

PO Box 306, Corvallis, OR 97339-0306 800-732-0173 oregonstatecu.com

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STATEMENT	ACCOUNT NUMBER	FROM	то	PAGE	CURRENT MEMBER BENEFIT
OF ACCOUNT	0000396022	06/01/2022	06/30/2022	1 OF 2	BUSINESS

SUFFIX: 0000 BUSINESS SAVINGS

DATE AMOUNT BALANCE 5.00

AUTHORIZED SIGNER: VANESSA GRAY

AUTHORIZED SIGNER: DANIELLE D MCALHANY

Y-T-D DIVIDEND FOR THIS ACCOUNT: 0.00

SUFFIX: 0099 FREE BUSINESS CHKING

BEGINNING BALANCE 174.12 ENDING BALANCE 169.12

DATE DEPOSIT DETAIL AMOUNT

TOTAL: 0.00

CHECKS CLEARED

NO. DATE AMOUNT NO. DATE AMOUNT

TOTAL: 0.00

MISC DEDUCTIONS / FEES

DATE

06-30 WITHDRAWAL FEE INACTIVE MEMBERSHIP FEE -5.00

TOTAL: -5.00

AUTHORIZED SIGNER: VANESSA GRAY

AUTHORIZED SIGNER: DANIELLE D MCALHANY

Y-T-D DIVIDEND FOR THIS ACCOUNT: 0.00



CHECK RECONCILEMENT

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

LIST CHECKS	OUTSTANDING NOT C	CHARGED TO YOUR CHI	ECK ACCOUNT AMOUNT		1. SUBTRACT FROM YO CHARGES LISTED ON YOU HAVE NOT PREV BALANCE, ALSO ADD	THIS CHECK S	TATEMENT WHI	
					2. ENTER CHECK BALAN THIS STATEMENT HER	NCE SHOWN ON	\$	
					ENTER DEPOSITS	+	\$	
	trad contractors contractors contractors contractors contractors contractors				3. THE ENDING DATE	+	\$	
					ON THIS STATEMENT	+	\$	
				1		TOTAL (2 PLUS 3)	\$	
			www.co.py		IN YOUR CHECK REGISTI OFF ALL CHECKS PAID AI 4. PROVIDED AT LEFT, LIST AMOUNTS OF ALL UNPAI	ND IN AREA NUMBERS AND		
	000000000000000000000000000000000000000	TOTAL	палонання поменти помен		5. SUBTRACT TOTAL CHECKS OUTSTAND	NG -	\$	
an an ann an an an ann an an an an an an		hannannannon		V	THIS AMOUNT SHOU YOUR CHECK REGIS		\$	

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 still have difficulty balancing, contact the credit union.

BILLING ERROR RIGHTS

What To Do If You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at: Oregon State Credit Union, PO Box 306, Corvallis, OR 97339-0306. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your 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 purchase. To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the above address. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TAX INFORMATION

The amount of dividends received as shown on this statement is reportable as "Interest Earned" on your Income Tax Return. If dividends are \$10.00 or more, the amount of dividends will be reported to the Internal Revenue Service.

IN CASE OF ERROR PLEASE NOTIFY THE CREDIT UNION'S SUPERVISORY COMMITTEE. PLEASE RETAIN THIS PORTION OF THE STATEMENT FOR YOUR RECORDS.

BALANCE COMPUTATION METHOD

Interest is calculated on your loan by applying a daily periodic rate to the daily balance on the loan. To obtain the daily balance, we start with the ending balance from the previous day, add any new advances or charges, and subtract any payments or other credits.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement or telephone us at the telephone number shown on the front of this statement as soon as you can if you think your statement or receipt is wrong, or if you need more information about an electronic transfer 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 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 re-credit 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.



0.00

0.00

	ACCOUNT N	UMBER	FROM		то		 PAGE	
ı	000039	6022	06/01/2022		06/30/2	2022	2 OF 2	
	SUMMARY FO IRA YTD DIVIDEND	PR 2022 OTHER YTD DIVIDEND	TOTAL YTD DIVIDEND	YTD FI WITHH	ED HOLDING	YTD STAT WITHHOL	TOTAL YTD FORFEITURE	S

0.00

0.00

0.00

0.00



ACCOUNT ANALYSIS STATEMENT

Moms Club Of Albany Oregon

Account Number	Date opened	Analysis period	Days
0000396022-0099	08/23/2013	06/01/2022 - 06/30/2022	30

Balance information

Average balance for period: 173.95

Service charge summary

Service charges this period: 0.00

Service Analysis Details

<u>Description</u>	<u>Usage</u>	<u>Rate</u>	<u>Charge</u>
Business Cash Deposit	0		0.00
Business Checks Cleared	0		0.00
Business Checks Deposit	0		0.00
Service Charges this Period			0.00

