

FROM 02-25-14

THROUGH 02-28-14

PAGE 1 of 2

5.00

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

> > Ending Balance

# **CAMPUS Visa Balance Transfer Promotion**

6.8% APR'

# Visit www.campuscu.com for details!

<sup>1</sup>APR=Annual Percentage Rate. There are costs associated with the use of this card. For specific information call 800-367-6440 or write us at P.O. Box 147029, Gainesville, FL 32614. Credit approval required.

STATEMENT OF ACCOUNT					
Account Type Savings e- Checking	Suffi x 0 9	Previ ous 0. 00 0. 00	Wi thdrawal s/ Advances 215.00 0.00	Deposits/ Payments 220.00 200.00	Endi ng Bal ance 5.00 200.00
Savings Suffix: 0					
Date 02-25	Description  Beginning Balance  Deposit			Amount	0. 00
02-25 02-25	Withdrawal Transfer 'STS' : Fee Charge 25FEB Membership Fee 1 @ \$		3352303-9	-200. 00 -15. 00	

Total Cred	ts 220.00	Dividends Paid In Year 20	014
Total Debi	ts 215.00	Total Dividends Earned 0.	. 00
		YTD Di vi dends Pai d 0.	. 00

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0.00	0.00

### e- Checking Suffix: 9

Date	Description	Amount	Bal ance
	Begi nni ng Bal ance		0. 00
02-25	Deposit Transfer 'STS' 200.00 from acct: 3352303-0	200.00	200. 00
	Endi ng Bal ance		200. 00



FROM 02-25-14 THROUGH 02-28-14

PAGE 2 of 2

Total Number of Debits	0	Total Number of Credits	1
Number of Cleared Drafts	0	High Balance for Period	200.00
Low Balance for Period	0.00	Dividends Paid In Year	2014
Average Balance for Period	200.00	Total Dividends Earned	0. 00
Total Credits	200.00	YTD Dividends Paid	0. 00
Total Debits	0. 00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

Total	Draft Balances	200.00
Total	Share Balances	5. 00
Total	Non-IRA Dividends	0.00

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.









FROM 03-01-14

THROUGH 03-31-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

# We will be closed on Monday, May 26<sup>th</sup> in observance of Memorial Day.

STATEMENT OF ACCOUNT						
Account Type Savings e- Checking	Suffi x 0 9	Р	revi ous 5. 00 200. 00	Wi thdrawal s/ Advances 0.00 57.10	Deposits/ Payments 0.00 58.10	Endi ng Bal ance 5. 00 201. 00
Savi ngs Suffi x: 0						
Date	Description				Ar	mount Balance
	Begi nni ng Bal ance Endi ng Bal ance					5. 00 5. 00
Total Credits		0.	00 Di v	vidends Paid In	Year	2014
Total Debits				al Dividends Ea		0. 00
			TTC	Dividends Paid	t	0. 00
			Total Fc	or This Period	Total Year-To-Da	te
0v	verdraft Item Fees			0. 00	0.00	
0v	verdraft Protection Transfe	r		0. 00	0.00	
Re	eturn Item Fees			0. 00	0. 00	

e-	Checki	ng
Suf	fix:	9

Date	Description	Amount	Bal ance
	Begi nni ng Bal ance		200.00
03-20	Deposit-ACH-IBMS IBM SE EFCU (eTransfers)	0. 27	200. 27
03-20	Withdrawal-ACH-A-IBMS IBM SE EFCU (eTransfers)	-0. 27	200.00
03-22	Withdrawal ATT*BILL PAYMENT 800-288-2020 TXUS Trace #408120000485	-56. 83	143. 17
03-24	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	1. 00	144. 17
03-27	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer Ending Balance	56. 83	201. 00



FROM 03-01-14 THROUGH 03-31-14

PAGE 2 of 2

Total Number of Debits	2	Total Number of Credits	3
Number of Cleared Drafts	0	High Balance for Period	201. 00
Low Balance for Period	143. 17	Dividends Paid In Year	2014
Average Balance for Period	192. 93	Total Dividends Earned	0. 00
Total Credits	58. 10	YTD Dividends Paid	0.00
Total Debits	57. 10		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

Total	Draft Balances	201.00
Total	Share Balances	5. 00
Total	Non-IRA Dividends	0. 00

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.









FROM 04-01-14

THROUGH 04-30-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

Total Draft Balances

Total Share Balances

Total Non-IRA Dividends

# We will be closed on Monday May 26<sup>th</sup> in observance of Memorial Day.

		STATEMENT OF	ACCOUNT			
Account Type Savings e- Checking	Suffix 0 9	Previ ou: 5. 00 201. 00	0.00		si ts/ ments 0.00 0.00	Endi ng Bal ance 5. 00 201. 00
Savings Suffix: 0						
Date	Description Beginning Balance Ending Balance				Amoun	t Bal ance 5.00 5.00
Total Credits Total Debits	S	0. 00 0. 00	Dividends Paid In Total Dividends Ea YTD Dividends Paid	arned		2014 0. 00 0. 00
	Overdraft Item Fees Overdraft Protection Transfer Return Item Fees	Total	For This Period 0.00 0.00 0.00	Total Year- 0.00 0.00 0.00	0	
e- Checking Suffix: 9						
Date	Description Beginning Balance Ending Balance				Amoun	t Bal ance 201. 00 201. 00
Low Balance f Average Balar Total Credits Total Debits	nce for Period		High Balance for I Dividends Paid In Total Dividends Ea YTD Dividends Paid	Year arned		201. 00 2014 0. 00 0. 00
	Overdraft Item Fees Overdraft Protection Transfer Return Item Fees	Total	For This Period 0.00 0.00 0.00	Total Year- 0.00 0.00 0.00	)	

201.00

5. 000. 00



FROM 04-01-14 THROUGH 04-30-14

PAGE 2 of 2

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.









FROM 05-01-14

**THROUGH** 05-31-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

# We will be closed on Friday, July 4<sup>th</sup> in observance of Independence Day.

STATEMENT OF ACCOUNT						
Account Type	Suffi x	D	revi ous	Wi thdrawal s/ Advances	Deposits/	Ending Palance
Account Type		Р			Payments	Ending Balance
Savi ngs	0		5. 00	0. 00	0. 00	5. 00
e- Checki ng	9		201. 00	124. 95	0. 00	76. 05
Savi ngs						
Suffi x: 0						
Date	Description				Amo	ount Bal ance
	Begi nni ng Bal ance					5. 00
	Endi ng Bal ance					5. 00
Tatal Coadita		0	00 0	vidanda Daid In	Vacas	2014
Total Credits				vidends Paid In		2014
Total Debits		0.		tal Dividends Ea		0.00
			YTI	D Dividends Paid	d	0. 00
Г			Total Fo	or This Period	Total Year-To-Date	e
0	verdraft Item Fees			0. 00	0.00	
0	verdraft Protection Transfer			0. 00	0.00	
R	eturn Item Fees			0. 00	0.00	

Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00
e- Checki ng		

#### Suffi x: Date Description Amount Bal ance Beginning Balance 201.00 Withdrawal ATT\*CONS PHONE PMT 800-288-2020 TXUS 05-10 146.00 Trace -55.00 #412928000570 05-17 Wi thdrawal PAPA JOHN'S #01122 352-375-7272 FLUS 101.49 -44.51 #413729000899 Withdrawal PAPA JOHN'S #01122 352-375-7272 FLUS Trace 05-24 -25.44 76.05 #414420000912 Ending Balance 76.05



FROM 05-01-14 THROUGH 05-31-14

PAGE 2 of 2

Total Number of Debits	3	Total Number of Credits	0
Number of Cleared Drafts	0	High Balance for Period	201.00
Low Balance for Period	76. 05	Dividends Paid In Year	2014
Average Balance for Period	136. 12	Total Dividends Earned	0. 00
Total Credits	0. 00	YTD Dividends Paid	0. 00
Total Debits	124. 95		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

Total	Draft Balances	76. 05
Total	Share Balances	5. 00
Total	Non-IRA Di vi dends	0. 00

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.









FROM 06-01-14

THROUGH 06-30-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

# Mobile Deposits Coming Soon!

# Disclosure Enclosed

0. 00

0.00

0.00

STATEMENT OF ACCOUNT					
Account Type Savings e- Checking	0	Previ ous 5. 00 76. 05	Wi thdrawal s/ Advances 0.00 55.00	Deposits/ Payments 0.00 55.00	Endi ng Bal ance 5. 00 76. 05
Savings Suffix: 0					
Date	Descri pti on			Amo	unt Bal ance
	Begi nni ng Bal ance Endi ng Bal ance				5. 00 5. 00
Total Credi	ts	O. 00 D	Dividends Paid In	Year	2014
Total Debit	s		otal Dividends Ea		0.00
		Y	TD Dividends Paid	I	0. 00
		Total	For This Period	Total Year-To-Date	]
	Overdraft Item Fees		0. 00	0. 00	1
	Overdraft Protection Transfer		0. 00	0. 00	1

Return I tem Fees	0.00
e- Checki ng	

Suffi x:

Average Balance for Period

Total Credits

Total Debits

Date	Description		Amount	Bal ance
	Begi nni ng Bal ance			76. 05
06-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer			131. 05
06-07	Wi thdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace -55.00 #415728000784			76. 05
	Endi ng Bal ance			76. 05
Total Number of D	ebits 1	Total Number of Credits		1
Number of Cleared	Drafts 0	High Balance for Period		131. 05
Low Balance for Period 76.0		Dividends Paid In Year		2014

Total Dividends Earned

YTD Dividends Paid

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

85. 22

55.00

55.00



FROM 06-01-14

THROUGH 06-30-14

PAGE 2 of 2

Total Draft Balances	76. 05	
Total Share Balances	5. 00	
Total Non-IRA Dividends	0. 00	

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.







FROM 07-01-14 THROUGH 07-31-14 PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Tallahassee (850) 894-9098 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

Total Debits

# Mobile Deposits Now Available in the CAMPUS Mobile App!

Download the free app in iTunes or Google Play.

Credit approval and certain eligibility criteria required.

Suffix 0	TATEMENT OF A	CCOUNT  Withdrawals/ Advances	Deposits/	
	Previ ous			
9	5. 00 76. 05	0. 00 55. 00	Payments 0. 00 55. 00	Endi ng Bal ance 5.00 76.05
nni ng Bal ance			Amo	ount Bal ance
ng Bai ance				5. 00
	0. 00 Di v	idends Paid In	Year	2014
	0. 00 Tot	al Dividends Ea	irned	0.00
	YTE	) Di vi dends Pai d		0. 00
	Total Fc	r This Period	Total Year-To-Date	Э
tem Fees		0. 00	0. 00	7
Protection Transfer		0. 00	0. 00	7
n Fees	-	0. 00	0. 00	-
	ription nning Balance ng Balance litem Fees Protection Transfer	nning Balance  0.00 Div 0.00 Tot YTD  Total Fo  Protection Transfer	nning Balance  0.00 Dividends Paid In 0.00 Total Dividends Ea YTD Dividends Paid  Total For This Period  Item Fees  0.00  Protection Transfer  0.00	O. 00 Dividends Paid In Year O. 00 Total Dividends Earned YTD Dividends Paid  Total For This Period Total Year-To-Date Item Fees O. 00 O. 00 Protection Transfer O. 00 O. 00 O. 00

Date	Description			Amount	Bal ance
	Beginning Balance				76. 05
07-02	Deposit-ACH-IBMS I	BM SE EFCU (eTransf	ers) -HB eTransfer	55.00	131. 05
07-08	Wi thdrawal ATT*CONS #418828000227	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace			76. 05
	Endi ng Bal ance				76. 05
Total Number	of Dahits	1	Total Number of Credits		1
Number of Cle		0	High Balance for Period		131. 05
Low Balance for Period 76.05 Dividends Paid In Year			2014		
Average Balan	Average Balance for Period 86.70 Total Dividends Earned			0. 00	
Total Credits		55.00	YTD Dividends Paid		0. 00

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0. 00

55.00



FROM 07-01-14 THROUGH 07-31-14

PAGE 2 of 2

Total Draft Balances	76. 05	
Total Share Balances	5. 00	
Total Non-IRA Dividends	0. 00	

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.







FROM 08-01-14 THROUGH 08-31-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Tallahassee (850) 894-9098 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

Total Debits

# Mobile Deposits Now Available in the CAMPUS Mobile App!

Download the free app in iTunes or Google Play.

Credit approval and certain eligibility criteria required.

STATEMENT OF ACCOUNT							
Account Type Savings e- Checking	Suffi x 0 9	Previ o. 5. ( 76. (	0. 00	Payments 0.00	Endi ng Bal ance 5.00 76.05		
Savi ngs							
Suffi x: 0							
Date	Description			A	mount Balance		
	Begi nni ng Bal ance				5. 00		
	Endi ng Bal ance				5. 00		
Total Credits		0. 00	Dividends Paid Ir	n Year	2014		
Total Debits		0. 00	Total Dividends E	Earned	0. 00		
			YTD Di vi dends Pai	d	0. 00		
		Tota	I For This Period	Total Year-To-Da	te		
0ver	draft Item Fees		0. 00	0.00			
	draft Protection Transfer		0. 00	0.00			
	arart riotection mansier			0.00			

Date	Description			Amount	Bal ance
	Begi nni ng Bal ance				76. 05
08-01	Deposit-ACH-IBMS IBM SE	EFCU (eTransf	ers) -HB eTransfer	55.00	131. 05
08-10	Wi thdrawal ATT*CONS PHON #422123000722	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #422123000722			76. 05
	Endi ng Bal ance				76. 05
Total Number o	f Debits	1	Total Number of Credits		1
Number of Clea	Number of Cleared Drafts 0 High Balance for Period		High Balance for Period		131. 05
Low Balance for Period 76.05 Dividends Paid In Year			2014		
Average Balance for Period 92.02 Total Dividends Earned			0. 00		
Total Credits		55.00	YTD Dividends Paid		0. 00

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return Item Fees	0.00	0.00

55.00



FROM 08-01-14 THROUGH 08-31-14

PAGE 2 of 2

Total Draft Balances	76. 05	
Total Share Balances	5. 00	
Total Non-IRA Dividends	0. 00	

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.







FROM 09-01-14

THROUGH 09-30-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 (352) 237-9060 Ocala Lake City (386) 754-9088 Tallahassee (850) 894-9098 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

# Holiday Closings

**Veteran's Day** November 11th

**Thanksgiving** 

November 27th and 28th

**Christmas Eve** December 24th close at 2:00 p.m.

**Christmas** 

December 25th and 26th

		STATEME	ENT OF	ACCOUNT			
Account Type Savings e- Checking	Suffix 0 9	Р	revi ous 5. 00 76. 05	Wi thdrawal s/ Advances 0.00 55.00		Deposits/ Payments 0.00 55.00	Endi ng Bal ance 5.00 76.05
Savi ngs							
Suffix: 0							
Date	Description					Amou	nt Bal ance
	Begi nni ng Bal ance						5. 00
	Ending Balance						5. 00
Total Credits				ividends Paid In			2014
Total Debits		0.	00 T	otal Dividends Ea	arned		0. 00
			Υ	TD Dividends Paid	b		0. 00
			Total	For This Period	Total	Year-To-Date	
0ver	draft Item Fees			0. 00		0. 00	

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

### e- Checki ng Suffi x:

Date	Description	Amount	Bal ance
	Begi nni ng Bal ance		76. 05
09-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	55. 00	131. 05
09-09	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #425124000851	-55. 00	76. 05
	Endi ng Bal ance		76. 05

Total Number of Debits	1	Total Number of Credits	1
Number of Cleared Drafts	0	High Balance for Period	131.05
Low Balance for Period	76. 05	Dividends Paid In Year	2014
Average Balance for Period	88. 88	Total Dividends Earned	0.00
Total Credits	55.00	YTD Di vi dends Pai d	0.00
Total Debits	55.00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0.00	0.00



FROM 09-01-14 THROUGH 09-30-14

PAGE 2 of 2

Total Draft Balances	76. 05	
Total Share Balances	5. 00	
Total Non-IRA Dividends	0. 00	

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.







FROM 10-01-14 THROUGH 10-31-14 PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060 Lake City (386) 754-9088 Tallahassee (850) 894-9098 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615-7417

# **Holiday Closings**

(observed)

# **Veteran's Day**

November 11<sup>th</sup>

# **Thanksgiving**

November 27th and 28th

### **Christmas Eve**

December 24th at 2:00 p.m.

# **Christmas**

December 25th and 26th

STATEMENT OF ACCOUNT							
Account Type	Suffi x	Р	revi ous	Wi thdrawal s/ Advances		Deposits/ Payments	Ending Balance
Savi ngs e- Checki ng	0 9		5. 00 76. 05	0. 00 55. 00		0. 00 110. 00	5. 00 131. 05
Savi ngs							
Suffix: 0							
Date	Description					Amou	nt Bal ance
	Begi nni ng Bal ance						5. 00
	Endi ng Bal ance						5. 00
Total Credits		0.	00 0	Dividends Paid In	Year		2014
Total Debits		0.	00 T	otal Dividends Ea	arned		0. 00
			Υ	TD Dividends Paid	d		0. 00
			Total	For This Period	Total	Year-To-Date	
0ve	rdraft Item Fees			0. 00		0. 00	

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

### e- Checking Suffix: 9

Date	Description	Amount	Bal ance
	Beginning Balance		76. 05
10-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	55.00	131. 05
10-08	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #428022000804	-55. 00	76. 05
10-31	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer Ending Balance	55. 00	131. 05 131. 05



FROM 10-01-14 THROUGH 10-31-14 PAGE 2 of 2

- 1				
	Total Number of Debits	1	Total Number of Credits	2
1	Number of Cleared Drafts	0	High Balance for Period	131. 05
1	Low Balance for Period	76.05	Dividends Paid In Year	2014
1	Average Balance for Period	88. 47	Total Dividends Earned	0. 00
1	Total Credits	110.00	YTD Dividends Paid	0. 00
1	Total Debits	55. 00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00

Total	Draft Balances	131. 05
Total	Share Balances	5. 00
Total	Non-IRA Dividends	0.00

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.







FROM 11-01-14

THROUGH 11-30-14

PAGE 1 of 2

Direct Inquiries to: P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

Gainesville (352) 335-9090 (352) 237-9060 Ocala Lake City (386) 754-9088 Tallahassee (850) 894-9098 Toll Free (800) 367-6440

> BESTOWERS FOUNDATION, INC. REZA UN NABI 6023 NW 107TH PL ALACHUA FL 32615

# **Holiday Closings**

(observed)

# **Christmas Eve**

December 24th at 2:00 p.m.

# **Christmas**

December 25th and 26th

# New Year's Eve

December 31st at 2:00 p.m.

# **New Year's Day**

January 1st

	Ç	STATEME	ENT OF A	ACCOUNT		
Account Type Savings e- Checking	Suffi x 0 9	Pi	revi ous 5. 00 131. 05	Wi thdrawal s/ Advances 0.00 55.00	Deposits/ Payments 0.00 0.00	Endi ng Bal ance 5.00 76.05
Savi ngs						
Suffi x: 0						
Date	Description				Amo	unt Bal ance
	Begi nni ng Bal ance Endi ng Bal ance					5. 00 5. 00
Total Credit	r'S	0.	00 Di	vidends Paid In	Year	2014
Total Debits	:	0.	00 To	tal Dividends Ea	arned	0. 00
			YT	D Dividends Paid	b	0. 00
			Total F	or This Period	Total Year-To-Date	7
	Overdraft Item Fees		. star r	0.00	0.00	1
	Overdraft Protection Transfer			0. 00	0.00	1

	lotal For Inis Period	lotal Year-To-Date
Overdraft Item Fees	0. 00	0. 00
Overdraft Protection Transfer	0. 00	0. 00
Return Item Fees	0.00	0.00

### e- Checki ng Suffix: 9

Date	Description	Amount	Bal ance
	Begi nni ng Bal ance		131.05
11-02	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #430523000943	-55.00	76. 05
	Endi ng Bal ance		76. 05

Total Number of Debits	1	Total Number of Credits	0
Number of Cleared Drafts	0	High Balance for Period	131. 05
Low Balance for Period	76. 05	Dividends Paid In Year	2014
Average Balance for Period	77. 88	Total Dividends Earned	0. 00
Total Credits	0. 00	YTD Di vi dends Pai d	0. 00
Total Debits	55. 00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0. 00	0.00
Overdraft Protection Transfer	0. 00	0.00
Return I tem Fees	0. 00	0.00



FROM 11-01-14 THROUGH 11-30-14 PAGE 2 of 2

Total Draft Balances	76. 05	
Total Share Balances	5. 00	
Total Non-IRA Dividends	0. 00	

### FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.







Print

Close

Savings 0 History For 12/01/2014 to 12/31/2014 There is no history data for the selected time frame.

Checking 9 History For 12/01/2014 to 12/31/2014

Date	Description	Amount	Balance	Check Number
12/02/2014	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	\$55.00	\$131.05	
12/04/2014	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #433720000259	(\$55.00)	\$76.05	



PRÉPARED FOR: STATEMENT PERIOD:

TAX I.D. NO.: On File PAGE: 1

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	\$5.00	\$5.00	
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.10	\$200.10 Total of 1 Debits Total of 2 Depos Total of 1 Credits		
Year To Date Summary		Div	/Int Finance Ch	narge
S2 SHARE A/C - SAVINGS ACCOUNT				
S57 SHARE A/C - BUSINESS CHECKING				
		\$0	.00	\$0.00

# Your Account Benefits Your REWARDS level

MEMBER NO.:

Basic. Please visit www.ibmsecu.org to see the benefits of increasing your

this month is

increasing your level.

### Special Offers

HELOC rates are as low as 3 . 0 0 % APR(Prime+.75%)! Open a HELOC with a minimum draw of \$10,000 this March and April, & lock-in a rate as low as 3.00% APR for 12 months!



26 Feb

27 Feb

27 Feb

28 Feb

Gifts HB

PAYPAL/VERIFYBANK/140226/PPD

PAYPAL/VERIFYBANK/140226/PPD

Closing date ... Ending Balance



MEMBER NO.: PAGE: 2

\$150.00

\$0.10

\$0.10

\$200.00

\$200.10

\$200.00 \$200.00

S2 SHARE A/C - SAVINGS ACCOUNT					
Trans. Date Post. Date	Description	Debits	Credits	Balance	
25 Feb	Previous Balance		-	\$0.00	
25 Feb	TO FUND 700066424 PER MBR REQ		\$5.00	\$5.00	
28 Feb	Closing date Ending Balance			\$5.00	
	S57 SHARE A/C - BUSINESS CHECK	ING			
Trans. Date Post. Date	Description	Debits	Credits	Balance	
25 Feb	Previous Balance			\$0.00	
25 Feb	TO FUND 700066424 PER MBR REQ		\$50.00	\$50.00	



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

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	\$82.67	\$310.00 Total of 3 Debits Total of 4 Deposit	\$427.33 \$82.67 s \$310.00
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

Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

this month is

### Special Offers

HELOC rates are as low as 3.00% APR(Prime +.75%)! Open a HELOC with a minimum draw of \$10,000 this March and April, & lock-in rate as low as 3.00% APR for 12 months!





MEMBER NO.: PAGE: 2

S2 SHARE A/C - SAVINGS ACCOUNT					
Trans. Date Pos	st. Date Description Debit	s Credits	Balance		
01 Mar	Previous Balance		\$5.00		
31 Mar	31 Mar Closing date Ending Balance				
	SEZ CHARE A/C DIJENIESE CHECKING				

S57 SHARE A/C - BUSINESS CHECKING					
Trans. Date Post. Date	Description	Debits	Credits	Balance	
01 Mar	Previous Balance			\$200.00	
03 Mar	From Tahsin for needy HB		\$5.00	\$205.00	
03 Mar From Samah for Needy HB \$5.		\$5.00	\$210.00		
03 Mar	03 Mar From Safa for Allah(SWT) HB \$100.0		\$100.00	\$310.00	
03 Mar	From Reza for Allah(SWT) HB		\$200.00	\$510.00	
05 Mar	HARLAND CLARKE/CHK ORDER/140301/PP D	\$24.84		\$485.16	
21 Mar	IBM SE EFCU/eTransfers/140320/PPD	\$1.00		\$484.16	
26 Mar	IBM SE EFCU/eTransfers/140325/PPD	\$56.83		\$427.33	
31 Mar	Closing date Ending Balance			\$427.33	



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

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	\$2,273.00	\$1,925.17 Total of 3 Checks Total of 1 Debits Total of 5 Deposits	\$1,768.00
Year To Date Summary		Div/I	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.0	\$0.00

# Your REWARDS level

Basic. Please visit www.ibmsecu.org to see the benefits of increasing your

this month is

level.

### Special Offers

May Auto Loan Rates
Are As Low As
1.34%APR! Plus,
this May skip
your first payment!
Visit ibmsecu.org
for complete
details.

MEMBER NO.: PAGE: 2

S2 SHARE A/C - SAVINGS ACCOUNT				
Trans. Date Post. Date	Description	Debits	Credits	Balance
01 Apr	Previous Balance	-		\$5.00
30 Apr	Closing date Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING					
Trans. Date	Post. Date Description	Debits	Credits	Balance	
01 Apr	Previous Balance			\$427.33	
01 Apr	CHECK 101 Trace # 4652500 01	\$52.50		\$374.83	
06 Apr	From Reza for Allah(swt) HB		\$200.00	\$574.83	
06 Apr	From Safa for Allah(swt) HB		\$100.00	\$674.83	
06 Apr	From Samah for Allah(swt) HB		\$5.00	\$679.83	
06 Apr	From Tahsin for Allah(swt) HB		\$5.00	\$684.83	
06 Apr	From Reza for Allah(swt) HB		\$1,615.17	\$2,300.00	
09 Apr	CHECK 102 Trace # 4609552 09	\$52.50		\$2,247.50	
15 Apr	POS PURCHASE	\$1,768.00		\$479.50	
	2649 NW 13TH STREET GAINESVILLE FL				
	321713 24053801 Apr 15 @ 9:49am				
18 Apr	CHECK 103 Trace # 4513912 18	\$400.00		\$79.50	
30 Apr	Closing date Ending Balance			\$79.50	

	CHECKS CLEARED AT A GLANCE					
Date	Check#	Amount	Date	Check#		Amount
01 Apr	<u>101</u>	\$52.50	18 Apr	<u>103</u>		\$400.00
09 Apr	<u>102</u>	\$52.50				



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

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	\$265.00	\$310.00 Total of 2 Debits Total of 4 Deposit	\$124.50 \$265.00 ts \$310.00
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 REWARDS level

this month is Basic. Please visit www.ibmsecu.org to see the benefits of

www.lbmsecu.org to see the benefits of increasing your level.

### Special Offers

New & Used Auto
Loan Rates Are As
Low As 1.34% APR
this May & June!
Plus, skip your
first payment!
Visit ibmsecu.org
for
complete details.



31 May



Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$124.50

	S2 SHARE A/C - SAVINGS A	ACCOUNT		
Trans. Date Post.	Date Description	Debits	Credits	Balance
01 May	Previous Balance		-	\$5.00
31 May	Closing date Ending Balance			\$5.00
	S57 SHARE A/C - BUSINESS	CHECKING		
Trans. Date Post.	Date Description	Debits	Credits	Balance
01 May	Previous Balance			\$79.50
06 May	From Samah for Allah(swt) HB		\$5.00	\$84.50
06 May	From Tahsin for Allah(swt) HB		\$5.00	\$89.50
06 May	From Safa for Allah(swt) HB		\$100.00	\$189.50
06 May	From Reza for Allah(swt) HB		\$200.00	\$389.50
09 May	POS PURCHASE	\$210.00		\$179.50
	5200 NW 43RD ST GAINESVILLE FL			
	001338 P0435004 May 9 @ 3:37pm			
30 May	IBM SE EFCU/eTransfers/140529/PPD	\$55.00		\$124.50



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

			-
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	\$1,008.71	\$900.00 Total of 6 Debits Total of 2 Deposits Total of 1 Credits	\$425.79 \$1,008.71 \$ \$800.00 \$100.00
Year To Date Summary		Div/I	nt Finance Charg
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.0	00 \$0.0

# Your Account Benefits Your REWARDS level

Basic. Please visit www.ibmsecu.org to see the benefits of increasing your

this month is

level.

### Special Offers

August Auto Loan Rates
Are As Low As 1.34% APR
Plus, skip your first yayment! Visit ibmsecu.org for complete details.

31 Jul

31 Jul



IBM SE EFCU/eTransfers/140730/PPD

Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$425.79

\$425.79

\$55.00

		00 0114 DE A/O 043/IN/00 40	200UNIT		
		S2 SHARE A/C - SAVINGS AC			
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jul		Previous Balance			\$5.00
31 Jul		Closing date Ending Balance			\$5.00
		S57 SHARE A/C - BUSINESS C	HECKING		
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jul		Previous Balance			\$534.50
01 Jul		IBM SE EFCU/eTransfers/140630/PPD	\$55.00		\$479.50
08 Jul		From Safa for Needy HB		\$100.00	\$579.50
10 Jul		IBM SE EFCU/eTransfers/140709/PPD		\$100.00	\$679.50
14 Jul		POS PURCHASE	\$340.00		\$339.50
		5200 NW 43RD ST GAINESVILLE FL			
		001965 P0435003 Jul 14 @ 2:32pm			
21 Jul		For Allah(swt) HB		\$700.00	\$1,039.50
21 Jul		POS PURCHASE	\$318.22		\$721.28
		11741 S. ORANGE BLOSSOM ORLANDO FL			
		514684 22245002 Jul 21 @ 5:25pm			
22 Jul	21 Jul	DEBIT PURCHASE	\$100.00		\$621.28
	21 Jul	DOMINO'S 3214 GAINESVILLE FL			
	21 Jul	420324200122 12253736 Jul 21			
23 Jul		POS PURCHASE	\$140.49		\$480.79
		2801 NW 13TH GAINESVILLE FL			
		558592 24815501 Jul 23 @ 10:35am			



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

			-
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	\$1,008.71	\$900.00 Total of 6 Debits Total of 2 Deposits Total of 1 Credits	\$425.79 \$1,008.71 \$ \$800.00 \$100.00
Year To Date Summary		Div/I	nt Finance Charg
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.0	00 \$0.0

# Your Account Benefits Your REWARDS level

Basic. Please visit www.ibmsecu.org to see the benefits of increasing your

this month is

level.

### Special Offers

August Auto Loan Rates
Are As Low As 1.34% APR
Plus, skip your first yayment! Visit ibmsecu.org for complete details.

31 Jul

31 Jul



IBM SE EFCU/eTransfers/140730/PPD

Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$425.79

\$425.79

\$55.00

		00 0114 DE A/O 043/IN/00 40	200UNIT		
		S2 SHARE A/C - SAVINGS AC			
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jul		Previous Balance			\$5.00
31 Jul		Closing date Ending Balance			\$5.00
		S57 SHARE A/C - BUSINESS C	HECKING		
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jul		Previous Balance			\$534.50
01 Jul		IBM SE EFCU/eTransfers/140630/PPD	\$55.00		\$479.50
08 Jul		From Safa for Needy HB		\$100.00	\$579.50
10 Jul		IBM SE EFCU/eTransfers/140709/PPD		\$100.00	\$679.50
14 Jul		POS PURCHASE	\$340.00		\$339.50
		5200 NW 43RD ST GAINESVILLE FL			
		001965 P0435003 Jul 14 @ 2:32pm			
21 Jul		For Allah(swt) HB		\$700.00	\$1,039.50
21 Jul		POS PURCHASE	\$318.22		\$721.28
		11741 S. ORANGE BLOSSOM ORLANDO FL			
		514684 22245002 Jul 21 @ 5:25pm			
22 Jul	21 Jul	DEBIT PURCHASE	\$100.00		\$621.28
	21 Jul	DOMINO'S 3214 GAINESVILLE FL			
	21 Jul	420324200122 12253736 Jul 21			
23 Jul		POS PURCHASE	\$140.49		\$480.79
		2801 NW 13TH GAINESVILLE FL			
		558592 24815501 Jul 23 @ 10:35am			



PREPARED FOR: STATEMENT PERIOD:

PAGE: 1 TAX I.D. NO.: On File

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	\$155.00	\$606.29 Total of 2 Debits Total of 4 Deposit Total of 2 Credits	
Year To Date Summary		Div/	Int Finance Charg
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.	00 \$0.0

# Your Account Benefits Your REWARDS level

MEMBER NO.:

Basic. Please visit www.ibmsecu.org to see the benefits of

this month is

increasing your level.

### Special Offers

September Auto Loan Rates Are As Low As 1.34% APR Plus, skip your first payment! Visit ibmsecu.org for complete details.



31 Aug



Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$877.08

	S2 SHARE A/C - SAVINGS A	CCOUNT		
Trans. Date Post.	. Date Description	Debits	Credits	Balance
01 Aug	Previous Balance			\$5.00
31 Aug	Closing date Ending Balance			\$5.00
	S57 SHARE A/C - BUSINESS (	CHECKING		
Trans. Date Post.	. Date Description	Debits	Credits	Balance
01 Aug	Previous Balance			\$425.79
08 Aug	IBM SE EFCU/eTransfers/140807/PPD		\$100.00	\$525.79
19 Aug	T'FER FROM 400020505S50 HB		\$5.00	\$530.79
19 Aug	T'FER FROM 400020505S50 HB		\$5.00	\$535.79
19 Aug	T'FER FROM 400020505S50 HB		\$100.00	\$635.79
19 Aug	T'FER FROM 400020505S50 HB		\$50.00	\$685.79
21 Aug	PAYPAL/TRANSFER/140820/PPD		\$346.29	\$1,032.08
29 Aug	IBM SE EFCU/eTransfers/140828/PPD	\$55.00		\$977.08
30 Aug	POS PURCHASE	\$100.00		\$877.08
	IKEA ORLANDO ORLANDO FL			
	424223544271 00413174			
	Aug 30 @ 7:08pm			



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

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	\$0.00	\$280.00 Total of 5 Deposi Total of 1 Credits	
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

www.ibmsecu.org to see the benefits of increasing your level.

### Special Offers

Talk with a
Transamerica
Financial Advisor
about
investments or
financial
planning this
October 2014
and receive a \$25
Bonus!



29 Sep

29 Sep

29 Sep

29 Sep

30 Sep



From Tahsin for Needy HB

Frm Safa for Allah(swt) HB

Frm Reza for Allah(swt) HB

Frm Reza for Allah(swt) HB

Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$5.00

\$50.00

\$100.00

\$20.00

\$987.08

\$1,037.08

\$1,137.08

\$1,157.08

\$1,157.08

	S2 SHARE A/C - SAVINGS ACCOUN	т		
Trans. Date Post. Date	Description	Debits	Credits	Balance
01 Sep	Previous Balance	-		\$5.00
30 Sep	Closing date Ending Balance			\$5.00
	S57 SHARE A/C - BUSINESS CHECKII	NG		
Trans. Date Post. Date		<b>NG</b> Debits	Credits	Balance
Trans. Date Post. Date 01 Sep			Credits	Balance \$877.08
	Description		Credits \$100.00	



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

TAX I.D. NO.: On File PAGE: 1

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	\$600.00	\$200.00 Total of 3 Debits Total of 1 Deposi Total of 1 Credits	
Year To Date Summary		Div	Int Finance Charg
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0	.00 \$0.0

# Your Account Benefits Your REWARDS level

this month is Basic. Please visit www.ibmsecu.org to

www.ibmsecu.org to see the benefits of increasing your level.

### Special Offers

HELOC rates are as low as 3.00% APR (Prime +.75%)!
Open a HELOC with a minimum draw of \$10,000 this November.



07 Oct

10 Oct

30 Oct

31 Oct



Frm Reza for Needy HB

IBM SE EFCU/eTransfers/141009/PPD

IBM SE EFCU/eTransfers/141029/PPD

Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$100.00

\$100.00

\$55.00

\$712.08

\$812.08

\$757.08

\$757.08

		S2 SHARE A/C - SAVINGS A	CCOUNT		
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Oct		Previous Balance			\$5.00
31 Oct		Closing date Ending Balance			\$5.00
		S57 SHARE A/C - BUSINESS C	HECKING		
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Oct		Previous Balance			\$1,157.08
					Ψ1,101.00
01 Oct	30 Sep	POS PURCHASE	\$490.00		\$667.08
01 Oct	30 Sep 30 Sep		\$490.00		• •
01 Oct	•	POS PURCHASE	\$490.00		• •

### **ADDRESS CHANGES**

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.

You may change your address in Online Banking at ibmsecu.org. To change your address by mail, please include a copy of your photo ID, such as a Driver's License, for verification. Individual account numbers are not needed. For name changes, please contact our office. If the address on your ID does not match the address change you've requested, please also include proof of residence, such as a copy of your utility bill. Please print.

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

MEMBER NAME	MEMBER NUMBER		
NEW MAILING ADDRESS		APARTMENT #	
CITY	STATE	ZIP CODE	
HOME PHONE NUMBER	CELL PHONE NUMI	BER	
E-MAIL ADDRESS			
MEMBER SIGNATURE		DATE	

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



Call Telephone Banking toll-free 24 hours a day to access your accounts.

Nationwide: 1.800.888.3900 Boca Raton area 561.266.2100 Atlanta area 770.429.6520

Online Banking at ibmsecu.org

#### NOTICE OF NEGATIVE INFORMATION

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 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.

### RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

To balance your checkbook with this statement...

- ...Review paid checks on the other side by number and check them off in your checkbook. List in the boxes at left any check still outstanding, including those written in a prior statement period. Subtract <u>from your checkbook balance</u> any checks or other paid items which you have not already recorded.
- ...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List <u>below</u> any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)
- ...Subtract the service charge(s), if any, from your checkbook balance.
- ...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	\$
ADD DEPOSITS NOT SHOWN ON STATEMENT	\$	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	\$
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING	\$	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$
REVISED STATEMENT BALANCE	\$	REVISED CHECKBOOK BALANCE	\$
	<b></b>	THESE TOTALS SHOULD AGREE	

### HINTS FOR FINDING DIFFERENCES:

- 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 CASE OF ERROR OR INQUIRIES

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Please provide the following in your letter:

- Your name. Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error.
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. 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 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.

#### DEPOSITS

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

### **INTEREST CHARGES**

Your interest charges are computed by multiplying the daily periodic rate times the unpaid balance for each day that balance is outstanding.

Each payment is used first to pay all late charges and then to pay all interest charges due through the date of the payment and the remainder is applied to reduce the unpaid principal balance. The unpaid balance is the principal amount outstanding at the close of business each day after all transactions have been entered.

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



PREPARED FOR: STATEMENT PERIOD: MEMBER NO.:

PAGE: 1 TAX I.D. NO.: On File

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	\$493.00	\$270.00 Total of 1 Debits Total of 5 Deposi Total of 1 Credits	
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

Basic. Please visit www.ibmsecu.org to

this month is

see the benefits of increasing your level.

### Special Offers

Visa Platinum credit card rates are as low as 8.90% APR this Dec.! Plus, receive a \$75 bonus when you spend \$1,000 in the first 3 months.



30 Nov



Closing date ... Ending Balance

MEMBER NO.: PAGE: 2

\$534.08

S2 SHARE A/C - SAVINGS ACCOUNT				
Post. Date	Description	Debits	Credits	Balance
	Previous Balance			\$5.00
	Closing date Ending Balance			\$5.00
S57 SHARE A/C - BUSINESS CHECKING				
Post. Date	Description	Debits	Credits	Balance
	Previous Balance			\$757.08
	IBM SE EFCU/eTransfers/141107/PPD		\$100.00	\$857.08
	Frm Bashar for Orphan HB		\$10.00	\$867.08
	Frm Tahsin for Needy HB		\$5.00	\$872.08
	Frm Samah for Needy HB		\$5.00	\$877.08
	Frm Reza for Needy HB		\$100.00	\$977.08
	Frm Safa for Allah(swt) HB		\$50.00	\$1,027.08
	POS PURCHASE	\$493.00		\$534.08
	5200 S W 34TH STREET GAINESVILLE F	L		
	001797 P1038003 Nov 29 @ 7:49pm			
		Post. Date Description  Previous Balance Closing date Ending Balance  S57 SHARE A/C - BUSINE  Post. Date Description  Previous Balance IBM SE EFCU/eTransfers/141107/PPD Frm Bashar for Orphan HB Frm Tahsin for Needy HB Frm Samah for Needy HB Frm Reza for Needy HB Frm Safa for Allah(swt) HB POS PURCHASE 5200 S W 34TH STREET GAINESVILLE F	Post. Date Description Debits Previous Balance Closing date Ending Balance  S57 SHARE A/C - BUSINESS CHECKING  Post. Date Description Debits Previous Balance IBM SE EFCU/eTransfers/141107/PPD Frm Bashar for Orphan HB Frm Tahsin for Needy HB Frm Samah for Needy HB Frm Reza for Needy HB Frm Reza for Allah(swt) HB POS PURCHASE \$493.00 5200 S W 34TH STREET GAINESVILLE FL	Post. Date Description Previous Balance Closing date Ending Balance  S57 SHARE A/C - BUSINESS CHECKING  Post. Date Description Previous Balance IBM SE EFCU/eTransfers/141107/PPD Frm Bashar for Orphan HB Frm Tahsin for Needy HB Frm Samah for Needy HB Frm Reza for Needy HB Frm Reza for Allah(swt) HB POS PURCHASE \$493.00 5200 S W 34TH STREET GAINESVILLE FL

### **ADDRESS CHANGES**

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.

You may change your address in Online Banking at ibmsecu.org. To change your address by mail, please include a copy of your photo ID, such as a Driver's License, for verification. Individual account numbers are not needed. For name changes, please contact our office. If the address on your ID does not match the address change you've requested, please also include proof of residence, such as a copy of your utility bill. Please print.

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

MEMBER NAME	MEMBER NUMBER		
NEW MAILING ADDRESS		APARTMENT #	
CITY	STATE	ZIP CODE	
HOME PHONE NUMBER	CELL PHONE NUMI	BER	
E-MAIL ADDRESS			
MEMBER SIGNATURE		DATE	

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



Call Telephone Banking toll-free 24 hours a day to access your accounts.

Nationwide: 1.800.888.3900 Boca Raton area 561.266.2100 Atlanta area 770.429.6520

Online Banking at ibmsecu.org

#### NOTICE OF NEGATIVE INFORMATION

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 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.

### RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

To balance your checkbook with this statement...

- ...Review paid checks on the other side by number and check them off in your checkbook. List in the boxes at left any check still outstanding, including those written in a prior statement period. Subtract <u>from your checkbook balance</u> any checks or other paid items which you have not already recorded.
- ...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List <u>below</u> any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)
- ...Subtract the service charge(s), if any, from your checkbook balance.
- ...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	\$
ADD DEPOSITS NOT SHOWN ON STATEMENT	\$	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	\$
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING	\$	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$
REVISED STATEMENT BALANCE	\$	REVISED CHECKBOOK BALANCE	\$
	<b></b>	THESE TOTALS SHOULD AGREE	

### HINTS FOR FINDING DIFFERENCES:

- 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 CASE OF ERROR OR INQUIRIES

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Please provide the following in your letter:

- Your name. Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error.
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. 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 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.

#### DEPOSITS

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

### **INTEREST CHARGES**

Your interest charges are computed by multiplying the daily periodic rate times the unpaid balance for each day that balance is outstanding.

Each payment is used first to pay all late charges and then to pay all interest charges due through the date of the payment and the remainder is applied to reduce the unpaid principal balance. The unpaid balance is the principal amount outstanding at the close of business each day after all transactions have been entered.

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



**Report Date :** 12/31/2014

Name :BESTOWERS FOUNDATION INCSearch FilterTransactions for Period-Last 30 Days

Account: BUSINESS CHECKING(\*\*\*066424-S57)

### **Summary Information**

Balance Available Balance Minimum Balance

\$1,449.90 \$1,119.90 \$0.00

Last Credit \$740.00 on Dec 30, 2014 Last Debit \$55.00 on Dec 31, 2014

Check Hold Amount \$330.00

MICR Routing Number 267077627 MICR Account ID(s) 0700066424578

Joint Account Holders TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH

Cards Linked to Account \*\*\*\*\*\*2599

### **Transaction Detail**

Description	Date	Debit	Credit	Balance
IBM SE EFCU/eTransfers/141230/PPD	12/31/2014	\$55.00		\$1,449.90
DEPOSIT	12/30/2014		\$740.00	\$1,504.90
5200 NW 43RD ST GAINESVILLE FL	12/29/2014	\$589.18		\$764.90
for Allah(swt) frm Reza HB	12/20/2014		\$207.00	\$1,354.08
for needy from Tahsin HB	12/20/2014		\$5.00	\$1,147.08
for neddy frm Samah HB	12/20/2014		\$5.00	\$1,142.08
For Allah(swt) frm Safa HB	12/20/2014		\$50.00	\$1,137.08
T'FER FROM 400020505S50 HB	12/20/2014		\$493.00	\$1,087.08
IBM SE EFCU/eTransfers/141209/PPD	12/10/2014		\$100.00	\$594.08
IBM SE EFCU/eTransfers/141203/PPD	12/04/2014		\$15.00	\$494.08
IBM SE EFCU/eTransfers/141128/PPD	12/01/2014	\$55.00		\$479.08

- Copyright IBM Southeast EFCU
- <u>User Agreement</u>
- Privacy Policy

Use of this site is subject to express terms of use, which prohibit commercial use of this site. By continuing past this page, you agree to abide by these terms.

800.873.5100 | 561.982.4700 | <u>serviceplus@ibmsecu.org</u> | Routing Number: 267077627

Application Version: 1.0.10.126