



P.O. Box 179
Dubuque, IA 52004-0179

ELECTRONIC SERVICE REQUESTED

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ENZO'S LLC
101 MAIN ST
DUBUQUE IA 52001-7661

STATEMENT PERIOD:
08/01/2025 to 08/31/2025

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Business Checking	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
SD - 929157683	794.71	-101,824.33	105,107.50	4,077.88

Title: Enzo's LLC

DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
08/01	Previous Balance			794.71
07/31	MC Purchase AMAZON PRIME*QJ1IG6GN3 AMAZON PRIME*QJ1IG6GN3 AMZN.COM/BIL WA #7210 #00089047	16.04		778.67
08/01	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,927.92	2,706.59
08/01	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	96.98		2,609.61
08/01	ACH Debit IA REV PAY IA DEPT OF REV ID9426004574	1,007.65		1,601.96
08/01	ODP Tfr from SAV- 201478708		5,821.95	7,423.91
08/01	ACH Debit IOW IWD Iowa Workforce D IDW426004579	1,810.31		5,613.60
08/01	ACH Debit IA REV PAY IA DEPT OF REV ID9426004574	3,000.00		2,613.60
08/01	Check #6808	200.00		2,413.60
08/01	ACH Debit Payment Sysco Corporatio ID9004514834	2,402.91		10.69
08/01	7/24		241.00	251.69
08/01	7/23		104.00	355.69
08/01	7/22		122.00	477.69
08/01	July 15-21		2,143.00	2,620.69
08/01	July 8-14		2,378.00	4,998.69
08/01	July 1-7		2,663.57	7,662.26
08/01	ACH Debit IA REV PAY IA DEPT OF REV ID9426004574	5,467.78		2,194.48
08/01	ACH Debit KEG 1 Iowa KEG 1 Iowa ID4270465600	367.10		1,827.38
08/01	Check #7857	82.34		1,745.04
08/01	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	23.28		1,721.76
08/01	Payment - Payment to CL# 500162813	629.58		1,092.18
08/02	MC Purchase SAMSCLUB #4973 SAMSCLUB #4973 DUBUQUE IAUS #7210 #24497301	77.47		1,014.71
08/03	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	37.98		976.73
08/03	MC Purchase SAMSCLUB #4973 SAMSCLUB #4973 DUBUQUE IA #7210 #00010090	241.55		735.18
08/03	MC Purchase ARTISTIC CLEANERS (NEW ARTISTIC CLEANERS (NEW DUBUQUE IA #7210 #75556772	55.92		679.26
08/03	MC Purchase AMAZON MARK* 777GZ4ZF3 AMAZON MARK* 777GZ4ZF3 SEATTLE WA #7210 #ETEST1UC	10.69		668.57
08/04	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,142.18	1,810.75
08/04	ACH Credit MERCH DEP SPOTON INC. ID9000005455		6,472.17	8,282.92
08/04	ACH Debit 1584428_16 SPOTON TRANSACT ID5330903620	37.10		8,245.82
08/04	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	1,495.62		6,750.20
08/04	ACH Debit MTHLY DISC SPOTON INC. ID9000005455	0.24		6,749.96



DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
08/04	ACH Debit FintechEFT 7G Distributing ID27-2050486	1,125.10		5,624.86
08/04	ACH Debit 8/1/2025 JKR.LLC ID843375044	2,180.53		3,444.33
08/04	Check #7858	0.39		3,443.94
08/04	Check #7877	19.15		3,424.79
08/05	ACH Credit MERCH DEP SPOTON INC. ID9000005455		3,252.64	6,677.43
08/05	ACH Debit PAYMENT Johnson Brothers ID5410810551	659.40		6,018.03
08/05	ACH Debit IA REV PAY IA DEPT OF REV ID9426004574	1,000.00		5,018.03
08/05	ACH Debit 8886641444 Credibly ID9471419528	1,067.61		3,950.42
08/05	ACH Debit Payment Sysco Corporatio ID9004514834	1,373.40		2,577.02
08/05	Tfr from XXXXX7045 July 25-31 Oglesby, Sara A Sara A Oglesby		4,166.00	6,743.02
08/05	for rent	5,135.27		1,607.75
08/05	Check #7844	528.61		1,079.14
08/05	ODP Tfr from SAV- 201478708		3.93	1,083.07
08/05	Check #7866	574.82		508.25
08/05	MC Purchase BIRCH HEATING & COOLIN BIRCH HEATING & COOLIN DUBUQUE IA #7210	508.25		
08/06	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,758.80	1,758.80
08/06	ACH Debit WEBPAYMENT JOBTECHNOLOGIES ID3383693141 Internet Initiated Transaction-	100.00		1,658.80
08/06	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	19.30		1,639.50
08/07	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,100.88	3,740.38
08/07	ACH Debit CHARGEBACK SPOTON INC. ID9000005455	14.00		3,726.38
08/07	ACH Debit QUICKBOOKS INTUIT PAYROLL S ID1722616679	685.25		3,041.13
08/07	ACH Debit 1ST & MAIN SIDS BEVERAGE ID421317437	259.70		2,781.43
08/08	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,877.89	4,659.32
08/08	ACH Debit BILLPAY IMON COMM BILL ID00000000160	33.60		4,625.72
08/08	ACH Debit DIRECTV DIRECTV ID5221907811	556.48		4,069.24
08/08	ACH Debit Payment Sysco Corporatio ID9004514834	2,525.07		1,544.17
08/08	ODP Tfr from SAV- 201478708		408.12	1,952.29
08/08	Check #7902	674.13		1,278.16
08/08	MC Purchase SAMSCLUB #4973 SAMSCLUB #4973 DUBUQUE IAUS #7210 #49730096	310.92		967.24
08/08	MC Purchase LOWE'S #117 LOWE'S #117 DUBUQUE IAUS #7210 #001	21.36		945.88
08/08	MC Purchase VENMO *CR TOTAL PLUMB VENMO *CR TOTAL PLUMB 4029357733 NY #7210 #00000001	945.88		
08/10	ODP Tfr from SAV- 201478708		13.31	13.31
08/10	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	13.31		
08/10	MC Purchase PRIME VIDEO CHANNELS PRIME VIDEO CHANNELS AMZN.COM/BIL WA #7210 #00160146	1.06		-1.06
08/11	ODP Tfr from SAV- 201478708		1.06	
08/11	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,403.16	2,403.16
08/11	ACH Credit MERCH DEP SPOTON INC. ID9000005455		9,144.77	11,547.93
08/11	ACH Debit ACH Collec LIME ROCK IDA420781679	144.71		11,403.22
08/11	ACH Debit 8/8/2025 JKR.LLC ID843375044	1,665.42		9,737.80
08/11	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	1,696.37		8,041.43
08/11	ACH Debit Payment Sysco Corporatio ID9004514834	121.92		7,919.51
08/11	ACH Debit FintechEFT 7G Distributing ID27-2050486	613.17		7,306.34
08/11	Check #7881	830.60		6,475.74
08/11	Check #7886	51.74		6,424.00
08/11	Check #7898	136.67		6,287.33
08/11	Check #7895	1,314.22		4,973.11
08/12	ACH Credit MERCH DEP SPOTON INC. ID9000005455		3,569.73	8,542.84
08/12	ACH Debit 8886641444 Credibly ID9471419528	1,067.61		7,475.23
08/12	ACH Debit CTY WATER CITY OF DUBUQUE ID1426004596	42.34		7,432.89
08/12	ACH Debit CTY WATER CITY OF DUBUQUE ID1426004596	524.52		6,908.37
08/12	ACH Debit Payment Sysco Corporatio ID9004514834	1,230.92		5,677.45
08/12	Check #7883	88.90		5,588.55



DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
08/12	Check #7884	34.52		5,554.03
08/12	Check #7893	1,953.55		3,600.48
08/12	Check #7903	350.00		3,250.48
08/12	Check #7891	64.94		3,185.54
08/12	MC Purchase CANVA* I04605-46739302 CANVA* I04605-46739302 CAMDEN4 DE #7210 #RHMOEZQC	15.00		3,170.54
08/13	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,719.32	5,889.86
08/13	ACH Debit USATAXPYMT IRS ID3387702000	3,024.38		2,865.48
08/13	Check #7882	0.31		2,865.17
08/13	Check #7890	581.14		2,284.03
08/13	Check #7897	144.72		2,139.31
08/13	Aug 1-7		2,500.00	4,639.31
08/13	MC Purchase AMAZON MARK* GX9Y46AZ3 AMAZON MARK* GX9Y46AZ3 SEATTLE WA #7210 #ETEST1UC	37.42		4,601.89
08/14	ACH Credit MERCH DEP SPOTON INC. ID9000005455		3,286.26	7,888.15
08/14	Check #7863	13.93		7,874.22
08/14	Check #7888	31.64		7,842.58
08/14	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	49.40		7,793.18
08/14	Check #7824	33.33		7,759.85
08/14	MC Purchase AMAZON MARK* HI67V66D3 AMAZON MARK* HI67V66D3 SEATTLE WA #7210 #ETEST1UC	89.20		7,670.65
08/15	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,676.93	9,347.58
08/15	ACH Debit ACH Collec LIME ROCK IDA420781679	254.86		9,092.72
08/15	ACH Debit PAYMENT Alliant - IPL ID2420331370 Internet Initiated Transaction-	747.00		8,345.72
08/15	ACH Debit PAYMENT Alliant - IPL ID2420331370 Internet Initiated Transaction-	4,187.17		4,158.55
08/15	ODP Tfr from SAV- 201478708		1,550.55	5,709.10
08/15	ACH Debit Payment Sysco Corporatio ID9004514834	2,612.54		3,096.56
08/15	MC Purchase BP#1057000JFK B BP#1057000JFK B84001001DUBUQUE #7210 #62449601	33.40		3,063.16
08/15	ACH Debit KEG 1 Iowa KEG 1 Iowa ID4270465600	250.60		2,812.56
08/15	ACH Debit KEG 1 Iowa KEG 1 Iowa ID1800948598	684.60		2,127.96
08/15	Check #7880	89.93		2,038.03
08/15	Tfr to XXXXX8852 Internet Banking Transf Oglesby, Sara A Sara A Oglesby	550.00		1,488.03
08/15	MC Purchase SAMSCLUB #4973 SAMSCLUB #4973 DUBUQUE IA #7210 #0004	91.56		1,396.47
08/15	MC Purchase DUBUQUE FIRE EQUIPMENT DUBUQUE FIRE EQUIPMENT DUBUQUE IA #7210	107.00		1,289.47
08/17	MC Purchase SAMS CLUB #4973 SAMS CLUB #4973 DUBUQUE IA #7210	208.57		1,080.90
08/17	MC Purchase SPOTIFY P399BC32CB SPOTIFY P399BC32CB NEW YORK NY #7210	12.83		1,068.07
08/18	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,285.59	3,353.66
08/18	ACH Credit MERCH DEP SPOTON INC. ID9000005455		8,473.45	11,827.11
08/18	ACH Debit 5635833381 DITTMERRECYCLING ID1870370820 107086	340.01		11,487.10
08/18	ACH Debit SALE ALPHA POS SERVIC ID9215986202 Internet Initiated Transaction-	989.75		10,497.35
08/18	ACH Debit 8/15/2025 JKR.LLC ID843375044	1,288.44		9,208.91
08/18	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	1,911.30		7,297.61
08/18	ACH Debit FintechEFT 7G Distributing ID27-2050486	1,304.30		5,993.31
08/18	Check #7887	68.13		5,925.18
08/18	Check #7901	8.70		5,916.48
08/18	Check #7889	421.74		5,494.74
08/18	Check #7865	392.91		5,101.83
08/19	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,747.75	7,849.58
08/19	ACH Debit 8002255627 NCR HSR DIV ID2141901461	360.33		7,489.25
08/19	ACH Debit ANICO PYMT AM NAT INS CO ID1101875515	418.18		7,071.07



DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
08/19	ACH Debit 8886641444 Credibly ID9471419528	1,067.61		6,003.46
08/19	ACH Debit PAYMENTS ECOLAB ID3410231510 NTE*ZZZ*/INV/6354292436 15.8.2025)	373.14		5,630.32
08/19	ACH Debit Payment Sysco Corporatio ID9004514834	1,334.77		4,295.55
08/19	Check #7899	323.86		3,971.69
08/19	Check #7900	424.82		3,546.87
08/19	MC Purchase AMAZON MKTPL*664XP4J73 AMAZON MKTPL*664XP4J73 AMZN.COM/BIL WA #7210 #00235251	83.67		3,463.20
08/20	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,767.31	5,230.51
08/20	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	848.97		4,381.54
08/20	ACH Debit 1ST & MAIN SIDS BEVERAGE ID421317437	108.48		4,273.06
08/20	MC Purchase HY-VEE DUBUQUE 1159 HY-VEE DUBUQUE 1159 DUBUQUE IAUS #7210 #600001	27.27		4,245.79
08/20	MC Purchase ARTISTIC CLEANERS (NEW ARTISTIC CLEANERS (NEW DUBUQUE IA #7210 #75556772	55.92		4,189.87
08/20	MC Purchase AMAZON MARK* VX90Q0XM3 AMAZON MARK* VX90Q0XM3 SEATTLE WA #7210 #ETEST1UC	68.44		4,121.43
08/21	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,817.98	5,939.41
08/21	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	83.98		5,855.43
08/21	ACH Debit QUICKBOOKS INTUIT PAYROLL S ID1722616679	660.40		5,195.03
08/21	ACH Debit PAYMENT ATLANTIC BOTTLIN ID9013690001	436.64		4,758.39
08/21	Rent	3,135.27		1,623.12
08/21	MC Purchase PRIME VIDEO CHANNELS PRIME VIDEO CHANNELS AMZN.COM/BIL WA #7210 #00160146	10.69		1,612.43
08/22	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,340.85	2,953.28
08/22	ACH Debit HKC AutoMo Honkamp Krueger ID420946155	961.00		1,992.28
08/22	ODP Tfr from SAV- 201478708		283.54	2,275.82
08/22	ACH Debit INS. PREM AUTO-OWNERS ID1380315280	2,234.10		41.72
08/22	MC Purchase STAPLES 0401 190 JOHN F KENNEDY RD DUBUQUE IAUS #7210 #08158789	41.72		
08/22	Deposit		726.46	726.46
08/22	Deposit		1,980.00	2,706.46
08/22	Check #7927	350.00		2,356.46
08/22	Check #7919	1,314.21		1,042.25
08/22	Check #7926	908.61		133.64
08/22	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	12.72		120.92
08/23	Tfr from XXXXX8852 Transfer Deposit Oglesby, Sara A Sara A Oglesby		400.00	520.92
08/23	ODP Tfr from SAV- 201478708		61.48	582.40
08/23	Check #7924	582.40		
08/24	MC Purchase SAMSCLUB #4973 SAMSCLUB #4973 DUBUQUE IA #7210 #00010096	341.76		-341.76
08/25	ODP Tfr from SAV- 201478708		341.76	
08/25	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,413.85	2,413.85
08/25	ACH Credit MERCH DEP SPOTON INC. ID9000005455		8,935.81	11,349.66
08/25	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	1,826.55		9,523.11
08/25	ACH Debit 8/22/2025 JKR.LLC ID843375044	1,165.26		8,357.85
08/25	ACH Debit FintechEFT 7G Distributing ID27-2050486	1,533.85		6,824.00
08/25	Check #7905	961.85		5,862.15
08/25	Check #7910	91.37		5,770.78
08/25	Check #7922	75.03		5,695.75
08/25	Check #7885	128.81		5,566.94
08/25	Check #7913	545.22		5,021.72
08/25	MC Purchase FUEL EXPRESS FOOD MART FUEL EXPRESS FOOD MART DUBUQUE IA #7210 #00010002	5.29		5,016.43
08/26	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,849.81	7,866.24
08/26	ACH Debit 8886641444 Credibly ID9471419528	1,067.61		6,798.63
08/26	ACH Debit UTIL BILL BLACK HILLS ENRG ID1262840847	251.54		6,547.09



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DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
08/26	Check #7908	51.65		6,495.44
08/26	Check #7917	1,953.56		4,541.88
08/26	Check #7921	140.64		4,401.24
08/26	Check #7923	423.93		3,977.31
08/27	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,408.26	5,385.57
08/27	ACH Debit AR PAYMENT PFS La Crosse ID2391168897	533.86		4,851.71
08/27	Check #7906	0.99		4,850.72
08/27	Check #7907	169.52		4,681.20
08/27	Check #7911	22.20		4,659.00
08/27	MC Purchase VENMO *ROSS BALL VENMO *ROSS BALL 8558124430 NY #7210 #00000001	170.00		4,489.00
08/28	ACH Credit MERCH DEP SPOTON INC. ID9000005455		2,426.20	6,915.20
08/28	ACH Debit PAYMENT ATLANTIC BOTTLIN ID9013690001	370.95		6,544.25
08/28	Check #6810	400.00		6,144.25
08/29	ACH Credit MERCH DEP SPOTON INC. ID9000005455		1,398.26	7,542.51
08/29	ACH Debit SALE SECURITY PRODUCT ID9215986202 Internet Initiated Transaction-	35.98		7,506.53
08/29	ACH Debit ACH Collec LIME ROCK IDA420781679	315.17		7,191.36
08/29	Check #6780	2,500.00		4,691.36
08/29	Check #7904	41.57		4,649.79
08/29	ACH Debit KEG 1 Iowa KEG 1 Iowa ID4270465600	432.50		4,217.29
08/29	MC Purchase LOWE'S #117 LOWE'S #117 DUBUQUE IAUS #7210 #001	74.26		4,143.03
08/29	MC Purchase SHERWIN-WILLIAMS703508 SHERWIN-WILLIAMS703508 DUBUQUE IA #7210 #05867415	42.16		4,100.87
08/29	MC Purchase IMENUPRO IMENUPRO CABIN JOHN MD #7210 #VPFDCZ34	16.00		4,084.87
08/31	MC Purchase HY-VEE DUBUQUE 1162 HY-VEE DUBUQUE 1162 DUBUQUE IAUS #7210 #600001	6.99		4,077.88
08/31	Ending Balance			4,077.88

Cleared Share Drafts
 (^ Indicates an Electronic Check)
 (* Indicates the check number is out of sequence)

DRAFT #	DATE	AMOUNT									
6780	08/29	2,500.00	7881	08/11	830.60	7895 *	08/11	1,314.22	7908	08/26	51.65
6808 *	08/01	200.00	7882	08/13	0.31	7897 *	08/13	144.72	7910 *	08/25	91.37
6810 *	08/28	400.00	7883	08/12	88.90	7898	08/11	136.67	7911	08/27	22.20
7824 *	08/14	33.33	7884	08/12	34.52	7899	08/19	323.86	7913 *	08/25	545.22
7844 *	08/05	528.61	7885	08/25	128.81	7900	08/19	424.82	7917 *	08/26	1,953.56
7857 *	08/01	82.34	7886	08/11	51.74	7901	08/18	8.70	7919 *	08/22	1,314.21
7858	08/04	0.39	7887	08/18	68.13	7902	08/08	674.13	7921 *	08/26	140.64
7863 *	08/14	13.93	7888	08/14	31.64	7903	08/12	350.00	7922	08/25	75.03
7865 *	08/18	392.91	7889	08/18	421.74	7904	08/29	41.57	7923	08/26	423.93
7866	08/05	574.82	7890	08/13	581.14	7905	08/25	961.85	7924	08/23	582.40
7877 *	08/04	19.15	7891	08/12	64.94	7906	08/27	0.99	7926 *	08/22	908.61
7880 *	08/15	89.93	7893 *	08/12	1,953.55	7907	08/27	169.52	7927	08/22	350.00



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EXPLANATION OF INTEREST CHARGE ON OPEN-END ACCOUNT

The INTEREST CHARGE on each open-end account shown on this statement is computed by multiplying the daily periodic rate by the daily balance of that account on each day of the billing cycle. The daily balance is determined as follows: For each day of the billing cycle we take the balance of the account for the previous day, add any new loans and charges, and subtract any credits and payments made on that day. INTEREST CHARGES are also subtracted until you make a payment. This gives us the daily balance of your account for that day. The billing cycle is the time between each statement, which will be approximately one month.

IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON 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 of paper at PO Box 179, Dubuque, IA 52004-0179 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 FUND TRANSFERS (EFT)

WRITE US AT BOX 179, DUBUQUE, IA 52004-0179 OR CALL US AT 800-373-7600 AS SOON AS YOU CAN IF YOU THINK YOUR STATEMENT OR AUTOMATED TELLER MACHINE RECEIPT IS WRONG OR IF YOU NEED MORE INFORMATION ABOUT A RECEIPT OR AN EFT TRANSFER ON THE STATEMENT. WE MUST HEAR FROM YOU 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 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.

3. Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business day (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

SHARE DRAFT RECONCILIATION

NOTE: Be sure to deduct any charges, fees or withdrawals shown on your statement (but not in your share draft book) that may apply to your account. Also, be sure to add any dividends or any deposits shown on your statement (but not in your share draft book) that apply to your account.

Your savings federally insured to at least
\$250,000 and backed by the full faith and
credit of the United States Government
NCUA National Credit Union
Administration, a U.S.
Government Agency



EQUAL HOUSING OPPORTUNITY