



P.O. Box 718
Olympia, WA 98507-0718
360.357.9917
1.800.258.3115

Statement Period

6/1/2021 - 6/30/2021

Account

163294

MOMS CLUB OF LACEY
PO BOX 8682
LACEY WA 98509-8682

Statement Summary

Deposit Accounts

Total Balance: \$600.91

AccountType	Previous Balance	Deposits	Withdrawals	Ending Balance
PRIME SHARE ACCOUNT(ID#00)	25.00	0.00	0.00	25.00
INNOVATOR CHECKING(ID#90)	748.29	0.00	172.38	575.91
Total Dividends Paid Year to Date: 0.00				

PRIME SHARE ACCOUNT (#00)

PREVIOUS BALANCE: \$25.00

Tran Date	Eff. Date	Description	Deposits	Withdrawals	Balance
No Activity During This Statement Period					
ENDING BALANCE:					\$25.00
Dividend Year to Date		0.00			

INNOVATOR CHECKING (#90)

PREVIOUS BALANCE: \$748.29

Tran Date	Eff. Date	Description	Deposits	Withdrawals	Balance
06/03		Check 207		100.00	648.29
06/16		Check 209		72.38	575.91
ENDING BALANCE:					\$575.91

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
207	06/03	100.00	209*	06/16	72.38			

* Indicates checks out of sequence.

Dividend Year to Date		0.00	Total Withdrawals 2 For		-172.38
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The FINANCE CHARGE based on your outstanding balance is computed by applying a daily periodic rate to the outstanding balance in your loan account for each day of the billing period. The outstanding balance for each day is the ending balance for the day, payments or credits are subtracted and any new loan advances and insurance premiums, if applicable, and other debits are added. The total FINANCE CHARGE is the sum of the finance charge on your outstanding balance each day and will be shown on your periodic statement.

TwinStar Credit Union
PO Box 718
Olympia, WA 98507-0718
(800) 258-3115

For 24 hour access to your account or to apply for a loan 24 hours a day, visit our website at www.TwinStarCU.com

[illegible][illegible]

(1)	BALANCE SHOWN ON THIS STATEMENT	\$
(2)	ADD DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY)	+
(3)	SUBTOTAL	\$
(4)	SUBTRACT TOTAL OF ITEMS OUTSTANDING	-
(5)	ADJUSTED BALANCE	\$

Your register should show this balance.

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 the address listed above. Write to us 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 occurred. You can telephone us, but doing so will not preserve your rights.

- 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.

If you have authorized us to pay your CREDIT CARD account or any other loan automatically from your share account, checking account or through payroll deduction, you can stop payment on any amount you think is wrong. To stop the payment, your letter must reach us 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 or explain why we believe the statement was 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 statements to you 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 parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charge related to any questioned amount. If we didn't make a mistake, you may have to pay the 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 we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that 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 the statement was correct.

If you have a problem with the quality of property of services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) you must have made the purchase in your home state, or, if not within your home state within 100 miles of your current mailing address, and (b) the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property of services.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit 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.