



Account Number Ending In 3119

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$0.00
- Payments	\$52.12
- Other Credits	\$0.00
+ Purchases	\$82.31
+ Other Debits	\$0.00
+ Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance **\$30.19**

Account Number Ending In	3119
Credit Limit	\$1,000.00
Available Credit	\$969.00
Statement Closing Date	10/25/2015
Days this Billing Cycle	30

PAYMENT INFORMATION

New Balance	\$30.19
Minimum Payment Due (MPD)	\$25.00
Payment Due Date	11/22/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$25.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The minimum payment due (MPD) displayed is a total minimum payment due including overlimit and/or delinquency. The example below does not take the overlimit and/or delinquent amount into consideration.

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 months	\$30.00

If you would like information about credit counseling services, call 1-866-248-3453.

TO CONTACT US

For Member Service, please call: 866-570-1238
To report a lost or stolen card, please call: 866-570-1238
Website: www.mitfcu.org

Send notice of billing errors to:
PO Box 9217, Des Moines, IA 50306-9217
risk@themembersgroup.com Fax: 515-457-2074

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$30.19	11/22/2015	\$0.00	\$25.00

TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
09/30	10/01	AMC THEATRES ONLINE 888-440-4262 KS	24431068HHHDAMFDQ	42.12
10/02	10/04	MBTA KENDALL CAMBRIDGE MA	24445008L8PLQ0TXH	10.00
10/05	10/05	PAYMENT - TRANSMISSION CAMBRIDGE MA	74155068NEHM7TWYD	-52.12

See Reverse Side for Important Information and Billing Rights Summary

5617 YQG 002 7 25 151025 0 PAGE 1 of 3 1 0 5976 0600 MITP O1BL5617

Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

MIT FCU
700 TECHNOLOGY SQUARE
CAMBRIDGE, MA 02139



Account Number Ending In 3119

New Balance	\$30.19
Payment Due Date	11/22/2015
Minimum Payment Due	\$25.00

Amount Enclosed \$

Please check the box and make address/phone changes on the back. ☐

If you participate in auto pay, see Fees and Interest section for payment information.
Payments received as instructed will be posted to your account on the day of receipt.
Non-conforming payments may be subject to a 5 day delay in posting.

BRANDON L WANG
315 PINE HILL RD
WESTFORD MA 01886-2720



MIT FCU
PO BOX 9217
DES MOINES IA 50306-9217



*415506001017311900000025000000003019

A. If the New Balance shown on this statement is paid in full by the Payment Due Date shown on this statement, no INTEREST CHARGE will be imposed on Current Cycle Purchases (which are the purchases itemized on this statement). Each cash advance under your account will be subject to an INTEREST CHARGE beginning on the date the advance is posted to your account. INTEREST CHARGES will continue to accrue on your account until the entire outstanding balance is paid in full.

B. We figure the INTEREST CHARGE on your account by applying the periodic rate, as stated in your Account Opening Disclosure to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases/advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

MIT FEDERAL CREDIT UNION

PO BOX 10409 DES MOINES, IA 50306

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

MIT FEDERAL CREDIT UNION

PO BOX 10409 DES MOINES, IA 50306

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ADDRESS/PHONE CHANGES (PLEASE PRINT)

Name _____

Address _____

City _____ State _____ ZIP _____

Home Phone Number () _____

Business Phone Number () _____

Authorized Signature _____ Date _____

**TRANSACTIONS (continued)**

<i>Tran Date</i>	<i>Post Date</i>	<i>Description</i>	<i>Reference Number</i>	<i>Amount</i>
10/05	10/06	LAVERDES MARKET CAMBRIDGE MA	24055238PRBGNDAGN	2.99
10/05	10/06	ALPINE BAGELS CAMBRIDGE MA	24231688P8ABEVQBQW	3.50
10/06	10/07	LAVERDES MARKET CAMBRIDGE MA	24055238RRBGNDQKX	4.70
10/08	10/09	MIT FORBES DIN21277447 CAMBRIDGE MA	24164078TV8MNQQN6	5.95
10/09	10/11	MIT FORBES DIN21277447 CAMBRIDGE MA	24164078SV8NJM7GG	3.65
10/15	10/16	MIT FORBES DIN21277447 CAMBRIDGE MA	241640790V8NJVZVE	3.65
10/21	10/22	KENNY T SUSHI BELMONT MA	2475542967Y6B35L6	5.75

FEES

TOTAL FEES FOR THIS PERIOD 0.00

INTEREST CHARGED

10/25	10/25	Interest Charge on Purchases	0.00
10/25	10/25	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD			0.00

An amount preceded by a minus sign (-) is a credit or credit balance unless otherwise indicated.

2015 TOTALS YEAR-TO-DATE

Total Fees charged in 2015	\$0.00
Total Interest charged in 2015	\$0.00

\$30.19 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS
YOUR AUTOMATIC PAYMENT ON 11/15/15.

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	APR Expiration Date	Balance Subject to Interest Rate	INTEREST CHARGED
Purchases	8.990% (v)		\$0.00	\$0.00
Cash Advances	8.990% (v)		\$0.00	\$0.00

(v) = Variable Rate

