



P.O. BOX 2331 • SANDY, UT • 84091

☐ Check here and see reverse for address correction
 Notice: See reverse side for important information

SPA WELLNESS CENTER
 7434 N PAWNEE ROAD
 EAGLE MOUNTAIN UT 84005

VISA CREDIT CARD STATEMENT

MEMBER NO. XXXXXX7194
 CREDIT CARD NO. XXXXXXXXXXX4758
 AMOUNT PAST DUE \$0.00
 AMOUNT NOW DUE + \$94.00

MINIMUM PAYMENT = \$94.00

AMOUNT PAID >>

801-325-6228 • macu.com

**TOTAL NEW BALANCE
 IF PAYING IN FULL**

\$3,788.11

**AMOUNT OVER
 CREDIT LIMIT**

\$0.00

PAYMENT DUE DATE**11/30/24**STATEMENT CLOSING DATE**10/31/24**

Acceptable payment methods: 1) ONLINE at macu.com. 2) MOBILE in the Mountain America app. 3) WALK-INS at any Mountain America branch.
 4) MAIL coupon and check payable to Mountain America Credit Union, P.O. Box 2331, Sandy, UT 84091.

MEMBER NUMBER	CREDIT CARD NUMBER	STATEMENT CLOSING DATE	CREDIT CARD LIMIT	UNUSED CREDIT AVAILABLE	TOTAL NEW BALANCE
XXXXXX7194	XXXXXXXXXX4758	10/31/24	\$6,500.00	\$2,711.89	\$3,788.11

PAYMENT INFORMATION

New Balance \$3,788.11
 Minimum Payment Due \$94.00
 Payment Due Date November 30, 2024

Late Fee Warning: \$15 for balances up to \$999, \$20 for balances of \$1,000 to \$1,999 and \$25 for balances over \$2,000. A penalty rate of 18% will apply for payments more than 60 days past due. Upon 6 months of on-time payments, your original rate will be restored.

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. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance on this statement in about...	And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	17 YEARS	\$6,989.00
\$133.00	3 YEARS	\$4,788.00 (Savings = \$2,201.00)

For information about credit counseling services, please call 1-844-852-2403.

ACCOUNT SUMMARY

Previous Balance \$4238.19
 Payments \$500.00
 Other Credits \$0.00
 Purchases \$0.00
 Balance Transfers \$0.00
 Cash Advances \$0.00
 Past Due Amount \$0.00
 Fees Charged \$0.00
 Interest Charged \$49.92

New Balance \$3788.11

Credit Limit \$6500.00
 Available Credit \$2711.89
 Statement Closing Date 10/31/24
 Days in Billing Cycle 31

You may be able to avoid Interest Charges, see the HOW TO COMPUTE THE FINANCE CHARGE section.

TRANSACTIONS

POST	TRAN	REFERENCE	DESCRIPTION	AMOUNT
			01 BUSINESS VISA PLATINUM	
			Previous Balance	\$4,238.19
10/28			Payment Home Banking Transfer From Share 50	-500.00

FEES

POST	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD.....	0.00

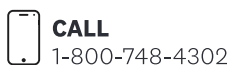
INTEREST CHARGED

DESCRIPTION	AMOUNT
INTEREST CHARGED ON PURCHASES.....	20.21
INTEREST CHARGED ON CASH ADVANCES.....	0.00



P.O. BOX 2331, SANDY, UT 84091

Questions? **Contact us!**



MOUNTAIN AMERICA AUTOMATIC PAYMENT TRANSFER

Set up an automatic transfer payment from any Mountain America account to make your Mountain America credit card payment. To authorize a monthly transfer, complete the information below and return it to us. You will continue to receive a monthly billing statement. However, instead of sending the payment, we will automatically transfer the funds from the account specified below. Don't forget to record the transfer in your records.

- ☐ Make my credit card payment in the amount of \$ _____ automatically on the due date each month.
- ☐ Pay off the entire balance of my credit card account by monthly transfer on the due date.

Transfer funds from account # _____
(Check one) ☐ Savings ☐ Checking ☐ Money Market

Signature X _____

TO CHANGE YOUR ADDRESS

Account number _____ Date _____

New address _____

City _____ State _____ ZIP _____

Phone (_____) _____

P.O. Box 2331
Sandy, UT 84091
1-800-748-4302

To report a lost or stolen credit card,
call: 1-800-748-4302

For inquiries about your account/statement, call or write the credit union at the phone number/address listed.

BILLING RIGHTS SUMMARY

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 to us on a separate sheet to P.O. Box 2331, Sandy, UT 84091 as soon as possible. We must hear from you no later than sixty (60) days after we sent or made available to you the first bill 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 full account number.
- The dollar amount of the suspected error.
- Describe your 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.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within thirty (30) days unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount in question including finance charges and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to the questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you

write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report to that you have a question about your bill, and we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us when it is resolved.

If we don't follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was correct.

HOW TO COMPUTE THE FINANCE CHARGE

In the case of any credit card purchases under your VISA, the balances subject to the periodic finance charges are the average daily purchases balance outstanding during the month (new and previous). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, cash advances and debit adjustments and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. Your due date is at least 25 days after the close of each billing cycle. If your entire balance is paid in full by the due date each month, no finance charges will be imposed on new purchases.

Otherwise, the new balance of purchases and subsequent purchases from the date they are posted on your account will be subject to a finance charge. Cash advances are always subject to a finance charge from the date they are posted to your account.

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.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within one hundred (100) miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, you have this protection on all purchases regardless of the amount or location of purchase.)

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INTEREST CHARGED Continued

DESCRIPTION	AMOUNT
INTEREST CHARGED ON BALANCE TRANSFERS	29.71
TOTAL INTEREST FOR THIS PERIOD.....	49.92

2024 Totals Year-to-Date

TOTAL FEES CHARGED IN 2024	0.00
TOTAL INTEREST CHARGED IN 2024	268.65

INTEREST CHARGED CALCULATION

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

	ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	BALANCE SUBJECT TO INTEREST RATE	TOTAL INTEREST CHARGE
Purchase	14.500%(V)*	31	\$1,672.36	\$20.21
Cash Advance	17.900%(V)*	31	\$0.00	\$0.00
Balance Transfer	14.500%(V)*	31	\$2,458.51	\$29.71

* (V) = variable (F) = fixed