



Cardholder Name
JAROD A COLLIER

Account Number
XXXXXXXXX82-01



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Account Information

Statement Closing Date	08/21/2019
Credit Limit	\$2,500.00
Available Credit	\$2,495.53
Cash Credit Limit	\$2,500.00
Available Cash	\$2,495.53

Account Summary

Previous Balance	\$25.16
- Payments	\$455.25
- Other Credits	\$0.00
+ Purchases	\$434.56
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$4.47

LMCU has updated card terms to lower your min pymt to higher of 2% or \$20.00. Full terms at LMCU.org, keyword: card disclosure.

Payment Information

Payment Due Date: 09/18/2019 Minimum Payment Due: \$4.47 New Balance: \$4.47

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to **\$25.00**

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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the Minimum Payment	1 Month	\$5.00

If you would like information about credit counseling services, call 800-242-9790

Transactions

Post Date	Trans Date	Reference Number	Description	Amount
07/21	07/22	24445009203000607519971	5GUYS 0520 QSR CHICAGO IL	\$15.21
07/22	07/22		Payment Transfer From Share 01	\$40.37-
07/22	07/23	24445009204000692867631	FAMILY FARE QUICK STOP ALLENDALE MI	\$26.68
07/22	07/23	24445009204000692867557	FAMILY FARE 137 ALLENDALE MI	\$24.07
07/23	07/23		Payment Transfer From Share 01	\$50.75-
07/24	07/25	24231689206837008381905	TACO BELL #33022 ALLENDALE MI	\$5.30
07/25	07/25		Payment Transfer From Share 01	\$5.30-
07/27	07/28	24231689209837008224672	TACO BELL #33022 ALLENDALE MI	\$11.96
07/28	07/29	24445009210500343064100	ARBY'S 8053 ALLENDALE MI	\$1.91
07/29	07/29		Payment Transfer From Share 01	\$13.87-
07/31	08/01	24428069213600160798699	GRAND RAPIDS BREWING CO GRAND RAPIDS MI	\$3.06
07/31	08/01	24445009213200097605524	LITTLE CAESARS 1369 000 616-895-2270 MI	\$5.88
08/01	08/01		Payment Transfer From Share 01	\$3.06-
08/02	08/02		Payment Transfer From Share 01	\$5.88-
08/02	08/03	24231689215837000324357	TACO BELL #33022 ALLENDALE MI	\$5.30
08/03	08/04	24445009216000663096919	FAMILY FARE QUICK STOP ALLENDALE MI	\$25.75
08/04	08/04		Payment Transfer From Share 01	\$31.05-
08/04	08/04	24231689216837003703838	TACO BELL #33022 ALLENDALE MI	\$8.78
08/04	08/05	24445009217000607779769	FAMILY FARE 137 ALLENDALE MI	\$36.81
08/04	08/05	24692169217100016836531	MEIJER # 216 GRAND RAPIDS MI	\$19.75
08/05	08/05		Payment Transfer From Share 01	\$65.34-
08/06	08/07	24231689219837005913754	TACO BELL #33022 ALLENDALE MI	\$5.41
08/07	08/08	244450092220200170921393	LITTLE CAESARS 1369 000 616-895-2270 MI	\$5.88
08/08	08/09	240009792220053702108901	VEE'S GRILL AND CONEY 616-7419013 MI	\$8.44
08/09	08/09		Payment Transfer From Share 01	\$19.73-

Remit Payment To:

LAKE MICHIGAN CU
P.O. Box 2848
Grand Rapids, MI 49501-2848

Mail Inquiries To:

LAKE MICHIGAN CU
P.O. Box 2848
Grand Rapids, MI 49501-2848

Questions?

Call Customer Service: 800-242-9790
Lost or Stolen Card: 866-304-8684

We appreciate your membership!

Return payment to be received no later than 5:00 p.m. on the due date. Please include your account number on your check.

LAKE MICHIGAN CU
P.O. Box 2848
Grand Rapids, MI 49501-2848

Account Number	XXXXXXXXX82-01
New Balance	\$4.47
Minimum Payment Due	\$4.47

Payment Due Date
Wednesday
September 18
2019

VISA
P.O. Box 2848
Grand Rapids, MI 49501-2848

Amount
Enclosed \$

JAROD A COLLIER
1119 S DESPELDER ST APT 6
GRAND HAVEN MI 49417-2661

⑆ 272480678⑆ 201014316828⑈

08/09	08/10	24231689222837003372834	TACO BELL #33022 ALLENDALE MI	\$5.41
08/10	08/11	24445009223000652346763	FAMILY FARE 137 ALLENDALE MI	\$1.99
08/10	08/11	24445009223000652346847	FAMILY FARE 137 ALLENDALE MI	\$5.97
08/11	08/12	242316892224837001705116	TACO BELL #33022 ALLENDALE MI	\$5.30
08/12	08/12		Payment Transfer From Share 01	\$18.67-
08/13	08/14	24445009226000702970239	FAMILY FARE QUICK STOP ALLENDALE MI	\$25.74
08/13	08/14	24445009226000702970155	FAMILY FARE 137 ALLENDALE MI	\$15.03
08/13	08/14	24445009226200165981109	LITTLE CAESARS 1369 000 616-895-2270 MI	\$11.77
08/14	08/15	24445009227200258190518	LITTLE CAESARS 1369 000 616-895-2270 MI	\$11.77
08/15	08/16	24445009228000722155025	FAMILY FARE 108 ZEELAND MI	\$15.99
08/16	08/17	24164079229491815265105	APPLEBEES 840765184079 WALKER MI	\$18.00
08/16	08/17	24692169229100397993915	MEIJER # 216 GRAND RAPIDS MI	\$71.77
08/16	08/17	24231689229837002413301	TACO BELL #33022 ALLENDALE MI	\$6.00
08/18	08/18		Payment Transfer From Share 01	\$176.07-
08/18	08/19	24688079231017030418865	THE TOASTED PICKLE GRAND HAVEN MI	\$29.63
08/20	08/20		Payment Transfer From Share 01	\$25.16-

Fees**TOTAL FEES FOR THIS PERIOD****0.00**

TOTAL *FINANCE CHARGE* BILLED IN 2019 \$0.00

2019 Totals Year-To-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charged

08/21	08/21	Interest Charge on Purchases	\$0.00
08/21	08/21	Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD			\$0.00

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	13.000% (V)	\$0.00	\$0.00	\$4.47
Cash Advances	13.000% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 31 (V) = Variable Rate

See last page for explanation of Interest Charge Calculation. Credit Purchases calculated using Method G.

Cash AdvanceCharges calculated using Method F.

LMCU REWARDS POINTS ACTIVITY

BEGINNING BALANCE	5270
POINTS EARNED	785
POINTS REDEEMED	0
POINTS AVAILABLE	6055
POINTS TO EXPIRE	598
EXPIRATION DATE	3/31/2024

FOR LMCU REWARDS PROGRAM QUESTIONS CALL (888) 255-5032

Important Information

Terms and Conditions

Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including and notices you have previously received from us.

Credit Terms

The Interest Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified within the Interest Charge Calculation section of this statement and explained below:

Method A – The Interest Charge on Credit Purchases begins to accrue on the date each is posted to your account. The Interest Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Interest Charges.

Method E – To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances) which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any payments received and credits as posted to your account, but excluding any unpaid Interest Charges.

Method F – To avoid incurring an additional Interest Charge on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

Method G – To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) and new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

Note: If a variable rate plan is applicable to this account, the periodic rate may vary.

Credit Balances	
If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Mail Inquiries To:"	
Additional Charges	
Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representment.	
If applicable, there will be a \$15.00 charge assessed to your credit card statement for each expedited telephone payment initiated by the cardholder through 24 X 7 Cardholder Services.	
Statement Closing Date	
All transactions received after the statement closing date will appear on your next statement.	
Electronic Check Conversion / ECK	
If applicable, when you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from you financial institution. If you wish to opt out of this process, please call the toll free number listed on the back of your credit card.	
Account Information Reported to Credit Bureaus	
We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the address indicated on the front of this statement.	
What To Do If You Think You Find A Mistake On Your Statement	Your Rights If You Are Dissatisfied With Your Credit Card Purchases
<p>If you think there is an error on your statement, write to us at the address indication on the front of this statement. In your letter, give us the following information: • <i>Account information:</i> Your name and account number. • <i>Dollar amount:</i> The dollar amount of the suspected error. • <i>Description of Problem:</i> If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.</p> <p>You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.</p> <p>While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question, or report you as delinquent on that amount. • 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. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.</p>	<p>If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.</p> <p>To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2.) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase.</p> <p>If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address indicated on the front of this statement.</p> <p>While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.</p>