

P.O. Box 7256 Sioux Falls, SD 57117-7256 **Return Service Requested**

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MOMS CLUB OF FLEMING ISLAND & GREEN COVE SPRINGS LISA M MCEWEN 926 LIVE OAK LN FLEMING ISLE FL 32003-5000 VyStar's Call Center and online VyChat are now available every day, from 7:00 a.m. to 7:00 p.m. excluding holidays.
Call (904) 777-6000 or 1 (800) 445-6289

or visit www.vystarcu.org.

 Statement Period:
 06/01/2023 - 06/30/2023

 Statement Date:
 06/30/2023

 Member Number:
 2835179

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Account Number: XXXXXXXX2211

Summary of Accounts

Account Type	Account Number	Balance
Club Checking Account	XXXXXXXX2211	714.47
Business Savings Account	XXXXXXX7290	5.00

Club Checking Account

Account Owner(s): MOMS CLUB OF FLEMING ISLAND &

Balance Summary

Account Summary

Beginning Balance as of 06/01/23	866.72	Interest for Period Ending 06/30/23	0.00
+ Deposits and Credits (3)	260.00	Interest Paid YTD	0.00
- Withdrawals and Debits (4)	412.25	Interest Rate	0.000%
Ending Balance as of 06/30/23	714.47		

Transactional Detail

Date 06/01	Description Beginning Balance	Deposits	Withdrawals	Balance 866.72
06/05	DBT Purchase WWW.PACECENTER.O WWW.PACECENTER.ORG WWW.PACECENTE FL US		321.00-	545.72
	Seg#095537 Date 6/04/23 Time 13:37			
06/05	CheddarUp TRANSFER	180.00		725.72
06/06	Mobile Check Deposit	20.00		745.72
06/28	CheddarUp TRANSFER	60.00		805.72
06/30	DBT Purchase COSTCO WHSE#1294 COSTCO WHSE#1294 JACKSONVILLE FL US		51.25-	754.47
06/30	Seq#004632 Date 6/29/23 Time 10:55 DBT Purchase TARGET 00 TARGET 00014 ORANGE PARK FL US		20.00-	734.47
	Seq#011666 Date 6/30/23 Time 01:50			
06/30	DBT Purchase TARGET 00 TARGET 00014 ORANGE PARK FL US		20.00-	714.47
06/30	Seq#074239 Date 6/30/23 Time 13:07 Ending Balance			714.47



CHECKING ACCOUNT RECONCILIATION

Filling in the appropriate blanks below will enable you to balance your checking account.

List checks issued but not shown on statement.

List checks issued but not shown on statement.				
CHECK NO.	AMOUNT			
TOTAL				

RECONCILEMENT INSTRUCTIONS			
Subtract from your check register any charges listed on this statement which you have not previously deducted from your balance. Also, add any dividends paid this month. (see reverse side)			
Enter check balance shown on this statement here. \$			
3. Enter deposits made later	\$		
than the ending date of this statement.	\$		
	\$		
	\$		
	\$		
	\$		
TOTAL OF 2 AND 3			
In your check register, mark off all checks paid, and in area provided at left, list numbers and amounts of all unpaid checks.			
Subtract total checks outstanding.	\$		
This amount should equal your check register balance.	\$		

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 need assistance in balancing your checking account, call (904) 777-6000 or 1-800-445-6289, option 9.

RETAIN THIS STATEMENT AS YOUR PERMANENT RECORD

The Annual Percentage Yield Earned is required to be reflected on member statements. The Annual Percentage Yield Earned shows the dollar amount of dividends as a percentage of the average daily balance in your account. In comparison, the Annual Percentage Yield shows the total amount of dividends that are projected for an estimated amount of principal, based on the dividend rate and frequency of compounding for a 365 (366 during leap year) day period or term of the account if it is a certificate. The Annual Percentage Yield does not reflect account activity; however, the Annual Percentage Yield Earned is affected by deposits and withdrawals.

COMBINED STATEMENT DISCLOSURE

SIMPLE INTEREST CONSUMER LOANS: We figure the interest charge on your account by applying the periodic rate to the daily unpaid principal balance of your account for each day in the billing cycle. To get the daily balance we take the beginning balance of your account each day, add any new advances or fees that impact the unpaid principal balance, and subtract any payments or credits. This gives us the daily unpaid principal balance. INTEREST/FINANCE CHARGES are imposed using the previously noted formula from the date each advance is made and continue to accrue on unpaid balances as long as they remain unpaid. The daily unpaid principal balance does not include unpaid INTEREST/FINANCE CHARGES. There is no penalty for prepayment; prepayment will reduce the INTEREST/FINANCE CHARGE. Even if you prepay, you will still be required to make the regularly scheduled payments unless we agree in writing to a change in the payment schedule. Late payments will increase the cost of credit. If your payment is more than 10 days late we may collect a late fee and we may consider you to be in default and suspend additional advances of credit per the terms of your loan agreement.

CENTRALIZED ADDRESS FOR BANKRUPTCY CORRESPONDENCE: Please be advised that all correspondence relating to bankruptcy filing should be directed to the following address: VyStar Credit Union, Attn: Member Solutions - Bankruptcy Processing, P.O. Box 45085, Jacksonville, FL 32232-5085.

FOR OVERNIGHT PAYMENT DELIVERY, SEND TO: VyStar Credit Union, Attn: Item Processing, 76 S. Laura Street, Jacksonville, FL 32202-3433 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at P.O. Box 45085, Jacksonville, FL 32232-5085 Attn: Credit Reporting Unit.

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT YOUR STATEMENT AND/OR ELECTRONIC TRANSFERS, PLEASE CHECK THIS STATEMENT AGAINST YOUR RECORDS.

If you think your statement or bill is wrong or you need more information about a transfer on your statement, please contact us as soon as possible. Write us at: VyStar Credit Union, P.O. Box 45085, Jacksonville, FL 32232-5085.

You can telephone us at 904-777-6000 or 1-800-445-6289, option 9, but doing so will not preserve your rights.

We must hear from you no later than 60 days after we send you the first statement or bill on which the error or problem appeared. We will need the following information:

- 1. Your name and account number.
- 2. The dollar amount of the suspected error.
- 3. Describe the error or electronic transfer you are questioning and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. For statement or transfer errors, if we take more than 10 business days from the date we receive your request to do this, we will re-credit your account for the amount you think is in error, providing you the use of those funds during the time it takes us to complete our research. For billing errors, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.
 - a. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - b. We can apply any unpaid amount against your credit limit.





MOMS CLUB OF FLEMING ISLAND &

Statement Period: Statement Date:

06/01/2023 - 06/30/2023

Date: 06/30/2023

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Overdraft/Return Item Summary

Description	Total for this Period	Total Year to Date
Total Overdraft Fees	0.00	0.00
Total Returned Items	0.00	0.00

Business Savings Account

Account Number: XXXXXXXX7290

Account Owner(s): MOMS CLUB OF FLEMING ISLAND &

Balance Summary

Account Summary

Beginning Balance as of 06/01/23	5.00	Interest for Period Ending 06/30/23	0.00
+ Deposits and Credits (0)	0.00	Interest Paid YTD	0.00
 Withdrawals and Debits (0) 	0.00	Interest Rate	0.000%
Ending Balance as of 06/30/23	5.00	Penalty YTD	0.00

Transactional Detail

Date	Description	Deposits	Withdrawals	Balance
06/01	Beginning Balance	-		5.00
06/30	Ending Balance			5.00

Overdraft/Return Item Summary

Description	Total for this Period	Total Year to Date
Total Overdraft Fees	0.00	0.00
Total Returned Items	0.00	0.00

Summary of Deposit Accounts

Account	Description	Balance	Int-Rate%	YTD-Int	YTD-Penalty	Maturity
XXXXXXXX2211 Checking Total	Club Checking Account	714.47 714.47	00.000	0.00		
XXXXXXXX7290 Savings Total	Business Savings Account	5.00 5.00	00.000	0.00	0.00	
Deposits Grand	Total	719.47				

