



P.O. Box 6000  
Waterloo, IA 50704-6000

## STATEMENT OF ACCOUNTS

June 30, 2020

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### ADDRESS SERVICE REQUESTED

MOMS CLUB CEDAR FALLS  
506 HEARTHSIDE DRIVE  
CEDAR FALLS IA 50613

Si necesita ayuda con este documento, llame al  
(800) 235-3228 y presione 8. Tenemos empleados  
bilingües que pueden ayudarle a usted.

#### TRANSACTION FEE NOTICE

As of Aug. 15, 2020, all foreign transaction  
fees for Visa® debit and credit cards will be  
1% of each transaction in U.S. dollars.

### FUNDS AVAILABILITY NOTICE

Our Funds Availability policy has been updated effective July 1, 2020. If a hold is placed on a deposit, you will now have access to the first \$225 while the hold is resolved. If you deposit more than \$5,525 in checks in a day, we may temporarily hold that money and will let you know when it will be available.

### SUMMARY OF ACCOUNTS

Account Name	Account Number	Dividends Year-To-Date	Beginning Balance	Ending Balance
ORGANIZATION SAVINGS	177936001	\$0.00	\$5.00	\$5.00
ORGANIZATION SHARE DRAFT	1590017793606	\$0.00	\$369.61	\$305.88
<b>Total</b>			<b>\$374.61</b>	<b>\$310.88</b>

### ORGANIZATION SAVINGS

177936001

06/01/2020 to 06/30/2020

Interest Rate: 0.000%

Dividends earned this period: \$0.00

OVERDRAFT FEES	This Period \$0.00	Year-To-Date \$0.00	RETURNED ITEM FEES	This Period \$0.00	Year-To-Date \$0.00	TOTAL FEES	This Period \$0.00	Year-To-Date \$0.00
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### ORGANIZATION SHARE DRAFT

1590017793606

06/01/2020 to 06/30/2020

Interest Rate: 0.000%

Dividends earned this period: \$0.00

OVERDRAFT FEES	This Period \$0.00	Year-To-Date \$0.00	RETURNED ITEM FEES	This Period \$0.00	Year-To-Date \$0.00	TOTAL FEES	This Period \$0.00	Year-To-Date \$0.00
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#### ACCOUNT ACTIVITY FOR ORGANIZATION SHARE DRAFT

Starting Balance: \$369.61

Date	Description	Amount	Balance
06/22/20	Deposit	\$30.00	\$399.61
06/24/20	Check 2603	-\$11.00	\$388.61
06/24/20	Check - Item Processing 2602 RDC ATM Check#: 2602	-\$50.00	\$338.61
06/30/20	Check 2601	-\$32.73	\$305.88
		<b>Ending Balance: \$305.88</b>	

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This credit union is federally insured by the National Credit Union Administration.

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**ORGANIZATION SHARE DRAFT (continued)****1590017793606****CLEARED CHECKS**

<b>Date Cleared</b>	<b>Check #</b>	<b>Amount</b>	<b>Date Cleared</b>	<b>Check #</b>	<b>Amount</b>	<b>Date Cleared</b>	<b>Check #</b>	<b>Amount</b>
06/30/2020	2601	\$32.73	06/24/2020	2602	\$50.00	06/24/2020	2603	\$11.00

Each loan marked \* is an open-ended loan. The balance used to compute the FINANCE CHARGE on open-ended loans is the daily unpaid principal balance. To get the daily unpaid principal balance, we take the beginning balance each day, add any new advances or debits and subtract any payments or credits. The FINANCE CHARGE is computed by applying the appropriate daily periodic rate to the daily unpaid balance for the number of days the balance remains unpaid.

**IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENT**

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 the address shown in the upper left corner on the first page of the statement 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 rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain 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 statement 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.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS (EFT)**

Telephone or write us at the phone number or address on the first page of the statement as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or EFT transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Please include the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or transfer you are unsure about and explain as clearly as possible 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 credit your account for the amount you think is in error to allow you to have use of the money during the time it takes us to complete our investigation.



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