



P.O. BOX 9506 BAKERSFIELD, CA 93389-9506

RETURN SERVICE REQUESTED

316069131 1 1/2 UNQ 07-01-20 SD



MOMS CLUB OF TEHACHAPI  
28740 SHANNON CT  
TEHACHAPI CA 93561-5200

## Account Statement

(661) 833-7900 | (800) 221-3311

www.valleystrong.com

MEMBER NUMBER XXXXXX2674

STATEMENT FOR 06/17/2020 - 06/30/2020

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### YOUR ACCOUNT BALANCES AS OF 06/30/2020

BUSINESS SHARE SAVINGS ID 0001 \$160.00

**ACCOUNT BALANCE TOTAL** \$160.00

TOTAL DIVIDENDS PAID YEAR-TO-DATE \$0.00

### Need a Loan?

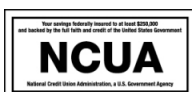
Call (800) 221-3311 or apply online

www.valleystrong.com

### BUSINESS SHARE SAVINGS

BEGINNING BALANCE	\$0.00
3 TOTAL CREDITS	\$160.00
0 TOTAL DEBITS	\$0.00
ENDING BALANCE	\$160.00

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/18	DEPOSIT AT ATM #000000002420 VALLEY STRONG CU #05 821 TUCKER RD #05 TEHACHAPI CA 879205	\$40.00	\$40.00
06/18	DEPOSIT AT ATM #000000002421 VALLEY STRONG CU #05 821 TUCKER RD #05 TEHACHAPI CA 879205	\$119.00	\$159.00
06/19	DEPOSIT	\$1.00	\$160.00



Federally Insured  
by NCUA

Thank You for Banking with Us.



This statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

#### **PERIODIC STATEMENT DISCLOSURES FOR OPEN-END LOANS**

The periodic rate and Annual Percentage Rate is subject to change on loans marked "variable". How we determine the balance on which your periodic finance charge is computed: We will figure the periodic finance charge on your account by applying the daily periodic rate to the unpaid balances of your account. To get the unpaid balance we will take the ending balance of your account each day after adding any new advances or purchases and subtracting any payments or credits. This gives us the unpaid balance.

#### **WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT (Other than Home Equity Plans)**

If you think there is an error on your statement, write to us at the address on the front of the statement. You must contact us within sixty (60) days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. 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 unsure about.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit

#### **SPECIAL RULES FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of goods 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 not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (NOTE: If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

#### **HOME-EQUITY PLANS BILLING RIGHTS SUMMARY**

In case of errors or questions about your bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than sixty (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.
- 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 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 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.

#### **NOTICE TO BUSINESS AND COMMERCIAL MEMBERS:**

Accounts owned by business and commercial Members are NOT subject to consumer regulations, such as the Truth in Savings Act, the Electronic Fund Transfer Act, or the Truth in Lending Act. The information contained in this disclosure titled "What to Do If You Find a Mistake on Your Statement (other than Home Equity Plans)" for your consumer accounts does not apply to business or commercial accounts. In addition, the information regarding Electronic Transfers does not apply to business or commercial accounts. You acknowledge the risk of loss from unauthorized items. You further acknowledge that Valley Strong offers various services that allow business and commercial Members to closely monitor their account transaction activity, such as DataNet online banking and Valley Strong DataMobile app ("Fraud Prevention Services"), which can reduce potential fraud. If you fail to use one or more of the available Fraud Prevention Services, you agree that you will be deemed to have assumed the risk of any losses that could have been prevented if you had used the Fraud Prevention Services.

#### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us 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. Please direct inquiries to the address and/or telephone number shown on the first page of the statement. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. In your letter, give us the following information:

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

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 use of the money during the time it takes us to complete our investigation.

#### **BANKRUPTCY**

If your obligation for this account was previously discharged in a Chapter 7 bankruptcy proceeding, and if the obligation was not reaffirmed, this statement is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.

#### **HOUSING COUNSELING NOTICE**

If you would like contact information for housing counseling agencies or programs in your area, call the Department of Housing and Urban Development (HUD) at (800) 569-4287 or visit <https://apps.hud.gov/finadacounselor> or visit the Consumer Financial Protection Bureau (CFPB) at <https://www.consumerfinance.gov/find-a-housing-counselor/>.

"WARNING: If you have obtained a loan, and have chosen to purchase credit insurance on the loan, your credit insurance may not be part of your debt if you are disabled or die from an injury or illness for which you have seen a doctor or chiropractor within the last six months." All accounts, except Checking Accounts, are not transferable as defined in Regulation D.