



Sandy Springs Credit Union
123 Bank Street
Sandy Springs, GA 30350

John Homeowner
Mary Homeowner
175 13th Street
Washington, DC 20013

ACCOUNT STATEMENT

Account Number 987654321
Statement Period Start: 4/1/2025
Statement Period End: 4/30/2025

Customer Service:

(888)555-5555

24-Hour Telephone Banking:

(866)555-5555

Online Banking:

www.sandyspringscu.com

360 Savings

Account Number	987654321	Beginning Balance	\$	18,238.59
Annual Percentage Yield (APY)	0.753%	Credits	\$	1,750.00
Interest Rate	0.750%	Interest Paid	\$	11.41
YTD Interest	\$35.75	Debits	\$	-
Number of Credits	2	Service Charges	\$	-
Number of Debits	0	Ending Balance	\$	20,000.00

TRANSACTIONS

Trans Date	Post Date	Description	Amount	Balance
4/1/2025	4/1/2025	INTEREST	\$ 11.41	\$ 18,250.00
4/5/2025	4/5/2025	Mobile Deposit * 4584685411	\$ 1,750.00	\$ 20,000.00

Services Charges / Fees

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	

INTEREST RATE HISTORY

Date	Rate
4/1/2025	0.7500%

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HOW TO BALANCE YOUR ACCOUNT

1. Enter the ending balance as shown on the reverse side.		\$	
2. Check the Deposits you have made and enter any which have not been credited on this statement		\$	
3. Total of Line 1 and Line 2.		\$	
4. List below any withdrawals you have issued that are not shown on this statement and enter the total.		\$	
5. Subtract Line 4 from Line 3. This should equal your present balance.		\$	
Withdrawals	Amount	Withdrawals	Amount

NOTE: If your statement does not balance, please verify you have entered all your transactions in your register correctly.

Have you added the following?

- Transfers from another account.
- Credit memos.
- Any interest paid on your account. Not all accounts receive interest

Have you subtracted the following?

- Authorized deductions
- Service charges.
- Debit memos (such as purchasing checks).

Note: If your average balance drops below \$200 we may charge a \$15.00 monthly service fee.

METHOD OF COMPUTING FINANCE CHARGES ON LINE OF CREDIT

The balance subject to interest rate FINANCE CHARGE is computed on the average daily balance of loans, determined by totaling the outstanding unpaid principal balances for each day of the billing cycle, after application of payments and credits, as received and posted, and dividing such total by the number of days in the billing cycle. The amount of the FINANCE CHARGE is computed as follows:

$\text{FINANCE CHARGE} = (\text{average daily balance}) \times (\text{number of days in the billing cycle}) \times (\text{daily periodic rate}).$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact our Customer Service Department at (888) 555-5555 to find out whether or not the transfer has been made as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1) Tell us your name and account number
- 2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 Business Days (Monday through Friday, excluding federal holidays) to do this, we will credit your account 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.