



PO Box 10500
Cedar Rapids, IA 52410

RETURN SERVICE REQUESTED

MOMS CLUB OF MARION IA
MELISSA E MESSERSCHMIDT
ALYSSA M BRIGGS
2523 VAUGHN DR
MARION IA 52302-4828

Statement Ending 06/30/2022

MOMS CLUB OF MARION IA

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Member Number: 551504

Managing Your Accounts

	Phone Number	800-475-1150
	Online Access	www.collinscu.org
	Mailing Address	PO Box 10500 Cedar Rapids, IA 52410-0500

Due to low program participation, Collins Community Credit Union's Debit Rewards Program will no longer be offered effective January 31, 2022. All points earned through the Debit Rewards Program will be valid through July 31, 2022, and may be redeemed at www.collinscurewards.org. If you have any questions regarding this change, please contact our team at 800-475-1150.

Summary of Accounts

Account Type	Account Number	Ending Balance
Business	190768005	\$890.50

Business-190768005

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$840.50
	1 Credit(s) This Period	\$50.00
	0 Debit(s) This Period	\$0.00
06/30/2022	Ending Balance	\$890.50

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	30
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.00
Minimum Balance	\$840.50
Average Ledger Balance	\$842.17

Other Credits

Date	Description	Amount
06/30/2022	External Deposit PAYPAL TRANSFER - TRANSFER	\$50.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Interest Rate Changes

Interest Rate As Of Date	Interest Rate
06/01/2022	0.0000%



Other Than Home-Equity Plans**What To Do If You Think You Find A Mistake On Your Statement**

(UNLESS OTHERWISE NOTED, AN * OR ** IDENTIFIES AN OPEN END LOAN)

If you think there is an error on your statement, write to us at the address on the statement. 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 the 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. 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, 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.

Home-Equity Plans BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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:

1. Your name and account number.
2. 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 bill 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.

Important Information Regarding the Computation of your Consumer Loan Balance and Interest Charges: The interest charge is calculated on open end loans by applying the Daily Periodic Rate to the unpaid principle balance for the actual number of days such balance remains outstanding. To get the unpaid principle balance we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the unpaid principle balance for that day. The interest charges are collected at the time of payment. The Annual Percentage Rate (APR) is shown in the loan description area for each loan followed by the rate type. Types of "Adjust" or "Variable" indicate that this loan's APR can change. The Daily Periodic Rate is calculated by dividing the APR by 360 or 365 as noted in your disclosures.

Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS

In Case of Errors or Question About Your Electronic Transfers Call or write us at the phone number or address listed on your statement 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 (if any).
- (2) 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.
- (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 (10 calendar days in MA) 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 take us to complete our investigation.

You may call the designated phone number on the statement to determine if pre-authorized transfers have occurred.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information should have a question pertaining to your accounts.

***Collins Community Credit Union
PO Box 10500
Cedar Rapids Iowa 52410-0500
(800) 475-1150***