



Statement

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

#BWNCHFQ
#445EDUAR00266622#
EDUARDO QUINTANA
3008 S. LAKE MEADOW DR.
WEST VALLEY CITY UT 84120

Statement Date: August 01, 2019

Account Number: 2626654-4

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for your information

Summer's in full swing & we're offering low-rate loans to help you make the most of the season. America First financing provides the funds you need to hit the road, ride the waves, or embark on an adventure. Plus, we're giving away 80 loan payments! Visit americafirst.com for details.

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	350.45	0.82	Loan 1	9,709.84	180.00	08/04/2019	318.09
Savings 2	309.65	0.06	Visa Classic	0.00	0.00		0.00
Checking	734.98	0.08	Line of Credit	0.00	0.00		0.66
Total:	1,395.08	0.96	Total:	9,709.84	180.00		318.75

Share Savings

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

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		469.14
07/03		WITHDRAWAL	55.00-	414.14
07/10		MOBILE BANKING SHARE TRANSFER TO CHECKING	254.00-	160.14
07/11		DEPOSIT	253.96	414.10
07/15		AUTOMATIC DEPOSIT, RESOURCE MGMT DD 626 PPD	173.16	587.26
07/15		MOBILE BANKING SHARE TRANSFER TO CHECKING	173.16-	414.10
07/30	07/31	AUTOMATIC DEPOSIT, RESOURCE MGMT DD 668 PPD	165.21	579.31
07/30		MOBILE BANKING SHARE TRANSFER TO CHECKING	165.21-	414.10
07/31		MOBILE BANKING SHARE TRANSFER TO CHECKING	63.68-	350.42
07/31	08/01	DIVIDEND EARNED FOR PERIOD OF 07/01/2019 THROUGH 07/31/2019		
		ANNUAL PERCENTAGE YIELD EARNED IS 0.09%	.03	350.45
		ENDING BALANCE		350.45

Savings 2

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

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		104.63
07/03		ONLINE BANKING FUNDS TRANSFER TO CHECKING	15.00-	89.63
07/12		MOBILE BANKING FUNDS TRANSFER FROM CHECKING	50.00	139.63
07/17	07/16	ONLINE BANKING REMOTE DEPOSIT	120.00	259.63
07/17		MOBILE BANKING FUNDS TRANSFER TO CHECKING	50.00-	209.63

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Savings 2, Continued

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Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
07/20		WITHDRAWAL	40.00-	169.63
07/20		MOBILE BANKING FUNDS TRANSFER FROM CHECKING	160.00	329.63
07/23		MOBILE BANKING FUNDS TRANSFER TO CHECKING	35.00-	294.63
07/24		ONLINE BANKING REMOTE DEPOSIT	15.00	309.63
07/31	08/01	DIVIDEND EARNED FOR PERIOD OF 07/01/2019 THROUGH 07/31/2019		
		ANNUAL PERCENTAGE YIELD EARNED IS 0.12%	.02	309.65
		ENDING BALANCE		309.65

Checking

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

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			1,420.00
07/02	07/01	VISA - 06/29 RANCHERITOS MEXICAN #5 WEST VALLEY C UT 0283		27.15-	1,392.85
07/02		POINT OF SALE PURCHASE US UT W VALLEY CITY, LOWE'S #1133		76.64-	1,316.21
07/02		AUTOMATIC WITHDRAWAL, LDS CHURCH DONATION WEB(S)		167.39-	1,148.82
07/03	07/02	VISA - 07/01 COOKIE CUTTERS HAIRCUTS F WEST VALLEY UT 001		14.95-	1,133.87
07/03		AUTOMATIC WITHDRAWAL, WEST VALLEY CITYDEBITS WEB(S)		19.50-	1,114.37
07/03		ONLINE BANKING FUNDS TRANSFER FROM SAVINGS 2		15.00	1,129.37
07/03		POINT OF SALE PURCHASE US UT SANDY, HOLIDAY #51 153 W 9000 S		20.35-	1,109.02
07/03		POINT OF SALE PURCHASE US UT TAYLORSVILLE, WM SUPERCENTER # WAL-MART SUPER		5.85-	1,103.17
07/05	07/04	WEST VALLEY 5000 W DRIVE-UP S ATM WITHDRAWAL UT WEST VALLEY, 4976 WEST 3500 SOUTH		100.00-	1,003.17
07/05	07/04	POINT OF SALE PURCHASE US UT SALT LAKE CI, HOLIDAY OIL #01 4391 W 3500 S		34.84-	968.33
07/05	07/03	VISA - 07/02 GRANGER HUNTER IMPROVEMEN 801-9683551 UT 001		50.12-	918.21
07/08	07/07	VISA - 07/05 APL*ITUNES.COM/BILL 866-712-7753 CA 005270		.99-	917.22
07/10		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		254.00	1,171.22
07/10		CHECK	173	1,000.00-	171.22
07/12	07/11	VISA - 07/10 VIVINT CITIZ*PMT 26 OF 60 844-7376900 CT 010		16.80-	154.42
07/12	07/11	VISA - 07/11 VIVINT INC/US 800-216-5232 UT 010559		49.99-	104.43
07/12		MOBILE BANKING FUNDS TRANSFER TO SAVINGS 2		50.00-	54.43
07/13		POINT OF SALE PURCHASE US UT W VALLEY CITY, PANADERIA ALICIAS LLC		12.12-	42.31
07/13		POINT OF SALE PURCHASE US UT SARATOGA SPRI, WM SUPERCENTER # WAL-MART SUPE		5.33-	36.98
07/15	07/14	POINT OF SALE PURCHASE US UT WEST VALLEY C, WM SUPERCENTER # WAL-MART SUPE		5.17-	31.81
07/15	07/14	POINT OF SALE PURCHASE US UT WEST VALLEY C, WM SUPERCENTER # WAL-MART SUPE		1.52-	30.29
07/15		AUTOMATIC DEPOSIT, RESOURCE MGMT DD 626 PPD		1,558.40	1,588.69
07/15	07/14	VISA - 07/13 CAFE RIO SARATOGA SARATOGA SPRI UT 013058		4.95-	1,583.74
07/15	07/14	VISA - 07/12 PANDA EXPRESS #1011 WEST VALLEY UT 012161		11.20-	1,572.54
07/15	07/14	VISA - 07/12 CAFE ZUPAS - 5600 WEST WEST VALLEY C UT 0122		12.31-	1,560.23
07/15		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		173.16	1,733.39
07/16	07/15	VISA - 07/13 ARCTIC CIRCLE 123 SARATOGA SPRI UT 013400		10.58-	1,722.81
07/17		POINT OF SALE PURCHASE US UT WEST VALLEY, COSTCO GAS #0622		47.19-	1,675.62
07/17		POINT OF SALE PURCHASE US UT TAYLORSVILLE, WAL-MART SUPER CENTE 1686 WAL-S		15.54-	1,660.08
07/17		POINT OF SALE PURCHASE US UT SALT LAKE CIT, CHEVRON/PWI 873 TAYL 6011 BOLL		6.00-	1,654.08
07/17		MOBILE BANKING FUNDS TRANSFER FROM SAVINGS 2		50.00	1,704.08
07/17		POINT OF SALE PURCHASE US UT WEST JORDAN, SAM'S CLUB 4730 WAL-SAMS		63.55-	1,640.53
07/17		POINT OF SALE PURCHASE US UT WEST JORDAN, SAMS CLUB #4730 SAM'S CLUB		1.93-	1,638.60
07/17		POINT OF SALE PURCHASE US UT WEST VALLEY C, SMITHS FOOD #413 4643 S		1.77-	1,636.83
07/17		POINT OF SALE PURCHASE US UT WEST VALLEY C, SMITHS FOOD #413 4643 S		4.20-	1,632.63
07/18	07/17	VISA - 07/16 WALMART GROCERY 800-966-6546 AR 016653		35.38-	1,597.25

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Checking, Continued

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Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
07/18		MOBILE BANKING FUNDS TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.9 ABISH ELENA QUINTANA		53.00-	1,544.25
07/18		MOBILE BANKING FUNDS TRANSFER TO LOAN 1		90.00-	1,454.25
07/18		MOBILE BANKING SHARE TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.1 ABISH ELENA QUINTANA		590.00-	864.25
07/18		POINT OF SALE PURCHASE US UT WEST VALLEY C, THE HOME DEPOT #4406		32.14-	832.11
07/19		AUTOMATIC DEPOSIT, APPLE CASH EDUARDO QUINT TRANSFER WEB (S)		85.00	917.11
07/19	07/18	VISA - 07/17 APPLE CASH 1INFINITELOOP CA 017412		50.00-	867.11
07/19		AUTOMATIC WITHDRAWAL, BEAR RIVER INS. PAYMT PPD		82.00-	785.11
07/19	07/18	VISA - 07/17 APPLE CASH 1INFINITELOOP CA 017779		100.00-	685.11
07/19		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		163.70-	521.41
07/20	07/19	VISA - 07/17 98966 - SUMMER GARAGE SALT LAKE CIT UT 01703		3.00-	518.41
07/20		MOBILE BANKING FUNDS TRANSFER TO SAVINGS 2		160.00-	358.41
07/20		POINT OF SALE PURCHASE US UT WEST VALLEY C, WAL-MART SUPER CENTE 3568 WAL-		20.54-	337.87
07/22	07/21	VISA - 07/18 ROCKY MOUNTAIN EYE CARE SALT LAKE CIT UT 018		15.00-	322.87
07/22	07/21	VISA - 07/20 PANDA EXPRESS 856 WEST VALLEY C UT 020485		20.78-	302.09
07/22		VISA - WA SEATTLE, AMAZON.COM*MH6IG67I0 AMAZON.COM		20.75-	281.34
07/22		AUTOMATIC WITHDRAWAL, QUESTARGAS QUESTARGAS WEB(R)		23.90-	257.44
07/22		AUTOMATIC WITHDRAWAL, ROCKYMTN/PACIFICPOWER BILL CCD		33.17-	224.27
07/23		MOBILE BANKING FUNDS TRANSFER FROM SAVINGS 2		35.00	259.27
07/23		AUTOMATIC WITHDRAWAL, LDS CHURCH DONATION WEB(S)		187.50-	71.77
07/24		POINT OF SALE PURCHASE US UT WEST VALLEY C, RANCHO MARKETS #10		4.27-	67.50
07/24		POINT OF SALE PURCHASE US UT WEST VALLEY C, RANCHO MARKETS #10		4.11-	63.39
07/25	07/24	VISA - 07/23 SQ *RED BARBER SANDY UT 023702		30.00-	33.39
07/25		POINT OF SALE PURCHASE US UT SARATOGA SPRI, WENDYS #6094 3 W STATE ROAD 73		12.98-	20.41
07/26	07/25	VISA - 07/24 SQ *RICAREPA XPRESS KEARNS UT 024010		12.42-	7.99
07/29	07/28	TRANSFER FROM LINE OF CREDIT		4.00	11.99
07/29	07/28	VISA - 07/27 APL* ITUNES.COM/BILL 866-712-7753 CA 026114		11.79-	.20
07/30	07/31	AUTOMATIC DEPOSIT, RESOURCE MGMT DD 668 PPD		1,486.88	1,487.08
07/30		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		165.21	1,652.29
07/31		POINT OF SALE PURCHASE US UT WEST VALLEY C, SMITHS FOOD #414 5620 W. 4100		9.33-	1,642.96
07/31		POINT OF SALE PURCHASE US UT WEST VALLEY C, SMITHS FOOD #414 5620 W. 4100		24.99-	1,617.97
07/31		MOBILE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		63.68	1,681.65
07/31		MOBILE BANKING FUNDS TRANSFER TO LINE OF CREDIT		4.01-	1,677.64
07/31		MOBILE BANKING FUNDS TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.9 ABISH ELENA QUINTANA		150.00-	1,527.64
07/31		WEST VALLEY 5000 W DRIVE-UP N ATM WITHDRAWAL UT WEST VALLEY, 4976 WEST 3500 SOUTH		180.00-	1,347.64
07/31	08/01	DIVIDEND EARNED FOR PERIOD OF 07/01/2019 THROUGH 07/31/2019 ANNUAL PERCENTAGE YIELD EARNED IS 0.04%		.02	1,347.66
08/01	07/31	VISA - 07/30 MEGAPLEX-04 SOUTH JORDAN UT 030585		24.68-	1,322.98
08/01		MOBILE BANKING SHARE TRANSFER TO SHARE ACCOUNT: XXXXXX948-4.1 ABISH ELENA QUINTANA		588.00-	734.98
		ENDING BALANCE			734.98

Checking Summary

Item	Amount		Item	Amount		Item	Amount		Item	Amount
VISA	27.15	:	VISA	11.20	:	VISA	50.00	:	VISA	12.42
VISA	14.95	:	VISA	12.31	:	VISA	100.00	:	VISA	11.79
VISA	50.12	:	VISA	4.95	:	VISA	15.00	:	VISA	24.68
VISA	.99	:	VISA	10.58	:	VISA	20.78	:	173	1,000.00
VISA	16.80	:	VISA	35.38	:	VISA	20.75			
VISA	49.99	:	VISA	3.00	:	VISA	30.00			
Total Checks and Visa Checking:			1,522.84	Total Withdrawals:		3,052.53	Total Deposits:		3,890.35	

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Loan 1

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PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
08/04/2019	180.00	.00	180.00	.01573%	5.740%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
		BEGINNING BALANCE				9,773.71
07/18		MOBILE BANKING PAYMENT FROM CHECKING	90.00-	26.13	63.87-	9,709.84
		ENDING BALANCE				9,709.84

Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
07/18		MOBILE BANKING PAYMENT FROM CHECKING	26.13
		TOTAL INTEREST FOR THIS PERIOD	26.13

Year-to-Date Fee and Interest Totals

*Total fees charged in 2019 0.00
Total interest charged in 2019 318.09

*May not reflect fee reversals or waivers.

Visa Classic Cash Rebate

Statement Period: July 02, 2019 - August 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
08/01		**INTEREST CHARGE**	0.00	.00
		ENDING BALANCE		.00

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Line of Credit

Statement Period: July 02, 2019 - August 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
07/29	07/28	TRANSFER TO CHECKING	4.00		4.00	4.00
07/31		MOBILE BANKING PAYMENT FROM CHECKING	4.01-	.01	4.00-	.00
		ENDING BALANCE				.00

Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
07/31		MOBILE BANKING PAYMENT FROM CHECKING	.01
		TOTAL INTEREST FOR THIS PERIOD	0.01

Year-to-Date Fee and Interest Totals

*Total fees charged in 2019 0.00
Total interest charged in 2019 0.66

*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.



for your information

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