

**STATEMENT OF ACCOUNT**

ACCOUNT NUMBER: XXXXXX7194
 STATEMENT DATE: 12/01/24 - 12/31/24
 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 \$36.01 50 WELLNES CHECKING \$1,830.38

WELLNESS SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
12/01	Previous Balance		1.00
12/09	Deposit Transfer S50 TO S01 0001	800.00	801.00
	From KALMAR,KEITH H XXXXXXXXXX Share 50		
12/09	Withdrawal Home Banking.....	-800.00	1.00
	A2A Transfer: ****0115 half december payment		
12/16	Deposit Transfer S50 TO S01 0001	1,700.00	1,701.00
	From KALMAR,KEITH H XXXXXXXXXX Share 50		
12/18	Withdrawal Home Banking Transfer To Share 50	-1,700.00	1.00
12/24	Deposit Transfer S50 TO S01 0001	1,884.00	1,885.00
	From KALMAR,KEITH H XXXXXXXXXX Share 50		
12/24	Withdrawal Home Banking Transfer To Share 50	-1,884.00	1.00
12/29	Deposit Transfer S50 TO S01 0001	2,335.00	2,336.00
	From KALMAR,KEITH H XXXXXXXXXX Share 50		
12/30	Withdrawal Home Banking.....	-800.00	1,536.00
	A2A Transfer: ****0115		
12/31	Withdrawal Home Banking Transfer To Share 50	-1,500.00	36.00
12/31	Deposit Dividend 0.050%	0.01	36.01
	Annual Percentage Yield 0.050% from 12/01/24 through 12/31/24.		
	Ending Balance		36.01
	Dividend Earned Year to Date.....	0.03	

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/09/24	800.00	Withdrawal Home Banking	12/30/24	800.00	Withdrawal Home Banking
12/18/24	1,700.00	Withdrawal Home Banking Transfer	12/31/24	1,500.00	Withdrawal Home Banking
12/24/24	1,884.00	Withdrawal Home Banking Transfer			

5 Withdrawals and Other Charges \$6,684.00



P.O. BOX 2331, SANDY, UT 84091

Questions? **Contact us!**



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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**Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/09/24	800.00	Deposit Transfer	12/29/24	2,335.00	Deposit Transfer
12/16/24	1,700.00	Deposit Transfer	12/31/24	0.01	Deposit Dividend
12/24/24	1,884.00	Deposit Transfer			

5 Deposits and Other Credits \$6,719.01

WELLNES CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
12/01	Previous Balance		2,768.85
12/02	Withdrawal Debit Card	-6.42	2,762.43
	12/01 24692164337107973344850 Amazon Music*Z32RA47M1 888-802-3080 WA		
12/02	Withdrawal INTUIT *	-226.30	2,536.13
	TYPE: QBooks Pay CO: INTUIT * Entry Class Code: CCD		
12/02	Withdrawal Debit Card	-5.84	2,530.29
	12/02 24692164337108141746331 Amazon.com*Z36WN3UN1 Amzn.com/bill WA		
12/02	Check 1112	-280.00	2,250.29
12/02	Withdrawal Debit Card	-695.77	1,554.52
	12/02 24943004337104294046012 OLYMPIA PHARMACEUTICALS 407-267-6468 FL		
12/03	Withdrawal LIBERTY	-565.74	988.78
	TYPE: MUTUAL CO: LIBERTY NAME: THE SPA WELLNESS *CENT Entry Class Code: WEB		
12/03	Withdrawal Debit Card	-46.32	942.46
	12/03 24692164338109687675230 Amazon.com*ZL3IM1BFO Amzn.com/bill WA		
12/04	Deposit SYNCHRONY BANK.....	2,290.60	3,233.06
	TYPE: MTOT DEP CO: SYNCHRONY BANK Entry Class Code: CCD		
12/04	Withdrawal Debit Card	-25.74	3,207.32
	12/04 24692164339100435679763 Amazon.com*ZL3UB5041 Amzn.com/bill WA		
12/04	Withdrawal Home Banking.....	-1,000.00	2,207.32
	A2A Transfer: ****8050 december med director		
12/04	Withdrawal Home Banking.....	-1,000.00	1,207.32
	A2A Transfer: ****8050 Dec med director		
12/04	Check 1113	-71.21	1,136.11
12/05	Deposit Alle (Allergan L.....	100.00	1,236.11
	TYPE: Alle (Alle CO: Alle (Allergan L Entry Class Code: CCD		
12/05	Withdrawal VENMO.....	-228.90	1,007.21
	TYPE: PAYMENT CO: VENMO NAME: KEITH KALMAR Entry Class Code: WEB		
12/05	Withdrawal VENMO.....	-442.98	564.23
	TYPE: PAYMENT CO: VENMO		

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WELLNES CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	NAME: KEITH KALMAR Entry Class Code: WEB		
12/05	Withdrawal VENMO..... TYPE: PAYMENT CO: VENMO NAME: KEITH KALMAR Entry Class Code: WEB	-468.51	95.72
12/06	Deposit Square Inc TYPE: SQ241206 CO: Square Inc Entry Class Code: PPD	1,483.22	1,578.94
12/06	Withdrawal Debit Card 12/05 24013394341001171827650 A & W PHARMACY 435-7383784 UT	-61.90	1,517.04
12/06	Withdrawal Unpaid 1114..... In the amount \$2,300.00.	-9.00	1,508.04
12/09	Deposit Square Inc TYPE: SQ241209 CO: Square Inc Entry Class Code: PPD	414.22	1,922.26
12/10	Deposit Square Inc TYPE: SQ241210 CO: Square Inc Entry Class Code: PPD	211.75	2,134.01
12/10	Withdrawal VENMO..... TYPE: PAYMENT CO: VENMO NAME: KEITH KALMAR Entry Class Code: WEB	-130.00	2,004.01
12/10	Withdrawal SYNDEO LLC DBA B TYPE: BROADVOICE CO: SYNDEO LLC DBA B NAME: THE SPA WELLNESS CENTE Entry Class Code: WEB	-150.83	1,853.18
12/10	Withdrawal Debit Card 12/10 24011344345000084101248 CANVA* 104361-67701964 HTTPSCANVA.CO DE	-42.25	1,810.93
12/10	Withdrawal Debit Card 12/10 24000774346500001738469 GFEASE PLATFORM WWW.GFEASE.CO AZ	-27.81	1,783.12
12/13	Deposit GALDERMA ASPIRE TYPE: PAYMENTS CO: GALDERMA ASPIRE Entry Class Code: CCD	40.00	1,823.12
12/13	Deposit Square Inc TYPE: SQ241213 CO: Square Inc Entry Class Code: PPD	326.73	2,149.85
12/13	Check 1116 Processed Check - AMEX TYPE: CHECK PYMT Entry Class Code: ARC	-120.00	2,029.85
12/13	Withdrawal GOOGLE..... TYPE: SERVICES CO: GOOGLE NAME: The Spa Wellness Cente Entry Class Code: WEB	-102.00	1,927.85
12/15	Withdrawal Debit Card 12/15 24692164350108575560838 AMAZON MKTPL*Z18HQ84K0 Amzn.com/bill WA	-18.22	1,909.63
12/16	Deposit Square Inc	480.90	2,390.53

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POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	TYPE: SQ241216 CO: Square Inc Entry Class Code: PPD		
12/16	Withdrawal IRS.....	-322.75	2,067.78
	TYPE: USATAXPYMT CO: IRS Entry Class Code: CCD		
12/16	Withdrawal Debit Card	-910.00	1,157.78
	12/16 24492164351000021835586 LONEPEAKDENTALCARE.COM 180-15660971 UT		
12/16	Check 1115	-100.00	1,057.78
12/17	Withdrawal VENMO.....	-212.78	845.00
	TYPE: PAYMENT CO: VENMO NAME: KEITH KALMAR Entry Class Code: WEB		
12/17	Withdrawal VENMO.....	-568.11	276.89
	TYPE: PAYMENT CO: VENMO NAME: KEITH KALMAR Entry Class Code: WEB		
12/17	Withdrawal Debit Card	-102.49	174.40
	12/17 24692164352100292093357 AMAZON MKTPL*Z15WA7HK0 Amzn.com/bill WA		
12/18	Deposit Home Banking Transfer From Share 01.....	1,700.00	1,874.40
12/18	Withdrawal Debit Card	-45.95	1,828.45
	12/17 24013394353003805271540 A & W PHARMACY 435-7383784 UT		
12/19	Withdrawal Debit Card	-30.95	1,797.50
	12/18 24013394354003989611080 A & W PHARMACY 435-7383784 UT		
12/21	Withdrawal Debit Card	-90.95	1,706.55
	12/20 24013394355004411554723 MOUNTAIN VIEW PHARMACY 801-2953439 UT		
12/22	Withdrawal Debit Card	-20.37	1,686.18
	12/22 24692164357105635126983 AMAZON MKTPL*Z91268AC1 Amzn.com/bill WA		
12/23	Deposit Square Inc	450.08	2,136.26
	TYPE: SQ241223 CO: Square Inc Entry Class Code: PPD		
12/23	Withdrawal Home Banking Transfer To Loan 01.....	-100.00	2,036.26
12/24	Deposit Square Inc	321.32	2,357.58
	TYPE: SQ241224 CO: Square Inc Entry Class Code: PPD		
12/24	Withdrawal AMAZON BUSINESS.....	-129.76	2,227.82
	TYPE: INTERNET CO: AMAZON BUSINESS Entry Class Code: CCD		
12/24	Deposit Home Banking Transfer From Share 01.....	1,884.00	4,111.82
12/24	Withdrawal Home Banking.....	-1,084.12	3,027.70
	A2A Transfer: ****8050 Balance through oct		
12/26	Deposit Square Inc	283.50	3,311.20
	TYPE: SQ241226 CO: Square Inc Entry Class Code: PPD		
12/26	Deposit Square Inc	966.70	4,277.90
	TYPE: SQ241225 CO: Square Inc Entry Class Code: PPD		

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WELLNES CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
12/26	Withdrawal Home Banking..... A2A Transfer: ****0115	-800.00	3,477.90
12/27	Check 1117 Processed Check - Rocky Mtn Power TYPE: Payment Entry Class Code: ARC	-34.52	3,443.38
12/28	Withdrawal Debit Card 12/27 24013394362005827527287 MOUNTAIN VIEW PHARMACY 801-2953439 UT	-67.95	3,375.43
12/30	Deposit Square Inc TYPE: SQ241230 CO: Square Inc Entry Class Code: PPD AMAZON MKTPLACE PMTS Pending credit/return for \$71.37 on card 6092	108.99	3,484.42
12/30	Withdrawal Adjustment Debit Card Credit Voucher..... 12/30 74692164365102255931177 AMAZON MKTPLACE PMTS Amzn.com/bill WA	71.37	3,555.79
12/30	Check 1118	-2,312.00	1,243.79
12/31	Withdrawal Debit Card 12/31 24011344366000026909108 SP SHOIFY TULIPRD HTTPSTULIPROA IL	-26.00	1,217.79
12/31	Deposit Square Inc TYPE: SQ241231 CO: Square Inc Entry Class Code: PPD	2,022.01	3,239.80
12/31	Withdrawal R.C. WILLEY HOME TYPE: PAYMENT CO: R.C. WILLEY HOME NAME: Connie Kalmar Entry Class Code: WEB	-101.00	3,138.80
12/31	Withdrawal INTUIT * TYPE: QBooks Onl CO: INTUIT * Entry Class Code: CCD	-226.30	2,912.50
12/31	Withdrawal R.C. WILLEY HOME TYPE: PAYMENT CO: R.C. WILLEY HOME NAME: Keith Kalmar Entry Class Code: WEB	-348.00	2,564.50
12/31	Withdrawal MCKESSON SPCLTY TYPE: EFT PAYMNT CO: MCKESSON SPCLTY Entry Class Code: CCD	-2,234.12	330.38
12/31	Deposit Home Banking Transfer From Share 01.....	1,500.00	1,830.38
	Ending Balance		1,830.38
	Dividend Earned Year to Date.....	0.00	

TOTAL FEES: FOR THIS PERIOD: YEAR-TO-DATE:		
OVERDRAFT:	0.00	275.00
UNPAID ITEM:	9.00	102.00

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www.macu.com**Checks Cleared**

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
1112	280.00	1115*	100.00	1117	34.52				
1113	71.21	1116	120.00	1118	2312.00				

6 Checks Cleared \$2,917.73

*Asterisk next to number indicates skip in number sequence.

ATM Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/02/24	6.42	Withdrawal Debit Card	12/16/24	910.00	Withdrawal Debit Card
12/02/24	5.84	Withdrawal Debit Card	12/17/24	102.49	Withdrawal Debit Card
12/02/24	695.77	Withdrawal Debit Card	12/18/24	45.95	Withdrawal Debit Card
12/03/24	46.32	Withdrawal Debit Card	12/19/24	30.95	Withdrawal Debit Card
12/04/24	25.74	Withdrawal Debit Card	12/21/24	90.95	Withdrawal Debit Card
12/06/24	61.90	Withdrawal Debit Card	12/22/24	20.37	Withdrawal Debit Card
12/10/24	42.25	Withdrawal Debit Card	12/28/24	67.95	Withdrawal Debit Card
12/10/24	27.81	Withdrawal Debit Card	12/31/24	26.00	Withdrawal Debit Card
12/15/24	18.22	Withdrawal Debit Card			

17 ATM Withdrawals and Other Charges \$2,224.93

ATM Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/30/24	71.37	Withdrawal Adjustment Debit Card			

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
12/02/24	226.30	Withdrawal	12/16/24	322.75	Withdrawal
12/03/24	565.74	Withdrawal	12/17/24	212.78	Withdrawal
12/04/24	1,000.00	Withdrawal Home Banking	12/17/24	568.11	Withdrawal
12/04/24	1,000.00	Withdrawal Home Banking	12/23/24	100.00	Withdrawal Home Banking
12/05/24	228.90	Withdrawal	12/24/24	129.76	Withdrawal
12/05/24	442.98	Withdrawal	12/24/24	1,084.12	Withdrawal Home Banking
12/05/24	468.51	Withdrawal	12/26/24	800.00	Withdrawal Home Banking
12/06/24	9.00	Withdrawal Fee	12/31/24	101.00	Withdrawal
12/10/24	130.00	Withdrawal	12/31/24	226.30	Withdrawal
12/10/24	150.83	Withdrawal	12/31/24	348.00	Withdrawal
12/13/24	102.00	Withdrawal	12/31/24	2,234.12	Withdrawal

22 Withdrawals and Other Charges \$10,451.20

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www.macu.com**Deposits and Other Credits**

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
12/04/24	2,290.60	Deposit	12/23/24	450.08	Deposit
12/05/24	100.00	Deposit	12/24/24	321.32	Deposit
12/06/24	1,483.22	Deposit	12/24/24	1,884.00	Deposit Home Banking Transfer
12/09/24	414.22	Deposit	12/26/24	283.50	Deposit
12/10/24	211.75	Deposit	12/26/24	966.70	Deposit
12/13/24	40.00	Deposit	12/30/24	108.99	Deposit
12/13/24	326.73	Deposit	12/31/24	2,022.01	Deposit
12/16/24	480.90	Deposit	12/31/24	1,500.00	Deposit Home Banking Transfer
12/18/24	1,700.00	Deposit Home Banking Transfer			

17 Deposits and Other Credits \$14,584.02

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	314.70
Dividend Earned Year to Date	0.03