



P.O. Box 6999
Bridgewater, NJ 08807-0999

RETURN SERVICE REQUESTED

MOSES NJIHIA KANJA
256 WILDFLOWER LN
HILLSBOROUGH NJ 08844-4872

Statement Ending 05/31/2019

MOSES NJIHIA KANJA

Page 1 of 4

Customer Number:XXXXXX3019

Managing Your Accounts



Phone Number: 1-800-933-3280



Website: www.MyFinancialResources.org



Mailing Address: 520 US Highway 22 East
Bridgewater, NJ 08807-2410

Summary of Accounts

Account Type	Account Number	Ending Balance
Direct Advantage	XXXXXX3019	\$0.22
Regular Savings	XXXXXX2403	\$10.00
Total Current Value		\$10.22

Direct Advantage-XXXXXX3019

Account Summary

Date	Description	Amount
05/01/2019	Beginning Balance	-\$1.99
	2 Credit(s) This Period	\$79.10
	5 Debit(s) This Period	\$76.89
05/31/2019	Ending Balance	\$0.22

Dividends Summary

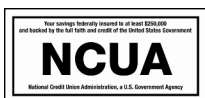
Description	Amount
Annual Percentage Yield Earned	0.00%
Dividend Days	31
Dividends Earned	\$0.00
Dividends Paid This Period	\$0.00
Dividends Paid Year-to-Date	\$0.07

Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2019	Beginning Balance			-\$1.99
05/08/2019	05/07 I/B Transfer CR 804740 SQC* Cash App Moses San FranciscoCA		\$49.25	\$47.26
05/09/2019	OG&E ONLINE PAY	\$29.92		\$17.34
05/13/2019	05/10 POS Purchase 00000007 IDT* BOSS INTL CALL 800-6768312 NJ	\$5.00		\$12.34
05/13/2019	05/10 POS Purchase 0000 UBER TRIP 8005928996 CA	\$9.50		\$2.84
05/17/2019	05/17 I/B Transfer CR 802496 SQC* Cash App Moses San FranciscoCA		\$29.85	\$32.69
05/20/2019	05/17 POS Purchase 0000 UBER TRIP 8005928996 CA	\$15.47		\$17.22
05/20/2019	05/17 POS Purchase 0000 SQC* CASH APP 4153753176 CA	\$17.00		\$0.22
05/31/2019	Ending Balance			\$0.22

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/08/2019	\$47.26	05/13/2019	\$2.84	05/20/2019	\$0.22
05/09/2019	\$17.34	05/17/2019	\$32.69		



DEPOSITS OUTSTANDING

DATE	AMOUNT	
TOTAL A		

CHECKS OUTSTANDING

DATE	AMOUNT	
TOTAL B		

PLEASE RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF TRANSACTIONS.

To reconcile the Ending Share Draft/Checking Account Balance shown on your statement;

- Go through your check register and check off each deposit or other credit amount listed on this statement. If you have a deposit or other credit in your check register that is NOT shown on this statement, list the date and amount in the Deposits Outstanding section. Also list any deposits or other credits still outstanding from a previous statement.
- Total and enter **TOTAL A** on Line 6.
- Go through your check register and check off each check or other debit listed on this statement. If you have a check register item NOT shown on this statement, list the number or date and amount in the Checks Outstanding section. Also list any checks or debits still outstanding from a previous statement.
- Total and enter **TOTAL B** on Line 8.
- \$_____ Enter Ending Checking Balance from front of Statement.
- \$_____ Add total of **Deposits Outstanding (TOTAL A)**.
- \$_____ Subtotal (Line 5 plus Line 6).
- \$_____ Subtract total of **Checks Outstanding (Total B)**.
- \$_____ **Account Balance (Line 7 minus Line 8)**.
- \$_____ Enter Check Register Balance.
- \$_____ Add any deposits, credits or dividends listed on this statement but NOT listed in your check register. Also add this amount to your check register balance.
- \$_____ Subtotal (Line 10 plus Line 11).
- \$_____ Subtract any withdrawals or other debts listed on this statement but NOT listed in your check register. Also subtract this amount from your check register balance.
- \$_____ **(Line 12 minus Line 13). This amount should now be the same as the balance on Line 9 and should also match the new total in your check register.** If not:
 - Review and check all figure used.
 - Review last month's statement.
 - Check all addition and subtraction in your check register.

BILLING RIGHTS SUMMARY**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 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.

* Each loan marked with an asterisk (*) is an Open-End Loan.

The **Finance Charge** on an Open-End Loan is computed by applying the periodic rate to the unpaid principal balances for the actual time the balances remain outstanding. The balance used to compute the finance charge is the unpaid balance each day after payments and credits have been subtracted and new advances or other charges added.

In Case of Errors or Questions about Your Electronic Transfers

Telephone or write us at the phone number or address on the reverse side of this form as soon as you can if you think your statement or receipt is wrong or if you need more information about a receipt or transfer on the statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Direct Advantage-XXXXXX3019 (continued)
Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$30.00
Total Returned Item Fees	\$0.00	\$0.00

Regular Savings-XXXXXX2403
Account Summary

Date	Description	Amount
05/01/2019	Beginning Balance	\$10.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
05/31/2019	Ending Balance	\$10.00

Dividends Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Dividend Days	31
Dividends Earned	\$0.00
Dividends Paid This Period	\$0.00
Dividends Paid Year-to-Date	\$0.00

Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2019	Beginning Balance			\$10.00
	No activity this statement period			
05/31/2019	Ending Balance			\$10.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

THIS PAGE LEFT INTENTIONALLY BLANK