



IBM Southeast Employees'  
Federal Credit Union  
Your time. Your money. Your future.®

## 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	\$3,147.49	\$721.64 Total of 5 Debits Total of 5 Deposits Total of 6 Credits	\$513.45 \$3,147.49 \$525.00 \$196.64
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](http://www.ibmsecu.org) to see the benefits of increasing your level.

### Special Offers

Refer a new Member to the Credit Union and you'll be entered to win \$250 this January. Visit [ibmsecu.org](http://ibmsecu.org) for complete details.

### S2 SHARE A/C - SAVINGS ACCOUNT

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

### S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Dec		Previous Balance			\$2,939.30
01 Dec		IBMSECU/eTransfers/151130/PPD	\$55.00		\$2,884.30
03 Dec		DEBIT PURCHASE	\$37.49		\$2,846.81
		OOMA,INC 888-711-6662 CA			
		533725000251 VBASE2 Dec 3			
03 Dec		IBMSECU/eTransfers/151202/PPD		\$15.00	\$2,861.81
06 Dec		frm Reza for Allah(swt)		\$55.00	\$2,916.81
07 Dec		PURCHASE RETURN		\$11.10	\$2,927.91
		OOMA,INC 888-711-6662 CA			
		534174000673 VBASE2 Dec 7			
10 Dec		IBMSECU/eTransfers/151209/PPD		\$100.00	\$3,027.91
10 Dec		for Sakir&Shanifa SchTr HB		\$120.00	\$3,147.91
21 Dec		frm Reza for Allah(swt) HB		\$50.00	\$3,197.91
30 Dec		IBMSECU/eTransfers/151229/PPD	\$55.00		\$3,142.91
30 Dec		IBMSECU/eTransfers/151229/PPD	\$600.00		\$2,542.91
30 Dec		frm Reza for Allah(swt) HB		\$200.00	\$2,742.91
30 Dec		for Mahatab (ratna)tree HB		\$150.00	\$2,892.91
31 Dec		Placid Express/Payment/123015/PPD	\$2,400.00		\$492.91
31 Dec		Placid Express/Payment/123015/PPD		\$0.54	\$493.45
31 Dec		IBMSECU/eTransfers/151230/PPD		\$15.00	\$508.45
31 Dec		frm Reza for Allah(swt) HB		\$5.00	\$513.45
31 Dec		Closing date ... Ending Balance			\$513.45

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, IBM Southeast EFCU, 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!**

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 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 ACH, Online Bill Paying, VISA Check 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.



In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), 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 cosigners, 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.

You do not have to pay any amount in question while we are researching, but you are still obligated to pay any part of your statement that is not in question. While we investigate your inquiries, we cannot report you as delinquent or take any action to collect the amount you question.

For more information, please refer to your account disclosures, fee schedules and agreements.