



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	\$493.00	\$270.00 Total of 1 Debits Total of 5 Deposits Total of 1 Credits	\$534.08 \$493.00 \$170.00 \$100.00
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 this month is Basic. Please visit [www.ibmsecu.org](http://www.ibmsecu.org) to 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.

### 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			\$757.08
10 Nov		IBM SE EFCU/eTransfers/141107/PPD		\$100.00	\$857.08
20 Nov		Frm Bashar for Orphan HB		\$10.00	\$867.08
20 Nov		Frm Tahsin for Needy HB		\$5.00	\$872.08
20 Nov		Frm Samah for Needy HB		\$5.00	\$877.08
20 Nov		Frm Reza for Needy HB		\$100.00	\$977.08
20 Nov		Frm Safa for Allah(swt) HB		\$50.00	\$1,027.08
29 Nov		POS PURCHASE	\$493.00		\$534.08
		5200 S W 34TH STREET GAINESVILLE FL			
		001797 P1038003 Nov 29 @ 7:49pm			
30 Nov		Closing date ... Ending Balance			\$534.08

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!**

[illegible]

To balance your checkbook with this statement...

...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 below 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.)

...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	\$ _____	
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">↑</div> <div style="text-align: center; flex-grow: 1;"> <b>THESE TOTALS SHOULD AGREE</b> </div> <div style="text-align: center;">↑</div> </div>				

- 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 (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.

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.