P.O. Box 1545 Bel Air, MD 21014-1545 Return Service Requested ACCOUNT # 0000098662

06/01/2019 THROUGH 06/30/2019

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MOMS CLUB OF FOREST HILL MD 1680 CAMPBELL RD FOREST HILL MD 21050-2342

STATEMENT SUMMARY

Account Type
BUSINESS SHARE SAVINGS
NON-PROFIT CHECKING

 Previous Balance
 Withdrawals
 Deposits
 Ending Balance

 1.00
 0.00
 0.00
 1.00

 224.38
 0.00
 200.00
 424.38

STATEMENT OF ACCOUNT			
BUSINESS SHARE SAVINGS SUFFIX: 0000			
Beginning Balance:		1.00	
	Total For This Period	Total Year-to-Date	
Total Overdraft Fees	0.00	0.00	
Total Returned Item Fees	0.00	0.00	
Year to Date Dividend		0.00	
POST DATE DESCRIPTION	AMOUN		
06/01 Previous Balance 06/30 Ending Balance		1.00 1.00	
00/30 Ending balance		1.00	
NON-PROFIT CHECKING			
SUFFIX: 0015			
Beginning Balance:		224.38	
	Total For This Period	Total Year-to-Date	
Total Overdraft Fees	0.00	0.00	
Total Returned Item Fees	0.00	0.00	
Year to Date Dividend	<u> </u>	0.00	
POST DESCRIPTION DATE TRANSACTION/REFERENCE NUMBER	AMOUN		
06/01 Previous Balance 06/28 Deposit by Check	1,5	224.38 50.00 374.38	
06/28 Deposit by Check 06/28 Deposit		50.00 424.38	
06/30 Ending Balance		424.38	
Deposits and Other Credits			
Date Amount Description			

Date	Amount Description		
06/28	150.00 Deposit by Check	06/28	50.00 Deposit
2 Depos	sits and Other Credits for 200		

410-676-5700 / 1-800-440-4120 www.freedomfcu.org

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Account Analysis Statement for ID 15 NON-PROFIT CHECKING				
Days in Period: 30				
Average Ledger Balance				424.38
Average Collected Balance				424.38
Average CU Float Coll Balance				424.38
O T	T. (.) O	0	11.205.2	01
Service	Total Count	Count Less Free	Unit Price	Charge
Checks Received	4	0	0.10	0.00
Cash per 100	1	0	0.07	0.00
Total Calculated Charges				0.00
Reserve Amount at 0.000% (Ledg	er)			0.00
Investable Balance % (Ledger)	J.,			424.38
Earnings Credit at 2.000%				0.87
Less Charges for Services				0.00
Net Results Of Analysis				0.87
v 5: 110				
Your Financial Summary:				
Total Year to Date Earnings	5.	0.00		
BUSINESS SHARE SAVINGS Endir		1.00		
NON-PROFIT CHECKING Ending B	alance	424.38		

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement,

Freedom Federal Credit Union P.O. Box 1545

Bel Air, MD 21014-1545

You may also contact us on the Web: http://www.freedomfcu.org

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 statement, 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. You must notify us of any potential errors in writing [or electronically]. 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, the following are true:

- 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. 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.
- 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:

- 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 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 above criteria are met and you are still dissatisfied with the purchase, contact us in writing at:

Freedom Federal Credit Union

Bel Air, MD 21014-1545

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.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or Write Us 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.

- Tell us your name and account number (if any).
- Tell us the dollar amount of the suspected error. 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.

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.

Report errors or make inquiries to:

Freedom Federal Credit Union P.O. Box 1545 Bel Air, MD 21014-1545 (410) 676-5700 or (800) 440-4120 www.freedomfcu.org

	+
TOTAL:	

Outstanding Items

AMOUNT

ITEM NO.

\$
\$
\$
\$
\$

Your register should show this balance.

Your Rights and Our Responsibilities After We Receive 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.



Federally Insured by NCUA



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