

**ALASKA USA FEDERAL CREDIT UNION**  
 PO Box 196613 Anchorage, Alaska 99519-6613  
 www.alaskausa.org

**STATEMENT OF ACCOUNT**  
 ACCOUNT 4941589  
 STATEMENT PERIOD  
 FROM 06-01-22  
 THROUGH 06-30-22  
 PAGE 1

**MOMS CLUB OF WHIDBEY ISLAND WA**  
**382 SE ELY ST**  
**OAK HARBOR WA 98277-3749**

**ACCOUNT SUMMARY**

<b>SHARE ACCOUNTS</b>		<b>DIVIDENDS YEAR-TO-DATE</b>	<b>WITHHOLDING YEAR-TO-DATE</b>	<b>PREVIOUS BALANCE</b>	<b>NEW BALANCE</b>
10	SHARE SAV	0.00	0.00	0.00	0.00
70	BUSINESS CHEK	0.00	0.00	371.19	40.01
TOTAL SHARE ACCOUNTS					40.01

**SHARE SAV - 10**

Effective	Posted	TRANSACTION DESCRIPTION	AMOUNT	BALANCE	EXPANDED TRANSACTION DESCRIPTION
		PREVIOUS BALANCE		0.00	
		NEW BALANCE		0.00	
		DIVIDEND YEAR TO DATE	0.00		

**BUSINESS CHEK - 70**

**BALANCES DURING THIS STATEMENT:**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-01	371.19	06-22	15.35	06-23	40.01

**CHECKS IN NUMERICAL ORDER: (0 TOTALING \$ 0.00)**

**OTHER WITHDRAWALS/DEBITS: (1 TOTALING \$ 355.84)**

Effective	Posted	DESCRIPTION	AMOUNT
06-22	06-22	WITHDRAWAL POS #99278200 WAL-MART #2319 1250 S.W. ERIE STREET OAK HARBOR WA	355.84

**DEPOSITS/OTHER CREDITS: (1 TOTALING \$ 24.66)**

Effective	Posted	DESCRIPTION	AMOUNT
06-23	06-23	DEPOSIT ACH PAYPAL TYPE: TRANSFER DATA: TRANSFER CO: PAYPAL	24.66

**CHECKING SUMMARY:**

PREVIOUS BALANCE	371.19
PLUS 1 DEPOSITS/OTHER CREDITS TOTALING	24.66
LESS 0 CHECKS TOTALING	0.00
LESS 1 OTHER WITHDRAWALS/DEBITS TOTALING	355.84
NEW BALANCE	40.01
DIVIDEND YEAR TO DATE	0.00

**END OF STATEMENT**

# ALASKA USA FEDERAL CREDIT UNION

## PLEASE USE ALASKA USA'S ULTRABRANCH SERVICE TO CONFIRM AUTOMATIC TRANSFERS AND DEPOSITS

alaskausa.org \* (888) 258-7228 or (907) 258-7228

**FOR OTHER QUESTIONS, CALL THE MEMBER SERVICE CENTER**  
(800) 525-9094 or (907) 563-4567 \* TTY/Hearing Impaired (800) 742-7084  
24 hours a day, 7 days a week

### TO PROVIDE WRITTEN NOTICE REGARDING ERRORS OR QUESTIONS, SEND INQUIRIES TO:

Alaska USA Federal Credit Union  
P.O. Box 196613  
Anchorage, Alaska 99519-6613

- INCLUDE:
1. Your name and account number.
  2. The transaction involved, including the date and check number, if applicable.
  3. The dollar amount of the check, transaction, or suspected error.
  4. A detailed description of the question, error, or other problem.

**\* In Case of Errors or Questions About Your Share Accounts:** Call us at the above number or write us at the above address as soon as you can if you think your statement is wrong or if you need more information about a transaction on the statement. You must notify Alaska USA of errors or other problems IN WRITING no later than sixty (60) days after the FIRST statement of account containing an error or problem is made available to you. However, if the error or problem involves more than one unauthorized signature or alteration by the same individual, you must notify Alaska USA IN WRITING no later than thirty (30) days after the FIRST statement containing the FIRST unauthorized transaction is made available to you. If you do not notify the credit union IN WRITING within these established time frames, you will have waived your right to assert any claim against Alaska USA for errors, unauthorized transactions or signatures, alterations or other problems; and Alaska USA shall not be liable for these or any related payments or charges made from or to your account.

**\* In Case of Errors or Questions About Your Electronic Transfers:** Call us at the above number or write us at the above address 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.

	Consumer Accounts	Non-Consumer (Business) Accounts
<b>We must hear from you:</b>	No later than sixty (60) days after the FIRST statement on which the error or problem occurred is made available to you.	No later than one (1) business day after the effective date of the transaction.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the funds during the time it takes us to complete our investigation. (Business days are Monday through Friday, excluding Federal holidays.)

**\* In Case of Errors or Questions About Your Credit Line Loan Bill and Statement:** If you think your bill and statement is wrong, or if you need more information about a transaction on your bill and statement, WRITE us on a separate sheet at the above address as soon as possible. We must hear from you no later than sixty (60) days after the FIRST bill and statement on which the error or problem appeared is made available to you. You may call us, but doing so will not preserve your rights.

You do not have to pay any amount in question while we are investigating your claim, but you are still obligated to pay the parts of your bill that are not in question. During the investigation, we cannot report you as delinquent or take any action to collect the amount in question.

### IMPORTANT INFORMATION REGARDING CREDIT LINE LOAN BILL AND STATEMENT

**\* Outstanding Loan Balance:** The outstanding loan balance is the unpaid loan balance at the close of each calendar day after all payments and advances for the day have been posted to the account.

**\* Finance Charges:** Finance charges are calculated whenever any change in the outstanding loan balance occurs by multiplying the outstanding loan balance by the annual percentage rate (calculated as daily factor) times the number of days the loan balance was outstanding since the last computation of finance charges. Finance charges are collected upon receipt of payments.

**\* Late Fees:** Loans in default seven (7) days or more will be assessed a late fee of 20% of the interest due upon receipt of payment with a minimum of five (5) cents and a maximum of \$25.00. There is no maximum late fee on loans in default three (3) payments or more.

**\* Minimum Payment:**

- \* Unsecured credit line loans: A minimum scheduled payment is due each billing cycle, whether or not the loan was paid ahead or the balance increased during the cycle. This minimum payment shall be \$10.00 or 3% of the outstanding balance, whichever is greater, plus any amount in excess of the authorized credit limit at the time of billing.
- \* Secured credit line loans: A minimum scheduled payment is due each billing cycle, whether or not the loan was paid ahead or the balance increased during the cycle. The minimum payment shall be \$25.00 or 1.5% of the outstanding balance, whichever is greater, plus any amount in excess of the authorized credit limit at the time of billing.

**\* Prepayments:** Credit line loans may be paid in full or prepaid in any amount at any time.