

#### MEMBER STATEMENT OF ACCOUNT TAX I.D. NO.: On File PAGE:

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	\$433.26	\$680.00 Total of 2 Debits Total of 5 Deposit Total of 2 Credits	\$659.64 \$433.26 \$ \$600.00 \$80.00
Year To Date Summary		Div/I	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING			
		\$0.0	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

Pebruary Auctrates
are as low as 1.59%
aPR! Plus, defer
your first payment!
Visit ibmsecu.org
for complete February Auto Loa

# 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 conject your utility bight. Please print.

Mail to: Member Services, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 – or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	1
NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	IBER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

# RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

...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 from your checkbook balance any checks or other paid items which you have not

...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
Conset Union.

...Subtract the service charge(s), if any, from your checkbook balance.

NEW BALANCE FROM STATEMENT	s	CHECKBOOK BALANCE	\$
ADD DEPOSITS NOT SHOWN ON		ADD DEPOSITS, PAYROLLS, DIVIDENDS,	
STATEMENT	\$	AND CREDITS NOT ENTERED IN CHECKBOOK	\$
SUBTRACT TOTAL OF CHECKS NOT PAID		SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT	
AND STILL OUTSTANDING	\$	ENTERED IN CHECKBOOK	\$
REVISED STATEMENT BALANCE	s	REVISED CHECKBOOK BALANCE	s

# 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.

  Wate 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 immediate.

# Federally Insured by NCUA

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 NOTICE OF HEBATIVE INFORMATION
In accordance with Regulation V and the
Fair and Accounts Credit Transactions. Act
(FACT), this notice is to inform you that
we may provide regulative information to
the Experian, Equitic and/or Transaction
Credit Breasus and/or Transaction
Credit Breasus and/or Chesitystems about
you and any joint signers or coborrowers,
regarding an insolvency, definquency, little
payment, negative balance, INFS history or
default on your account(s) to be included
in your credit report and financial records.

# IN CASE OF ERROR OR INQUIRIES

IN CASE OF CRIMON INNUMENTS.

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 #10. Res 5990, Boos Ration, F1. S3451-18908 as soon as possible. We must hear from you no later than £0 days after we send you the first statement on which the renor 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.

orantee is outsettening. Each pay sell 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 accourdisclosures, fee schedules and agreements.

IBMSECU Membership 05/16



S2 SHARE A/C - SAVINGS ACCOUNT						
Trans. Date	Post. Date	Description	Debits	Credits	Balance	
01 Jan		Previous Balance			\$5.00	
31 Jan		Closing date Ending Balance			\$5.00	

	S57 SHARE A/C - BUSINESS (	CHECKING		
Trans. Date Post.	. Date Description	Debits	Credits	Balance
01 Jan	Previous Balance			\$412.90
03 Jan	IBMSECU/eTransfers/161230/PPD		\$15.00	\$427.90
05 Jan	DEBIT PURCHASE	\$28.27		\$399.63
	OOMA,INC 888-711-6662 CA			
	700528000143 VBASE2 Jan 5			
05 Jan	frm Reza for Allah(swt) HB		\$100.00	\$499.63
05 Jan	frm Safa for Allah(swt) HB		\$100.00	\$599.63
06 Jan	Placid Express/Payment/010517/PPD	\$404.99		\$194.64
06 Jan	frm Reza for Allah(swt)		\$65.00	\$259.64
12 Jan	frm Reza for Allah(swt) HB		\$100.00	\$359.64
12 Jan	frm Roxy for Allah(swt) HB		\$100.00	\$459.64
31 Jan	from Safa for Allah(swt) HB		\$200.00	\$659.64
31 Jan	Closing date Ending Balance			\$659.64



BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

# MEMBER STATEMENT OF ACCOUNT

Account Type	Debits	Credits	New Balance
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S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$1,319.49	\$10,222.63 Total of 11 Debits Total of 22 Deposits Total of 4 Credits	\$9,562.78 \$1,319.49 \$8,613.49 \$1,609.14
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 Account Benefits

see the benefits of increasing your level.

# Special Offers

HELOC rates are as low as 3.50% APR (Prime +.75%)! Open a HELOC with a a HELOC with a minimum draw of \$10,000 this March/April & lock in a rate as low as 3.50% APR for 12 months! 01 Feb 28 Feb

01 Feb 01 Feb

03 Feb 06 Feb

18 Feb

18 Feb

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19 Feb

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23 Feb 23 Feb

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704900494802 81550092 Feb 18 @ 9:43am

PUBLIX GAINESVILLE FL 0527908 P1038152 Feb 18 @ 10:08am

704926110056 001 Feb 17 DEBIT PURCHASE INDIA BAZAAR GAINESVILLE FL

704923002671 01559803 Feb 18 SHARED BRANCH FEE FOR 18 FEB 17 DEBIT PURCHASE

SHELL Service Station ADEL GA 705013786471 786471 Feb 19 @ 1:32pm MULTIPLE DEPOSIT TR#1249

fm Shamsunnahar MedTree17 HB

fm Zebunnessa MedTree17 HB fm Omar Kadery MedTree17 HB fm Shojeeb MedTree17 HB

fm Mohd Sattar MedTree17 HR

fm Umme Nur MedTree17 HB fm Nazma Islam MedTree17 HB

fm Jamal MedTree17 HB

fm Sayma MedTree17 HB fm Tahsin MedTree17 HB

THE TROPHY SHOP GAINESVILLE FL 705027091381 00008538 Feb 18 POS PURCHASE

DEBIT PURCHASE FLASH FOODS 101010727 TIFTON GA

WITHDRAWAL - CASH

SHARED BRANCH Campus USA FCU 5115 NW 43rd Street Gainesville FL

POS PURCHASE

\$16.49

\$500.00

\$31.89

\$33.27

\$1.00

\$77.50

\$32.94

\$1,076,15

\$576.15

\$544.26

\$510.99

\$509.99

\$432.49

\$399.55

\$1,924.55

\$1,984.55

\$2,004.55

\$2,154.55 \$2,194.55

\$2.334.55

\$2,834.55 \$2,874.55

\$2,914.55

\$3,009.55

\$3,039.55

	S2 SHARE A/C - SAVINGS A	CCOUNT		
te Post. Date Description		Debits	Credits	Balance
Previous Ba	lance			\$5.00
Closing date	Ending Balance			\$5.00
•	<u> </u>			
S	57 SHARE A/C - BUSINESS C	CHECKING		
e Post. Date Description		Debits	Credits	Balance
Previous Ba	lance			\$659.64
IBMSECU/e	Transfers/170131/PPD	\$65.00		\$594.64
IBMSECU/e	Transfers/170202/PPD		\$15.00	\$609.64
frm Reza for	r Allah(swt)		\$65.00	\$674.64
	r Funraiser Food HB		\$500.00	\$1,174.64
POS PURC	HASE	\$73.51		\$1,101,13
WAL-MART	#1081 GAINESVILLE FL			
7049001119	907 10810004			
Feb 18 @ 9	:30am			
POS PURC		\$8.49		\$1,092.64
SAMS CLUI	B #8155 GAINESVILLE FL			

LINES UNANTEES

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Mail to: Member Services, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 - or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	1
NEW MAILING ADDRESS		APARTMENT A
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

IMPORTANT! COMPLETE, DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGES!

\$60.00

\$20.00

\$150.00 \$40.00

\$140.00

\$500.00 \$40.00

\$40.00

\$30.00

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NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	s
ADD DEPOSITS NOT SHOWN ON STATEMENT	s	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	s
SUBTRACT TOTAL OF CHECKS NOT PAID		SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT	
AND STILL OUTSTANDING	\$	ENTERED IN CHECKBOOK	s
REVISED STATEMENT BALANCE	\$	REVISED CHECKBOOK BALANCE	s

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NOTICE OF NEGATIVE INFORMATION 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 abou
you and any joint signers or coborrowers,
regarding an incohercy deligency late 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.

## IN CASE OF ERROR OR INQUIRIES

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- Your name. Member number and signature
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IBMSECU Membership 05/16



BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

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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	\$130.00	\$200.00 Total of 2 Debits Total of 2 Deposits Total of 2 Credits	\$9,632.78 \$130.00 \$ \$120.00 \$80.00
Year To Date Summary		Div/I	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING			
		\$0.0	00.00

# Your Account Benefits

see the benefits of increasing your level.

# Special Offers

ELOC rates are as ow as 3.50% APR Prime +.75%)! Open HELOC with a





IBMSECU (STATEMENT DETAILS PREPARED FOR: BESTONERS FOUNDAMENBBERNO,: 700066424 CLOSING DATE: 03/31/2017 PAGE: 2

		S2 SHARE A/C - SAVINGS ACC	OUNT		
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Mar		Previous Balance			\$5.00
31 Mar		Closing date Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING						
Trans. Date	Post. Date	Description	Debits	Credits	Balance	
01 Mar		Previous Balance			\$9,562.78	
01 Mar		IBMSECU/eTransfers/170228/PPD	\$65.00		\$9,497.78	
03 Mar		IBMSECU/eTransfers/170302/PPD		\$15.00	\$9,512.78	
06 Mar		frm Reza for Allah(swt)		\$65.00	\$9,577.78	
16 Mar	15 Mar	from Tahsin for Allah(swt) HB		\$20.00	\$9,597.78	
21 Mar		from Reza for Allah(swt) HB		\$100.00	\$9,697.78	
30 Mar		IBMSECU/eTransfers/170329/PPD	\$65.00		\$9,632.78	
31 Mar		Closing date Ending Balance			\$9,632.78	



BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

# MEMBER STATEMENT OF ACCOUNT

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	\$62.00	\$562.00 Total of 1 Debits Total of 4 Deposits Total of 2 Credits	\$10,132.78 \$62.00 \$482.00 \$80.00	
Year To Date Summary		Div/I	nt Finance C	harge
S2 SHARE A/C - SAVINGS ACCOUNT				
S57 SHARE A/C - BUSINESS CHECKING				
		\$0.0	00	\$0.00

our REWARDS level
his month is
Basic. Please
risit
ww.ibmsecu.org to
see the benefits of
ncreasing your
evel.

# Special Offers

May & June Auto Loan rates are as low as 1.74% APR! Plus, defer your first payment! Visit ibmsecu.org for complete letails.

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Mail to: Member Services, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 – or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	
NEW MAILING ADDRESS		APARTMENT I
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

IMPORTANT! COMPLETE. DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGES!

The UNIX OF THE MINISTER IS WELL AND THE MEMORY AND

- 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.

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MEMBER NAME	MEMBER NUMBER	
NEW MAILING ADDRESS		APARTMENT #
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CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUMBER	R
MAIL ADDRESS		
MEMBER SIGNATURE		DATE

RETAIN THIS	S S	TAT	EM	EN	T. I	T	IS A	PER	MAN	ENT	RECO	DRD	0F	YOU	R A	CCC	IUN	T(S	)

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 floose written in a prior statement period. Subtract from your checkbook balance any checks or other paid items which you have not already recorded.

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...Subtract the service charge(s), if any, from your checkbook balance.

Complete the form below. The final figure sh	ould agree with your chec	kbook balance. If it does not, see "Hints for findin	g differences" below.
NEW BALANCE FROM STATEMENT	s	CHECKBOOK BALANCE	s
ADD DEPOSITS NOT SHOWN ON STATEMENT	s	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	s
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	\$
	1	THESE TOTALS SHOULD AGREE	

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- ctions on this form as well as in your checkbook
- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
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   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.
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### DEPOSITS

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nd LIE. OF REGATIVE INFORMATION
In accordance with Regulation V and the
Fair and Accurate Credit Transactions Act
(AGCT), this notice is to Inform you that
we may provide negative information to
he Experian, Equitar ander Cransaction
Credit Bureaus andér Chas-Systems about
you and any joint signers or cobornovers,
regarding an insolvency, definiquency, late
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Online Banking at ibmsecu.org NOTICE OF NEGATIVE INFORMATION



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	OF SHAKE AIG - SATINGS AGGOOD	•		
Trans. Date Post. Date	Description	Debits	Credits	Balance
01 Apr	Previous Balance			\$5.00
30 Apr	Closing date Ending Balance			\$5.00
	S57 SHARE A/C - BUSINESS CHECK	ING		
Trans. Date Post. Date	Description	Debits	Credits	Balance
01 Apr	Previous Balance			\$9,632.78
03 Apr	IBMSECU/eTransfers/170331/PPD		\$15.00	\$9,647.78
05 Apr	MULTIPLE DEPOSIT TR#942		\$200.00	\$9,847.78
06 Apr	frm Reza for Allah(swt)		\$65.00	\$9,912.78
10 Apr	from Abul Bashar - Tree2017 HB		\$120.00	\$10,032.78
13 Apr	frm Reza for Allah(swt) HB		\$62.00	\$10,094.78
17 Apr	IBMSECU/eTransfers/170414/PPD	\$62.00		\$10,032.78
24 Apr	frm Reza for Allah(swt) HB		\$100.00	\$10,132.78
30 Apr	Closing date Ending Balance			\$10,132.78

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MEMBER NAME	MEMBER NUMBER	1
NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	IBER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE
IMPORTANTI COMPLETE, DETACH AND RE	TURN THIS TOP PORTION TO AUTHOR	IZE ADDRESS CHANGES!

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...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 prior to statement date, notify the Credit Union.

...Subtract the service charge(s), if any, from your checkbook balance.

olete 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	s
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING	\$	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$
REVISED STATEMENT BALANCE	s	REVISED CHECKBOOK BALANCE	\$
		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 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.



Call Telephone Banking toll-free 24 hours a day to access your acco 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 NUILE UP NEGATIVE INFORMATION In accordance with Regulation V and the Fair and Accurate Credit Transactions. Act (ACT), this notice is to inform you that we may provide negative information to the Experians, Equits and/or Chas-Systems about you and any joint signers or coborrowers, regarding an insolvency, definiquency, late anyment, negative balance, NSF history or default on your account(s) to be included in your credit regord and financial records.

### 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 #70. Box 5090, Box Braton, F1. S3451-B080 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 of 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 re 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

IN LEHES! CHARGES

Vour interest charge are companed by multiplying the daily periodic rate times the unguid balance for each day that balance is outstanding. The companies of the daily of the payment and the remainder is applied to reduce the unpul permitted trails. The raugid balance is they prompted balance. It is magnifed to reduce the unpul permitted trails are the raugid balance is they are daily of the daily of



BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

# MEMBER STATEMENT OF ACCOUNT

05/31/2017 MEMBER NO.: 700066424 TAX I.D. NO.: On File PAGE:

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	\$665.00	\$2,004.19 Total of 1 Checks Total of 1 Debits Total of 3 Deposits	\$11,471.97 \$600.00 \$65.00 \$1,500.00

S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING

\$0.00 \$0.00 Your Account Benefits

Basic. visit
www.ibmsecu.org to
see the benefits of
increasing your

# Special Offers May & June Auto Loan rates

Loan rates are as low as 1.74% APR! Plus, defer your first payment! Visit ibmsecu.org for details.



\$\frac{1BMSECU}{\text{statement details}}\$\text{perpared for: Bestowers Foundamemberno.: } 700066424 \\
\$\colon{closing date: 05/31/2017 PAGE: 2}

	S2 :	SHARE A/C - SAVII	NGS ACCU	UNI		
Trans. Date Post.	Date Description			Debits	Credits	Balance
01 May	Previous Balanc	в				\$5.00
31 May	Closing date I	Inding Balance				\$5.00
	S57 S	HARE A/C - BUSIN	IESS CHE	CKING		
Trans. Date Post.	Date Description			Debits	Credits	Balance
01 May	Previous Balanc	в				\$10,132.78
01 May	IBMSECU/eTran	sfers/170428/PPD		\$65.00		\$10,067.78
01 May	CHECK 110 Tra	ce # 4751052 01		\$600.00		\$9,467.78
03 May	IBMSECU/eTran	sfers/170502/PPD			\$15.00	\$9,482.78
06 May	frm Reza for Alla	h(swt)			\$65.00	\$9,547.78
10 May	MULTIPLE DEP	OSIT TR#1172			\$100.00	\$9,647.78
15 May	frm Reza for Alla	h(swt) HB			\$200.00	\$9,847.78
16 May	PAYPAL/TRANS	FER/170515/PPD			\$424.19	\$10,271.97
29 May	frm Reza for Me	dTree17 HB			\$1,200.00	\$11,471.97
31 May	Closing date I	Inding Balance				\$11,471.97
	CI	ECKS CLEARED	AT A GLAN	ICE		
Date	Check#	Amount	Date	Check#		Amount
01 May	110	\$600.00				

# 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 Lionese, for verification, Individual account numbers are not needed. For name changes, please contact our orfice. 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, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 – or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	3
NEW MAILING ADDRESS		APARTMENT I
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	IBER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

# RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

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 from your checkbook balance any checks or other paid items which you have not

...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> deposits you made which do not appear on the statement. If any of these deposits were made prior to statement date, notify the

Subtract the service charge(s), if any from your checkhook 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 CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK REVISED CHECKBOOK BALANCE REVISED STATEMENT BALANCE \$\_\_\_\_ \$\_\_\_ — THESE TOTALS SHOULD AGREE —

# HINTS FOR FINDING DIFFERENCES:

- ions on this form as well as in your checkbook 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

- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be recorded immediately



Call Telephone Banking toll-free 24 hours a day to access your acce 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

NUTICE 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 abo
you and any joint signers or coborrowers you ain any joint so reconstruct, 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.

# IN CASE OF ERROR OR INQUIRIES

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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
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# INTEREST CHARGES

Your interest charges are computed by multiplying the daily periodic rate times the unpaid balance for each day that

usuance 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 mount outstanding at the close of business each day after all transactions have been entered.

IBMSECU Membership 05/16



#### MEMBER STATEMENT OF ACCOUNT TAX I.D. NO.: On File PAGE:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$10,000.00	\$10,000.02	\$5.02
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$10,530.00	\$14,450.05 Total of 4 Debits Total of 8 Deposits Total of 4 Credits	\$15,392.02 \$10,530.00 \$13,450.00 \$1,000.05
Year To Date Summary		Div/Ir	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING		\$0.0	2
		\$0.0	2 \$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	
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L'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 librasecu.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 by IR-Bease print.

Mail to: Member Services, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 – or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	R
NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	MBER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

...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 Conset Union.

...Subtract the service charge(s), if any, from your checkbook balance.

NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	s
ADD DEPOSITS NOT SHOWN ON STATEMENT	s	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	s
SUBTRACT TOTAL OF CHECKS NOT PAID		SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKROOK	
REVISED STATEMENT RALANCE	s	REVISED IN CHECKBOOK BALANCE	

# HINTS FOR FINDING DIFFERENCES:

- Reducts the additions, subtractions and corrections on this form as well as in your checkbook.

  Verify the carry-over off the balance from page to page in your checkbook.

  Verify the carry-over off 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 immediate.

# Federally Insured by NCUA

Call Telephone Banking toll-free 24 hours a day to access your acco 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 NOTICE OF HEBATIVE INFORMATION
In accordance with Regulation V and the
Fair and Accurate Credit Transactions Act
(FACT), this notice is to inform you that
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Credit Bruessus and/or ChenSystems about
you and any joint signess or cobornowers,
regarding an insolver, definquency, district
payment, negative balance, NISF history or
default on your accuractly to be included
in your credit report and financial records.

## IN CASE OF ERROR OR INQUIRIES

The United The United

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.

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# INTEREST CHARGES

Your interest charges are computed by multiplying the daily periodic rate times the unpaid balance for each day that

Learnage 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 accordisclosures, fee schedules and agreements.

IBMSECU Membership 05/16



\$\frac{1}{2}\text{IBMSECU}\$\$ SPARGES PROGRATS OF STANDARD FOR MOTE: 1 B 700066424 NF1 SD S RAPG. 06/30/2017 OASG. 2

Annual Percentage Yield Earned: 0.07%

Closing date ... Ending Balance

frm Sume - Zakat fund HB
PAYPAL/TRANSFER/170624/PPD
IBMSECU/eTransfers/170628/PPD

30 Jun	For the Period from 04/01 through 06/30. Closing date Ending Balance			\$5.02
	S57 SHARE A/C - BUSINESS	CHECKING		
Trans. Date	Post. Date Description	Debits	Credits	Balance
01 Jun	Previous Balance			\$11,471.97
01 Jun	IBMSECU/eTransfers/170531/PPD	\$65.00		\$11,406.97
02 Jun	IBMSECU/eTransfers/170601/PPD		\$15.00	\$11,421.97
06 Jun	frm Reza for Allah(swt)		\$65.00	\$11,486.97
09 Jun	MULTIPLE DEPOSIT TR#1322		\$450.00	\$11,936.97
14 Jun	PAYPAL/TRANSFER/170613/PPD		\$338.05	\$12,275.02
16 Jun	MULTIPLE DEPOSIT TR#1136		\$200.00	\$12,475.02
21 Jun	frm Reza&Roxy PPOTY 2017 HB		\$2,310.00	\$14,785.02
21 Jun	frm Nasim MedGrantTree HB		\$100.00	\$14,885.02
21 Jun	frm Nasim Fitr-PPOTY HB		\$40.00	\$14,925.02
22 Jun	fr ECIC Iftar fm Foundation HB	\$400.00		\$14,525.02
22 Jun	frm Reza for Allah(swt) HB		\$100.00	\$14,625.02
23 Jun	Med Grant Tree 2017 HB	\$10,000.00		\$4,625.02
24 Jun	Cr back - went to wmg act HB		\$10,000.00	\$14,625.02

\$14.875.02

\$15,457.02

\$15,392.02

\$15,392.02

\$250.00

\$582.00

\$65.00



30 Jun

24 Jun

26 Jun

29 Jun 30 Jun

BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

S57 SHARE A/C - BUSINESS CHECKING

# M MM EMB RSTSMM MAS NOTFFNCAS

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	\$10,000.00	\$10,005.02
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$10,000.00	\$80.00 Total of 1 Debits Total of 2 Credits	\$5,472.02 \$10,000.00 \$80.00
Year To Date Summary		Div/In	t Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT		\$0.02	2

\$0.02

\$0.00

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see the benefits of increasing your level.

# s SBAfpal eeBui

ugust Auto Loa August rates
are as low as 1.74%
APR! Plus, defer
your first payment!
Visit ibmsecu.org
for complete for details.



03 Jul

05 Jul

31 Jul



IBMSECU/eTransfers/170630/PPD

Med Grant Tree 2017 HB

Closing date ... Ending Balance

frm Reza for Allah(swt)

IBMSECU (STATEMENT DETAILS PREPARED FOR: BESTONERS FOUNDAMENBBERNO,: 700066424 CLOSING DATE: 07/31/2017 PAGE: 2

\$10,000.00

\$15.00 \$15,407.02

\$65.00

\$5,407.02

\$5,472.02

\$5,472.02

S2 SHARE A/C - SAVINGS ACCOUNT						
Trans. Date Post. Date	Description	Debits	Credits	Balance		
01 Jul	Previous Balance			\$5.02		
05 Jul	Med Grant Tree 2017 HB		\$10,000.00	\$10,005.03		
31 Jul	Closing date Ending Balance			\$10,005.0		
	S57 SHARE A/C - BUSINESS CH	IECKING				
Trans. Date Post. Date	Description	Debits	Credits	Balance		
01 Jul	Provious Polones			\$4E 202 01		

<b>♦</b> IBM	SECU

Your time. Your money. Your future.

BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

	TEM ENT OF ACCOUNT			
PREPARED FOR: BESTOWERS	FOUNDATION STATEMENT PERIOD: 08/01/201	7 -	08/31/2017	MEMBER NO.: 700066424
TAYID NO. On Pile	DACE: 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	\$10,005.02
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$780.00	\$480.00 Total of 3 Checks Total of 2 Debits Total of 2 Deposits Total of 2 Credits	\$5,172.02 \$650.00 \$130.00 \$400.00 \$80.00
Year To Date Summary		Div/Ir	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING		\$0.0	2
		\$0.0	2 \$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

September Auto Loan rates are as low as 1.74% APR! Plus, defer your first payment! Visit ibmsecu.org for complete details. for details.

## 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 importar mail and announcements.

The auto-automatication of the control of the contr

Mail to: Member Services, IBMSECU, 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 NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

RETAIN THIS STATEMENT. IT IS A F	PERMANENT RECOR	D OF YOUR ACCOUNT(S).	
To balance your checkbook with this statemen	t		
		your checkbook. List in the boxes at left any che neckbook halance any checks or other paid items	
		kbook. Be sure to enter in your checkbook any y If any of these deposits were made prior to stab	
Subtract the service charge(s), if any, from y	our checkbook balance.		
Complete the form below. The final figure sh	ould agree with your chec	kbook balance. If it does not, see "Hints for finding	ig differences" below
NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	\$
ADD DEPOSITS NOT SHOWN ON STATEMENT	s	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	\$
	₹	THESE TOTALS SHOULD AGREE	
HINTS FOR FINDING DIFFERENCES	<b>S</b> :		
Recheck the additions, subtractions and co			
<ul> <li>Verify the carry-over of the balance from p</li> </ul>	age to page in your check!	ook.	
<ul> <li>Make sure you have subtracted any Autor checkbook balance.</li> </ul>	nated Clearing House (ACH	), Bill Pay, debit card and/or service charge(s), if	any, from your
<ul> <li>Compare the amount of each check on you reported immediately.</li> </ul>		int you recorded in your checkbook. Any error or	exception should be
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IN CASE OF ERROR OR INQUIRIES The VASC UP CHNUM IN INCUMENT Hypothish your statement is wrong, or it you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet #10. Res 0590, 906, extraor, 18.2431-1809 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
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NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE
IMPORTANTI COMPLETE DETACH AND RET	JIRN THIS TOP PORTION TO ALITHORI	7F ADDRESS CHANGES!

		kbook. Be sure to enter in your checkbook any yr If any of these deposits were made prior to state	
Subtract the service charge(s), if any, from y	our checkbook balance.		
Complete the form below. The final figure sh	ould agree with your check	kbook balance. If it does not, see "Hints for finding	g differences" below.
NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	s
ADD DEPOSITS NOT SHOWN ON STATEMENT	s	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	s
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING	\$	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$
REVISED STATEMENT BALANCE	s	REVISED CHECKBOOK BALANCE  THESE TOTALS SHOULD AGREE	s
HINTS FOR FINDING DIFFERENCES			

- min or Your Findings Uniformatics.

  Recheck the addition, subtractions and connections on this form as well as in your checkbook.

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  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.
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Viry interiest charge are computed by multiplying the daily periodic rate times the unpuls balance for each day that balance is obtained in softening the daily periodic rate from the properties of the propertie

For more information, please refer to your account disclosures, fee schedules and agreements.



Federally Insured by NCUA

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nd LIE. OF REGATIVE INFORMATION
In accordance with Regulation V and the
Fair and Accurate Credit Transactions Act
(AGCT), this notice is to Inform you that
we may provide negative information to
he Experian, Equitar ander Cransaction
Credit Bureaus andér Chas-Systems about
you and any joint signers or cobornovers,
regarding an insolvency, definiquency, late
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Online Banking at ibmsecu.org NOTICE OF NEGATIVE INFORMATION



VIBMSECU STATEMENT DEFAULS PREPARED FOR: BESTOWERS FOUNDAMEMBERING,: 700066424 CLOSING DATE: 08/31/2017 PAGE: 2

		S2 SHARE A/C - SAVI	INGS ACC	DUNT		
Trans. Date F	ost. Date Description			Debits	Credits	Balance
01 Aug	Previous B	alance				\$10,005.02
31 Aug	Closing dat	e Ending Balance				\$10,005.02
	S	57 SHARE A/C - BUSI	NESS CHE	CKING		
Trans. Date F	ost. Date Description			Debits	Credits	Balance
01 Aug	Previous B	alance				\$5,472.02
01 Aug	IBMSECU/	eTransfers/170731/PPD		\$65.00		\$5,407.02
03 Aug	IBMSECU/	eTransfers/170802/PPD			\$15.00	\$5,422.02
06 Aug	frm Reza fo	r Allah(swt)			\$65.00	\$5,487.02
07 Aug	CHECK 11	1 Trace # 4606934 07		\$150.00		\$5,337.02
07 Aug	CHECK 11	CHECK 112 Trace # 4606936 07 \$300.		\$300.00		\$5,037.02
17 Aug	frm Umme	frm Umme for Allah(swt) HB			\$100.00	\$5,137.02
30 Aug	CHECK 11	3 Trace # 4567426 30		\$200.00		\$4,937.02
30 Aug	frm Batul a	oa fr Neey-flood HB			\$300.00	\$5,237.02
31 Aug	IBMSECU/	eTransfers/170830/PPD		\$65.00		\$5,172.02
31 Aug	Closing dat	e Ending Balance				\$5,172.02
		CHECKS CLEARED	AT A GLA	NCE		
Date	Check#	Amount	Date	Check#		Amount
07 Aug	111	\$150.00	30 Aug	113		\$200.00
07 Aug	112	\$300.00				

#### 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 importar mail and announcements

You may change your address in Online Banking at libmsecu.org. To chan your address by mail, please include a copy of your photo ID, such as a Driver's License, for wirefization. Individual account mumbers are not needed. For name changes, please contact our office. If the address on your ID does not nath the address change you've requested, please also include proof of residence, such as a copy of your valility bill. Please print.

Mail to: Member Services, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 - or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	
NEW MAILING ADDRESS		APARTMENT #
CITY		ZIP CODE
ally	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUMBER	
TOME I HOME MOMBER	OLLE I HOME MOMBEN	
MAIL ADDRESS		
MEMBER SIGNATURE		DATE

NEW MAILING ADDRESS		APARTMENT #
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CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUMBER	
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

IMPORTANT! COMPLETE. DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGES!

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# Federally Insured by NCUA

Call Telephone Banking toll-free 24 hours a day to access your acc 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

NUILE UP NEGATIVE INFORMATION In accordance with Regulation V and the Fair and Accurate Credit Transactions. Act (ACT), this notice is to inform you that we may provide negative information to the Experians, Equits and/or Chas-Systems about you and any joint signers or coborrowers, regarding an insolvency, definiquency, late anyment, negative balance, NSF history or default on your account(s) to be included in your credit regord and financial records.

MEMBER NAME	MEMBER NUMBER	
NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

To balance your checkbook with this statement	_	.,	
		your checkbook. List in the boxes at left any che eckbook balance any checks or other paid items	
		kbook. Be sure to enter in your checkbook any y If any of these deposits were made prior to state	
Subtract the service charge(s), if any, from y	our checkbook balance.		
Complete the form below. The final figure sh	ould agree with your check	book balance. If it does not, see "Hints for finding	g differences" below.
NEW BALANCE			
FROM STATEMENT	\$	CHECKBOOK BALANCE	\$
ADD DEPOSITS NOT SHOWN ON STATEMENT	s	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	s
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING	\$	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$

#### HINTS FOR FINDING DIFFERENCES:

REVISED STATEMENT BALANCE

RETAIN THIS STATEMENT, IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

- 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.

### 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 #70. Box 5090, Box Braton, F1. S3451-B080 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 of 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 re 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 delinouent or take any action to collect the amount you question.

### DEPOSITS

\_\_\_\_ REVISED CHECKBOOK BALANCE

- THESE TOTALS SHOULD AGREE

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

IN LEHES! CHARGES

Vour interest charge are companed by multiplying the daily periodic rate times the unguid balance for each day that balance is outstanding. The companies of the daily of the payment and the remainder is applied to reduce the unpul permitted trails. The raugid balance is they prompted balance. It is magnifed to reduce the unpul permitted trails are the raugid balance is they are daily of the daily of

\$10,005,02

\$10,000.00



BESTOWERS FOUNDATION INC 4858 NW 81ST AVENUE GAINESVILLE FL 32653

#### MEMBER STATEMENT OF ACCOUNT MEMBER NO.: 70006642 TAX I.D. NO.: On File PAGE:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$10,000.00	\$1.28	\$6.30
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$65.00	\$5,115.97 Total of 1 Debits Total of 2 Deposits Total of 5 Credits	\$10,222.99 \$65.00 \$400.00 \$4,715.97
Certificate Type	Debits	Credits	New Balance
18 CERTIFICATE A/C - 48 MO CERTIFICATE Cert No. 60342 Matures Op. 15 Sep 21	\$0.00	\$10,000.00	\$10,000.00

Year To Date Summary S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING 18 CERTIFICATE A/C - 48 MO CERTIFICATE Your Account Benefits

Pasic. ...
visit
www.ibmsecu.org to
see the benefits of
increasing your level.

## Special Offers

\$0.00

HELOC rates are as low as 3.50% APR (Prime + .75%)! Open a HELOC with a minimum

minimum
draw of \$10,000
this Oct/Nov. &
lock in
a rate as low as
3.50% APR for 12
months!

01 Sep

30 Sep



Previous Balance

Closing date ... Ending Balance Dividend earned - Not Paid as of 30 Sep 17 is \$9.15

VIBMSECU SAMPLEO PROVAUS OTGOATGR XI T. BESTONERS FOUNDAUE OF MOTE: 1 B 700066424 NFI SD S RAPG. 09/30/2017 OASG. 2

15 Sep		T'FER TO 70006642418	\$10,000.00		\$5.02
30 Sep		DIVIDEND CREDIT		\$1.28	\$6.30
		Annual Percentage Yield Earned: 0.06%			
		For the Period from 07/01 through 09/30.			
30 Sep		Closing date Ending Balance			\$6.30
		S57 SHARE A/C - BUSINESS CH	HECKING		
Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Sep		Previous Balance			\$5,172.02
01 Sep		IBMSECU/eTransfers/170831/PPD		\$15.00	\$5,187.02
04 Sep	03 Sep	from umme for Allah swt HB		\$100.00	\$5,287.02
06 Sep		frm Reza for Allah(swt)		\$65.00	\$5,352.02
14 Sep		frm Roxy- Halima AutoRiksha HB		\$300.00	\$5,652.02
22 Sep		CITIBANK XFER/POPMONEY/170922/WEB		\$25.00	\$5,677.02
27 Sep		DEPOSIT		\$1,000.00	\$6,677.02
		SHARED BRANCH			
		DELTA COMMUNITY CREDIT UN			
		1205 JOHNSON FERRY RD S MARIETTA GA			
28 Sep		PAYPAL/TRANSFER/170927/PPD		\$3,610.97	\$10,287.99
29 Sep		IBMSECU/eTransfers/170928/PPD	\$65.00		\$10,222.99
30 Sep		Closing date Ending Balance			\$10,222.99
		18 CERTIFICATE A/C - 48 MO CER	RTIFICATE		
Trans. Date	Post. Date	Description	D	ebits Credit	s Balance
15 Sep		Previous Balance			\$0.00
15 Sep		T'FER FROM 700066424S2		\$10,000.0	0 \$10,000.00
		CERT #60342 10000.00 DUE 15SEP21 2.225% New	Certificate		

S2 SHARE A/C - SAVINGS ACCOUNT

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# Federally Insured by NCUA

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#### MEMBER STATEMENT OF ACCOUNT TAX I.D. NO.: On File PAGE:

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	\$20,000.00	\$20,006.30
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$30,118.96	\$22,029.76 Total of 1 Checks Total of 8 Debits Total of 54 Deposits Total of 6 Credits	\$2,133.79 \$100.00 \$30,018.96 \$17,431.00 \$4,598.76
Certificate Type	Debits	Credits	New Balance
I8 CERTIFICATE A/C - 48 MO CERTIFICATE Cert No. 60342 Matures On: 15 Sep 21	\$0.00	\$0.00	\$10,000.00
Year To Date Summary		Div/In	t Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING I8 CERTIFICATE A/C - 48 MO CERTIFICATE		\$1.30	)
		\$1.30	\$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.

Sp	ecial Of	fers	
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(Prime	+	.75	ŧ)!
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\$\frac{1\text{IBMSECU}}{\text{statement defalls}}\$\text{statement defalls}\$\text{prepared For: Bestowers Foundamember.no.: } 700066424 \\
\$\colon{closing date: 10/31/2017 PAGE: 3}\$

	S57 SHARE A/C - BUSINESS CHE	CKING (Continued)		
Trans. Date	Post. Date Description	Debits	Credits	Balance
05 Oct	frm Ashfaq Ahmed - Rohinga HB		\$40.00	\$10,243.78
05 Oct	frm Mrs. Nazm - Rohinga HB		\$50.00	\$10,293.78
05 Oct	frm 3 friends of Javed bhai HB		\$140.00	\$10,433.78
05 Oct	frm Dina/Homayun - Rohinga HB		\$10.00	\$10,443.78
05 Oct	frm Shinjon fr Rohingya HB		\$40.00	\$10,483.78
05 Oct	frm Badal for Rohingya HB		\$50.00	\$10,533.78
05 Oct	frm Shirin Sultana/Polash HB		\$50.00	\$10,583.78
05 Oct	frm Shovon Taifur - Rohinga HB		\$100.00	\$10,683.78
05 Oct	frm Shiraji fm Rohinga HB		\$50.00	\$10,733.78
05 Oct	frm Shiraji fr Medical Grnt HB		\$150.00	\$10,883.78
05 Oct	frm Shojib fr Rohingya HB		\$20.00	\$10,903.78
05 Oct	frm Safa / Reza fr Rohingya HB		\$1,000.00	\$11,903.78
05 Oct	frm Tahsin fr Rohingya HB		\$20.00	\$11,923.78
05 Oct	frm Samah fr Rohingya HB		\$20.00	\$11,943.78
06 Oct	IBMSECU/eTransfers/171005/PPD		\$50.00	\$11,993.78
06 Oct	PAYPAL/TRANSFER/171005/PPD		\$96.50	\$12,090.28
06 Oct	Placid.net/Remittance/171005/WEB	\$2,504.99		\$9,585.29
06 Oct	frm Reza for Allah(swt)		\$65.00	\$9,650.29
06 Oct	MULTIPLE DEPOSIT TR#2260		\$5,500.00	\$15,150.29
09 Oct	frm Akhtar for Rohingya HB		\$300.00	\$15,450.29
09 Oct	Transferring to savings HB	\$6,000.00		\$9,450.29
10 Oct	MULTIPLE DEPOSIT TR#1979		\$4,000.00	\$13,450.29
11 Oct	Placid.net/Remittance/171010/WEB	\$2,504.99		\$10,945.30
11 Oct	MULTIPLE DEPOSIT TR#1535		\$200.00	\$11,145.30
16 Oct	Placid.net/Remittance/171013/WEB	\$2,503.99		\$8,641.31
18 Oct	PAYPAL/TRANSFER/171017/PPD		\$992.48	\$9,633.79
19 Oct	CHECK 114 Trace # 4550108 19	\$100.00		\$9,533.79
20 Oct	MULTIPLE DEPOSIT TR#1192		\$500.00	\$10,033.79
24 Oct	frm Mosab for Rohingya HB		\$100.00	\$10,133.79
24 Oct	for security move to saving HB	\$8,000.00		\$2,133.79
31 Oct	Closing date Ending Balance			\$2,133.79

CHECKS CLEARED AT A GLANCE					
Date	Check#	Amount	Date	Check#	Amount
19 Oct	114	\$100.00			

18 CERTIFICATE A/C - 48 MO CERTIFICATE					
Trans. Date Post. Date	Description	Debits	Credits	Balance	
01 Oct	Previous Balance			\$10,000.00	
31 Oct	Closing date Ending Balance			\$10,000.00	
	Dividend earned - Not Paid as of 31 Oct 17 is \$28.08				





\$\frac{1\text{IBMSECU}}{\text{STATEMENT OFFIALS}}\$\$ \text{PREPARED FOR: BESTOWERS FOUNDA\*\*\text{MEMBER'NO.:} 700066424}{\text{Closing date:} 10/31/2017}\$\$ \text{PAGE:} 2

01 Oct	16.30 16.30 16.30 16.30
01 Oct	16.30 16.30 16.30 16.30 16.30
02 Oct         TFER FROM 700066424S57 HB         \$1,000.00         \$6,00           09 Oct         Transferring to savings HB         \$6,000.00         \$12,00           24 Oct         for security move to saving HB         \$8,000.00         \$20,00           31 Oct         Closing date Ending Balance         \$20,00           S57 SHARE A/C - BUSINESS CHECKING           Trans. Date Post. Date Description         Debits         Credits         Bal           01 Oct         Previous Balance         \$10,22           02 Oct         PAYPAL/TRANSFER/171001/PPD         \$3,379.78         \$13,60           02 Oct         TFER TO 70006642452 HB         \$5,000.00         \$8,60	16.30 16.30 16.30 16.30
99 Oct Transferring to savings HB \$6,000.00 \$12.00 \$24 Oct for security move to saving HB \$8,000.00 \$20,00 \$20,00 \$31 Oct Closing date Ending Balance \$200.00 \$200.00 \$200.00 \$200.00 \$31 Oct \$200.00 \$320	16.30 16.30 16.30
24 Oct for security move to saving HB \$8,000.00 \$20,000 \$31 Oct Closing date Ending Balance \$20,000 \$20,000 \$20,000 \$20,000 \$31 Oct \$250,000 \$20,000 \$31,000 \$20,000 \$31,00	16.30 16.30 ance
31 Oct   Closing date Ending Balance   \$20,00	16.30 ance
S57 SHARE A/C - BUSINESS CHECKING   Trans. Date   Post. Date   Description   Debits   Credits   Ball   Description   Debits   Credits   Ball   Description   Debits   Credits   Ball   Description   Debits   Description   S10,22   Description   S10,22   Description   Debits   Debit	ance
Trans. Date Post. Date Description         Debits         Credits         Bal           01 Oct         Previous Balance         \$10,22           02 Oct         PAYPAL/TRANSFER/171/001/PPD         \$3,379.78         \$13,60           02 Oct         TFER TO 70006642/452 HB         \$5,000.00         \$8,60	
01 Oct Previous Balance \$10,22 02 Oct PAYPAL/TRANSFER/171001/PPD \$3,379.78 \$13,60 02 Oct TFER TO 70006642452 HB \$5,000.00 \$8,66.	
02 Oct PAYPAL/TRANSFER/171001/PPD \$3,379.78 \$13,60 02 Oct TFER TO 700066424S2 HB \$5,000.00 \$8,60	
02 Oct T'FER TO 700066424S2 HB \$5,000.00 \$8,60	2.99
	2.77
	2.77
02 Oct T'FER TO 700066424S2 HB \$1,000.00 \$7,60	2.77
02 Oct MULTIPLE DEPOSIT TR#1589 \$300.00 \$7,90	2.77
03 Oct IBMSECU/eTransfers/171002/PPD \$15.00 \$7,91	7.77
03 Oct Placid.net/Remittance/171002/WEB \$2,504.99 \$5,41	2.78
04 Oct MULTIPLE DEPOSIT TR#1465 \$2,400.00 \$7,81	2.78
05 Oct frm Botul fr Rohingya HB \$500.00 \$8,31	2.78
05 Oct frm Sohel fr Rohingya HB \$50.00 \$8,36	2.78
05 Oct frm Tonni Begum HB \$40.00 \$8,40	2.78
05 Oct frm Samim HB \$100.00 \$8,50	2.78
05 Oct frm Afru for Rohingya HB \$50.00 \$8,55	2.78
05 Oct frm sumi, shuli, afsana HB \$100.00 \$8,65	2.78
05 Oct frm Lucky for Rohingya HB \$50.00 \$8,70	2.78
05 Oct frm Sobur for Rohingya HB \$5.00 \$8,70	7.78
05 Oct frm Cisse for Rohingya HB \$40.00 \$8,74	7.78
05 Oct frm A Majid for Rohingya HB \$40.00 \$8,78	7.78
05 Oct frm Irin for Rohingya HB \$50.00 \$8,83	7.78
05 Oct frm Sopna for Rohingya HB \$50.00 \$8,88	
05 Oct frm Farzana Akhtar - Rohing HB \$250.00 \$9,13	7.78
05 Oct frm F. Ebtisham HB \$20.00 \$9,15	
05 Oct frm Bablu HB \$25.00 \$9,18	
05 Oct frm Lubna HB \$100.00 \$9,28	2.78
05 Oct frm Shanaz HB \$100.00 \$9,38	2.78
05 Oct frm Ismat Fatema HB \$100.00 \$9,48	
05 Oct frm Meral HB \$8.00 \$9,49	0.78
05 Oct frm Kokilone HB \$20.00 \$9,51	0.78
05 Oct frm Sabi Giri HB \$5.00 \$9,51	
05 Oct Remi Odom HB \$5.00 \$9,52	0.78
05 Oct frm Abdur Rahman HB \$40.00 \$9,56	0.78
05 Oct frm Mizan Khan HB \$10.00 \$9,57	0.78
05 Oct frm Lee HB \$5.00 \$9,57	
05 Oct frm Peu HB \$200.00 \$9,77	5.78
05 Oct frm Sara HB \$20.00 \$9,79	5.78
05 Oct frm Daiyan Ettihad HB \$3.00 \$9,79	
05 Oct frm Farhin Emtinan HB \$2.00 \$9,80	0.78
05 Oct frm Pedro HB \$3.00 \$9,80	
05 Oct frm Nipolo for Rohingya HB \$200.00 \$10,00	
05 Oct frm Jawad Ahsan fr Rohingya HB \$200.00 \$10,20	3 78

# ADDRESS CHANGES

Federally Insured by NCUA

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

NOTICE OF NEGATIVE INFORMATION

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 regulary information to
the Experian. Equitar and/or Transaction
Credit Bureaus and/or Enabystems about
you and any joint signers or cotonorowers,
regarding an insolvincy, delinquency, late
payment, negative balance, ISPS history or
default on your accuratify to be included
in your credit report and financial records.

Online Banking at ibmsecu.org

ROUTICS CHARGES

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 ploto ID, such as a other's Lisense, for writefation, Included account numbers are not needed. For name changes, please contact our office. If the address on neadon for name changes, please contact our office, if the address on include proof or lessfecre, such as a copy you crut lity. But Please print.

Mail to: Member Services, IBMSECU, 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 NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

	NEIAIN IIIIO SIAIEMENI. II IO A		ND OF TOOM ACCOUNT(3).	
	To balance your checkbook with this stateme	nt		
			in your checkbook. List in the boxes at left any c checkbook balance any checks or other paid iten	
			eckbook. Be sure to enter in your checkbook any nt. If any of these deposits were made prior to st	
	Subtract the service charge(s), if any, from	your checkbook balance.		
	Complete the form below. The final figure s	hould agree with your che	ckbook balance. If it does not, see "Hints for find	finn differences" helow
	NEW BALANCE			
	FROM STATEMENT	\$	CHECKBOOK BALANCE	\$
	ADD DEPOSITS NOT SHOWN ON STATEMENT	\$	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOO	K \$
	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	\$
		₹	THESE TOTALS SHOULD AGREE —	
	HINTS FOR FINDING DIFFERENCE	S:		
	Recheck the additions, subtractions and it	corrections on this form a	s well as in your checkbook.	
	· Verify the carry-over of the balance from	page to page in your chec	kbook.	
	<ul> <li>Make sure you have subtracted any Autor checkbook balance.</li> </ul>	mated Clearing House (AC	H), Bill Pay, debit card and/or service charge(s),	if any, from your

IN CASE OF ERROR OR INQUIRIES

IN CASE OF ERROR OR INQUINES

If you think you statement is wrong, or you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate shear of IP. OR 50,909, Dec Raften, IT. 3343-1408-308 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
- suspected entu.

  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.

usance 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 that close of business each day after all transactions have been entered.

IBMSECU Membership 05/16



### M EM BER STATEM ENT OF ACCOUNT TAX I.D. NO.: On File PAGE:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$7,500.00	\$0.00	\$12,506.30
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$11,141.97	\$10,431.86 Total of 2 Checks Total of 5 Debits Total of 5 Deposits Total of 5 Credits	\$1,423.68 \$3,500.00 \$7,641.97 \$8,200.00 \$2,231.86
Certificate Type	Debits	Credits	New Balance
18 CERTIFICATE A/C - 48 MO CERTIFICATE Cert No. 60342 Matures On: 15 Sep 21	\$0.00	\$0.00	\$10,000.00
Year To Date Summary		Div/Ir	nt Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT S57 SHARE A/C - BUSINESS CHECKING I8 CERTIFICATE A/C - 48 MO CERTIFICATE		\$1.30	D
		\$1.3	0 \$0.00

Your REWARDS leve this month is Basic. Please	el
www.ibmsecu.org see the benefits increasing your level.	

Special Offers
The annual audit of
Credit Union
records
will be conducted
soon. You may
receive an
account
verification notice
in January 2018.
Please review all
of the info for
accuracy.

# ADDRESS CHANGES

Hyou 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 malt, please include a copy of your photo ID, such as a other'st License, for verification, Included account numbers are not needed. For name changes, please contact our office. If the address on near the address on the control of th

Mail to: Member Services, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890 – or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	R
NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	MBER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

	to balance your checkbook with this stateme	nt		
			n off in your checkbook. List in the boxes at left any o your checkbook balance any checks or other paid ite	
			ur checkbook. Be sure to enter in your checkbook and dement. If any of these deposits were made prior to s	
	Subtract the service charge(s), if any, from	your checkbook bala	nce.	
	Complete the form below. The final figure s	should agree with you	r checkbook balance. If it does not, see "Hints for fin	ding differences" below.
	NEW BALANCE FROM STATEMENT	s	CHECKBOOK BALANCE	s
	ADD DEPOSITS NOT SHOWN ON STATEMENT	s	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBO	DK \$
	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	\$
			THESE TOTALS SHOULD AGREE -	
	HINTS FOR FINDING DIFFERENCE	S:		
	· Recheck the additions, subtractions and			
	<ul> <li>Verify the carry-over of the balance from</li> </ul>			
	<ul> <li>Make sure you have subtracted any Auto checkbook balance.</li> </ul>	mated Clearing House	e (ACH), Bill Pay, debit card and/or service charge(s),	, if any, from your
	<ul> <li>Compare the amount of each check on your reported immediately.</li> </ul>	our statement with the	amount you recorded in your checkbook. Any error	or exception should be

RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).



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#### Online Banking at ibmsecu.org NOTICE OF NEGATIVE INFORMATION

NOTICE OF HEBATIVE INFORMATION
In accordance with Regulation V and the
Fair and Accounts Credit Transactions. Act
(FACT), this notice is to inform you that
we may provide regulative information to
the Experian, Equitic and/or Transaction
Credit Breasus and/or Transaction
Credit Breasus and/or Chesitystems about
you and any joint signers or coborrowers,
regarding an insolvency, definquency, little
payment, negative balance, INFS history or
default on your account(s) to be included
in your credit report and financial records.

# IN CASE OF ERROR OR INQUIRIES

IN CASE OF ERROR OR INQUINES

If you thinky our 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 shear of 10 Res 05,900 Res Rathor, R 3,934 1-980 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
- suspected entrul

  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

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.

balance is outstanding.

Each payment is used first to pay all late charges and then to pay all interactions and the top appliance to pay all interest changes 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 accound isclosures, fee schedules and agreements.

IBMSECU Membership 05/16



		S2 SHARE A/C - SAVII	NGS ACC	DUNT		
Trans. Date	Post. Date D	Description		Debits	Credits	Balance
01 Nov	P	revious Balance				\$20,006.30
07 Nov	S	end to bd HB		\$2,500.00		\$17,506.30
16 Nov	T	ransfer to BD for Rohingya HB		\$2,500.00		\$15,006.30
25 Nov	S	ending to rohingya HB		\$2,500.00		\$12,506.30
30 Nov	С	closing date Ending Balance				\$12,506.30
		S57 SHARE A/C - BUSIN	NESS CHE	CKING		
Trans. Date	Post. Date D	escription		Debits	Credits	Balance
01 Nov	P	revious Balance				\$2,133.79
01 Nov	IE	BMSECU/eTransfers/171031/PPD		\$65.00		\$2,068.79
01 Nov	D	EPOSIT			\$1,500.00	\$3,568.79
	S	HARED BRANCH				
	D	ELTA COMMUNITY CREDIT UN				
	1.	205 JOHNSON FERRY RD S MARIET	TA GA			
03 Nov	IE	BMSECU/eTransfers/171102/PPD			\$15.00	\$3,583.79
06 Nov	fr	m Reza for Allah(swt)			\$65.00	\$3,648.79
07 Nov	S	end to bd HB			\$2,500.00	\$6,148.79
07 Nov	N	MULTIPLE DEPOSIT TR#558			\$600.00	\$6,748.79
08 Nov	P	lacid.net/Remittance/171107/WEB		\$2,503.99		\$4,244.80
15 Nov	C	CHECK 115 Trace # 4538814 15		\$3,000.00		\$1,244.80
16 Nov	T	ransfer to BD for Rohingya HB			\$2,500.00	\$3,744.80
17 Nov	P	AYPAL/TRANSFER/171116/PPD			\$251.86	\$3,996.66
17 Nov	P	LACID EXPRESS/8778897021/17111	6/W	\$2,503.99		\$1,492.67
	E	В				
22 Nov	C	CHECK 116 Trace # 4599008 22		\$500.00		\$992.67
25 Nov	S	ending to rohingya HB			\$2,500.00	\$3,492.67
27 Nov	fr	m Afreen Shukat -Rohingya HB			\$100.00	\$3,592.67
28 Nov	P	lacid.net/Remittance/171127/WEB		\$2,503.99		\$1,088.68
29 Nov	IE	BMSECU/eTransfers/171128/PPD			\$400.00	\$1,488.68
30 Nov	IE	BMSECU/eTransfers/171129/PPD		\$65.00		\$1,423.68
30 Nov	С	closing date Ending Balance				\$1,423.68
		CHECKS CLEARED	AT A GLA	NCE		
Date	Chec	***************************************	Date	Check#		Amount
1E No	. 115	\$2,000,00	22 Nov	116		¢=00.00

15 Nov	115	\$3,000.00	22 Nov	116		\$500.00
I8 CERTIFICATE A/C - 48 MO CERTIFICA						
Trans. Date Post.	Date Description			Debits	Credits	Balance
01 Nov	Previous B	alance				\$10,000.00
30 Nov	Closing dat	e Ending Balance				\$10,000,00

Dividend earned - Not Paid as of 30 Nov 17 is \$46.43



# M EM BER STATEM ENT OF ACCOUNT

PRÉPARED FOR: BESTOWERS FOUNDATION STATEMENT PERIOD: 12/01/2017 - 12/31/2017 MEMBER NO.: 700066424 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	\$12,506.30	\$2.25	\$2.25
	S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$7,409.70	\$6,299.59 Total of 2 Debits Total of 1 Deposits Total of 5 Credits	\$313.57 \$7,409.70 \$5,000.00 \$1,299.59
	Certificate Type	Debits	Credits	New Balance
	18 CERTIFICATE A/C - 48 MO CERTIFICATE Cert No. 60342 Matures On: 15 Sep 21	\$0.00	\$0.00	\$10,000.00
	I17 CERTIFICATE A/C - 84 MO CERTIFICATE Cert No. 60531 Matures On: 17 Dec 24	\$0.00	\$19,851.00	\$19,851.00
	Year To Date Summary		Div/Ir	nt Finance Charge
	S2 SHARE A/C - SAVINGS ACCOUNT		\$3.5	5
	S57 SHARE A/C - BUSINESS CHECKING			
	18 CERTIFICATE A/C - 48 MO CERTIFICATE			
	117 CERTIFICATE A/C - 84 MO CERTIFICATE			
			\$3.5	5 \$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

Attention members with Individual Retirement The year-end balance recorded on this statement is reported as the Fair Market Value to the IRS. Please retain for your tax records.





PREPARED FOR: BESTOWERS FOUNDATMEMBER:NO.: 700066424

**CLOSING DATE:** 12/31/2017 PAGE:

	S2 SHARE A/C - SAVINGS ACCOUNT						
Trans. Date Post. Date	Description	Debits	Credits	Balance			
01 Dec	Previous Balance			\$12,506.30			
19 Dec	PER MBR REQUEST	\$12,506.30		\$0.00			
31 Dec	DIVIDEND CREDIT		\$2.25	\$2.25			
	Annual Percentage Yield Earned: 0.08%						
	For the Period from 10/01 through 12/31.						
31 Dec	Closing date Ending Balance			\$2.25			

	S57 SHARE A/C - BUS	SINESS CHECKING		
Trans. Date	Post. Date Description	Debits	Credits	Balance
01 Dec	Previous Balance			\$1,423.68
01 Dec	IBMSECU/eTransfers/171130/PPD		\$15.00	\$1,438.68
06 Dec	frm Reza for Allah(swt)		\$65.00	\$1,503.68
14 Dec	PAYPAL/TRANSFER/171213/PPD		\$1,066.59	\$2,570.27
19 Dec	from Tariq (farhana alam) HB		\$5,000.00	\$7,570.27
19 Dec	PER MBR REQUEST	\$7,344.70		\$225.57
21 Dec	IBMSECU/eTransfers/171220/PPD		\$100.00	\$325.57
21 Dec	IBMSECU/eTransfers/171220/PPD		\$53.00	\$378.57
29 Dec	IBMSECU/eTransfers/171228/PPD	\$65.00		\$313.57
31 Dec	Closing date Ending Balance			\$313.57

	18 CERTIFICATE A/C - 48 MO CERTIFICATE			
Trans. Date	Post. Date Description	Debits	Credits	Balance
01 Dec	Previous Balance			\$10,000.00
31 Dec	Closing date Ending Balance			\$10,000.00
	Dividend earned - Not Paid as of 31 Dec 17 is \$65.43			

117 CERTIFICATE A/C - 84 MO CERTIFICATE				
Trans. Date F	Post. Date Description	Debits	Credits	Balance
19 Dec	Previous Balance			\$0.00
19 Dec	PER MBR REQUEST		\$19,851.00	\$19,851.00
	CERT #60531 19851.00 DUE 17DEC24 2.200% New Certificate			
31 Dec	Closing date Ending Balance			\$19,851.00
	Dividend earned - Not Paid as of 31 Dec 17 is \$14.36			

## **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, IBMSECU, 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 NUM	BER
EMAIL ADDRESS		
MEMBER SIGNATURE		DATE

IMPORTANT! COMPLETE, DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGES!

Federally Insured by NCUA

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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)
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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 from your checkbook balance 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 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 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.

# 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.



P.O. Box 147029 Gainesville, FL 32614 www.campuscu.com

BESTOWERS FOUNDATION INC. REZA UN NABI 1502 KINGFISHER DR MARIETTA GA 30062

# **Important Notices Enclosed**

# Please see enclosed inserts for important account information:

- Privacy Disclosure
- · Your Billing Rights
- Fee Schedule
- Summary of Error
- Notice of Change: EFT
- Resolution Procedure in
- Notice of Change:
- Case of Errors or
- Consumer Credit Card
- Questions About Your Electronic Transfers

Agreement Electro

STATEMENT PERIOD: 12/01/17 TO 12/31/17

1 Deposits Totaling

Dividends Paid YTD

SUMMERT OF ACCOUNT XXXXXXX303			
DEPOSIT ACCOUNTS	YTD	Beginning	Ending
	Dividends	Balance	Balance
0000 SAVINGS	\$0.00	\$5.14	\$5.14
0090 FREE CHECKING	\$0.00	\$245.35	\$191.47
	\$0.00	\$250.49	\$196.61

Beginning Balance	\$5.14
Ending Balance	\$5.14

0090 F	REE CHECKING		
Date	Transaction Description	Amount	Balance
	Beginning Balance		\$245.35
12-01	Deposit ACH 58872-05282014 TYPE: eTransfers ID: 0267077627 CO:	\$65.00	\$310.35
	58872-05282014		
12-04	Recurring Withdrawal Debit Card Signature Debit	\$-65.88	\$244.47
12-04	ATT*BILL PAYMENT 800-288-2020 TX		
12-21	Withdrawal ACH IBMSECU TYPE: eTransfers ID: 0267077627 CO: IBMSECU	\$-53.00	\$191.47
	Ending Balance		\$191.47

Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company. Federally insured by the NCUA.

2 Withdrawals Totaling

\$65.00

\$0.00

\$118.88



FREE CHECKING Last Updated: 12/15/	2017 6:28 PM	<b>\$244.47</b> Available Balance
*	*	*
<b>DEC 4</b> 2017	Recurring Withdrawal Debit Card - Signature Debit/ATT*BILL PAYMENT 800-288-2020 TX Date 12/04/17 24692167338100072116958 Card 3863	<b>-\$65.88</b> \$244.47
<b>DEC 1</b> 2017	Deposit ACH 58872-05282014/TYPE: eTransfers ID: 0267077627 CO: 58872-05282014 Entry Class Code: WEB	<b>+ \$65.00</b> \$310.35
<b>NOV 2</b> 2017	Recurring Withdrawal Debit Card - Signature Debit/ATT*BILL PAYMENT 800-288-2020 TX Date 11/02/17 24692167306200709993072 Card 3863	<b>-\$65.88</b> \$245.35
NOV 2 2017	Deposit ACH 58872-05282014/TYPE: eTransfers ID: 0267077627 CO: 58872-05282014 Entry Class Code: WEB	<b>+ \$65.00</b> \$311.23
OCT 3 2017	Recurring Withdrawal Debit Card - Signature Debit/ATT*BILL PAYMENT 800-288-2020 TX Date 10/03/17 24692167276100523748411 Card 3863	<b>-\$65.88</b> \$246.23
OCT 2 2017	Deposit ACH 58872-05282014/TYPE: eTransfers ID: 0267077627 CO: 58872-05282014 Entry Class Code: WEB	<b>+ \$65.00</b> \$312.11
<b>SEP 30</b> 2017	Dividend Through date: 30SEP2017	<b>+ \$0.00</b> \$247.11
<b>SEP 26</b> 2017	Deposit	<b>+ \$100.00</b> \$247.11
<b>SEP 3</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #724528100633	<b>-\$65.88</b> \$147.11
<b>SEP 1</b> 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.99
<b>AUG 31</b> 2017	Dividend Through date: 31AUG2017	<b>+ \$0.00</b> \$147.99
<b>AUG 7</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #721923100976	<b>-\$65.00</b> \$147.99
<b>AUG 2</b> 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.99
<b>JUL 31</b> 2017	Dividend Through date: 31JUL2017	<b>+ \$0.00</b> \$147.99

<b>JUL 4</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #718425100609	<b>-\$65.00</b> \$147.99
<b>JUN 30</b> 2017	Dividend Through date: 30JUN2017	<b>+ \$0.00</b> \$212.99
<b>JUN 30</b> 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.99
JUN 3 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #715324000834	<b>-\$65.00</b> \$147.99
JUN 2 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.99
MAY 31 2017	Dividend Through date: 31MAY2017	<b>+ \$0,00</b> \$147.99
MAY 4 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #712320000053	<b>-\$65.00</b> \$147.99
MAY 2 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.99
APR 30 2017	Dividend Through date: 30APR2017	<b>+ \$0.00</b> \$147.99
<b>APR 18</b> 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 235872-04132017	<b>+ \$62.00</b> \$147.99
<b>APR 14</b> 2017	Withdrawal @ SUNBIZ.ORG / FL. FILIN 850-245-6939 FLUS Trace #710328720047	<b>-\$61.25</b> \$85.99
<b>APR 4</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #709328000376	<b>-\$65.00</b> \$147.24
MAR 31 2017	Dividend Through date: 31MAR2017	<b>+ \$0.00</b> \$212.24
<b>MAR 31</b> 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.24
<b>MAR 7</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #706524000422	<b>-\$65.00</b> \$147.24
MAR 2 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$65.00</b> \$212.24
FEB 28 2017	Dividend Through date: 28FEB2017	<b>+ \$0.00</b> \$147.24

<b>FEB 6</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #703725000591	<b>-\$65.00</b> \$147.24
FEB 2 2017	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+</b> \$65.00 \$212.24
<b>JAN 31</b> 2017	Dividend Through date: 31JAN2017	<b>+ \$0.00</b> \$147.24
<b>JAN 5</b> 2017	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #700427000812	<b>-\$65.00</b> \$147.24
<b>DEC 31</b> 2016	Dividend Through date: 31DEC2016	<b>+ \$0.00</b> \$212.24
<b>DEC 30</b> 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+</b> \$65.00 \$212.24
<b>DEC 4</b> 2016	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #633829000747	<b>-\$65.00</b> \$147.24
DEC 2 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+</b> \$65.00 \$212.24
<b>DEC 1</b> 2016	Withdrawal-ACH-A-IBMSECU WEBIBMSECU (eTransfers)	<b>-\$700.00</b> \$147.24
NOV 30 2016	Dividend Through date: 30NOV2016	<b>+ \$0.00</b> \$847.24
NOV 16 2016	Fee Charge Correction (Item #FEE) Refund Fee	<b>+ \$9.00</b> \$847.24
NOV 3 2016	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #630728000648	<b>-\$65.00</b> \$838.24
NOV 2 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$903.24
OCT 31 2016	Dividend Through date: 31OCT2016	<b>+ \$0.00</b> \$848.24
OCT 31 2016	Withdrawal Fee: Paper Statement Fee	<b>-\$3,00</b> \$848.24
OCT 5 2016	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #627821000826	<b>-\$66.00</b> \$851.24
SEP 30 2016	Dividend Through date: 30SEP2016	<b>+ \$0.00</b> \$917.24

<b>SEP 30</b> 2016	Withdrawal Fee: Paper Statement Fee	<b>-\$3,00</b> \$917.24
<b>SEP 30</b> 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$920.24
<b>SEP 4</b> 2016	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #624725000222	<b>-\$62.00</b> \$865.24
SEP 2 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$927.24
AUG 31 2016	Dividend Through date: 31AUG2016	+ \$0.00 \$872.24
<b>AUG 31</b> 2016	Withdrawal Fee: Paper Statement Fee	- <b>\$3.00</b> \$872.24
<b>AUG 4</b> 2016	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #621626000670	<b>-\$62.00</b> \$875.24
AUG 2 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$937.24
JUL 31 2016	Dividend Through date: 31JUL2016	+ \$0.00 \$882.24
JUL 4 2016	Withdrawal @ ATT*BILL PAYMENT 800-288-2020 TXUS Trace #618627000655	<b>-\$62.00</b> \$882.24
JUL 1 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$944.24
JUN 30 2016	Dividend Through date: 30JUN2016	+ \$0.00 \$889.24
JUN 4 2016	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #615528000623	<b>-\$62.00</b> \$889.24
JUN 2 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$951.24
MAY 31 2016	Dividend Through date: 31MAY2016	+ \$0.00 \$896.24
MAY 4 2016	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #612424000744	<b>-\$62.00</b> \$896.24
MAY 2 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$958.24

<b>APR 30</b> 2016	Dividend Through date: 30APR2016	<b>+ \$0.00</b> \$903.24
<b>APR 13</b> 2016	Withdrawal @ SUNBIZ.ORG / FL. FILIN 850-245-6939 FLUS Trace #610329720040	- <b>\$61.25</b> \$903.24
<b>APR 5</b> 2016	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #609521000966	-\$62.00 \$964.49
<b>APR 1</b> 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$1,026.49
<b>MAR 31</b> 2016	Dividend Through date: 31MAR2016	<b>+ \$0.00</b> \$971.49
<b>MAR 21</b> 2016	Deposit	<b>+ \$40.00</b> \$971.49
<b>MAR 5</b> 2016	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #606521000802	- <b>\$62.00</b> \$931.49
<b>MAR 2</b> 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	+ \$55.00 \$993.49
<b>FEB 29</b> 2016	Dividend Through date: 29FEB2016	+ \$0.00 \$938.49
<b>FEB 13</b> 2016	Deposit	+ \$200.00 \$938.49
FEB 2 2016	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #603323000501	- <b>\$62.00</b> \$738.49
<b>FEB 2</b> 2016	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$800.49
<b>JAN 31</b> 2016	Dividend Through date: 31JAN2016	+ \$0.00 \$745.49
<b>JAN 19</b> 2016	Withdrawal	-\$2,400.00 \$745.49
<b>JAN 19</b> 2016	Deposit	+ \$1,050.00 \$3,145.49
<b>JAN 13</b> 2016	Deposit	+ \$2,000.00 \$2,095.49
<b>JAN 11</b> 2016	Withdrawal-ACH-A-IBMSECU WEBIBMSECU (eTransfers)	- <b>\$2,250.00</b> \$95.49

<b>JAN 2</b> 2016	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #600224000845	<b>-\$62.00</b> \$2,345.49
<b>DEC 31</b> 2015	Dividend Through date: 31DEC2015	+ \$0.00 \$2,407.49
<b>DEC 31</b> 2015	Withdrawal	<b>-\$100.00</b> \$2,407.49
<b>DEC 31</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 164380-12292015	<b>+ \$600.00</b> \$2,507.49
<b>DEC 31</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$1,907.49
<b>DEC 3</b> 2015	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #533724000511	<b>-\$62.00</b> \$1,852.49
<b>DEC 2</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$1,914.49
<b>NOV 30</b> 2015	Dividend Through date: 30NOV2015	+ \$0.00 \$1,859.49
<b>NOV 3</b> 2015		<b>-\$500.00</b> \$1,859.49
<b>NOV 2</b> 2015	Withdrawal @ ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #530629000384	<b>-\$62.00</b> \$2,359.49
<b>NOV 2</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 58872-05282014	<b>+ \$55.00</b> \$2,421.49
<b>OCT 31</b> 2015	Dividend Through date: 31OCT2015	<b>+ \$0.00</b> \$2,366.49
<b>OCT 29</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 157351-10262015	<b>+ \$500.00</b> \$2,366.49
<b>OCT 29</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 157350-10262015	<b>+ \$611.99</b> \$1,866.49
<b>OCT 29</b> 2015	Deposit-ACH-A-IBMSECU WEBIBMSECU (eTransfers) 157349-10262015	+ \$600.00 \$1,254.50
<b>OCT 26</b> 2015	Withdrawal @ THE TROPHY SHOP GAINESVILLE FLUS Trace #529829980003	<b>-\$104.16</b> \$654.50
OCT 21 2015	Withdrawal	<b>-\$500.00</b> \$758.66

12/15/2017 Campus USA CU

OCT 6 2015

Withdrawal-ACH-A-PLACID EXPRESS Placid Express (Payment)

**-\$2,401.99** \$1,258.66