



Statement

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America First Federal Credit Union

#BWNCHFQ
#460MARC00141033#
MARCUS OGDEN
4005 S 1000 E
SALT LAKE CITY UT 84124

Statement Date: February 01, 2017

Account Number: 3114006-4

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for your information

Let America First ease your financial burden by consolidating all of your high-interest loans to our low-rate Visa® Platinum. Bring your balances to us and you'll pay less & save more.
Plus, there's no annual fee. Apply at any branch to get one card, one payment, and one low rate.

A Summary of Your Accounts			A Summary of Your Loans				
	Ending Balance	2017 Dividends		Ending Balance	Total Amount Due	Next Payment	2017 Interest
Share Savings	1.50	0.00	Loan 1	1,529.50	212.00	03/04/2017	16.12
Checking	15.50-	0.04	Line of Credit	1,000.00	35.00	04/30/2017	11.77
Total:	14.00-	0.04	Total:	2,529.50	247.00		27.89

Share Savings

Statement Period: January 01, 2017 - February 01, 2017

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		10.00
01/28		ONLINE BANKING SHARE TRANSFER TO CHECKING	8.50-	1.50
		ENDING BALANCE		1.50

Checking

Statement Period: January 01, 2017 - February 01, 2017

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			265.67
		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		600.00	865.67
01/03	01/02	POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		8.22-	857.45
01/03	01/02	VISA - 12/30 WENDY'S #4184 HILLSBOROUGH NC 030045		6.59-	850.86
01/03	01/02	VISA - 01/01 DELTA AIR BAGGAGE FEE RALEIGH NC 001259		25.00-	825.86
01/03		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB(S)		500.00-	325.86
01/04	01/03	VISA - 01/01 WENDYS #4850 PROVO UT 001825		5.37-	320.49
01/04	01/03	VISA - 01/01 CONVENIENCE & SMOKE 801-8988565 UT 001893		21.35-	299.14
01/04	01/03	VISA - 01/02 BOMBAY HOUSE PROVO PROVO UT 002839		38.67-	260.47
01/04	01/03	VISA - 01/01 SLC INTERNATIONAL AIRPORT SALT LAKE CIT UT 0		256.00-	4.47
01/04		POINT OF SALE PURCHASE			
		US UT PROVO, MCDONALD'S F11107 1225 S UNIVERSITY		3.45-	1.02
01/04		TRANSFER FROM LINE OF CREDIT		210.98	212.00
01/04		AUTOMATED LOAN PAYMENT(S) TRANSFER		212.00-	.00

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Checking, Continued

Statement Period: January 01, 2017 - February 01, 2017

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
01/05	01/04	TRANSFER FROM LINE OF CREDIT		5.00	5.00
01/05	01/04	VISA - 01/02 WENDYS #6080 SOUTH JORDAN UT 002603		4.94-	.06
01/05	01/04	TRANSFER FROM LINE OF CREDIT		22.00	22.06
01/05	01/04	VISA - 01/03 MAVERIK #462 PROVO UT 003863		22.05-	.01
01/05	01/04	TRANSFER FROM LINE OF CREDIT		162.02	162.03
01/05	01/04	VISA - 01/02 FIRESTONE 595381 PROVO UT 002683		312.00-	149.97-
01/05		DEPOSIT		1,200.00	1,050.03
01/05		FUNDS TRANSFER TO LINE OF CREDIT		500.00-	550.03
01/05		POINT OF SALE PURCHASE US UT PROVO, SMITHS 350 N. FREEDOM		11.21-	538.82
01/05		POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		12.64-	526.18
01/07	01/06	VISA - 01/05 BOMBAY HOUSE PROVO PROVO UT 005739		23.14-	503.04
01/07	01/06	VISA - 01/04 HAMPTON INN PROVO PROVO UT 003522		138.95-	364.09
01/09	01/08	POINT OF SALE PURCHASE US UT PROVO, SMITHS 350 N. FREEDOM		20.01-	344.08
01/09	01/08	VISA - 01/06 WENDYS #4850 PROVO UT 006402		8.27-	335.81
01/09	01/08	VISA - 01/07 AMAZONPRIME MEMBERSHIP AMZN.COM/PRME WA 0067		10.99-	324.82
01/09	01/08	VISA - 01/07 PAPA JOHN'S #01566 801-356-7272 UT 006973		26.81-	298.01
01/09	01/08	VISA - 01/05 CONVENIENCE & SMOKE 801-8988565 UT 005363		32.04-	265.97
01/09	01/08	VISA - 01/07 ROLFS VAPOR JOINT PROVO UT 007641		111.12-	154.85
01/09		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		230.00	384.85
01/10		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		150.00	534.85
01/10	01/09	VISA - 01/07 WENDYS #4850 PROVO UT 007703		7.19-	527.66
01/11	01/10	POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		10.42-	517.24
01/11	01/10	VISA - 01/08 WENDYS #4850 PROVO UT 008120		5.37-	511.87
01/11	01/10	VISA - 01/09 GITHUB.COM D8FSN 415-448-6673 CA 009826		7.00-	504.87
01/12	01/11	VISA - 01/10 COINBASE CHEAPSIDE GB 009494		5.25-	499.62
01/12	01/11	VISA - 01/09 WENDYS #4850 PROVO UT 009992		5.37-	494.25
01/12	01/11	VISA - 01/10 COINBASE CHEAPSIDE GB 009826		247.87-	246.38
01/13	01/12	VISA - 01/10 WENDYS #4850 PROVO UT 010117		5.37-	241.01
01/14	01/13	VISA - 01/11 WENDYS #4850 PROVO UT 011483		5.37-	235.64
01/14		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		120.00	355.64
01/14		POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		16.23-	339.41
01/17	01/16	POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		16.08-	323.33
01/17	01/15	VISA - 01/12 WENDYS #4850 PROVO UT 012614		5.37-	317.96
01/17	01/15	VISA - 01/14 BOMBAY HOUSE PROVO PROVO UT 014877		21.52-	296.44
01/17	01/15	VISA - 01/14 DOMINO'S PIZZA 7501 734-930-3030 UT 013085		22.69-	273.75
01/17	01/16	TRANSFER FROM LINE OF CREDIT		22.00	295.75
01/17	01/16	VISA - 01/14 HAMPTON INN PROVO PROVO UT 012205		295.47-	.28
01/17		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		10.00	10.28
01/17		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		20.00	30.28
01/17		TRANSFER FROM LINE OF CREDIT		94.18	124.46
01/17		AUTOMATIC WITHDRAWAL, UAS 8777222447 WEB(S)		148.11-	23.65-
01/17		OVERDRAWN EFT FEE, \$148.11 ON 01/17/17 FOR UAS		25.00-	48.65-
01/19	01/18	VISA - 01/16 WENDYS #4850 PROVO UT 017973		8.06-	56.71-
01/19	01/18	VISA - 01/17 ROLFS VAPOR JOINT PROVO UT 017585		14.96-	71.67-
01/20		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		255.00	183.33
01/20	01/19	VISA - 01/17 WENDYS #4850 PROVO UT 017670		7.19-	176.14
01/20		ONLINE BANKING FUNDS TRANSFER TO LINE OF CREDIT		25.00-	151.14
01/20		POINT OF SALE PURCHASE US UT PROVO, SMITHS 350 N. FREEDOM		32.27-	118.87
01/21		POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		13.27-	105.60
01/23	01/22	VISA - 01/20 WENDYS #4850 PROVO UT 020146		6.45-	99.15
01/23	01/22	VISA - 01/20 MOUNTAINLANDS FAMILY PHAR PROVO UT 020710		8.46-	90.69
01/23	01/22	VISA - 01/21 COINBASE CHEAPSIDE GB 021109		22.06-	68.63
01/23	01/22	VISA - 01/21 ROLFS VAPOR JOINT PROVO UT 021976		26.71-	41.92
01/23		POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		6.18-	35.74
01/24		POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		2.36-	33.38
01/25		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		50.00	83.38
01/25	01/24	VISA - 01/22 WENDYS #4850 PROVO UT 022579		2.69-	80.69
01/25	01/24	VISA - 01/22 DOMINO'S PIZZA 7501 PROVO UT 022727		9.48-	71.21

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Checking, Continued

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Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
01/25		POINT OF SALE PURCHASE US UT PROVO, SMITHS 350 N. FREEDOM		4.90-	66.31
01/26	01/25	VISA - 01/24 SPOTIFY USA 646-8375380 NY 024751		10.67-	55.64
01/26	01/25	VISA - 01/24 BOMBAY HOUSE PROVO PROVO UT 024700		21.52-	34.12
01/27	01/26	VISA - 01/25 ROLFS VAPOR JOINT PROVO UT 025244		5.34-	28.78
01/27	01/26	VISA - 01/24 WENDYS #4850 PROVO UT 024172		5.37-	23.41
01/27	01/26	VISA - 01/25 AMAZON DIGITAL SVCS 866-216-1072 WA 025495		16.02-	7.39
01/28		POINT OF SALE PURCHASE			
		US UT PROVO, MCDONALD'S F11107 1225 S UNIVERSITY		6.57-	.82
01/28	01/27	TRANSFER FROM LINE OF CREDIT		5.00	5.82
01/28	01/27	VISA - 01/25 WENDYS #4850 PROVO UT 025945		5.37-	.45
01/28		ONLINE BANKING FUNDS TRANSFER FROM SHARE SAVINGS		8.50	8.95
01/30	01/29	ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		10.00	18.95
01/30		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		30.00	48.95
01/30		AUTOMATED LOAN PAYMENT(S) TRANSFER		25.00-	23.95
01/30		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		12.00	35.95
01/30		POINT OF SALE PURCHASE			
		US UT WEST JORDAN, MCDONALD'S F14285 10381 S REDWOO		1.35-	34.60
01/31	01/30	VISA - 01/28 WENDYS #6080 SOUTH JORDAN UT 028899		5.68-	28.92
01/31	01/30	VISA - 01/28 SHELL OIL 12404447000 PLEASANT GROV UT 02891		10.79-	18.13
01/31		POINT OF SALE PURCHASE			
		US UT PROVO, 7-ELEVEN 222 WEST 300 SOUTH		3.59-	14.54
01/31		ONLINE BANKING FUNDS TRANSFER FROM LINE OF CREDIT		10.00	24.54
01/31		CO-OP NETWORK ATM WITHDRAWAL US UT PROVO, 222 W 300 S		20.00-	4.54
02/01	01/31	TRANSFER FROM LINE OF CREDIT		1.00	5.54
02/01	01/31	VISA - 01/30 DAIRY QUEEN #18598 W JORDAN UT 030974		4.95-	.59
02/01	01/31	TRANSFER FROM LINE OF CREDIT		1.61	2.20
02/01	01/31	VISA - 01/29 WENDYS #4850 PROVO UT 029226		6.93-	4.73-
02/01	01/31	VISA - 01/30 KRISPY KREME #1292 OREM UT 030216		10.77-	15.50-
		ENDING BALANCE			15.50-

Checking Summary

Item	Amount	Item	Amount	Item	Amount	Item	Amount
VISA	5.37	VISA	7.19	VISA	21.52	VISA	5.37
VISA	21.35	VISA	10.99	VISA	22.69	VISA	10.67
VISA	25.00	VISA	26.81	VISA	295.47	VISA	21.52
VISA	256.00	VISA	111.12	VISA	8.06	VISA	5.34
VISA	4.94	VISA	5.37	VISA	7.19	VISA	5.37
VISA	38.67	VISA	5.37	VISA	14.96	VISA	16.02
VISA	312.00	VISA	7.00	VISA	6.45	VISA	5.68
VISA	22.05	VISA	5.25	VISA	8.46	VISA	10.79
VISA	138.95	VISA	5.37	VISA	22.06	VISA	6.93
VISA	23.14	VISA	247.87	VISA	26.71	VISA	4.95
VISA	32.04	VISA	5.37	VISA	2.69	VISA	10.77
VISA	8.27	VISA	5.37	VISA	9.48	VISA	6.59

Total Checks and Visa Checking:

1,886.60

Total Withdrawals:

1,623.86

Total Deposits:

3,229.29

Overdraft and Returned Item Fees

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	25.00	25.00
TOTAL RETURNED ITEM FEES	0.00	0.00

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Loan 1

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PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
03/04/2017	212.00	.00	212.00	.04929%	17.990%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
		BEGINNING BALANCE				1,721.66
01/04		PAYMENT	212.00-	16.12	195.88-	1,525.78
01/05		DISABILITY INSURANCE PREMIUM	2.79		2.79	1,528.57
01/05		LIFE INSURANCE PREMIUM	.93		.93	1,529.50
		ENDING BALANCE				1,529.50

Fees

Post Date	Effective Date	Transaction Description	Fee Amount
01/05		DISABILITY INSURANCE PREMIUM	2.79
01/05		LIFE INSURANCE PREMIUM	.93
		TOTAL FEES FOR THIS PERIOD	3.72

Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
01/04		PAYMENT	16.12
		TOTAL INTEREST FOR THIS PERIOD	16.12

Year-to-Date Fee and Interest Totals

Total fees charged in 2017 3.72
Total interest charged in 2017 16.12

Line of Credit

Statement Period: January 01, 2017 - February 01, 2017

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	CREDIT LIMIT	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
04/30/2017	35.00	.00	35.00	1,000.00	.04932%	18.000%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
		BEGINNING BALANCE				.00
01/03	01/01	ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	600.00		600.00	600.00
01/04		TRANSFER TO CHECKING	210.98		210.98	810.98
01/05	01/04	TRANSFER TO CHECKING	5.00		5.00	815.98
01/05	01/04	TRANSFER TO CHECKING	22.00		22.00	837.98
01/05	01/04	TRANSFER TO CHECKING	162.02		162.02	1,000.00
01/05		PAYMENT FROM CHECKING	500.00-	1.38	498.62-	501.38
01/05		DISABILITY INSURANCE PREMIUM	1.83		1.83	503.21
01/05		LIFE INSURANCE PREMIUM	.61		.61	503.82
01/09		ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	230.00		230.00	733.82
01/14		ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	120.00		120.00	853.82
01/17	01/16	TRANSFER TO CHECKING	22.00		22.00	875.82
01/17		ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	10.00		10.00	885.82
01/17		ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	20.00		20.00	905.82
01/17		TRANSFER TO CHECKING	94.18		94.18	1,000.00
01/20		ONLINE BANKING PAYMENT FROM CHECKING	25.00-	5.55	19.45-	980.55

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Line of Credit, Continued

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Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
01/28	01/27	TRANSFER TO CHECKING	5.00		5.00	985.55
01/30	01/29	ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	10.00		10.00	995.55
01/30		PAYMENT	25.00-	4.84	20.16-	975.39
01/30		ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	12.00		12.00	987.39
01/31		ONLINE BANKING CASH ADVANCE TO SHARE ACCOUNT: XXXXXX006-4.9	10.00		10.00	997.39
02/01	01/31	TRANSFER TO CHECKING	1.00		1.00	998.39
02/01	01/31	TRANSFER TO CHECKING	1.61		1.61	1,000.00
		ENDING BALANCE				1,000.00

Fees

Post Date	Effective Date	Transaction Description	Fee Amount
01/05		DISABILITY INSURANCE PREMIUM	1.83
01/05		LIFE INSURANCE PREMIUM	.61
		TOTAL FEES FOR THIS PERIOD	2.44

Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
01/05		PAYMENT FROM CHECKING	1.38
01/20		ONLINE BANKING PAYMENT FROM CHECKING	5.55
01/30		PAYMENT	4.84
		TOTAL INTEREST FOR THIS PERIOD	11.77

Year-to-Date Fee and Interest Totals

Total fees charged in 2017	2.44
Total interest charged in 2017	11.77

** Balance Subject to Interest Rate: The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

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