

P.O. Box 7256 Sioux Falls, SD 57117-7256 **Return Service Requested**

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MOMS CLUB OF JACKSONVILLE-INTRACOASTAL FL KELLY MICHELLE ZELTMANN-FALK 12058 SUNCHASE DR UNIT 2405 JACKSONVILLE FL 32246-0516 VyStar's Call Center and online VyChat are now available every day, from 7:00 a.m. to 7:00 p.m. excluding holidays.
Call (904) 777-6000 or 1 (800) 445-6289

or visit www.vystarcu.org.

 Statement Period:
 06/01/2023 - 06/30/2023

 Statement Date:
 06/30/2023

 Member Number:
 2366300

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Account Number: XXXXXXXX5737



Account Type	Account Number	Balance
Club Checking Account	XXXXXXX5737	728.32
Business Savings Account	XXXXXXXX5610	5.00

Club Checking Account

Account Owner(s): MOMS CLUB OF JACKSONVILLE-

Balance Summary

Account Summary

Beginning Balance as of 06/01/23	1,303.81	Interest for Period Ending 06/30/23	0.00
+ Deposits and Credits (3)	230.14	Interest Paid YTD	0.00
- Withdrawals and Debits (11)	805.63	Interest Rate	0.000%
Ending Balance as of 06/30/23	728.32		

Transactional Detail

Date 06/01	Description Beginning Balance	Deposits	Withdrawals	Balance 1,303.81
06/09	DBT Purchase PUBLIX #644		70.93-	1,232.88
	PUBLIX #644 JACKSONVILLE FL US			
	Seq#026920 Date 6/08/23 Time 13:40			
06/13	PAYPAL TRANSFER	195.14		1,428.02
06/21	PAYPAL INST XFER		200.00-	1,228.02
06/21	PAYPAL INST XFER		9.70-	1,218.32
06/22	DBT Purchase HUBBARDHOUSE		150.00-	1,068.32
	HUBBARDHOUSE WWW.HUBBARDHO FL US			
	Seq#050314 Date 6/22/23 Time 13:22			
06/23	DBT Purchase MOMS CLUB		100.00-	968.32
	MOMS CLUB 805-526-2725 TX US			
	Seq#070002 Date 6/22/23 Time 17:29			
06/23	DBT Purchase ISAIAH 117 HOUSE		150.00-	818.32
	ISAIAH 117 HOUSE 423-7735677 TN US			
	Seq#033618 Date 6/22/23 Time 16:36			
06/26	Mobile Check Deposit	10.00		828.32
06/26	DBT Purchase TARGET.COM *		25.00-	803.32
	TARGET.COM * BROOKLYN PARK MN US			
	Seq#317721972404 Date 6/26/23 Time 14:23			
06/26	DBT Purchase TARGET.COM *		25.00-	778.32
	TARGET.COM * BROOKLYN PARK MN US			



CHECKING ACCOUNT RECONCILIATION

Filling in the appropriate blanks below will enable you to balance your checking account.

List checks issued but not shown on statement.

List checks issued but not shown on statement.			
CHECK NO.	AMOUNT		
TOTAL			

RECONCILEMENT INSTRUCTIONS		
Subtract from your check register any charges listed on this statement which you have not previously deducted from your balance. Also, add any dividends paid this month. (see reverse side)		
Enter check balance shown on this statement here.	\$	
3. Enter deposits made later	\$	
than the ending date of this statement.	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL OF 2 AND 3		
In your check register, mark off all provided at left, list numbers and a		
Subtract total checks outstanding.	\$	
This amount should equal your check register balance.	\$	

IF YOU DO NOT BALANCE: Compare the dollar amounts of all checks and deposits in your check register with the amounts shown on this statement. Verify all additions and subtractions. If you need assistance in balancing your checking account, call (904) 777-6000 or 1-800-445-6289, option 9.

RETAIN THIS STATEMENT AS YOUR PERMANENT RECORD

The **Annual Percentage Yield Earned** is required to be reflected on member statements. The **Annual Percentage Yield Earned** shows the dollar amount of dividends as a percentage of the average daily balance in your account. In comparison, the **Annual Percentage Yield** shows the total amount of dividends that are projected for an estimated amount of principal, based on the dividend rate and frequency of compounding for a 365 (366 during leap year) day period or term of the account if it is a certificate. The **Annual Percentage Yield** does not reflect account activity; however, the **Annual Percentage Yield Earned** is affected by deposits and withdrawals.

COMBINED STATEMENT DISCLOSURE

SIMPLE INTEREST CONSUMER LOANS: We figure the interest charge on your account by applying the periodic rate to the daily unpaid principal balance of your account for each day in the billing cycle. To get the daily balance we take the beginning balance of your account each day, add any new advances or fees that impact the unpaid principal balance, and subtract any payments or credits. This gives us the daily unpaid principal balance. INTEREST/FINANCE CHARGES are imposed using the previously noted formula from the date each advance is made and continue to accrue on unpaid balances as long as they remain unpaid. The daily unpaid principal balance does not include unpaid INTEREST/FINANCE CHARGES. There is no penalty for prepayment; prepayment will reduce the INTEREST/FINANCE CHARGE. Even if you prepay, you will still be required to make the regularly scheduled payments unless we agree in writing to a change in the payment schedule. Late payments will increase the cost of credit. If your payment is more than 10 days late we may collect a late fee and we may consider you to be in default and suspend additional advances of credit per the terms of your loan agreement.

CENTRALIZED ADDRESS FOR BANKRUPTCY CORRESPONDENCE: Please be advised that all correspondence relating to bankruptcy filing should be directed to the following address: VyStar Credit Union, Attn: Member Solutions - Bankruptcy Processing, P.O. Box 45085, Jacksonville, FL 32232-5085.

FOR OVERNIGHT PAYMENT DELIVERY, SEND TO: VyStar Credit Union, Attn: Item Processing, 76 S. Laura Street, Jacksonville, FL 32202-3433 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 P.O. Box 45085, Jacksonville, FL 32232-5085 Attn: Credit Reporting Unit.

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT YOUR STATEMENT AND/OR ELECTRONIC TRANSFERS, PLEASE CHECK THIS STATEMENT AGAINST YOUR RECORDS.

If you think your statement or bill is wrong or you need more information about a transfer on your statement, please contact us as soon as possible. Write us at: VyStar Credit Union, P.O. Box 45085, Jacksonville, FL 32232-5085.

You can telephone us at 904-777-6000 or 1-800-445-6289, option 9, but doing so will not preserve your rights.

We must hear from you no later than 60 days after we send you the first statement or bill on which the error or problem appeared. We will need the following information:

- 1. Your name and account number.
- 2. The dollar amount of the suspected error.
- 3. Describe the error or electronic transfer you are questioning and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. For statement or transfer errors, if we take more than 10 business days from the date we receive your request to do this, we will re-credit your account for the amount you think is in error, providing you the use of those funds during the time it takes us to complete our research. For billing errors, 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 bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.
 - a. 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.
 - b. We can apply any unpaid amount against your credit limit.





MOMS CLUB OF JACKSONVILLE-

Return Service Requested

Statement Period:

06/01/2023 - 06/30/2023

Statement Date:

06/30/2023

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Transactional Detail (Continued)

Date	Description Seg#317721972401 Date 6/26/23 Time 14:23	Deposits	Withdrawals	Balance
06/26	DBT Purchase TARGET.COM * TARGET.COM * BROOKLYN PARK MN US		25.00-	753.32
06/26	Seq#317721972402 Date 6/26/23 Time 14:23 DBT Purchase TARGET.COM * TARGET.COM * BROOKLYN PARK MN US		25.00-	728.32
06/26	Seq#317721972405 Date 6/26/23 Time 14:23 DBT Purchase TARGET.COM * TARGET.COM * BROOKLYN PARK MN US		25.00-	703.32
06/27 06/30	Seq#317721972403 Date 6/26/23 Time 14:23 PAYPAL TRANSFER Ending Balance	25.00		728.32 728.32

Overdraft/Return Item Summary

Description	Total for this Period	Total Year to Date
Total Overdraft Fees	0.00	0.00
Total Returned Items	0.00	0.00

Business Savings Account

Account Owner(s): MOMS CLUB OF JACKSONVILLE-

Balance Summary

Account Summary

Beginning Balance as of 06/01/23	5.00	Interest for Period Ending 06/30/23	0.00
+ Deposits and Credits (0)	0.00	Interest Paid YTD	0.00
- Withdrawals and Debits (0)	0.00	Interest Rate	0.000%
Ending Balance as of 06/30/23	5.00	Penalty YTD	0.00

Transactional Detail

Date	Description	Deposits	Withdrawals	Balance
06/01	Beginning Balance	-		5.00
06/30	Ending Balance			5.00



Overdraft/Return Item Summary

Description	Total for this Period	Total Year to Date
Total Overdraft Fees	0.00	0.00
Total Returned Items	0.00	0.00

Account Number: XXXXXXXX5610



MOMS CLUB OF JACKSONVILLE-

Statement Period: Statement Date:

06/01/2023 - 06/30/2023

06/30/2023

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Summary of Deposit Accounts

Account	Description	Balance	Int-Rate%	YTD-Int	YTD-Penalty	Maturity
XXXXXXXX5737 Checking Total	Club Checking Account	728.32 728.32	00.000	0.00		
XXXXXXXX5610 Savings Total	Business Savings Account	5.00 5.00	00.000	0.00	0.00	
Deposits Grand	Total	733.32				

