



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

STATEMENT OF ACCOUNTS

June 30, 2019

ADDRESS SERVICE REQUESTED

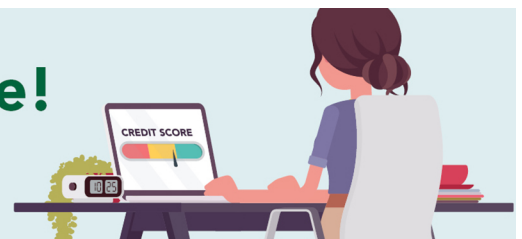
Member Number 1779360

Page 1 of 3

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

MOMS CLUB CEDAR FALLS
506 HEARTHSIDE DRIVE
CEDAR FALLS IA 50613

Track your credit score for free!
veridiancu.org/login.



SUMMARY OF ACCOUNTS

Account Number/Name	Tax Name	Dividends YTD	Beginning Balance	Ending Balance
1 Organization Savings	MOMS CLUB CEDAR FALLS	\$0.00	\$5.00	\$5.00
2 Organization Share Draft	MOMS CLUB CEDAR FALLS	\$0.00	\$386.73	\$289.78
Total			\$391.73	\$294.78

1 ORGANIZATION SAVINGS

SUMMARY 06-01-2019 - 06-30-2019

		FEES	This Period	Year-To-Date
Beginning Balance	\$5.00	Overdraft Fees	\$0.00	\$0.00
0 Total Debits/Checks	\$0.00	Overdraft Fees Waived	\$0.00	\$0.00
0 Total Credits/Deposits	\$0.00	Returned Item Fees	\$0.00	\$0.00
Ending Balance	\$5.00	Returned Item Fees Waived	\$0.00	\$0.00
Dividends Earned This Period	\$0.00	Total Fees for Account	\$0.00	\$0.00
Dividends Earned Year-To-Date	\$0.00			

ACCOUNT ACTIVITY FOR ORGANIZATION SAVINGS

Starting Balance \$5.00

Date Posted	Description	Amount	Balance
	No Activity For This Period		
			Ending Balance \$5.00

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June 30, 2019

Member Number 1779360

Page 2 of 3

2 ORGANIZATION SHARE DRAFT**SUMMARY 06-01-2019 - 06-30-2019**

Beginning Balance	\$386.73	FEES	This Period	Year-To-Date
5 Total Debits/Checks	\$498.45	Overdraft Fees	\$0.00	\$0.00
4 Total Credits/Deposits	\$401.50	Overdraft Fees Waived	\$0.00	\$0.00
Ending Balance	\$289.78	Returned Item Fees	\$0.00	\$0.00
Dividends Earned This Period	\$0.00	Returned Item Fees Waived	\$0.00	\$0.00
Dividends Earned Year-To-Date	\$0.00	Total Fees for Account	\$0.00	\$0.00

ACCOUNT ACTIVITY FOR ORGANIZATION SHARE DRAFT

Starting Balance \$386.73

Date Posted	Description	Amount	Balance
06-03-2019	SHARE DRAFT	-\$125.00	\$261.73
	Check# 2588	-\$125.00	
06-06-2019	SHARE DRAFT	-\$236.47	\$25.26
	Check# 2589	-\$236.47	
06-11-2019	DEPOSIT	\$150.00	\$175.26
06-11-2019	DEPOSIT	\$88.50	\$263.76
06-14-2019	SHARE DRAFT	-\$23.48	\$240.28
	Check# 2591	-\$23.48	
06-18-2019	SHARE DRAFT	-\$88.50	\$151.78
	Check# 2590	-\$88.50	
06-24-2019	SHARE DRAFT	-\$25.00	\$126.78
	Check# 2592	-\$25.00	
06-25-2019	DEPOSIT	\$133.00	\$259.78
06-28-2019	DEPOSIT	\$30.00	\$289.78
Ending Balance			\$289.78

CLEARED CHECKS

Date Cleared	Check #	Amount	Date Cleared	Check #	Amount	Date Cleared	Check #	Amount
06-03-2019	2588	\$125.00	06-18-2019	2590	\$88.50	06-24-2019	2592	\$25.00
06-06-2019	2589	\$236.47	06-14-2019	2591	\$23.48			

COMMERCIAL SERVICES SUMMARY**Business Checking #2**

Services	Unit Price	Volume	Number Free	Service Charge
Organization Package	\$0.15	9	300	\$0.00



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Member Number 1779360

Page 3 of 3

Total	\$0.00
Dividends Paid	\$0.00

A total service charge of \$0.00 will be withdrawn on 07-1-2019.

The balance used to compute the FINANCE CHARGE on open-ended loans is the daily unpaid principle balance. To get the daily unpaid principle 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 re-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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