

FEDERAL CREDIT PO BOX 70505 WORCESTER MA 01607 (508) 943-1433 (800) 962-4452

## STATEMENT OF ACCOUNTS

Account	Period	Period	Page	
Number	Begining	Ending	Number	
9946135	06/01/19	06/30/19	1 of 1	

MOMS CLUB OF NORTHBRIDGE MA C/O KRISTEN JOHSON 8 NEWPORT DR DOUGLAS, MA 01516

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/0	1 Previous Balance		600.84
06/2	1 Deposit Remote Deposit Remote Deposit Ref #108371315	25.00	625.84
06/1	1 Deposit Remote Deposit Remote Deposit Ref #108373403	25.00	650.84
06/1	4 Withdrawal FEDERAL RESERVE RETURN ITEM FEE	-5.00	645.84
06/	4 Withdrawal FEDERAL RESERVE RETURN ITEM	-25.00	620.84
06/3	O Deposit Deposit Dividend Dividends Annual Percentage Yield Earned 0.06% from 06/01/19 through	0.03 06/30/19	620.87
06/3	0 New Balance		620.87
	Dividends YTD Year to Date	0.18	

	Total For This Period	Total Year-To-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Total Overdraft Fees				0.00	0.00		
			Withdrawals and	d Other C	harges		
Date	Amount	Description		Date	Amount	Description	
06/14	5.00	Withdrawal		06/14	25.00	Withdrawal	
2 Withdraw	vals or O	ther Charges f	or 30.00				
			Deposits and	Other Cre	edits		
Date	Amount	Description		Date	Amount	Description	
06/11	25.00	Deposit		06/30	0.03	Deposit Deposit	Dividend
06/11	25.00	Deposit					
3 Deposits	s or Othe	r Credits for	50.03				
			- Account Bala	ance Summ	ary		
Total Shar	res		Balance	Total	Loans		Balance
FREE NOW C	CHECKING		620.87				
			620.87				

## BALANCING YOUR CHECKBOOK

BEFORE YOU START: Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, credit advances,

transfers, payments, service charges, etc.)

Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement. THEN:

Deposits in Transit to Credit Union (Not Credited in this Statement) (Payroll Deduction or Direct)			
Date	Amount		
TOTAL DEPOSIT (A)			

OUTSTANDING CHECKS OR OTHER DEDUCTIONS				
Check No.	Amount			

OUTSTANDING CHECKS OR OTHER DEDUCTIONS				
Check No.	Amount			
TOTAL (B)				

IF YOUR ACCOUNT DOES NOT BALANCE, check these items:

- 1. Are the amounts of all the deposits you have entered in your checkbook the same as those shown on this statement?
- 2. Are there any checks shown on this statement that are not listed in your checkbook?
- 3. Is the amount of each check correctly recorded in your checkbook?
- 4. Is the addition and subtraction in your checkbook correct?
- 5. Have you checked all automatic transactions involving your account?
- 6. If this is a NOW account, have you added this month's interest in your checkbook?

- 1. ENTER ending balance from front of statement
- ADD deposits made since end of statement period (A)
- 3. TOTAL (1&2)
- 4. SUBTRACT outstanding checks (total from above) (B)

5.	BALANCE should equal the balance shown in	n
	your checkbook.	

\$_			

## In Case of Errors or Questions About Your Electronic Transactions

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

- (1) Tell us your name and account number.
- (2) 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.

(3) Tell us the dollar amount of the suspected

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 calendar days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 calendar days for the amount you think is

in error, so that you will have the use of the money during the time it takes us to complete the investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide that there was no error, we will debit your account (reverse the provisional credit) and notify you of the date and amount of the debiting with an explanation, within 3 business days, after we finish our investigation. You may ask for copies of documents that we used in our investigation.