



2355 W Pinnacle Peak Rd.
Phoenix, AZ 85027-1261
OneAZcu.com
1.844.663.2928

Period End Date

06/30/20

Member #

XXXXXXXXX4596



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Statement Summary

Deposit Accounts		Total Balance:			\$274.07
Account Type	Previous Balance	Deposits	Withdrawals	Ending Balance	
BUS SAVINGS ACCT (XXXXXXXXX9600)	5.00	0.00	0.00	5.00	
701034596 (XXXXXXXXX6704)	206.07	63.00	0.00	269.07	

BUS SAVINGS ACCT (XXXXXXXXX9600)

Period 06-01-2020 - 06-30-2020

Previous Balance: \$5.00

Ending Balance: \$5.00

Deposits	0.00	Dividends	0.00
Withdrawals	0.00	Dividends Earned YTD	0.00
Fees	0.00	Annual Percentage Yield Earned	.00%

701034596 (XXXXXXXXX6704)

Period 06-01-2020 - 06-30-2020

Previous Balance: \$206.07

Date	Description	Deposits	Withdrawals	Ending Balance
06-01	External Deposit VENMO - CASHOUT	23.00		229.07
06-18	Deposit	40.00		269.07
Ending Balance:				\$269.07

Deposits	63.00	Dividends	0.00
Withdrawals	0.00	Dividends Earned YTD	0.00
Fees	0.00	Annual Percentage Yield Earned	.00%

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

PERIOD ENDING	
1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECK STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.	
2. ENTER ENDING CHECK BALANCE SHOWN ON THIS STATEMENT HERE	\$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+ \$
	+ \$
	+ \$
	TOTAL (2 PLUS 3) = \$
4. IN YOUR CHECK REGISTER, CHECK OFF ALL CHECKS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS	
5. SUBTRACT TOTAL CHECKS OUTSTANDING	- \$
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE	= \$

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF ACCOUNT

1. If you want to preserve your rights under the Act, here's what to do if you think your Statement of Account is wrong or if you need more information about an item:
 - a. Write on the Statement of Account or separate sheet of paper (you may telephone your inquiry but **doing so will not preserve your rights under the law**) the following:
 - i. Your name and account number.
 - ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about, and if you wish, ask for evidence of the transaction. Do not send in your copy of any document unless you have a duplicate copy for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help the Credit Union to identify you or the reason for your complaint or inquiry.
 - b. Send your notice of statement error to the address listed on the front of the statement. Mail it as soon as you can, but in any case, early enough to reach the Credit Union within 60 days after the statement was mailed or otherwise delivered to you.
 - c. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. In order to stop the payment, your letter must be forwarded to the Credit Union at least three business days before the automatic payment is scheduled to occur.
2. The Credit Union must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the Credit Union is able to correct your statement during that 30 day period. Within 90 days after receiving your letter, the Credit Union must either correct the error or explain why the Credit Union believes the statement was correct. Once the Credit Union has explained the statement, the Credit Union has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the Credit Union has been notified, neither the Credit Union, nor an attorney, nor a collection agency may take any collection action with respect to the amount in dispute; however, we can continue to bill you for the disputed amount, including finance charges and we can apply any unpaid amount against your credit limit. You do not have to pay the disputed amount while the Credit Union conducts its investigation, but you **remain obligated to pay the parts of your statement that are not in dispute**.
4. If it is determined that the Credit Union has made a mistake on your statement, you will not have to pay any finance charges on any disputed amount. If it turns out that the Credit Union has **not** made an error, you will have to pay any finance charges on the amount in dispute and you will have to make up any missed minimum or required payments on the disputed amount. In either case, we will send you a written statement of the amount you owe and the date it is due.
5. If the Credit Union's explanation does not satisfy you and you notify the Credit Union **in writing** within 10 days after you receive its explanation that you will refuse to pay the disputed amount, the Credit Union may report you to the credit bureaus and other creditors and may pursue regular collection procedures. But the Credit Union must also report that you think you do not owe the money and the Credit Union must let you know to whom such reports were made. Once the matter has been resolved between you and the Credit Union, the Credit Union must notify those to whom the Credit Union reported you as delinquent of the subsequent resolution.
6. If the Credit Union does not follow these rules, the Credit Union is not allowed to collect the first \$50 of the disputed amount even if the statement turns out to be correct.
7. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right:
 - a. You must have bought them in your home state and 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.

However, these limitations do not apply if the Credit Union owns or operates the merchant or if the Credit Union mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

We will investigate your complaint and determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. We may take up to 45 days to investigate your complaint or question if we need more time. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during our investigation. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the result of our investigation within 3 days of completion. If we determine that there was no error, we will send you a written explanation. You may request copies of the documentation used in our investigation.



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