

## 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	\$236.59	\$195.00 Total of 1 Checks \$100.00 Total of 3 Debits \$136.59 Total of 1 Deposits \$100.00 Total of 3 Credits \$95.00	\$6,805.51

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

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

**S2 SHARE A/C - SAVINGS ACCOUNT**

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 CHECKING**

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Sep		Previous Balance			\$6,847.10
01 Sep		IBMSECU/eTransfers/160831/PPD	\$55.00		\$6,792.10
02 Sep		IBMSECU/eTransfers/160901/PPD		\$15.00	\$6,807.10
03 Sep		DEBIT PURCHASE	\$26.59		\$6,780.51
		OOMA,INC 888-711-6662 CA			
		624721000965 VBASE2 Sep 3			
06 Sep		frm Reza for Allah(swt)		\$55.00	\$6,835.51
09 Sep		IBMSECU/eTransfers/160908/PPD		\$25.00	\$6,860.51
14 Sep		frm Reza - Fida treatment HB		\$100.00	\$6,960.51
22 Sep		CHECK 107 Trace # 4622632 22	\$100.00		\$6,860.51
29 Sep		IBMSECU/eTransfers/160928/PPD	\$55.00		\$6,805.51
30 Sep		Closing date ... Ending Balance			\$6,805.51

**CHECKS CLEARED AT A GLANCE**

Date	Check#	Amount	Date	Check#	Amount
22 Sep	107	\$100.00			

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 (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.

↑ \_\_\_\_\_ ↑  
 \_\_\_\_\_ 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.

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.