



federal credit union

P.O. BOX 2100 BEAVERTON OR 97075-2100

Account Number:

44320300

Statement Date:

03/31/2023

Page:

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JEFF SPONAUGLE

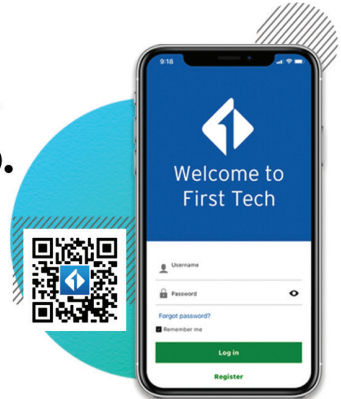
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Membership Savings 44320300

Joint Account Owner(s): Kristin A Sponaugle

Interest Savings Account

Trans Date	Effect. Date	Description	Amount	Balance
	03/01	Starting Balance		642.57
03/31	03/31	Credit Dividend	0.03	642.60

Truth in Savings Disclosure:

For Period 03/01 through 03/31
Annual Percentage Yield Earned: 0.06%
Dividends Earned Year-to-Date: \$0.08

First Checking Plus 4432030

Joint Account Owner(s): Kristin A Sponaugle

Old Checking

Beginning Balance:	7,921.40		
Deposits:	73,636.76		
Debits & Checks:	72,306.66		
Service Charges:	0.00		
Dividends Paid:	0.12		
Ending Balance:	9,251.62	Total Number of Checks Paid:	0

DEPOSITS

Trans Date	Effect. Date	Description	Amount
03/15	03/15	ACH Deposit Surescripts,-OSV 0OSV0013318044 - EDIPYMENTS	64,211.31
03/15	03/15	Deposit Transfer From *****0656	1,000.00
03/31	03/31	ACH Deposit Surescripts,-OSV 0OSV0013469451 - EDIPYMENTS	8,425.45
03/31	03/31	Credit Dividend	0.12
Total Deposits:			73,636.88

First Checking Plus 4432030 - Continued

Old Checking

MISCELLANEOUS DEBITS

Trans Date	Effect. Date	Description	Amount
03/08	03/08	Withdrawal Transfer To *****0656	-6,500.00
03/15	03/15	Withdrawal Transfer To *****3603	-50,000.00
03/15	03/15	Withdrawal Transfer To *****0656	-14,500.00
03/16	03/16	ACH Debit COUNTRY Ins. - Payment	-1,306.66
Total Miscellaneous Debits:			72,306.66

Truth in Savings Disclosure:

For Period 03/01 through 03/31
Annual Percentage Yield Earned: 0.05%
Dividends Earned Year-to-Date: \$0.37

Dividend Rewards Checking 9319040656

Joint Account Owner(s): Kristin A Sponaugle

Jeff and Kristin

Beginning Balance:	17,585.18	
Deposits:	45,000.00	
Debits & Checks:	42,836.51	
Service Charges:	0.00	
Dividends Paid:	1.03	
Ending Balance:	19,749.70	
		Total Number of Checks Paid: 7

DEPOSITS

Trans Date	Effect. Date	Description	Amount
03/08	03/08	Deposit Transfer From ***2030	6,500.00
03/10	03/10	Deposit Transfer From *****3603	12,000.00
03/15	03/15	Deposit Transfer From ***2030	14,500.00
03/28	03/28	Deposit Transfer From *****3603	12,000.00
03/31	03/31	Credit Dividend	1.03
Total Deposits:			45,001.03

CHECKS

Check #	Effective	Amount	Trace	Check #	Effective	Amount	Trace
3712	03/08	475.00	102200980	3751	03/15	240.00	32005340
3713	03/08	1,850.00	102200990	3752	03/22	200.00	43040240
3714	03/09	225.00	50055940	3753	03/22	240.00	31001900
3750	03/08	240.00	90162040	Total Amount of Checks Cleared:			3,470.00

MISCELLANEOUS DEBITS

Trans Date	Effect. Date	Description	Amount
03/02	03/02	ACH Debit TESLA FINANCE LL - TESLA FINA	-1,227.59
03/06	03/06	ACH Debit PORTLAND GENERAL BILLPAY - BILLPAY	-153.39
03/06	03/06	ACH Debit PORTLAND GENERAL BILLPAY - BILLPAY	-927.98
03/09	03/09	ACH Debit AMEX EPAYMENT AM - ACH PMT	-89.63
03/13	03/13	ACH Debit CHASE CREDIT CRD - EPAY	-34.24
03/13	03/13	ACH Debit AMEX EPAYMENT ER AM - ACH PMT	-72.26
03/13	03/13	ACH Debit CHASE CREDIT CRD - EPAY	-354.93
03/13	03/13	ACH Debit NORDSTROM TELECHK 800-697-9263 - PAYMENT	-1,503.35
03/13	03/13	ACH Debit AMEX EPAYMENT ER AM - ACH PMT	-12,381.03
03/15	03/15	Withdrawal Transfer To ***2030	-1,000.00
03/16	03/16	Descriptive Withdrawal P2P Transfer	-495.00

Dividend Rewards Checking 9319040656 - *Continued*

Jeff and Kristin

MISCELLANEOUS DEBITS

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>
03/18	03/18	Descriptive Withdrawal P2P Transfer - Pretzel	-55.00
03/20	03/20	ACH Debit VERIZON WIRELESS - PAYMENTS	-253.43
03/29	03/29	ACH Debit AMEX EPAYMENT ER AM - ACH PMT	-20,818.68
Total Miscellaneous Debits:			39,366.51

Truth in Savings Disclosure:

For Period 03/01 through 03/31
Annual Percentage Yield Earned: 0.05%
Dividends Earned Year-to-Date: \$2.54

Instant Access Savings 9320413603

Joint Account Owner(s): Kristin A Sponaugle

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>	<u>Balance</u>
	03/01	Starting Balance		125,159.98
03/10	03/10	Withdrawal Transfer To *****0656	-12,000.00	113,159.98
03/15	03/15	Deposit Transfer From ***2030	50,000.00	163,159.98
03/28	03/28	Withdrawal Transfer To *****0656	-12,000.00	151,159.98
03/31	03/31	Credit Dividend	84.73	151,244.71

Truth in Savings Disclosure:

For Period 03/01 through 03/31
Annual Percentage Yield Earned: 0.70%
Dividends Earned Year-to-Date: \$268.37



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 us on a separate sheet at First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement in 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 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 you are not sure about.

If you have authorized us to pay your loan automatically from your savings account, you can stop the payment on any amount you think is incorrect. To stop the payment, we must receive your letter three 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 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is 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 your periodic statements 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 portion of your outstanding balance that is 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 10 days telling us that you still refuse to pay, we must tell anyone we report to that you have a question on about your statement. And, we must tell you the name of anyone we reported you to. 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.

ELECTRONIC FUNDS TRANSFER ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfer, telephone us at 855.855.8805 or write us at PO Box 2100, Beaverton, OR 97075-2100 if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. Please provide us the following information:

- Your name and account number.
- 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.
- The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more 10 business days 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.

Federally insured by NCUA.