

# M EM BER STATEM ENT OF ACCOUNT

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	\$4,015.00	\$4,186.68 Total of 5 Debits Total of 23 Deposits Total of 8 Credits	\$773.52 \$4,015.00 \$2,170.00 \$2,016.68
Year To Date Summary		Div/Ir	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.0	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

Refer a new Member to the credit union and you'll be entered to win \$250 this July.

Visit ibmsecu.org for complete details.



RED FOR: MEMBER NO.: NG DATE: PAGE: 2

		S2 SHARE A/C - SAVINGS AC		<u> </u>	
	ost. Date	Description Pales	Debits	Credits	Balanc
01 Jul 31 Jul		Previous Balance			\$5.0
31 Jul		Closing date Ending Balance			\$5.0
		S57 SHARE A/C - BUSINESS C			
	ost. Date	Description	Debits	Credits	Balanc
01 Jul		Previous Balance			\$601.8
01 Jul		IBM SE EFCU/eTransfers/150630/PPD	•	\$50.00	\$651.8
01 Jul		IBM SE EFCU/eTransfers/150630/PPD	\$55.00	<b>*</b>	\$596.8
02 Jul		frm Abbas H Zakat PPOTY HB		\$100.00	\$696.8
02 Jul		frm Abbas H Fitr PPOTY HB		\$40.00	\$736.8
02 Jul		frm Farhat A Fitr PPOTY HB		\$30.00	\$766.8
02 Jul		frm Alim Fitr PPOTY HB		\$60.00	\$826.8
02 Jul		frm Alim SchoTree HB		\$40.00	\$866.8
02 Jul		frm Shojib Zakat PPOTY HB		\$10.00	\$876.8
02 Jul		frm Shojib SchoTree HB		\$10.00	\$886.8
02 Jul		frm Morshed Fitr PPOTY HB		\$40.00	\$926.8
02 Jul		frm Safa N. Zakat PPOTY HB		\$340.00	\$1,266.8
02 Jul		frm Reza N. Fitr PPOTY HB		\$40.00	\$1,306.8
02 Jul		frm Razzak Fitr PPOTY HB		\$10.00	\$1,316.8
02 Jul		frm Roksana Fitr PPOTY HB		\$10.00	\$1,326.8
03 Jul		IBM SE EFCU/eTransfers/150702/PPD		\$15.00	\$1,341.8
03 Jul		frm Sattar Zakat PPOTY HB		\$50.00	\$1,391.8
06 Jul		PAYPAL/TRANSFER/150703/PPD		\$367.78	\$1,759.6
09 Jul		fm Reza fr Allah PPOTY HB		\$1,000.00	\$2,759.6
09 Jul		fm Reza for Allah(swt) HB		\$200.00	\$2,959.6
10 Jul		IBM SE EFCU/eTransfers/150709/PPD		\$100.00	\$3,059.6
10 Jul		PAYPAL/TRANSFER/150709/PPD		\$193.90	\$3,253.
10 Jul		fm Nasim A. SchoTree HB		\$100.00	\$3,353.
13 Jul		frm Masmudur for Iftar HB		\$100.00	\$3,453.
15 Jul		frm Hannan K. SchoTree HB		\$50.00	\$3,503.
16 Jul	15 Jul	DEBIT PURCHASE	\$900.00		\$2,603.
	15 Jul	SQ *FALAFEL KING SANDWI Gainesville			
	15 Jul	519629000173 VBASE2 Jul 15			
16 Jul		frm A. Basher schoTree HB		\$60.00	\$2,663.
18 Jul		DEPOSIT		\$140.00	\$2,803.
		SHARED BRANCH			
		Campus USA FCU			
		5115 NW 43rd Street Gainesville FL			
19 Jul		frm Dina for Iftar HB		\$50.00	\$2,853.
19 Jul		frm Chapa R. for Iftar HB		\$10.00	\$2,863.
19 Jul		frm Rima/Alim for Iftar HB		\$375.00	\$3,238.
19 Jul		frm Zebunnessa fr Iftar HB		\$14.00	\$3,252.5
19 Jul		frm Reza for Iftar Fund HB		\$431.00	\$3,683.5
21 Jul		IBM SE EFCU/eTransfers/150720/PPD	\$2,905.00		\$778.5
21 Jul		IBM SE EFCU/eTransfers/150720/PPD	\$100.00		\$678.5
28 Jul		DEPOSIT		\$150.00	\$828.5
		SHARED BRANCH			

5115 NW 43rd Street Gainesville FL





PREPARED FOR: CLOSING DATE:

MEMBER NO.: PAGE: 3

S57 SHARE A/C - BUSINESS CHECKING (Continued)				
Trans. Date Post	. Date Description	Debits	Credits	Balance
30 Jul	IBM SE EFCU/eTransfers/150729/PPD	\$55.00		\$773.52
31 Jul	Closing date Ending Balance			\$773.52

#### **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 NUMB	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.