

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$81.54	\$728.49	\$17,033.93
		Total of 2 Debits	\$81.54
		Total of 5 Credits	\$728.49
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

The annual audit of Credit Union records will be conducted soon. You may receive an account verification notice in January 2017. Please review all of the info for accuracy. Visit ibmsecu.org for more details.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Nov		Previous Balance			\$5.00
30 Nov		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Nov		Previous Balance			\$16,386.98
01 Nov		IBMSECU/eTransfers/161031/PPD	\$55.00		\$16,331.98
03 Nov		DEBIT PURCHASE	\$26.54		\$16,305.44
		OOMA,INC 888-711-6662 CA			
		630821000978 VBASE2 Nov 3			
03 Nov		IBMSECU/eTransfers/161102/PPD		\$15.00	\$16,320.44
06 Nov		frm Reza for Allah(swt)		\$55.00	\$16,375.44
10 Nov		IBMSECU/eTransfers/161109/PPD		\$25.00	\$16,400.44
11 Nov		PURCHASE RETURN		\$60.00	\$16,460.44
		OOMA,INC 888-711-6662 CA			
		631671000517 VBASE2 Nov 11			
17 Nov		PAYPAL/TRANSFER/161116/PPD		\$573.49	\$17,033.93
30 Nov		Closing date ... Ending Balance			\$17,033.93

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

**Mail to: Member Services, IBMSECU, P.O. Box 5090,
Boca Raton, FL 33431-0890 – or fax to: 561.226.5415**

IMPORTANT! COMPLETE, DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGES!

[illegible]

Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or coborrowers, regarding an insolvency, delinquency, late payment, negative balance, NSF history or default on your account(s) to be included in your credit report and financial records.

↑ _____ ↑
 _____ THESE TOTALS SHOULD AGREE _____

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any Automated Clearing House (ACH), Bill Pay, debit card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.

IBMSECU Membership 05/16