








1st Advantage Federal Credit Union
P.O. Box 2116
Newport News, VA 23609
www.1stAdvantage.org
757-877-2444 / 800-359-7650

Statement Ending 07/31/2022

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MOMS CLUB
SANDRA DEFAZIO
508 BRIDGE WOOD DR
YORKTOWN VA 23693-4416

Managing Your Accounts

	Member Service Call Center	800-359-7650 or 757-877-2444
	Website	1stAdvantage.org
	Mobile Banking	1stAdvantage.org/mobile
	Online Banking	1stAdvantage.org/OLB
	Convenient Payment Options	1stAdvantage.org/payments

Summary of Accounts

Account Type	Account Number	Ending Balance
Savings Membership Business	XXXXXXX4000	\$105.37
Checking Non-Profit Business	XXXXXXX1405	\$276.77
Total Current Value		\$382.14

Savings Membership Business-XXXXXXX4000

Account Summary

Date	Description	Amount
07/01/2022	Beginning Balance	\$105.37
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
07/31/2022	Ending Balance	\$105.37

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	31
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.02
Average Ledger Balance	\$105.37

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

Checking Non-Profit Business-XXXXXXX1405

Account Summary

Date	Description	Amount
07/01/2022	Beginning Balance	\$276.77
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
07/31/2022	Ending Balance	\$276.77

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	31
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.00
Average Ledger Balance	\$276.77



NMLS# 509408



Checking Non-Profit Business-XXXXXX1405 (continued)

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

Notify Us in Case of Errors or Questions About Your Statement**In Case of Errors or Questions About Your Electronic Transfers.**

Telephone us at 757-877-2444 or Write us at the 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.

- Tell us your name and account number (if any)
- 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.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. Investigations can take up to 90 days to complete. If we take more than 10 business days to do this, we will provisionally 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 takes us to complete our investigation.

YOUR BILLING RIGHTS

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

In Case of Errors or Questions About Your Electronic Transfers.

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us [on a separate sheet] at the address shown on your bill 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:

- Your name and account number.
- 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 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 the 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.

COMPUTATION OF YOUR LOAN BALANCE AND LOAN FINANCE CHARGES:

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits and subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate.

The sum of these charges is the finance charge you owe on the loan amount.

BANKRUPTCY NOTICE:

If you received a discharge in bankruptcy for this account, you no longer have any personal liability for this account. This is not an attempt to collect any monies from you personally. Instead, this is simply to notify you that 1st Advantage Federal Credit Union may exercise any existing lien rights it has against the property/collateral securing the loan if it does not receive timely payment.

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