

**STATEMENT OF ACCOUNT**

ACCOUNT NUMBER: XXXXXX7194
 STATEMENT DATE: 11/01/24 - 11/30/24
 801-325-6228 • 1-800-748-4302
 macu.com

SPA WELLNESS CENTER
 7434 N PAWNEE ROAD
 EAGLE MOUNTAIN UT 84005

ACCOUNT SUMMARY**TOTAL SHARES**

01 WELLNESS SAVINGS \$1.00 50 WELLNES CHECKING \$2,768.85

WELLNESS SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/01	Previous Balance		1.00
	Ending Balance		1.00
	Dividend Earned Year to Date.....	0.02	
	Dividend Earned in 2023	0.00	

WELLNES CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/01	Previous Balance		3,161.43
11/01	Withdrawal Debit Card	-5.84	3,155.59
	11/01 24692164306100357114186 Amazon.com*J13XM2313 Amzn.com/bill WA		
11/01	Deposit Square Inc	370.02	3,525.61
	TYPE: SQ241101 CO: Square Inc		
	Entry Class Code: PPD		
11/02	Withdrawal Debit Card	-6.42	3,519.19
	11/02 24692164307101327922608 Amazon Music*WT7DJ7CZ3 888-802-3080 WA		
11/02	Withdrawal Debit Card	-84.09	3,435.10
	11/02 24692164307101508044297 AMAZON MKTPL*7S86L98K3 Amzn.com/bill WA		
11/03	Withdrawal Debit Card	-21.46	3,413.64
	11/03 24692164308102314315474 AMAZON MKTPL*FY7CZ6763 Amzn.com/bill WA		
	Amazon.com Pending credit/return for \$5.84 on card 6092		
11/04	Deposit Square Inc	162.11	3,575.75
	TYPE: SQ241104 CO: Square Inc		
	Entry Class Code: PPD		
11/04	Withdrawal LIBERTY	-565.78	3,009.97
	TYPE: MUTUAL CO: LIBERTY		
	NAME: THE SPA WELLNESS *CENT		



P.O. BOX 2331, SANDY, UT 84091

Questions? **Contact us!**



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1-800-748-4302



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STATEMENT LEGEND

DEPOSIT IDENTIFICATION

ID 01	Primary Savings Account
ID 02-05	Secondary Savings Accounts
ID 07	Money Market Account
ID 10	IRA
ID 11-19	IRA Certificates

LOAN IDENTIFICATION

ID 50-56	Checking Account
ID 02-05	Auto, Collateral OR Personal Loans
ID 70-79	Credit Card
ID 85	Swift Cash
ID 89	Equity Gold

For account information, or to report a lost or stolen credit card, please contact the service center at **1-800-748-4302**.

Mail loan payments to:

Loan Servicing
P.O. Box 2331
Sandy, UT 84091

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at 9800 South Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible. You must notify us no later than sixty (60) days after the mailing date or date of the first bill on which the error or problem appeared. You can call us, but doing so will not preserve your rights. In your letter, please provide 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 the transaction in question, we cannot report you as delinquent or take any action to collect the amount in question. 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us toll-free at 1-800-748-4302 or write us at 9800 South Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible if you think your statement is wrong or if you need more information about a transfer on the statement on which the potential error or problem appeared. If the error or problem is on a personal account, you must notify us no later than sixty (60) days after the mailing date or date of the FIRST statement on which the problem or error appeared. If the error or problem is on a business account, you must notify us no later than two (2) business days after the posting date on which the transaction appeared.

- Tell us your name and account number.
- Describe the transfer you are unsure about and include to the extent possible the type and date,
- Explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will investigate your complaint and if we have determined an error, we will correct it within one (1) business day. If we expect it will take more than ten (10) business days, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation.

CREDIT REPORTING

We may report information about your credit account to credit bureaus, including late payments, missed payments or other types of defaults on the account. We report information on a monthly basis. If you believe that we reported inaccurate information, please write us at Mountain America Consumer Loan Servicing, P.O. Box 2331, Sandy, UT 84091.



THE FINANCE CHARGE IS COMPUTED ON THE UNPAID BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING. THE FINANCE CHARGE IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY WAS TERMED "INTEREST." IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. THE LOAN BALANCE DOES NOT INCLUDE THE FINANCE CHARGE. THE FINANCE CHARGE DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.

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www.macu.com**WELLNES CHECKING Continued - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Entry Class Code: WEB		
11/04	Withdrawal Adjustment Debit Card Credit Voucher.....	5.84	3,015.81
	11/04 74692164309103195069572 Amazon.com Amzn.com/bill WA		
11/04	Withdrawal Debit Card	-46.30	2,969.51
	11/04 24692164309103759781922 AMAZON MKTPL*IX7UG33H3 Amzn.com/bill WA		
11/05	Withdrawal Debit Card	-53.01	2,916.50
	11/05 24692164310103914361526 AMAZON MKTPL*4F3DB2XB3 Amzn.com/bill WA		
11/05	Withdrawal Debit Card	-41.81	2,874.69
	11/05 24692164310104458439058 AMAZON MKTPL*X54X49QH3 Amzn.com/bill WA		
11/05	Check 1110	-2,300.00	574.69
11/08	Deposit VENMO	139.14	713.83
	TYPE: CASHOUT CO: VENMO		
	Entry Class Code: PPD		
11/08	Deposit Square Inc	285.78	999.61
	TYPE: SQ241108 CO: Square Inc		
	Entry Class Code: PPD		
11/08	Withdrawal SYNDEO LLC DBA B	-130.60	869.01
	TYPE: BROADVOICE CO: SYNDEO LLC DBA B		
	NAME: THE SPA WELLNESS CENTE		
	Entry Class Code: WEB		
11/08	Withdrawal UMIA Insurance,.....	-490.00	379.01
	TYPE: UMIA Insur CO: UMIA Insurance,		
	Entry Class Code: CCD		
11/11	Withdrawal Debit Card	-100.22	278.79
	11/11 24692164316109497147814 AMAZON MKTPL*7M55F89E3 Amzn.com/bill WA		
11/12	Deposit Square Inc	97.30	376.09
	TYPE: SQ241111 CO: Square Inc		
	Entry Class Code: PPD		
11/12	Deposit Square Inc	104.07	480.16
	TYPE: SQ241111 CO: Square Inc		
	Entry Class Code: PPD		
11/12	Deposit Square Inc	397.19	877.35
	TYPE: SQ241112 CO: Square Inc		
	Entry Class Code: PPD		
11/13	Deposit GALDERMA ASPIRE	49.26	926.61
	TYPE: PAYMENTS CO: GALDERMA ASPIRE		
	Entry Class Code: CCD		
11/13	Withdrawal GOOGLE.....	-102.00	824.61
	TYPE: SERVICES CO: GOOGLE		
	NAME: The Spa WellNess Cente		
	Entry Class Code: WEB		
11/14	Withdrawal Debit Card	-40.01	784.60
	11/14 24692164319102069590005 AMAZON MKTPL*9G5Q41W03 Amzn.com/bill WA		
11/14	Withdrawal Debit Card	-55.62	728.98
	11/14 24000774320500001073974 GFEASE PLATFORM WWW.GFEASE.CO AZ		

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POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
11/15	Deposit Square Inc TYPE: SQ241115 CO: Square Inc Entry Class Code: PPD	1,729.52	2,458.50
11/15	Withdrawal IRS..... TYPE: USATAXPYMT CO: IRS Entry Class Code: CCD	-408.00	2,050.50
11/15	Withdrawal Transfer S50 TO S01 0001 To PAUNI,TEVITA O XXXXXXXXXX Share 01	-1,000.00	1,050.50
11/15	Withdrawal Home Banking..... A2A Transfer: ****8050 November med director	-1,000.00	50.50
11/18	Deposit Square Inc TYPE: SQ241118 CO: Square Inc Entry Class Code: PPD	121.65	172.15
11/18	Deposit Square Inc TYPE: SQ241118 CO: Square Inc Entry Class Code: PPD	250.99	423.14
11/19	Deposit Square Inc TYPE: SQ241119 CO: Square Inc Entry Class Code: PPD	328.62	751.76
11/20	Deposit Transfer S50 TO S50 0050 From PAUNI,TEVITA O XXXXXXXXXX Share 50	1,000.00	1,751.76
11/21	Withdrawal Home Banking..... A2A Transfer: ****8050 Balance due	-1,500.00	251.76
11/22	Deposit Square Inc TYPE: SQ241122 CO: Square Inc Entry Class Code: PPD	778.02	1,029.78
11/23	Withdrawal Debit Card 11/22 24013394327004795098896 MOUNTAIN VIEW PHARMACY 801-2953439 UT	-95.95	933.83
11/25	Deposit Square Inc TYPE: SQ241125 CO: Square Inc Entry Class Code: PPD	680.18	1,614.01
11/25	Withdrawal CITI CARD ONLINE..... TYPE: PAYMENT CO: CITI CARD ONLINE NAME: REILY KALMAR Entry Class Code: WEB	-100.00	1,514.01
11/26	Deposit Square Inc TYPE: SQ241126 CO: Square Inc Entry Class Code: PPD	126.52	1,640.53
11/27	Deposit Square Inc TYPE: SQ241127 CO: Square Inc Entry Class Code: PPD	2,075.53	3,716.06
11/27	Withdrawal R.C. WILLEY HOME TYPE: PAYMENT CO: R.C. WILLEY HOME NAME: Connie Kalmar Entry Class Code: WEB	-101.00	3,615.06
11/27	Withdrawal R.C. WILLEY HOME TYPE: PAYMENT CO: R.C. WILLEY HOME NAME: Keith Kalmar	-348.00	3,267.06

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POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Entry Class Code: WEB		
11/27	Withdrawal Debit Card	-29.39	3,237.67
	11/27 24692164332103649537576 AMAZON MKTPL*B21W50323		
	Amzn.com/bill WA		
11/27	Withdrawal Debit Card	-27.45	3,210.22
	11/27 24692164332103698973797 AMAZON MKTPL*F19SL49M3 Amzn.com/bill		
	WA		
11/27	Withdrawal Debit Card	-61.37	3,148.85
	11/27 24692164332104000130993 AMAZON MKTPL*X39K60OW3		
	Amzn.com/bill WA		
11/29	Deposit GALDERMA ASPIRE	20.00	3,168.85
	TYPE: PAYMENTS CO: GALDERMA ASPIRE		
	Entry Class Code: CCD		
11/29	Withdrawal Home Banking Transfer To Loan 01.....	-400.00	2,768.85
	Ending Balance		2,768.85
	Dividend Earned Year to Date.....	0.00	
	Dividend Earned in 2023	0.00	

TOTAL FEES: FOR THIS PERIOD: YEAR-TO-DATE:

OVERDRAFT:	0.00	275.00
UNPAID ITEM:	0.00	93.00

Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
1110	2300.00								

*Asterisk next to number indicates skip in number sequence.

ATM Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/01/24	5.84	Withdrawal Debit Card	11/11/24	100.22	Withdrawal Debit Card
11/02/24	6.42	Withdrawal Debit Card	11/14/24	40.01	Withdrawal Debit Card
11/02/24	84.09	Withdrawal Debit Card	11/14/24	55.62	Withdrawal Debit Card
11/03/24	21.46	Withdrawal Debit Card	11/23/24	95.95	Withdrawal Debit Card
11/04/24	46.30	Withdrawal Debit Card	11/27/24	29.39	Withdrawal Debit Card
11/05/24	53.01	Withdrawal Debit Card	11/27/24	27.45	Withdrawal Debit Card
11/05/24	41.81	Withdrawal Debit Card	11/27/24	61.37	Withdrawal Debit Card

14 ATM Withdrawals and Other Charges \$668.94

ATM Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
11/04/24	5.84	Withdrawal Adjustment Debit Card			

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<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
11/04/24	565.78	Withdrawal	11/15/24	1,000.00	Withdrawal Home Banking
11/08/24	130.60	Withdrawal	11/21/24	1,500.00	Withdrawal Home Banking
11/08/24	490.00	Withdrawal	11/25/24	100.00	Withdrawal
11/13/24	102.00	Withdrawal	11/27/24	101.00	Withdrawal
11/15/24	408.00	Withdrawal	11/27/24	348.00	Withdrawal
11/15/24	1,000.00	Withdrawal Transfer	11/29/24	400.00	Withdrawal Home Banking

12 Withdrawals and Other Charges \$6,145.38

Deposits and Other Credits

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
11/01/24	370.02	Deposit	11/18/24	121.65	Deposit
11/04/24	162.11	Deposit	11/18/24	250.99	Deposit
11/08/24	139.14	Deposit	11/19/24	328.62	Deposit
11/08/24	285.78	Deposit	11/20/24	1,000.00	Deposit Transfer
11/12/24	97.30	Deposit	11/22/24	778.02	Deposit
11/12/24	104.07	Deposit	11/25/24	680.18	Deposit
11/12/24	397.19	Deposit	11/26/24	126.52	Deposit
11/13/24	49.26	Deposit	11/27/24	2,075.53	Deposit
11/15/24	1,729.52	Deposit	11/29/24	20.00	Deposit

18 Deposits and Other Credits \$8,715.90

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	268.65
Dividend Earned Year to Date	0.02