

## Questions?

- Member Service Center: (888) 982-1400
- PO Box 125, St. Joseph, MI 49085
- www.unitedfcu.com
- Please mail your payments to:  
PO Box 125, St. Joseph, MI 49085

MOMS CLUB  
PO BOX 353  
ST JOSEPH MI 49085

**Member Number:** 870223083  
**Statement Date:** 06/01/20 - 06/30/20  
**Page:** 1 of 4



## mobile banking

Get started today at [UnitedFCU.com/mobile](http://UnitedFCU.com/mobile)

Insured by NCUA.

## Accounts Summary

Account	Account Number	Balance	YTD Dividend	YTD Interest Charge
BUSINESS MEMBERSHIP SAVINGS	91363156329	\$5.00	\$0.00	
BUSINESS FREE CHECKING	571802635219	\$1,068.80	\$0.00	
<b>Totals</b>			<b>\$0.00</b>	<b>\$0.00</b>

For CardPerks Balance, please log in to online banking.





## Savings

Posted Date	Effective Date	Transaction Description	Amount	Balance
<b>BUSINESS MEMBERSHIP SAVINGS ACCOUNT 91363156329</b>				
05/31		Previous Balance		\$5.00
06/30		Closing date ... Ending Balance		\$5.00
Annual Percentage Yield Earned: 0.00%				
<b>Fee Summary</b>				
Fee Type		Fee Amount This Period	Year To Date	
Overdraft Fees		\$0.00	\$0.00	
Non-sufficient Funds Fees		\$0.00	\$0.00	

## Checking

Posted Date	Effective Date	Transaction Description	Amount	Balance
<b>BUSINESS FREE CHECKING ACCOUNT 571802635219</b>				
05/31		Previous Balance		\$1,028.34
06/08		DBT Purchase	-\$100.00	\$928.34
SPECTRUM FDN MI WWW.SPECTRUMH MI				
Date 6/08/20				

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Checking, cont.

Posted Date	Effective Date	Transaction Description	Amount	Balance
		<b>BUSINESS FREE CHECKING</b>	<b>ACCOUNT 571802635219, cont.</b>	
06/10		ATM Deposit	\$30.00	\$958.34
		2819 S STATE ST ST JOSEPH MI		
		Date 6/10/20		
06/19		PAYPAL TRANSFER	\$194.20	\$1,152.54
06/27		POS Purchase	-\$83.74	\$1,068.80
		2090 NILES RD ST JOSEPH MI		
		Date 6/27/20		
06/30		Closing date ... Ending Balance		\$1,068.80
		Annual Percentage Yield Earned: 0.00%		

Deposits At a Glance

Date	Amount	Date	Amount	Date	Amount
06/10	\$30.00	06/19	\$194.20		

Fee Summary

Fee Type	Fee Amount This Period	Year To Date
Overdraft Fees	\$0.00	\$0.00
Non-sufficient Funds Fees	\$0.00	\$0.00

**In case of errors or questions about your electronic transfers**, telephone us at 269-982-1400 or write to us at PO Box 125, St. Joseph, MI 49085 as soon as you can if you think your statement or receipt is wrong or if you need more information about a 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. Tell us the dollar amount of the suspected error.
3. 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.

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.

**PERIODIC STATEMENT DISCLOSURES FOR OPEN-END LOANS.  
EACH LOAN MARKED \* IS OPEN-END.**

**HOW WE DETERMINE THE BALANCE ON WHICH YOUR PERIODIC FINANCE CHARGE is computed:** We will figure the periodic **FINANCE CHARGE** on your account by applying the periodic rate to the unpaid balance of your account. To get the unpaid balance we will take the ending balance of your account each day, after adding any new advances or purchases and subtracting any payments or credits. This gives us the unpaid balance.

**In case of errors or inquiries about your statement of loan account(s):**

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 of paper at PO Box 125, St. Joseph, MI 49085 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 right.

1. Tell us your name and account number.
2. Tell us the dollar amount of the suspected error.
3. 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.

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 outstanding balance that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



## To Balance Your Checkbook

1. Make sure all withdrawals and deposits reported on your share draft account statement are recorded in your checkbook (such as automatic transfers, fees, and charges).

\_\_\_\_\_ 2. Enter the closing balance from the front of your share draft account statement.

\_\_\_\_\_ 3. List the amount of any deposits you have made that are not reported on your statement.

\_\_\_\_\_4. Add together the amounts from steps 2 and 3.

\_\_\_\_\_ 5. Enter the total from the section at right, listing the amount of all checks and withdrawals you have made that are not reported on your statement.

\_\_\_\_\_ 6. Subtract the total on line 5 from the total on line 4 to calculate your adjusted balance. This amount should match the balance in your checkbook register.

### List Outstanding Checks and Withdrawals

Ck. No.

Amount

Ck. No.

Amount

Total