

MEMBER STATEMENT 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	\$1,047.58	\$390.00 Total of 2 Checks \$450.00 Total of 3 Debits \$597.58 Total of 2 Deposits \$220.00 Total of 3 Credits \$170.00	\$6,847.10

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

August & September 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 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			\$7,504.68
01 Aug		IBMSECU/eTransfers/160729/PPD	\$55.00		\$7,449.68
02 Aug		DEPOSIT TR#780		\$120.00	\$7,569.68
03 Aug		DEBIT PURCHASE	\$26.59		\$7,543.09
		OOMA,INC 888-711-6662 CA			
		621627000408 VBASE2 Aug 3			
03 Aug		IBMSECU/eTransfers/160802/PPD		\$15.00	\$7,558.09
04 Aug		Placid Express/Payment/080316/PPD	\$515.99		\$7,042.10
05 Aug		CHECK 105 Trace # 4653496 05	\$150.00		\$6,892.10
05 Aug		CHECK 106 Trace # 4653494 05	\$300.00		\$6,592.10
06 Aug		frm Reza for Allah(swt)		\$55.00	\$6,647.10
08 Aug		frm Safa for Allah(swt) HB		\$100.00	\$6,747.10
10 Aug		IBMSECU/eTransfers/160809/PPD		\$100.00	\$6,847.10
31 Aug		Closing date ... Ending Balance			\$6,847.10

CHECKS CLEARED AT A GLANCE

Date	Check#	Amount	Date	Check#	Amount
05 Aug	105	\$150.00	05 Aug	106	\$300.00

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.