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

Statement Date: December 31, 2023

Account Number: 8009573

Page Number 1 of 4



for your information

Effective January 2, 2024, the America First Membership & Account Agreement will be updated to reflect new information about the terms of your accounts related to overdraft service processing. Our Privacy Policy has not changed and may be reviewed at [americafirst.com/privacy](http://americafirst.com/privacy). Visit [americafirst.com](http://americafirst.com) to review the documents 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	1.00	1.65	Auto Loan 1	0.00	0.00		574.70
Money Mkt Savings 7	461,347.27	3,230.95	Auto Loan 3	0.00	0.00		750.24
Checking	15,164.32	28.74	Auto Loan 4	0.00	0.00		1,115.14
			Line of Credit	0.00	0.00		70.57
Total:	476,512.59	3,261.34	Total:				2,510.65

## Share Savings

Statement Period: December 02, 2023 - December 31, 2023

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		1.00
12/16		DEPOSITED 0001 CHECK ITEMS	12,514.43	12,515.43
12/16		SHARE TRANSFER TO LOAN 1	12,514.43-	1.00
		ENDING BALANCE		1.00

## Money Market Savings 7

Statement Period: December 02, 2023 - December 31, 2023

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		416,315.26
12/13		MOBILE BANKING FUNDS TRANSFER TO LINE OF CREDIT	1,609.48-	414,705.78
12/13		MOBILE BANKING FUNDS TRANSFER TO CHECKING	14,705.00-	400,000.78
12/18		MOBILE BANKING FUNDS TRANSFER TO CHECKING	90,000.00-	310,000.78
12/29		MOBILE BANKING FUNDS TRANSFER FROM CHECKING	150,000.00	460,000.78
12/31	01/01	DIVIDEND EARNED FOR PERIOD OF 12/01/2023 THROUGH 12/31/2023		
		ANNUAL PERCENTAGE YIELD EARNED IS 4.25%	1,346.49	461,347.27
		ENDING BALANCE		461,347.27

DANIEL JOHNSON

Account Number - 8009573

December 31, 2023 Page - 2 of 4

## Checking

Statement Period: December 02, 2023 - December 31, 2023

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			1,076.76
12/04		AUTOMATIC WITHDRAWAL, GREENLIGHT APP WEB (S)		40.00-	1,036.76
12/06		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		180.00-	856.76
12/07		TRANSFER FROM LINE OF CREDIT		1,565.00	2,421.76
12/07		BILL PAYMENT, GUILD MORTGAGE ONLINE PMT WEB (R)		2,421.22-	.54
12/11		TRANSFER FROM LINE OF CREDIT		40.00	40.54
12/11		AUTOMATIC WITHDRAWAL, GREENLIGHT APP WEB (S)		40.00-	.54
12/13		MOBILE BANKING FUNDS TRANSFER FROM MONEY MARKET		14,705.00	14,705.54
12/14		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		150.00-	14,555.54
12/15		US TREASURY IRS PAYMENT ARC CHECK NUMBER 154	154	92.41-	14,463.13
12/15		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB (S)		195.51-	14,267.62
12/16		MOBILE BANKING FUNDS TRANSFER TO SHARE ACCOUNT: XXXXXX307-2.9 LEVI D JOHNSON		20.00-	14,247.62
12/18		MOBILE BANKING FUNDS TRANSFER FROM MONEY MARKET		90,000.00	104,247.62
12/21	12/22	AUTOMATIC DEPOSIT, TORKABC LLC DIRECT DEP PPD		2,893.06	107,140.68
12/21		CHECK	155	86,773.56-	20,367.12
12/22		POINT OF SALE PURCHASE US AR JONESBORO, KUM&GO 0390R JONESBOR		66.73-	20,300.39
12/23		POINT OF SALE PURCHASE US AR JONESBORO, PARKER - JONESBORO 1203 W. PARKER		122.16-	20,178.23
12/26		FUNDS TRANSFER TO LOAN 1		317.81-	19,860.42
12/26		AUTOMATIC WITHDRAWAL, GREENLIGHT APP WEB (S)		5.96-	19,854.46
12/26		AUTOMATIC WITHDRAWAL, GREENLIGHT APP WEB (S)		40.00-	19,814.46
12/26		AUTOMATIC WITHDRAWAL, APPLECARD GSBANK PAYMENT WEB (S)		3,604.59-	16,209.87
12/27		AUTOMATIC WITHDRAWAL, MUTUAL OF ENUMCLEFT XMIT PPD		494.83-	15,715.04
12/29		ONLINE BANKING FUNDS TRANSFER TO LOAN 1		459.20-	15,255.84
12/29		AUTOMATIC DEPOSIT, FID BKG SVC LLC ACH PPD		150,000.00	165,255.84
12/29		MOBILE BANKING FUNDS TRANSFER TO MONEY MARKET		150,000.00-	15,255.84
12/29		AUTOMATIC WITHDRAWAL, IRS USATAXPYMT WEB (S)		93.12-	15,162.72
12/31	01/01	DIVIDEND EARNED FOR PERIOD OF 12/01/2023 THROUGH 12/31/2023			
		ANNUAL PERCENTAGE YIELD EARNED IS 0.10%		1.60	15,164.32
		ENDING BALANCE			15,164.32

## Checking Summary

<u>Item</u>	<u>Amount</u>		<u>Item</u>	<u>Amount</u>		<u>Item</u>	<u>Amount</u>
154	92.41	:	155	86,773.56			
Total Checks and Visa Checking:			86,865.97	Total Withdrawals:		158,251.13	Total Deposits: 259,204.66

## Auto Loan 1

Statement Period: December 02, 2023 - December 31, 2023

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
	.00	.00	.00	.01093%	3.990%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance
		BEGINNING BALANCE				13,261.48
12/16		LOAN DECREASE	12,514.43-		12,514.43-	747.05
12/26		PAYMENT FROM CHECKING	317.81-	29.81	288.00-	459.05
12/29		ONLINE BANKING PAYMENT FROM CHECKING	459.20-	.15	459.05-	.00
		ENDING BALANCE				.00

DANIEL JOHNSON

Account Number - 8009573

December 31, 2023 Page - 3 of 4

## Auto Loan 1, Continued

Statement Period: December 02, 2023 - December 31, 2023

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
12/26		PAYMENT FROM CHECKING	29.81
12/29		ONLINE BANKING PAYMENT FROM CHECKING	.15
		<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>29.96</b>

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

\*Total fees charged in 2023 0.00  
Total interest charged in 2023 574.70

\*May not reflect fee reversals or waivers.

## Auto Loan 3

Statement Period: December 02, 2023 - December 31, 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: December 02, 2023 - December 31, 2023

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
	.00	.00	.00	.01915%	6.990%

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 1,115.14

\*May not reflect fee reversals or waivers.

DANIEL JOHNSON

Account Number - 8009573

December 31, 2023 Page - 4 of 4

## Line of Credit

Statement Period: December 02, 2023 - December 31, 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	.04723%	17.240%

**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
12/07		TRANSFER TO CHECKING	1,565.00		1,565.00	1,565.00
12/11		TRANSFER TO CHECKING	40.00		40.00	1,605.00
12/13		MOBILE BANKING PAYMENT FROM MONEY MARKET	1,609.48-	4.48	1,605.00-	.00
		ENDING BALANCE				.00

### Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
12/13		MOBILE BANKING PAYMENT FROM MONEY MARKET	4.48
		TOTAL INTEREST FOR THIS PERIOD	4.48

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

\*Total fees charged in 2023 0.00  
 Total interest charged in 2023 70.57  
 \*May not reflect fee reversals or waivers.



for your information

Make a fresh financial start in the new year by bringing high-rate credit card balances to a low-rate Visa® from America First, because we're offering up to 3.00% cash back on transfers! And you'll gain convenience, better benefits and more. Eligibility & conditions apply. Ask for details.

**Annual Notification:** Pursuant to the Membership and Account Agreement which you received at account opening, you authorize us to check your financial information data and employment history by any means allowed by law, including obtaining credit reports and credit scores from third parties, including consumer reporting agencies from time to time to determine your eligibility for accounts and services we may offer or that you request.

FOR CONSUMER ACCOUNTS ONLY

## ELECTRONIC TRANSFER ERROR RESOLUTION

In case of errors or questions about your electronic transfers, write, e-mail, or telephone us as soon as possible: America First Federal Credit Union, P.O. Box 9199, Ogden, UT 84409-0199; contact us - support@americafirst.com; or call: Ogden, 801-627-0900, Utah County, 801-223-3900, Salt Lake City, 801-966-5553, or toll-free, 1-800-999-3961. We must hear from you within sixty (60) days after we sent, or otherwise made available, the first statement on which the problem appears.

- a. Tell us your name and account number.
- b. Describe the transaction about which you are unsure, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you inform us orally about the suspected error, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question.

If we decide to do this, we will credit your account within ten (10) business days, 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 ten (10) business days, we may not credit your account. For transactions initiated outside the United States and point-of-sale transactions, we will have ninety (90) calendar days instead of forty-five (45) days to investigate your complaint or question.

If we decide after our investigation that an error did not occur, we will deliver or mail you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' right to privacy) relied upon to conclude that the error did not occur.

## YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. **NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.** If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You may 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 about which you are not sure.

If you have authorized us to pay a credit card account automatically from your share account or share draft 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 we believe the statement 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 send statements to you for the amount you 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 statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any 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 we think 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 of receiving the explanation, telling us that you still refuse to pay, we must tell anyone to whom we report you that you have a question about your statement. And, we must tell you the name of anyone to whom we reported you. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

**SPECIAL RULE FOR CREDIT CARD PURCHASES.** If you have a problem with the quality of property or services that you have purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) the purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## Volunteer Service Opportunities

In accordance with America First bylaws, the Nominations Committee of the Board of Directors will accept applications for three Board positions. Applications are due by 5 p.m. on January 5, 2024. Board members will be announced at the Annual Meeting on April 16, 2024. Incumbent volunteers are David McConkie, Cathy Person and John D. Spease

Nominations for Board vacancies are also accepted by petitions signed by at least 500 members. Nominees must submit qualification statements with 150-word limits, biographical data, and signed certificates stating they are agreeable to nomination and will serve if elected. Such petitions must be received by 5 p.m. on January 5, 2024. Election balloting will not be conducted if there is one nominee for each open position. Nominations from the floor will not be accepted at the meeting.