING SHARE TRANSFER TO CHECKING	92.35-	6,524.01
08/20		MOBILE BANKING SHARE TRANSFER TO LOAN 2	90.00-	6,434.01
08/20		MOBILE BANKING SHARE TRANSFER TO CHECKING	165.70-	6,268.31
08/21		MOBILE BANKING SHARE TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.9 ABISH ELENA QUINTANA	20.00-	6,248.31
08/24		ONLINE BANKING REMOTE DEPOSIT	274.00	6,522.31
08/28		MOBILE BANKING SHARE TRANSFER TO LINE OF CREDIT	26.08-	6,496.23
08/30		AUTOMATIC DEPOSIT, RESOURCE MGMT DD 769 PPD	165.21	6,661.44
08/30		MOBILE BANKING SHARE TRANSFER TO CHECKING	165.21-	6,496.23
08/30		ONLINE BANKING REMOTE DEPOSIT	385.23	6,881.46
08/30		ONLINE BANKING REMOTE DEPOSIT	1,400.18	8,281.64
08/31		CO-OP NETWORK ATM WITHDRAWAL		
		US UT SALT LAKE CIT, 3235 EAST 3300 SOUTH	200.00-	8,081.64
08/31	09/01	DIVIDEND EARNED FOR PERIOD OF 08/01/2019 THROUGH 08/31/2019		
		ANNUAL PERCENTAGE YIELD EARNED IS 0.10%	.32	8,081.96

*Members come first.™*



EDUARDO QUINTANA

Account Number - 2626654-4

September 01, 2019 Page - 2 of 6

## Share Savings, Continued

Statement Period: August 02, 2019 - September 01, 2019

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		ENDING BALANCE		8,081.96

## Savings 2

Statement Period: August 02, 2019 - September 01, 2019

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		309.65
08/06		DEPOSITED 0001 CHECK ITEMS	1,000.00	1,309.65
08/12		MOBILE BANKING FUNDS TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.9 ABISH ELENA QUINTANA	100.00-	1,209.65
08/15		MOBILE BANKING FUNDS TRANSFER TO SHARE SAVINGS	1,209.65-	.00
08/15		MOBILE BANKING FUNDS TRANSFER FROM CHECKING	60,000.00	60,000.00
08/19		MOBILE BANKING FUNDS TRANSFER TO CHECKING	1,000.00-	59,000.00
08/31	09/01	DIVIDEND EARNED FOR PERIOD OF 08/01/2019 THROUGH 08/31/2019 ANNUAL PERCENTAGE YIELD EARNED IS 0.10%	2.79	59,002.79
		ENDING BALANCE		59,002.79

## Checking

Statement Period: August 02, 2019 - September 01, 2019

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			734.98
08/02		MOBILE BANKING FUNDS TRANSFER TO LOAN 1		90.00-	644.98
08/02		POINT OF SALE PURCHASE US UT W JORDAN, ROSS STORES #1381		13.93-	631.05
08/02		POINT OF SALE PURCHASE US UT SALT LAKE CIT, FAMILY STORES TR 4860 S REDWOO		16.08-	614.97
08/02		AUTOMATIC WITHDRAWAL, LDS CHURCH DONATION WEB(S )		187.50-	427.47
08/03		POINT OF SALE PURCHASE US UT WEST VALLEY, BURLINGTON STORES 1002		33.23-	394.24
08/03		POINT OF SALE PURCHASE US UT WEST VALLEY, BURLINGTON STORES 1002		24.65-	369.59
08/03		POINT OF SALE PURCHASE US UT W VALLEY CITY, PANADERIA ALICIAS LLC		36.50-	333.09
08/03		POINT OF SALE PURCHASE US UT W.VALLEY CITY, WAL-MART SUPER CENTE 5109 WAL-		7.08-	326.01
08/05	08/04	VISA - 08/03 CAFE RIO HUNTER WEST VALLEY C UT 003937		41.83-	284.18
08/05	08/04	VISA - 08/03 GRANGER HUNTER IMPROVEMEN 801-9683551 UT 002		65.19-	218.99
08/06		AUTOMATIC WITHDRAWAL, WEST VALLEY CITYDEBITS WEB(S )		19.50-	199.49
08/07	08/06	VISA - 08/05 APL*ITUNES.COM/BILL 866-712-7753 CA 005881		.99-	198.50
08/08	08/07	VISA PURCHASE RETURN - 08/06 FLOOR AND DECOR 159 DRAPER UT		19.24	217.74
08/13	08/12	VISA - 08/10 VIVINT CITIZ*PMT 27 OF 60 844-7376900 CT 010		16.80-	200.94
08/13		BANK TO BANK TRANSFER		68,574.84	68,775.78
08/13		BANK TO BANK TRANSFER FEE		10.00-	68,765.78
08/14	08/13	VISA - 08/12 USPS CHANGE OF ADDRESS 800-238-3150 TN 01282		1.05-	68,764.73
08/14	08/13	VISA - 08/13 VIVINT INC/US 800-216-5232 UT 012007		49.99-	68,714.74
08/14		MOBILE BANKING FUNDS TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.9 ABISH ELENA QUINTANA		35.00-	68,679.74
08/15		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		40.00	68,719.74
08/15		AUTOMATIC DEPOSIT, RESOURCE MGMT DD 724 PPD		1,486.88	70,206.62
08/15		VISA - SD SIOUX FALLS, CITIBANK, N.A. CREDIT-CARD-PAYME		3,990.00-	66,216.62
08/15		MOBILE BANKING FUNDS TRANSFER TO SAVINGS 2		60,000.00-	6,216.62
08/15		MOBILE BANKING FUNDS TRANSFER TO SHARE SAVINGS		4,000.00-	2,216.62
08/15		POINT OF SALE PURCHASE US UT WEST JORDAN, SAMSCLUB #4730 7571 S 3800 W		100.09-	2,116.53
08/15		POINT OF SALE PURCHASE US UT WEST JORDAN, SAMSCLUB #4730 7571 S 3800 W		3.22-	2,113.31
08/16		MOBILE BANKING FUNDS TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.9 ABISH ELENA QUINTANA		25.00-	2,088.31
08/16		POINT OF SALE PURCHASE US UT WEST VALLEY C, RANCHO MARKETS #10		24.72-	2,063.59

*Members come first.™*



EDUARDO QUINTANA

Account Number - 2626654-4

September 01, 2019 Page - 3 of 6

## Checking, Continued

Statement Period: August 02, 2019 - September 01, 2019

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
08/16		POINT OF SALE PURCHASE			
		US UT PARK CITY, WAL-MART SUPER CENTE 1827 WAL-SAMS		12.68-	2,050.91
08/16		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S )		2,026.08-	24.83
08/17		POINT OF SALE PURCHASE			
		US UT TAYLORSVILLE, MORENO AND COMPANY LLC		20.52-	4.31
08/17		POINT OF SALE PURCHASE			
		US UT SALT LAKE CIT, WAL-MART #5233 5675 W 6200 S		4.20-	.11
08/17		TRANSFER FROM LINE OF CREDIT		47.00	47.11
08/17		POINT OF SALE PURCHASE			
		US UT KEARNS, HARMONS - COUGAR 4874 WEST 6200 SOU		46.35-	.76
08/17		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		100.00	100.76
08/17		MOBILE BANKING FUNDS TRANSFER TO LINE OF CREDIT		47.00-	53.76
08/17		POINT OF SALE PURCHASE US UT WEST VALLEY C, RANCHO MARKETS #10		4.11-	49.65
08/19	08/18	MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		187.50	237.15
08/19		MOBILE BANKING FUNDS TRANSFER FROM SAVINGS 2		1,000.00	1,237.15
08/19		WEST VALLEY 5000 W DRIVE-UP S ATM WITHDRAWAL			
		UT WEST VALLEY, 4976 WEST 3500 SOUTH		60.00-	1,177.15
08/19		AUTOMATIC WITHDRAWAL, BEAR RIVER INS. PAYMT PPD		82.00-	1,095.15
08/20		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		92.35	1,187.50
08/20		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		165.70	1,353.20
08/20		POINT OF SALE PURCHASE			
		US UT WEST VALLEY C, WAL-MART #5109 4570 SOUTH 4000		1.03-	1,352.17
08/20		AUTOMATIC WITHDRAWAL, LDS CHURCH DONATION WEB(S )		187.50-	1,164.67
08/21		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S )		165.70-	998.97
08/21		TRANSFER FROM LINE OF CREDIT		2.00	1,000.97
08/21		CHECK	5	1,000.00-	.97
08/22	08/21	TRANSFER FROM LINE OF CREDIT		24.00	24.97
08/22	08/21	VISA - 08/19 MONTICELLO ACADEMY INC SALT LAKE CIT UT 7205		24.00-	.97
08/30		AUTOMATIC DEPOSIT, RESOURCE MGMT DD 769 PPD		1,486.88	1,487.85
08/30		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		165.21	1,653.06
08/30		POINT OF SALE PURCHASE			
		US UT WEST VALLEY, BURLINGTON STORES 1002		51.44-	1,601.62
08/31		POINT OF SALE PURCHASE US UT WEST VALLEY, COSTCO GAS #0622		50.29-	1,551.33
08/31	09/01	DIVIDEND EARNED FOR PERIOD OF 08/01/2019 THROUGH 08/31/2019			
		ANNUAL PERCENTAGE YIELD EARNED IS 0.05%		.20	1,551.53
09/01		POINT OF SALE PURCHASE			
		US UT WEST VALLEY C, SMITHS FOOD #414 5620 W		4.54-	1,546.99
		ENDING BALANCE			1,546.99

## Checking Summary

Item	Amount	Item	Amount	Item	Amount	Item	Amount
VISA	41.83	:	VISA	16.80	:	VISA	24.00
VISA	65.19	:	VISA	1.05	:	VISA	3,990.00
VISA	.99	:	VISA	49.99	:	VISA	19.24CR
						5	1,000.00
Total Checks and Visa Checking:			5,189.85	Total Withdrawals:			67,389.94
				Total Deposits:			73,391.80

## Loan 1

Statement Period: August 02, 2019 - September 01, 2019

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
	.00	.00	.00	.01573%	5.740%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
08/02		BEGINNING BALANCE				9,709.84
08/02		MOBILE BANKING PAYMENT FROM CHECKING	90.00-	22.90	67.10-	9,642.74
08/03		PAYMENT	9,644.26-	1.52	9,642.74-	.00
		ENDING BALANCE				.00

*Members come first.™*



EDUARDO QUINTANA

Account Number - 2626654-4

September 01, 2019 Page - 4 of 6

## Loan 1, Continued

Statement Period: August 02, 2019 - September 01, 2019

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
08/02		MOBILE BANKING PAYMENT FROM CHECKING	22.90
08/03		PAYMENT	1.52
TOTAL INTEREST FOR THIS PERIOD			24.42

### Year-to-Date Fee and Interest Totals

\*Total fees charged in 2019 0.00  
 Total interest charged in 2019 342.51

\*May not reflect fee reversals or waivers.

## Loan 2

Statement Period: August 02, 2019 - September 01, 2019

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
09/05/2019	136.00	.00	136.00	.01299%	4.740%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
		BEGINNING BALANCE				.00
08/03		NEW LOAN ESTABLISHED	9,644.26		9,644.26	9,644.26
08/20		MOBILE BANKING PAYMENT FROM SAVINGS	90.00-	21.29	68.71-	9,575.55
		ENDING BALANCE				9,575.55

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
08/20		MOBILE BANKING PAYMENT FROM SAVINGS	21.29
TOTAL INTEREST FOR THIS PERIOD			21.29

### Year-to-Date Fee and Interest Totals

\*Total fees charged in 2019 0.00  
 Total interest charged in 2019 21.29

\*May not reflect fee reversals or waivers.

*Members come first.™*



EDUARDO QUINTANA

Account Number - 2626654-4

September 01, 2019 Page - 5 of 6

## Visa Classic Cash Rebate

Statement Period: August 02, 2019 - September 01, 2019

BEGINNING BALANCE	-	PAYMENTS	-	OTHER CREDITS	+	PURCHASES	+	CASH ADVANCES	+	OTHER DEBITS	+	TOTAL INTEREST CHARGE	=	ENDING BALANCE
.00		.00		.00		.00		.00		.00		.00		.00

  

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	CREDIT LIMIT	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
	.00	.00	.00	3,000.00	.04381%	15.990%

**Late Payment Warning:** if we do not receive your minimum payment by the due date listed above, you may have to pay up to \$35.00.

Pay the ending balance on or before the Due Date to avoid future interest charges.

If you would like information about credit counseling services, call 1-888-733-9407

Effective Date	Purchase Date	Transaction Description	Transaction Amount	Loan Balance**
		BEGINNING BALANCE		.00
09/01		**INTEREST CHARGE**	0.00	.00
		ENDING BALANCE		.00

## Line of Credit

Statement Period: August 02, 2019 - September 01, 2019

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	CREDIT LIMIT	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
	.00	.00	.00	500.00	.04175%	15.240%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
		BEGINNING BALANCE				.00
08/17		TRANSFER TO CHECKING	47.00		47.00	47.00
08/17		MOBILE BANKING PAYMENT FROM CHECKING	47.00-		47.00-	.00
08/21		TRANSFER TO CHECKING	2.00		2.00	2.00
08/22	08/21	TRANSFER TO CHECKING	24.00		24.00	26.00
08/28		MOBILE BANKING PAYMENT FROM SAVINGS	26.08-	.08	26.00-	.00
		ENDING BALANCE				.00

<b>Interest Charged</b>
-------------------------

Post Date	Effective Date	Transaction Description	Interest Amount
08/28		MOBILE BANKING PAYMENT FROM SAVINGS	.08
		<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.08</b>

<b>Year-to-Date Fee and Interest Totals</b>
---

\*Total fees charged in 2019 0.00  
 Total interest charged in 2019 0.74

\*May not reflect fee reversals or waivers.

\*\* Balance Subject to Interest Rate: 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.

*Members come first.™*



— for your information —

Make a lifestyle upgrade with the car or RV you've been dreaming about all year. Because for a limited time, we're offering no payments for 90 days on new loans! Enjoy hassle-free financing, low rates, flexible terms & more. Apply at your local branch or click to **[americafirst.com](http://americafirst.com)**.

SEND CORRESPONDENCE TO: P.O. BOX 9199, OGDEN, UT 84409 • AMERICAFIRST.COM • TOLL-FREE: 1-800-999-3961  
THOSE WITH HEARING OR SPEECH IMPAIRMENTS CAN DIAL 711 OR USE PREFERRED TELECOMMUNICATION RELAY SERVICES.

*Members come first.™*