

Your Statement of Accounts
6/1/2019 thru 6/30/2019Your Account Number
*****6431MOM'S CLUB OF LIBERTY E-KC
14211 NATION RD
KEARNEY MO 64060**SUFFIX:00 BUSINESS SAVINGS****1.00**

DATE	TRANSACTION	AMOUNT	BALANCE
	JOINT OWNER : JASMINE L HANSEN		
	JOINT OWNER : STEPHANIE J RUETHER		
	Y-T-D DIVIDENDS:	.00	
	Total Overdraft Plus fees this statement period:	.00	
	Total Overdraft Plus fees year to date:	.00	
	Total returned unpaid fees this statement period:	.00	
	Total returned unpaid fees year to date:	.00	

TRUTH IN SAVINGS INFORMATION

Minimum daily balance	Interest Rate	APY
\$.00	0.1500%	0.1501%
\$ 10000.00	0.1500%	0.1501%
\$ 25000.00	0.1500%	0.1501%
\$ 50000.00	0.2500%	0.2503%
\$ 100000.00	0.2500%	0.2503%

SUFFIX:70 BUS FREE CHECKING

BEGINNING BALANCE	1305.17		
DEPOSITS	40.00		
CHECKS	63.60	TOTAL NUMBER CHECKS CLEARED	1
MISC DEBITS	584.23		
MAINT/SERVICE CHGS	.00		
ENDING BALANCE	697.34		
06/03/19 DIRECT DEPOSIT	REG-E TRANSACTION	20.00	1325.17
WePay SV9T	-WEPAY		
06/03/19	REG-E TRANSACTION	-20.00	1305.17
WePay SV9T	-WEPAY		
06/09/19 POS FROM SHARE	555604	-19.36	1285.81
HY VEE 1384	LIBERTY MOUS		
06/12/19 DIRECT DEPOSIT	REG-E TRANSACTION	20.00	1305.81
WePay SV9T	-WEPAY		
06/12/19 SHARE DRAFT #	1131 5819410	-63.60	1242.21
06/18/19 POS FROM SHARE	51435	-9.87	1232.34
TARGET T-1455	9220 NE Barry Rd Kansas City MOUS		
06/24/19 POS FROM SHARE	90003	-535.00	697.34
MOMS CLUB	805-526-2725 CAUS		

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NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
1131	63.60					TOTAL:	63.60

JOINT OWNER : JASMINE L HANSEN
 JOINT OWNER : STEPHANIE J RUETHER
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TRUTH IN SAVINGS INFORMATION

Minimum daily balance	Interest Rate	APY
\$.00	0.0000%	0.0000%

FOR 2019

* IRA YTD	* OTHER YTD	* TOTAL YTD	* TOTAL YTD	* TOTAL YTD	*
DIVIDENDS	DIVIDENDS	DIVIDENDS	WITHHOLDING	FORFEITURES	
.00	.00	.00	.00	.00	

THE STATEMENTS BELOW PERTAIN TO OPEN-END ACCOUNTS ONLY COMPUTATION OF FINANCE CHARGE

The dollar amount you pay for money borrowed is called a finance charge. The finance charge begins on the date of each advance. We compute the finance charge on your account by applying the periodic rate to the "daily balance" of your account. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. For accounts with interest only payments, we add the finance charge for each day in the billing cycle together to get the total finance charge. For all other accounts, we add the finance charge for each day since your last payment (or since an advance if you have not yet made a payment) together to get the total finance charge. A finance charge will be computed separately for each separate openend loan balance.

CREDIT INSURANCE NOTICE

Credit Life and Credit Disability Insurance Certificate holders are required by California law to be advised of the following: THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE. CREDIT CARD BALANCES ARE NOT SUBJECT TO THE CREDIT LIFE AND CREDIT DISABILITY PRE-EXISTING MEDICAL CONDITION PROVISION.

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

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 on your statement. 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 appeared.

You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- 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.

YOUR RIGHTS AND OUR RESPONSIBILITY 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 the error 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 charges related to any questioned amount.

If we didn't make a mistake, you may have to pay 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 that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone 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 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 your statement was correct. You may be liable for the unauthorized use of any credit card issued to access this Open-End Line of Credit. You will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft, or possible unauthorized use.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**FOR CONSUMER ACCOUNTS:**

Call 800.892.7957 or write to PO Box 15950, Lenexa, KS 66285-5950 at once if you think your statement or receipt is wrong or if you need more information or have a question about an electronic fund transfer listed on your statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it 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 credit your account 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 our investigation.

FOR COMMERCIAL ACCOUNTS:

Refer to your Commercial Services Master Agreement or your Business Membership and Account Agreement.

Information regarding your account:

CommunityAmerica has recently made minor updates to your Member Agreement and Account Disclosures to clarify and better describe the terms and conditions that apply to your account.

Your revised copy can be found at **CommunityAmerica.com/Membership-Agreement** or contact us at 800.892.7957 to request us to send you a copy in the mail. These clarifications will become effective July 1, 2019:

Truth-In- Savings Disclosure	For savings and money market accounts: During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic agreement, order or instruction, check, draft, debit card, or similar transaction. A preauthorized transfer includes any arrangement to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). (Effective, July 1, 2019) We may refuse or reverse a transfer or transaction that exceeds these limitations. You may make unlimited transfers to any of your loan accounts that you have with us."
	The following disclosures and terms apply to your consumer accounts with the Credit Union.
Electronic Funds Transfer Agreement and Disclosure	This Electronic Funds Transfer Agreement and Disclosure ("Agreement") is the contract which governs the rights and responsibilities of both parties regarding electronic funds transfer services offered by us. "Account" means any one or more of your consumer purpose savings, money market savings, and checking account(s) you have with us. This Agreement does not generally apply to business purpose accounts.
	Applicants under 18 years of age may receive an ATM or debit card if they have a parent/guardian as a joint account owner.
	The maximum dollar amount of cash withdrawals per calendar day is \$505 per Debit or ATM card. We may limit the number of cash withdrawals you may make in one day to 35.
	PIN-Based transactions and Signature Based Debit Card Transactions are each limited to 35 per day. Your Debit Card does not have a specific daily purchase limit. The maximum dollar amount of cash withdrawals per calendar day is \$505 per Debit or ATM card. We may limit the number of cash withdrawals you may make in one day to 35.
	We may refuse or reverse a transfer or transaction that exceeds these limitations. You may make unlimited transfers to any of your loan accounts that you have with us.
Fee Schedule	We limit the total number of fees we charge you for overdrawing your account to 6 per day using the date each transaction is posted to your account when applying this daily limit.
Membership and Account Agreement	We may refuse or reverse a transfer that exceeds these limitations. You may make unlimited transfers to any of your loan accounts that you have with us.
Overdraft Protection Disclosure	We now offer an Overdraft Protection Disclosure that provides important information regarding your account balance, how transactions are posted to your account, and when an NSF fee will be charged.
What You Need To Know About Overdrafts And Overdraft Fees	We have refreshed the names of our existing overdraft protection options and updated this disclosure to better describe our Overdraft Protection Plan and Services.
	Clarified terms of Overdraft Program have been removed from the Membership Account Agreement and relocated to this form.