





RETURN SERVICE REQUESTED

MOMS CLUB OF BEAUMONT TEXAS
1630 MANCHESTER CT
BEAUMONT TX 77706-3211

Contact Us

 Phone Number (409) 722-1174
 Website nechesfcu.org
 Routing Number 313187636
 Mailing Address 776 Magnolia
Port Neches, Texas 77651

Summary of Accounts

Account Type	Account Number	Ending Balance
MAIN SHARE	XXXXXXXX42-0	\$5.01
SHARE DRAFT	XXXXXXXX42-8	\$505.10
Total Current Value		\$510.11



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E-Statements
Online!**

MAIN SHARE-XXXXXXXX42-0

Account Summary

Date	Description	Amount
06/01/2023	Beginning Balance	\$5.01
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
06/30/2023	Ending Balance	\$5.01



MOMS CLUB OF BEAUMONT TEXAS

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Member Number:XXXXXXXX8642

YOUR BILLING RIGHTS- KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT 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 at the address listed on your statement. Write to us 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, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card statement automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR 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.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply unpaid amount against your credit limit. You do not have to pay any questioned amount. In either case, we will send a statement of the amount you owe and the date that is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first % \$50 of the questioned amount even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES: If you have a problem with the quality of property or services that you purchased with a 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 property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50.00. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

FOR CONSUMERS ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "Send Inquiries To" or telephone us at the telephone numbers shown in the "Send Inquiries To" area 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.
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as 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 correct any error promptly. If we take more than 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) to do this, 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.



NECHES

Federal Credit Union

P.O. Box 1118 Port Neches, TX 77651

Statement Ending 06/30/2023

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Member Number:XXXXXXXX8642

MAIN SHARE-XXXXXXXX42-0 (continued)

Account Activity

Post Date	Description	Debits	Credits	Balance
06/01/2023	Beginning Balance			\$5.01
	No activity this statement period			
06/30/2023	Ending Balance			\$5.01

SHARE DRAFT-XXXXXXXX42-8

Account Summary

Date	Description	Amount
06/01/2023	Beginning Balance	\$505.10
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
06/30/2023	Ending Balance	\$505.10

Account Activity

Post Date	Description	Debits	Credits	Balance
06/01/2023	Beginning Balance			\$505.10
	No activity this statement period			
06/30/2023	Ending Balance			\$505.10



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P.O. Box 1118 Port Neches, TX 77651

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