



ACCOUNT NUMBER \*\*\*\*\*22

STATEMENT PERIOD 01JUN20

30JUN20

PAGE 1

a branch of Greater Texas Federal Credit Union 201 Southwest Pkwy | College Station, TX 77840 (979) 696-1440 | (800) 999-0310



MOMS CLUB OF COLLEGE STATION C/0 ASHLEY FARIES 4603 BIRDIE CT COLLEGE STATION TX 77845-4418

IN CASE OF ERRORS OR QUESTIONS REGARDING YOUR ACCOUNT, PLEASE REFER TO THE REVERSE SIDE FOR IMPORTANT INFORMATION.

MAIL CODE 1 Branch 8

TRANSACTION DATE	#  EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED.  E	PERIODIC FINANCE	LATE PAYMENT CHARGE	DEBITS	CREDITS	NEW BALANCE
	F DESCRIPTION	CHARGE				
S1 SHA	RE A/C - REGULAR SHARES/SAVINGS					
JUN1	Previous Balance					5.36
JUN30	Closing DateNew Balance					5.36
S8 SHA	RE A/C - SHARE DRAFT/CHECKING					
JUN1	Previous Balance					85.14
JUN30	Closing DateNew Balance					85.14
		Tota	l for	Total		

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

TRANSACTION DATE	# ◀ EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED.	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	NEW BALANCE
	DESCRIPTION					

NOTIFY US IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF OPEN END LOAN ACCOUNT(S) MARKED WITH AN ASTERISK(\*)

The Federal Truth in Lending Act requires prompt correction of mistakes on your Loan Statement.

The Federal Truth in Lending Act requires prompt correction of mistakes on your Loan Statement.

A. If you want to preserve your rights under the Act, here's what to do if you think your Statement of Loan Account is wrong or if you need more information about an item: Write on the Statement of Account or separate sheet of paper (you may telephone your inquiry but doing so will not preserve your rights under this law): 1. Your name and account 2. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the transaction such as a copy of the credit request voucher. Do not send in your copy of any document unless you have a duplicate copy for your records. 3. The dollar amount of the suspected error. 4. Any other information (such as your address) which you think will help the Credit Union to identify you or the reason for your complaint or inquiry. Send your notice of statement error to the address on your Statement of Account which is listed after the words: "PLEASE DIRECT INQUIRIES CONCERNING OPEN END LOAN ACCOUNT(5) AND ELECTROMIC TRANSFERS TO". Mail it as soon as you can, but in any case, early enough to reach the Credit Union within 60 days after the statement was mailed or otherwise was delivered to you. B. The Credit Union must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the Credit Union is able to correct your statement during that 30 days. Within 90 days after receiving the letter, the Credit Union must either correct the error or explain why the Credit Union believes the statement was orrect. Once the Credit Union has explained the statement, the Credit Union has no further obligation to you even though you still believe that there is an error, except as provided in paragraph Ebelow. C. After the Credit Union has been notified, neither the Credit Union, or an attorney nor a collection agency may sen pay the parts of your outstanding balance not in dispute. D. If it is determined that the Credit Union has made a mistake on your statement, you will not have to pay any finance charges on any disputed amount. If it turns out that the Credit Union has not made an error, you will have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your statement was correct, the Credit Union must send you a written notification of what you owe and, if it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount charges on the adjusted amount can be charged to you. E. If the Credit Union's explanation does not satisfy you and you notify the Credit Union may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the Credit Union must also report that you think you do not owe the money and the Credit Union must let you know to whom such reports were made. Once the matter has been settled between you and the Credit Union, the Credit Union must notify those to whom the Credit Union reported you as delinquent of the subsequent resolution. F. If the Credit Union does not follow these rules, the Credit Union is not allowed to collect the first \$50 of the disputed amount and finance charges, even if the statement turns out to be correct.

IN CASE OF ERRORS OR OUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS MARKED WITH "EFT"

Telephone or write us as soon as you can, if you think your statement or automated teller machine transaction receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after you receive the FIRST statement on which the error or problem appeared. 1. Tell us your name and account number. 2. Describe the error or the transfer you're unsure about, and explain as best you can why you believe there 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 promptly, usually within 10 "business days" correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 "business days" to do one of these things, 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

