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MOMS CLUB OF BATTLE CREEK  
C/O DOROTHY JONES  
2691 MICHIGAN AVE W  
BATTLE CREEK, MI 49037-1313

## Statement of Account

From: 6/01/22 to 6/30/22  
Member #: 812051

Looking for extra cash for a vacation, home project, or a little financial relief? Why not skip a payment on your KCCU vehicle, boat, RV, or signature loan? Visit us online or stop in to chat with a member service representative.

### MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 812051 AS OF 6/30/22

YOU EARNED 0 VIP POINTS; YOUR MEMBERSHIP LEVEL IS NOW BRONZE  
Remember the more products and services you use, the more savings you earn!

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	BUSINESS SAVI	5.00	.00	.00	5.00	11/06/17
191	CHOICE CHECKI	141.43	.00	30.00	171.43	6/08/22

#### 000: REGULAR SAVINGS BUSINESS SAVI

Year-to-Date Divd Paid: \$.00  
Divd Rate: 5.00 to 999,999,999.99 = 0.10%

No Activity on Account, Last Trans Date: 11/06/17 Balance: \$5.00

#### 191: BUSINESS CHOICE CHK CHOICE CHECKI

Year-to-Date Divd Paid: \$.00

#### Transaction Detail

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
6/01/22	* Beginning Balance *					\$141.43
6/08/22	BIZ CHKING DEPOSIT	B3		\$30.00		\$171.43
6/30/22	** Ending Balance **					\$171.43

## Disclosures

Loan number(s) followed by an asterisk (\*) are open end credit accounts. With regard to those accounts, the balance subject to interest rate (shown in the "Balance" column) is the unpaid balance each day after credits are subtracted and the new advances or charges are added. The Finance Charge is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



## PERIOD ENDING

## TO RECONCILE YOUR ACCOUNT

- SUBTOTAL**

\$\_\_\_\_\_

**ADD**

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\$

3. GO THROUGH YOUR CHECK COPIES OR CHECK REGISTER AND MARK OFF EACH CHECK THAT IS SHOWN AS PAID ON THIS STATEMENT. ENTER ALL UNPAID CHECKS IN THE CHECKS OUTSTANDING COLUMN AND ADD THEM. SUBTRACT THE TOTAL OF THE OUTSTANDING CHECKS.

**ADJUSTED STATEMENT  
BALANCE**

\$

\$\_\_\_\_\_

\$

4. SHOW YOUR END OF PERIOD CHECKBOOK BALANCE.
5. CHECK YOUR STATEMENT FOR THE DIVIDEND INTEREST AND OTHER SPECIAL ADDITIONS TO YOUR ACCOUNT; IF ANY, ADD THESE TO YOUR CHECKBOOK BALANCE IF YOU HAVE NOT ALREADY DONE SO.

**SUBTOTAL**

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## SUBTRACT

6. IF ANY SPECIAL CHARGES (SUBTRACTIONS) ARE SHOWN ON YOUR STATEMENT (CHARGES FOR A NEW SUPPLY OF CHECKS, FOR STOP PAYMENT, FOR OVERDRAFT, FOR PREAUTHORIZED PAYMENT, ETC.), DEDUCT THESE CHARGES IF YOU HAVE NOT ALREADY DONE SO

### ADJUSTED STATEMENT BALANCE

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**IF YOU DO NOT BALANCE**

1. Verify additions and subtractions both here and in your check register or on your check copies.
2. Compare the check dollar amount shown on your statement with the amounts shown on your check copies or in your check register.
3. Compare deposits shown on the statement with deposits recorded on your check copies or in your register.

A. THE FOLLOWING IS APPLICABLE ONLY TO AN OPEN-END LOAN ACCOUNT. AN OPEN-END LOAN ACCOUNT IS IDENTIFIABLE BY AN ASTERISK (\*) PRINTED AFTER THE ACCOUNT SUFFIX(ES) IN THE LOAN ACCOUNTS SECTION OF THIS STATEMENT.

### 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 the address shown on the first page of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on 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:

- 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 unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.)

**B. THE FOLLOWING PROCEDURE IS APPLICABLE ONLY TO YOUR ELECTRONIC FUNDS TRANSFERS.**

**In Case of Errors or Questions About Your Electronic Transfers \***

Telephone or write us at the address or phone number shown on the first page of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared.

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

If you tell us orally, 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 45 business 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 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 the ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigations.

\* This error correction procedure does not apply to business accounts or to business transactions performed via your account. Trust accounts and custodial accounts are exempt from this procedure in some states.

**\*\* If you give notice of an error within 30 days after you make your first deposit to your account involving a point of sale transaction, or notice of error involving a transaction initiated outside the United States, its possessions and territories, we will have 90 days instead of 45 days to perform our investigation.**

\*\*\* If you give notice of an error within 30 days after you make your first deposit to your account, we will have 20 business days instead of 10 business days to credit your account.