

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	\$0.00	\$190.00 Total of 1 Deposits \$20.00 Total of 3 Credits \$170.00	\$5,909.94
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 increasing your level.

Special Offers

May & June Auto Loan rates are as low as 1.24% APR! Plus, defer your first payment! Visit ibmsecu.org for complete details.

S2 SHARE A/C - SAVINGS 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			\$5,719.94
01 May	30 Apr	frm Safa for Allah(swt) HB		\$20.00	\$5,739.94
03 May		IBMSECU/eTransfers/160502/PPD		\$15.00	\$5,754.94
06 May		frm Reza for Allah(swt)		\$55.00	\$5,809.94
10 May		IBMSECU/eTransfers/160509/PPD		\$100.00	\$5,909.94
31 May		Closing date ... Ending Balance			\$5,909.94

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]

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 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;"> THESE TOTALS SHOULD AGREE </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 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.

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.

- 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.

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.

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.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

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.