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#375DANIE00008905#  
DANIEL JOHNSON  
134 S 1160 WEST CIR.  
SAINT GEORGE UT 84770

Statement Date: July 01, 2023

Account Number: 8009573

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**fyi** — for your information —

America First Credit Union's Rate and Fee Schedule will be updated to reflect the following: Effective August 1, 2023, the fee associated with One-Time Origination of Bank-to-Bank Transfers will be discontinued. Effective July 26, 2023, fees associated with Rush Bill Pay will be added. Visit [americafirst.com](http://americafirst.com) to review the document online or contact us for printed copies.

A Summary of Your Accounts			A Summary of Your Loans				
	Ending Balance	2023 Dividends		Ending Balance	Total Amount Due	Next Payment	2023 Interest
Share Savings	200,001.29	0.28	Auto Loan 1	14,615.15	317.81	07/26/2023	309.36
Checking	19,679.39	4.43	Auto Loan 3	0.00	0.00		750.24
			Auto Loan 4	5,851.27	1,214.21	09/30/2023	1,030.68
			Line of Credit	0.00	0.00		56.40
<b>Total:</b>	<b>219,680.68</b>	<b>4.71</b>	<b>Total:</b>	<b>20,466.42</b>	<b>1,532.02</b>		<b>2,146.68</b>

## Share Savings

Statement Period: June 02, 2023 - July 01, 2023

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		1.02
06/30		ONLINE BANKING SHARE TRANSFER FROM CHECKING	200,000.00	200,001.02
06/30	07/01	DIVIDEND EARNED FOR PERIOD OF 06/01/2023 THROUGH 06/30/2023		
		ANNUAL PERCENTAGE YIELD EARNED IS 0.05%	.27	200,001.29
		ENDING BALANCE		200,001.29

## Checking

Statement Period: June 02, 2023 - July 01, 2023

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			14,968.86
06/02		AUTOMATIC WITHDRAWAL, APPLECARD GSBANK PAYMENT WEB (S)		10,930.76-	4,038.10
06/03		FUNDS TRANSFER TO SHARE ACCOUNT:XXXXXX391-7.9 ERIN JOHNSON		2,800.00-	1,238.10
06/05		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		75.00-	1,163.10
06/05		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		320.00-	843.10
06/06		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		145.00-	698.10
06/06		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		180.00-	518.10
06/07		TRANSFER FROM LINE OF CREDIT		1,644.00-	2,162.10
06/07		BILL PAYMENT, GUILD MORTGAGE ONLINE PMT WEB (R)		2,161.70-	.40
06/09		TRANSFER FROM LINE OF CREDIT		40.00	40.40
06/09		AUTOMATIC WITHDRAWAL, GREENLIGHT APP WEB (S)		40.00-	.40

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## Checking, Continued

Statement Period: June 02, 2023 - July 01, 2023

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
06/21		TRANSFER FROM LINE OF CREDIT		20.00	20.40
06/21		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		20.00-	.40
06/21		MOBILE BANKING FUNDS TRANSFER FROM SHARE ACCOUNT:		400.00	400.40
		XXXXXX720-7.9 TORKABC LLC			
06/21		MOBILE BANKING FUNDS TRANSFER FROM SHARE ACCOUNT:		20.00	420.40
		XXXXXX720-7.9 TORKABC LLC			
06/21		STAR NETWORK ATM WITHDRAWAL			
		US NV LAS VEGAS, EVERI 3799 LAS VEGAS BLVDUS		409.99-	10.41
06/21		NON-AFCU ATM TRANSACTION FEE		1.50-	8.91
06/22	06/23	AUTOMATIC DEPOSIT, TORKABC LLC DIRECT DEP PPD		2,893.06	2,901.97
06/26		FUNDS TRANSFER TO LOAN 1		317.81-	2,584.16
06/26		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		275.00-	2,309.16
06/26		AUTOMATIC WITHDRAWAL, MUTUAL OF ENUMCLEFT XMIT PPD		571.89-	1,737.27
06/27		AUTOMATIC DEPOSIT, FID BKG SVC LLC ACH PPD		300,000.00	301,737.27
06/29		BILL PAYMENT (RETURN), GUILD MORTGAGE CPMT REFUND PPD		2,161.70	303,898.97
06/29		VISA - CA SAN DIEGO, GUILDMORTG/SPEEDPAY E COMMERCE GRO		2,419.79-	301,479.18
06/30		MOBILE BANKING FUNDS TRANSFER TO LINE OF CREDIT		1,787.41-	299,691.77
06/30		MOBILE BANKING FUNDS TRANSFER TO LOAN 4		65,000.00-	234,691.77
06/30		ONLINE BANKING FUNDS TRANSFER TO SHARE SAVINGS		200,000.00-	34,691.77
06/30		BANK TO BANK TRANSFER		15,000.00-	19,691.77
06/30		BANK TO BANK TRANSFER FEE		15.00-	19,676.77
06/30	07/01	DIVIDEND EARNED FOR PERIOD OF 06/01/2023 THROUGH 06/30/2023			
		ANNUAL PERCENTAGE YIELD EARNED IS 0.10%		2.62	19,679.39
		ENDING BALANCE			19,679.39

## Checking Summary

Item	Amount	Item	Amount	Item	Amount	Item	Amount
VISA	2,419.79						
<b>Total Checks and Visa Checking:</b>	<b>2,419.79</b>	<b>Total Withdrawals:</b>	<b>300,051.06</b>	<b>Total Deposits:</b>	<b>307,181.38</b>		

## Auto Loan 1

Statement Period: June 02, 2023 - July 01, 2023

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
07/26/2023	317.81	.00	317.81	.01093%	3.990%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance
06/26		BEGINNING BALANCE				14,882.53
		PAYMENT FROM CHECKING	317.81-	50.43	267.38-	14,615.15
		ENDING BALANCE				14,615.15

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## Auto Loan 1, Continued

Statement Period: June 02, 2023 - July 01, 2023

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
06/26		PAYMENT FROM CHECKING	50.43
TOTAL INTEREST FOR THIS PERIOD			50.43

### Year-to-Date Fee and Interest Totals

\*Total fees charged in 2023 0.00  
 Total interest charged in 2023 309.36  
 \*May not reflect fee reversals or waivers.

## Auto Loan 3

Statement Period: June 02, 2023 - July 01, 2023

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
	.00	.00	.00	.00723%	2.640%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance
		BEGINNING BALANCE				.00
		ENDING BALANCE				.00

### Year-to-Date Fee and Interest Totals

\*Total fees charged in 2023 0.00  
 Total interest charged in 2023 750.24  
 \*May not reflect fee reversals or waivers.

## Auto Loan 4

Statement Period: June 02, 2023 - July 01, 2023

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
09/30/2023	1,214.21	.00	1,214.21	.01915%	6.990%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance
		BEGINNING BALANCE				70,459.96
06/30		MOBILE BANKING PAYMENT FROM CHECKING	65,000.00-	391.31	64,608.69-	5,851.27
		ENDING BALANCE				5,851.27

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## Auto Loan 4, Continued

Statement Period: June 02, 2023 - July 01, 2023

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
06/30		MOBILE BANKING PAYMENT FROM CHECKING	391.31
		<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>391.31</b>

### Year-to-Date Fee and Interest Totals

\*Total fees charged in 2023 0.00  
 Total interest charged in 2023 1,030.68  
 \*May not reflect fee reversals or waivers.

## Line of Credit

Statement Period: June 02, 2023 - July 01, 2023

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	CREDIT LIMIT	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
	.00	.00	.00	10,000.00	.04655%	16.990%

**Daily Balance:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any advances, fees, or charges and subtract any payments or credits. This gives us the daily balance.

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance
		BEGINNING BALANCE				.00
06/07		TRANSFER TO CHECKING	1,644.00		1,644.00	1,644.00
06/09		TRANSFER TO CHECKING	40.00		40.00	1,684.00
06/20	06/19	MOBILE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX307-2.9 LEVI D JOHNSON	65.00		65.00	1,749.00
06/21		TRANSFER TO CHECKING	20.00		20.00	1,769.00
06/30		MOBILE BANKING PAYMENT FROM CHECKING	1,787.41-	18.41	1,769.00-	.00
		ENDING BALANCE				.00

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
06/30		MOBILE BANKING PAYMENT FROM CHECKING	18.41
		<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>18.41</b>

### Year-to-Date Fee and Interest Totals

\*Total fees charged in 2023 0.00  
 Total interest charged in 2023 56.40  
 \*May not reflect fee reversals or waivers.

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for your information

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