



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$1,569.30	\$325.00 Total of 5 Debits Total of 3 Deposits Total of 2 Credits	\$205.60 \$1,569.30 \$210.00 \$115.00
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Visa Platinum credit card rates are as low as 8.90% APR this February! Plus, receive a \$75 bonus when you spend \$1,000 in the first 3 months.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 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			\$1,449.90
02 Jan		IBM SE EFCU/eTransfers/141231/PPD		\$15.00	\$1,464.90
05 Jan		POS PURCHASE 5200 NW 43RD ST GAINESVILLE FL 001273 P0435003 Jan 5 @ 6:14pm	\$478.00		\$986.90
08 Jan		POS PURCHASE 3100 SW 35TH BLVD GAINESVILLE FL 001224 P0680003 Jan 8 @ 12:42pm	\$403.00		\$583.90
09 Jan		IBM SE EFCU/eTransfers/150108/PPD		\$100.00	\$683.90
14 Jan		fm Hasib - General HB		\$100.00	\$783.90
14 Jan		Tournament reg. general HB		\$90.00	\$873.90
17 Jan	16 Jan	POS PURCHASE	\$53.94		\$819.96
	16 Jan	Wal-Mart Super Center GAINESVILLE FL501600240412 05380017 Jan 16 @ 9:22pm			
17 Jan	15 Jan	DEBIT PURCHASE	\$579.36		\$240.60
	15 Jan	THE TROPHY SHOP GAINESVILLE FL 501628980003 VBASE2 Jan 15			
20 Jan		Tournament reg. general HB		\$20.00	\$260.60
30 Jan		IBM SE EFCU/eTransfers/150129/PPD	\$55.00		\$205.60
31 Jan		Closing date ... Ending Balance			\$205.60

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 ibmseu.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, IBM Southeast EFCU, 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 NUMBER	
E-MAIL ADDRESS			
MEMBER SIGNATURE			DATE

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

[illegible]

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

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 below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...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	\$ _____	TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$ _____
--	----------	--	----------

REVISED STATEMENT BALANCE \$ _____ 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 ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



**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

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 cosigners, 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

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.



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$1,392.00	\$2,079.00 Total of 2 Debits \$1,392.00 Total of 11 Deposits \$1,759.00 Total of 3 Credits \$320.00	\$892.60
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

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

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Feb		Previous Balance			\$5.00
28 Feb		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Feb		Previous Balance			\$205.60
02 Feb		frm Reza for Allah(swt) HB		\$700.00	\$905.60
03 Feb		IBM SE EFCU/eTransfers/150202/PPD		\$15.00	\$920.60
03 Feb		frm Reza for Allah(swt) HB		\$200.00	\$1,120.60
03 Feb		frm Safa for Allah(swt) HB		\$200.00	\$1,320.60
03 Feb		frm Tahsin for needy HB		\$5.00	\$1,325.60
03 Feb		frm Samah for Needy HB		\$5.00	\$1,330.60
03 Feb		frm Reza for Allah(swt) HB		\$100.00	\$1,430.60
03 Feb		POS PURCHASE	\$1,337.00		\$93.60
		3100 SW 35TH BLVD GAINESVILLE FL			
		001526 P0680003 Feb 3 @ 8:08pm			
10 Feb		IBM SE EFCU/eTransfers/150209/PPD		\$100.00	\$193.60
17 Feb		DEPOSIT		\$205.00	\$398.60
		SHARED BRANCH			
		Campus USA FCU			
		5115 NW 43rd Street Gainesville FL			
24 Feb		Reza/Roxy Sch.Tree Anon HB		\$369.00	\$767.60
24 Feb		frm Samah Sch.Tree HB		\$60.00	\$827.60
24 Feb		frm Tahsin Sch.Tree HB		\$60.00	\$887.60
24 Feb		Morshed for Sch.Tree HB		\$10.00	\$897.60
27 Feb		IBM SE EFCU/eTransfers/150226/PPD	\$55.00		\$842.60
28 Feb		Bashar SchTree 2/6/2015 HB		\$50.00	\$892.60
28 Feb		Closing date ... Ending Balance			\$892.60



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$2,091.00	\$1,465.00 Total of 9 Debits \$2,091.00 Total of 2 Deposits \$1,350.00 Total of 2 Credits \$115.00	\$266.60
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Apply for and open a Business Loan between April 1 and April 30, 2015, and we'll waive your document prep fee, a value up to \$300. Apply today! Visit ibmsecu.org for details!

S2 SHARE A/C - SAVINGS ACCOUNT

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			\$892.60
02 Mar		Reza for OHG-Library HB		\$1,300.00	\$2,192.60
03 Mar	02 Mar	POS PURCHASE	\$1,332.00		\$860.60
	02 Mar	5200 NW 43RD ST GAINESVILLE FL			
	02 Mar	001364 P0435003 Mar 2 @ 9:14pm			
03 Mar		IBM SE EFCU/eTransfers/150302/PPD		\$15.00	\$875.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$369.00		\$506.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$60.00		\$446.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$60.00		\$386.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$100.00		\$286.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$10.00		\$276.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$100.00		\$176.60
03 Mar		IBM SE EFCU/eTransfers/150302/PPD	\$50.00		\$126.60
05 Mar		Reza gen. fund VISA bk HB		\$50.00	\$176.60
07 Mar	05 Mar	DEBIT PURCHASE	\$10.00		\$166.60
	05 Mar	THE TROPHY SHOP GAINESVILLE FL			
	05 Mar	506526980003 VBASE2 Mar 5			
10 Mar		IBM SE EFCU/eTransfers/150309/PPD		\$100.00	\$266.60
31 Mar		Closing date ... Ending Balance			\$266.60

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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


[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

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



THESE TOTALS SHOULD AGREE

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or cosigners, 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.

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. If you need more information, describe the item you are unsure about.

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

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

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



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$341.25	\$420.00 Total of 4 Debits Total of 3 Deposits Total of 2 Credits	\$345.35 \$341.25 \$305.00 \$115.00
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

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

S2 SHARE A/C - SAVINGS ACCOUNT

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 CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Apr		Previous Balance			\$266.60
01 Apr		IBM SE EFCU/eTransfers/150331/PPD	\$55.00		\$211.60
02 Apr		for Allah(swt)-EyeSurg HB		\$160.00	\$371.60
02 Apr		POS PURCHASE	\$170.00		\$201.60
		5200 NW 43RD ST GAINESVILLE FL			
		001519 P0435003 Apr 2 @ 5:39pm			
03 Apr		IBM SE EFCU/eTransfers/150402/PPD		\$15.00	\$216.60
08 Apr		frm Reza - Lib-Addnl HB		\$95.00	\$311.60
10 Apr		IBM SE EFCU/eTransfers/150409/PPD		\$100.00	\$411.60
16 Apr		frm Reza for Allah(swt) HB		\$50.00	\$461.60
23 Apr	22 Apr	DEBIT PURCHASE	\$61.25		\$400.35
	22 Apr	SUNBIZ.ORG / FL. FILIN 850-245-6939			
	22 Apr	511229720038 1 Apr 22			
30 Apr		IBM SE EFCU/eTransfers/150429/PPD	\$55.00		\$345.35
30 Apr		Closing date ... Ending Balance			\$345.35



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$320.00 Total of 2 Deposits \$205.00 Total of 2 Credits \$115.00	\$665.35
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

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

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 May		Previous Balance			\$5.00
31 May		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 May		Previous Balance			\$345.35
01 May		IBM SE EFCU/eTransfers/150430/PPD		\$15.00	\$360.35
08 May		IBM SE EFCU/eTransfers/150507/PPD		\$100.00	\$460.35
12 May		frm Reza for Allah(swt) HB		\$200.00	\$660.35
27 May		frm Piku apa for needy HB		\$5.00	\$665.35
31 May		Closing date ... Ending Balance			\$665.35



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$3,222.40	\$3,158.89 Total of 5 Debits \$3,222.40 Total of 5 Deposits \$2,903.89 Total of 4 Credits \$255.00	\$601.84
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Refer a new Member to the credit union and you'll be entered to win \$250 this July. Visit ibmsecu.org for complete details.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jun		Previous Balance			\$5.00
30 Jun		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jun		Previous Balance			\$665.35
01 Jun		IBM SE EFCU/eTransfers/150529/PPD	\$55.00		\$610.35
01 Jun		frm Jubayer Zakat-Fitr HB		\$20.00	\$630.35
03 Jun		IBM SE EFCU/eTransfers/150602/PPD		\$15.00	\$645.35
06 Jun		POS PURCHASE	\$63.89		\$581.46
		IKEA ORLANDO ORLANDO FL			
		515720437579 00512156 Jun 6 @ 4:24pm			
08 Jun		frm Reza for cabinet HB		\$63.89	\$645.35
10 Jun		IBM SE EFCU/eTransfers/150609/PPD		\$100.00	\$745.35
12 Jun		POS PURCHASE	\$303.51		\$441.84
		5200 NW 43RD ST GAINESVILLE FL			
		001316 P0435004 Jun 12 @ 10:46am			
15 Jun		DEPOSIT		\$90.00	\$531.84
		SHARED BRANCH			
		Campus USA FCU			
		5115 NW 43rd Street Gainesville FL			
19 Jun		frm Reza SchTree Parent HB		\$2,400.00	\$2,931.84
22 Jun		IBM SE EFCU/eTransfers/150619/PPD	\$2,400.00		\$531.84
22 Jun		IBM SE EFCU/eTransfers/150619/PPD	\$400.00		\$131.84
26 Jun		fm Alam/Piku PPOTY anon HB		\$400.00	\$531.84
26 Jun		frm Zebunnesa Zak-Fitr HB		\$20.00	\$551.84
29 Jun		DEPOSIT		\$50.00	\$601.84
		SHARED BRANCH			
		Campus USA FCU			
		5115 NW 43rd Street Gainesville FL			
30 Jun		Closing date ... Ending Balance			\$601.84

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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

[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT \$ _____	CHECKBOOK BALANCE \$ _____
ADD DEPOSITS NOT SHOWN ON STATEMENT \$ _____	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK \$ _____
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING \$ _____	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK \$ _____
REVISED STATEMENT BALANCE \$ _____	REVISED CHECKBOOK BALANCE \$ _____
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">↑</div> <div style="text-align: center; flex-grow: 1;"> THESE TOTALS SHOULD AGREE </div> <div style="text-align: center;">↑</div> </div>	

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or cosigners, 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.

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. If you need more information, describe the item you are unsure about.

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

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

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



MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$4,015.00	\$4,186.68 Total of 5 Debits \$4,015.00 Total of 23 Deposits \$2,170.00 Total of 8 Credits \$2,016.68	\$773.52
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Refer a new Member to the credit union and you'll be entered to win \$250 this July. Visit ibmsecu.org for complete details.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jul		Previous Balance			\$5.00
31 Jul		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Jul		Previous Balance			\$601.84
01 Jul		IBM SE EFCU/eTransfers/150630/PPD		\$50.00	\$651.84
01 Jul		IBM SE EFCU/eTransfers/150630/PPD	\$55.00		\$596.84
02 Jul		frm Abbas H Zakat PPOTY HB		\$100.00	\$696.84
02 Jul		frm Abbas H Fitr PPOTY HB		\$40.00	\$736.84
02 Jul		frm Farhat A Fitr PPOTY HB		\$30.00	\$766.84
02 Jul		frm Alim Fitr PPOTY HB		\$60.00	\$826.84
02 Jul		frm Alim SchoTree HB		\$40.00	\$866.84
02 Jul		frm Shojib Zakat PPOTY HB		\$10.00	\$876.84
02 Jul		frm Shojib SchoTree HB		\$10.00	\$886.84
02 Jul		frm Morshed Fitr PPOTY HB		\$40.00	\$926.84
02 Jul		frm Safa N. Zakat PPOTY HB		\$340.00	\$1,266.84
02 Jul		frm Reza N. Fitr PPOTY HB		\$40.00	\$1,306.84
02 Jul		frm Razzak Fitr PPOTY HB		\$10.00	\$1,316.84
02 Jul		frm Roksana Fitr PPOTY HB		\$10.00	\$1,326.84
03 Jul		IBM SE EFCU/eTransfers/150702/PPD		\$15.00	\$1,341.84
03 Jul		frm Sattar Zakat PPOTY HB		\$50.00	\$1,391.84
06 Jul		PAYPAL/TRANSFER/150703/PPD		\$367.78	\$1,759.62
09 Jul		fm Reza fr Allah PPOTY HB		\$1,000.00	\$2,759.62
09 Jul		fm Reza for Allah(swt) HB		\$200.00	\$2,959.62
10 Jul		IBM SE EFCU/eTransfers/150709/PPD		\$100.00	\$3,059.62
10 Jul		PAYPAL/TRANSFER/150709/PPD		\$193.90	\$3,253.52
10 Jul		fm Nasim A. SchoTree HB		\$100.00	\$3,353.52
13 Jul		frm Masmudur for Iftar HB		\$100.00	\$3,453.52
15 Jul		frm Hannan K. SchoTree HB		\$50.00	\$3,503.52
16 Jul	15 Jul	DEBIT PURCHASE	\$900.00		\$2,603.52
	15 Jul	SQ *FALAFEL KING SANDWI Gainesville			
	15 Jul	519629000173 VBASE2 Jul 15			
16 Jul		frm A. Basher schoTree HB		\$60.00	\$2,663.52
18 Jul		DEPOSIT		\$140.00	\$2,803.52
		SHARED BRANCH			
		Campus USA FCU			
		5115 NW 43rd Street Gainesville FL			
19 Jul		frm Dina for Iftar HB		\$50.00	\$2,853.52
19 Jul		frm Chapa R. for Iftar HB		\$10.00	\$2,863.52
19 Jul		frm Rima/Alim for Iftar HB		\$375.00	\$3,238.52
19 Jul		frm Zebunnessa fr Iftar HB		\$14.00	\$3,252.52
19 Jul		frm Reza for Iftar Fund HB		\$431.00	\$3,683.52
21 Jul		IBM SE EFCU/eTransfers/150720/PPD	\$2,905.00		\$778.52
21 Jul		IBM SE EFCU/eTransfers/150720/PPD	\$100.00		\$678.52
28 Jul		DEPOSIT		\$150.00	\$828.52
		SHARED BRANCH			
		Campus USA FCU			
		5115 NW 43rd Street Gainesville FL			

S57 SHARE A/C - BUSINESS CHECKING (Continued)

Trans. Date	Post. Date	Description	Debits	Credits	Balance
30 Jul		IBM SE EFCU/eTransfers/150729/PPD	\$55.00		\$773.52
31 Jul		Closing date ... Ending Balance			\$773.52

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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

[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT \$ _____	CHECKBOOK BALANCE \$ _____
ADD DEPOSITS NOT SHOWN ON STATEMENT \$ _____	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK \$ _____
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING \$ _____	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK \$ _____
REVISED STATEMENT BALANCE \$ _____	REVISED CHECKBOOK BALANCE \$ _____
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">↑</div> <div style="text-align: center; flex-grow: 1;"> THESE TOTALS SHOULD AGREE </div> <div style="text-align: center;">↑</div> </div>	

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or cosigners, 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.

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. If you need more information, describe the item you are unsure about.

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

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

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



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$170.00 Total of 3 Credits	\$943.52 \$170.00
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

August & September Auto Loan rates are as low as 1.24% APR! Plus, skip your first payment! Visit ibmsecu.org for complete details.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Aug		Previous Balance			\$5.00
31 Aug		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Aug		Previous Balance			\$773.52
03 Aug		IBM SE EFCU/eTransfers/150731/PPD		\$15.00	\$788.52
06 Aug		frm Reza for Allah(swt)		\$55.00	\$843.52
10 Aug		IBMSECU/eTransfers/150807/PPD		\$100.00	\$943.52
31 Aug		Closing date ... Ending Balance			\$943.52



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$570.00	\$470.00 Total of 1 Checks \$215.00 Total of 2 Debits \$355.00 Total of 1 Deposits \$300.00 Total of 3 Credits \$170.00	\$843.52

Year To Date Summary	Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT		
S57 SHARE A/C - BUSINESS CHECKING		
	\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Use your IBMSECU Visa Credit or Debit Card from 9/1-11/30, & you could win the Visa Super Bowl 50 Sweepstakes! Visit ibmsecu.org for complete details.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Sep		Previous Balance			\$5.00
30 Sep		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Sep		Previous Balance			\$943.52
01 Sep		IBMSECU/eTransfers/150831/PPD	\$55.00		\$888.52
03 Sep		IBMSECU/eTransfers/150902/PPD		\$15.00	\$903.52
06 Sep		frm Reza for Allah(swt)		\$55.00	\$958.52
10 Sep		IBMSECU/eTransfers/150909/PPD		\$100.00	\$1,058.52
10 Sep		CHECK 104 Trace # 4519902 10	\$215.00		\$843.52
14 Sep		frm Afsar Ali - SchTree HB		\$300.00	\$1,143.52
25 Sep		IBMSECU/eTransfers/150924/PPD	\$300.00		\$843.52
30 Sep		Closing date ... Ending Balance			\$843.52

CHECKS CLEARED AT A GLANCE

Date	Check#	Amount	Date	Check#	Amount
10 Sep	104	\$215.00			

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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

[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT	\$ _____	CHECKBOOK BALANCE	\$ _____
ADD DEPOSITS NOT SHOWN ON STATEMENT	\$ _____	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK	\$ _____
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING	\$ _____	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK	\$ _____
REVISED STATEMENT BALANCE	\$ _____	REVISED CHECKBOOK BALANCE	\$ _____
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">↑</div> <div style="text-align: center; flex-grow: 1;"> THESE TOTALS SHOULD AGREE </div> <div style="text-align: center;">↑</div> </div>			

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or cosigners, regarding an insolvency, delinquency, late payment, negative balance, NSF history or default on your account(s) to be included in your credit report and financial records.

You do not have to pay any amount in question while we are researching, but you are still obligated to pay any part of your statement that is not in question. While we investigate your inquiries, we cannot report you as delinquent or take any action to collect the amount you question.

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



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$2,421.99	\$1,974.16 Total of 6 Debits \$2,421.99 Total of 4 Deposits \$1,804.16 Total of 3 Credits \$170.00	\$395.69
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

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

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Oct		Previous Balance			\$5.00
31 Oct		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Oct		Previous Balance			\$843.52
01 Oct		IBMSECU/eTransfers/150930/PPD	\$55.00		\$788.52
02 Oct		IBMSECU/eTransfers/151001/PPD		\$15.00	\$803.52
06 Oct		frm Reza for Allah(swt)		\$55.00	\$858.52
09 Oct		IBMSECU/eTransfers/151008/PPD		\$100.00	\$958.52
26 Oct	25 Oct	EHS Fundraiser -MSA Clb HB		\$600.00	\$1,558.52
26 Oct	25 Oct	Desc. need to change HB	\$600.00		\$958.52
26 Oct		frm Reza - EHS MSA Club HB		\$600.00	\$1,558.52
26 Oct		frm Reza - EHS Plaque HB		\$104.16	\$1,662.68
26 Oct		frm Reza - EHS Gold Spn HB		\$500.00	\$2,162.68
28 Oct		IBMSECU/eTransfers/151027/PPD	\$600.00		\$1,562.68
28 Oct		IBMSECU/eTransfers/151027/PPD	\$611.99		\$950.69
28 Oct		IBMSECU/eTransfers/151027/PPD	\$500.00		\$450.69
30 Oct		IBMSECU/eTransfers/151029/PPD	\$55.00		\$395.69
31 Oct		Closing date ... Ending Balance			\$395.69

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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

[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT \$ _____	CHECKBOOK BALANCE \$ _____
ADD DEPOSITS NOT SHOWN ON STATEMENT \$ _____	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK \$ _____
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING \$ _____	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK \$ _____
REVISED STATEMENT BALANCE \$ _____	REVISED CHECKBOOK BALANCE \$ _____
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">↑</div> <div style="text-align: center; flex-grow: 1;"> THESE TOTALS SHOULD AGREE </div> <div style="text-align: center;">↑</div> </div>	

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or coborrowers, regarding an insolvency, delinquency, late payment, negative balance, NSF history or default on your account(s) to be included in your credit report and financial records.

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. If you need more information, describe the item you are unsure about.

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

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

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



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$98.39	\$2,642.00 Total of 2 Debits \$98.39 Total of 2 Deposits \$2,472.00 Total of 3 Credits \$170.00	\$2,939.30
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Visa Platinum credit card rates are as low as 8.90% APR! Plus, transfer \$2500 in the first 30 days of account opening and you'll earn a \$50 bonus.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Nov		Previous Balance			\$5.00
30 Nov		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Nov		Previous Balance			\$395.69
03 Nov		DEBIT PURCHASE	\$26.39		\$369.30
		OOMA,INC 888-711-6662 CA			
		530720000723 VBASE2 Nov 3			
03 Nov		IBMSECU/eTransfers/151102/PPD		\$15.00	\$384.30
06 Nov		frm Reza for Allah(swt)		\$55.00	\$439.30
10 Nov		IBMSECU/eTransfers/151109/PPD		\$100.00	\$539.30
19 Nov	18 Nov	DEBIT PURCHASE	\$72.00		\$467.30
	18 Nov	THE TROPHY SHOP GAINESVILLE FL			
	18 Nov	532224980003 VBASE2 Nov 18			
23 Nov		frm Umme Nur fr SchTree HB		\$2,400.00	\$2,867.30
23 Nov		fm Reza -EHS engraving HB		\$72.00	\$2,939.30
30 Nov		Closing date ... Ending Balance			\$2,939.30

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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

[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

↑ _____ ↑
 THESE TOTALS SHOULD AGREE

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or cosigners, 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.

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. If you need more information, describe the item you are unsure about.

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.

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.

IBM Southeast EFCU Membership 7/11



IBM Southeast Employees'
Federal Credit Union
Your time. Your money. Your future.®

MEMBER STATEMENT OF ACCOUNT

PREPARED FOR:
TAX I.D. NO.: On File

STATEMENT PERIOD:
PAGE: 1

MEMBER NO.:

Account Type	Debits	Credits	New Balance
S2 SHARE A/C - SAVINGS ACCOUNT Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$0.00	\$0.00	\$5.00
S57 SHARE A/C - BUSINESS CHECKING Joint with TAMJIDUR R CHOUDHURY, REZA U NABI, MOHAMMAD A MIAH	\$3,147.49	\$721.64 Total of 5 Debits Total of 5 Deposits Total of 6 Credits	\$513.45 \$3,147.49 \$525.00 \$196.64
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

Your Account Benefits

Your REWARDS level this month is Basic. Please visit www.ibmsecu.org to see the benefits of increasing your level.

Special Offers

Refer a new Member to the Credit Union and you'll be entered to win \$250 this January. Visit ibmsecu.org for complete details.

S2 SHARE A/C - SAVINGS ACCOUNT

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Dec		Previous Balance			\$5.00
31 Dec		Closing date ... Ending Balance			\$5.00

S57 SHARE A/C - BUSINESS CHECKING

Trans. Date	Post. Date	Description	Debits	Credits	Balance
01 Dec		Previous Balance			\$2,939.30
01 Dec		IBMSECU/eTransfers/151130/PPD	\$55.00		\$2,884.30
03 Dec		DEBIT PURCHASE	\$37.49		\$2,846.81
		OOMA,INC 888-711-6662 CA			
		533725000251 VBASE2 Dec 3			
03 Dec		IBMSECU/eTransfers/151202/PPD		\$15.00	\$2,861.81
06 Dec		frm Reza for Allah(swt)		\$55.00	\$2,916.81
07 Dec		PURCHASE RETURN		\$11.10	\$2,927.91
		OOMA,INC 888-711-6662 CA			
		534174000673 VBASE2 Dec 7			
10 Dec		IBMSECU/eTransfers/151209/PPD		\$100.00	\$3,027.91
10 Dec		for Sakir&Shanifa SchTr HB		\$120.00	\$3,147.91
21 Dec		frm Reza for Allah(swt) HB		\$50.00	\$3,197.91
30 Dec		IBMSECU/eTransfers/151229/PPD	\$55.00		\$3,142.91
30 Dec		IBMSECU/eTransfers/151229/PPD	\$600.00		\$2,542.91
30 Dec		frm Reza for Allah(swt) HB		\$200.00	\$2,742.91
30 Dec		for Mahatab (ratna)tree HB		\$150.00	\$2,892.91
31 Dec		Placid Express/Payment/123015/PPD	\$2,400.00		\$492.91
31 Dec		Placid Express/Payment/123015/PPD		\$0.54	\$493.45
31 Dec		IBMSECU/eTransfers/151230/PPD		\$15.00	\$508.45
31 Dec		frm Reza for Allah(swt) HB		\$5.00	\$513.45
31 Dec		Closing date ... Ending Balance			\$513.45

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

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

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

[illegible]

To balance your checkbook with this statement...

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT \$ _____	CHECKBOOK BALANCE \$ _____
ADD DEPOSITS NOT SHOWN ON STATEMENT \$ _____	ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK \$ _____
SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING \$ _____	SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK \$ _____
REVISED STATEMENT BALANCE \$ _____	REVISED CHECKBOOK BALANCE \$ _____
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">↑</div> <div style="text-align: center; flex-grow: 1;"> THESE TOTALS SHOULD AGREE </div> <div style="text-align: center;">↑</div> </div>	

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any ACH, Online Bill Paying, VISA Check Card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.



Nationwide: 1.800.888.3900
Boca Raton area 561.266.2100
Atlanta area 770.429.6520

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA), this notice is to inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or cosigners, 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.

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

- Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. If you need more information, describe the item you are unsure about.

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

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

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



ACCOUNT #
3352303

FROM
01-01-15

THROUGH
01-31-15

PAGE
1 of 2

Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
6023 NW 107TH PL
ALACHUA FL 32615

**We will be closed
on Monday
February 16th
in observance of
Presidents' Day.**

STATEMENT OF ACCOUNT

Account Type	Suffi x	Previ ous	Wi thdrawal s/ Advances	Deposi ts/ Payments	Endi ng Bal ance
Savi ngs	0	5. 00	0. 00	0. 00	5. 00
e- Checki ng	9	76. 05	55. 00	1, 435. 00	1, 456. 05

Savi ngs

Suffi x: 0

Date	Descri pti on	Amount	Bal ance
	Begi nni ng Bal ance		5. 00
	Endi ng Bal ance		5. 00

Total Credi ts	0. 00	Di vi dends Pai d I n Year	2015
Total Debi ts	0. 00	Total Di vi dends Earned	0. 00
		YTD Di vi dends Pai d	0. 00

	Total For Thi s Peri od	Total Year-To-Date
Overdraft I tem Fees	0. 00	0. 00
Overdraft Protection Transfer	0. 00	0. 00
Return I tem Fees	0. 00	0. 00

e- Checki ng

Suffi x: 9

Date	Descri pti on	Amount	Bal ance
	Begi nni ng Bal ance		76. 05
01-02	Deposi t-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	55. 00	131. 05
01-04	Wi thdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #500324000136	-55. 00	76. 05
01-20	Deposi t	1, 210. 00	1, 286. 05
01-20	Deposi t	170. 00	1, 456. 05
	Endi ng Bal ance		1, 456. 05



ACCOUNT #
3352303

FROM
01-01-15

THROUGH
01-31-15

PAGE
2 of 2

Total Number of Debits	1	Total Number of Credits	3
Number of Cleared Drafts	0	High Balance for Period	1456.05
Low Balance for Period	76.05	Dividends Paid In Year	2015
Average Balance for Period	613.79	Total Dividends Earned	0.00
Total Credits	1,435.00	YTD Dividends Paid	0.00
Total Debits	55.00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

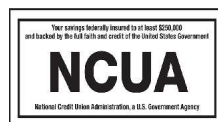
Total Draft Balances	1,456.05	1099 Old Dividends Will be Reported for 2014	0.00
Total Share Balances	5.00		
Total Non-IRA Dividends	0.00		
Total Non-IRA Dividends Last Year	0.00		

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.





Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653

ACCOUNT #
3352303

FROM
02-01-15

THROUGH
02-28-15

PAGE
1 of 2

NOW AVAILABLE!
CAMPUS Visa Platinum
Rewards Card

To learn more visit
www.campuscu.com/rewards-card

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	5.00	0.00	0.00	5.00
e-Checking	9	1,456.05	424.17	2,213.99	3,245.87

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		5.00
	Ending Balance		5.00

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	0.00	Total Dividends Earned	0.00
		YTD Dividends Paid	0.00

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		1,456.05
02-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	55.00	1,511.05
02-03	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #503428000189	-55.00	1,456.05
02-09	Deposit	120.00	1,576.05
02-09	Deposit	150.00	1,726.05
02-14	Deposit	240.00	1,966.05
02-17	Deposit	215.00	2,181.05
02-17	Deposit 20FEB A-PAYPAL [138517]...Amt: 0.01 PAYPAL (VERI FYBANK) 20FEB A-PAYPAL [138517]...Amt: 0.16 PAYPAL (VERI FYBANK)	200.00	2,381.05
02-20	Deposit-ACH-PAYPAL (VERI FYBANK)	0.17	2,381.22
02-20	Withdrawal -ACH-A-PAYPAL (VERI FYBANK)	-0.17	2,381.05
02-23	Deposit	500.00	2,881.05
02-23	Deposit	369.00	3,250.05
02-24	Withdrawal 5115 NW 43rd Street Gainesville FLUS Trace #505500008210	-369.00	2,881.05
02-25	Deposit-ACH-PAYPAL (TRANSFER)	364.82	3,245.87
	Ending Balance		3,245.87



ACCOUNT #
3352303

FROM
02-01-15

THROUGH
02-28-15

PAGE
2 of 2

Total Number of Debits	3	Total Number of Credits	10
Number of Cleared Drafts	0	High Balance for Period	3250.05
Low Balance for Period	1456.05	Dividends Paid In Year	2015
Average Balance for Period	2131.70	Total Dividends Earned	0.00
Total Credits	2,213.99	YTD Dividends Paid	0.00
Total Debits	424.17		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

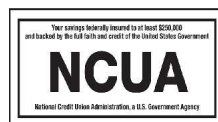
Total Draft Balances	3,245.87
Total Share Balances	5.00
Total Non-IRA Dividends	0.00

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.



ACCOUNT #
3352303FROM
03-01-15THROUGH
03-31-15PAGE
1 of 2Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.comGainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653**We will be closed
on Monday,
May 25th
in observance of
Memorial Day.**

STATEMENT OF ACCOUNT

Account Type	Suffi x	Previ ous	Wi thdrawal s/ Advances	Deposi ts/ Payments	Endi ng Bal ance
Savi ngs	0	5. 00	0. 00	0. 00	5. 00
e- Checki ng	9	3, 245. 87	4, 895. 22	1, 804. 22	154. 87

Savi ngs

Suffi x: 0

Date	Descri ption	Amount	Bal ance
	Bei nni ng Bal ance		5. 00
	Endi ng Bal ance		5. 00

Total Credi ts	0. 00	Di vi dends Pai d I n Year	2015
Total Debi ts	0. 00	Total Di vi dends Earned	0. 00
		YTD Di vi dends Pai d	0. 00

	Total For Thi s Peri od	Total Year-To-Date
Overdraft I tem Fees	0. 00	0. 00
Overdraft Protection Transfer	0. 00	0. 00
Return I tem Fees	0. 00	0. 00

e- Checki ng

Suffi x: 9

Date	Descri ption	Amount	Bal ance
	Bei nni ng Bal ance		3, 245. 87
03-02	Deposi t-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 369.00 IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 60.00 IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 60.00 IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 100.00 IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 10.00 IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 100.00 IBM SE EFCU (eTransfers) -HB eTransfer 04MAR A-IBMS [138517]...Amt: 50.00 IBM SE EFCU (eTransfers) -HB eTransfer	55. 00	3, 300. 87
03-04	Deposi t-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	749. 00	4, 049. 87
03-06	Wi thdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #506426000539	-55. 00	3, 994. 87
03-07	Deposi t	200. 00	4, 194. 87
03-17	Deposi t-ACH-IBMS IBM SE EFCU (eTransfers)	0. 22	4, 195. 09
03-17	Wi thdrawal -ACH-A-IBMS IBM SE EFCU (eTransfers)	-0. 22	4, 194. 87
03-19	Wi thdrawal PUBLI X GAINESVILLE FLUS Trace #1433	-2, 420. 00	1, 774. 87



ACCOUNT #
3352303

FROM
03-01-15

THROUGH
03-31-15

PAGE
2 of 2

Date	Description	Amount	Balance
03-20	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	800.00	2,574.87
03-30	Withdrawal PUBLIX GAINESVILLE FLUS Trace #1907	-2,420.00	154.87
	Ending Balance		154.87

Total Number of Debits	4	Total Number of Credits	5
Number of Cleared Drafts	0	High Balance for Period	4195.09
Low Balance for Period	154.87	Dividends Paid In Year	2015
Average Balance for Period	3229.48	Total Dividends Earned	0.00
Total Credits	1,804.22	YTD Dividends Paid	0.00
Total Debits	4,895.22		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

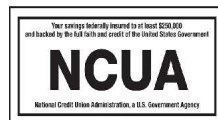
Total Draft Balances	154.87
Total Share Balances	5.00
Total Non-IRA Dividends	0.00

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.





ACCOUNT #
3352303

FROM
04-01-15

THROUGH
04-30-15

PAGE
1 of 2

Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653

**We will be closed
on Monday
May 25th
in observance of
Memorial Day.**

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	5.00	0.00	0.00	5.00
e-Checking	9	154.87	55.00	325.00	424.87

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		5.00
	Ending Balance		5.00

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	0.00	Total Dividends Earned	0.00
		YTD Dividends Paid	0.00

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		154.87
04-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	55.00	209.87
04-02	Deposit	220.00	429.87
04-04	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #509320000350	-55.00	374.87
04-13	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) -HB eTransfer	50.00	424.87
	Ending Balance		424.87



ACCOUNT #
3352303

FROM
04-01-15

THROUGH
04-30-15

PAGE
2 of 2

Total Number of Debits	1	Total Number of Credits	3
Number of Cleared Drafts	0	High Balance for Period	429.87
Low Balance for Period	154.87	Dividends Paid In Year	2015
Average Balance for Period	401.20	Total Dividends Earned	0.00
Total Credits	325.00	YTD Dividends Paid	0.00
Total Debits	55.00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

Total Draft Balances	424.87
Total Share Balances	5.00
Total Non-IRA Dividends	0.00

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.





ACCOUNT #
3352303

FROM
05-01-15

THROUGH
05-31-15

PAGE
1 of 2

Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653

**CAMPUS Mobile Banking
Available Now!**

**Download our
free mobile app
for iPhone and
Android today!**



STATEMENT OF ACCOUNT

Account Type	Suffi x	Previ ous	Wi thdrawal s/ Advances	Deposi ts/ Payments	Endi ng Bal ance
Savi ngs	0	5. 00	0. 00	0. 00	5. 00
e- Checki ng	9	424. 87	55. 00	301. 80	671. 67

Savi ngs

Suffi x: 0

Date	Descri pti on	Amount	Bal ance
	Begi nni ng Bal ance		5. 00
	Endi ng Bal ance		5. 00

Total Credi ts	0. 00	Di vi dends Pai d I n Year	2015
Total Debi ts	0. 00	Total Di vi dends Earned	0. 00
		YTD Di vi dends Pai d	0. 00

	Total For Thi s Peri od	Total Year-To-Date
Overdraft I tem Fees	0. 00	0. 00
Overdraft Protection Transfer	0. 00	0. 00
Return I tem Fees	0. 00	0. 00

e- Checki ng

Suffi x: 9

Date	Descri pti on	Amount	Bal ance
	Begi nni ng Bal ance		424. 87
05-01	Deposi t-ACH-IBMS IBM SE EFCU (eTransfers)	55. 00	479. 87
05-04	Wi thdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #512429000889	-55. 00	424. 87
05-13	Deposi t	150. 00	574. 87
05-14	Deposi t-ACH-PAYPAL (TRANSFER)	96. 80	671. 67
	Endi ng Bal ance		671. 67



ACCOUNT #
3352303

FROM
05-01-15

THROUGH
05-31-15

PAGE
2 of 2

Total Number of Debits	1	Total Number of Credits	3
Number of Cleared Drafts	0	High Balance for Period	671.67
Low Balance for Period	424.87	Dividends Paid In Year	2015
Average Balance for Period	580.11	Total Dividends Earned	0.00
Total Credits	301.80	YTD Dividends Paid	0.00
Total Debits	55.00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

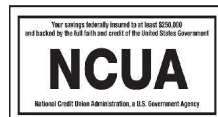
Total Draft Balances	671.67
Total Share Balances	5.00
Total Non-IRA Dividends	0.00

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.



ACCOUNT #
3352303FROM
06-01-15THROUGH
06-30-15PAGE
1 of 2Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.comGainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653**Apple Pay
Now
Available!**

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	5.00	0.00	10,000.08	10,005.08
e-Checking	9	671.67	156.99	5,455.00	5,969.68

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		5.00
06-25	Deposit	10,000.00	10,005.00
06-30	Dividend through 30JUN2015	0.08	10,005.08
	Annual Percentage Yield Earned 0.05% FOR A 30 DAY PERIOD		
	Average Daily Balance 2005.00		
	Ending Balance		10,005.08

Total Credits	10,000.00	Dividends Paid In Year	2015
Total Debits	0.00	Total Dividends Earned	0.08
		YTD Dividends Paid	0.08

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		671.67
06-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers)	55.00	726.67
06-02	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #515328000743	-55.00	671.67
06-15	Deposit 23JUN A-IBMS [138517]...Amt: 2400.00 IBM SE EFCU (eTransfers) 23JUN A-IBMS [138517]...Amt: 400.00 IBM SE EFCU (eTransfers)	200.00	871.67
06-23	Deposit-ACH-IBMS IBM SE EFCU (eTransfers)	2,800.00	3,671.67
06-26	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-101.99	3,569.68
06-29	Deposit	2,400.00	5,969.68
	Ending Balance		5,969.68



ACCOUNT #
3352303

FROM
06-01-15

THROUGH
06-30-15

PAGE
2 of 2

Total Number of Debits	2	Total Number of Credits	4
Number of Cleared Drafts	0	High Balance for Period	5969.68
Low Balance for Period	671.67	Dividends Paid In Year	2015
Average Balance for Period	1669.84	Total Dividends Earned	0.00
Total Credits	5,455.00	YTD Dividends Paid	0.00
Total Debits	156.99		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

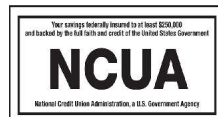
Total Draft Balances	5,969.68
Total Share Balances	10,005.08
Total Non-IRA Dividends	0.08

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.





ACCOUNT #
3352303

FROM
07-01-15

THROUGH
07-31-15

PAGE
1 of 2

Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653

**We will be closed
on Monday,
September 7
in observance of
Labor Day.**

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	10,005.08	2,905.00	0.35	7,100.43
e-Checking	9	5,969.68	5,858.98	3,115.00	3,225.70

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		10,005.08
07-13	Withdrawal	-2,905.00	7,100.08
07-31	Dividend through 31JUL2015	0.35	7,100.43
	Annual Percentage Yield Earned 0.05% FOR A 31 DAY PERIOD		
	Average Daily Balance 8224.60		
	Ending Balance		7,100.43

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	2,905.00	Total Dividends Earned	0.35
		YTD Dividends Paid	0.43

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		5,969.68
07-02	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) 58872-05282014	55.00	6,024.68
07-03	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-1,001.99	5,022.69
07-03	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #518423000528	-55.00	4,967.69
07-13	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-2,401.99	2,565.70
07-21	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment) 22JUL A-IBMS [138517]... Amt: 2905.00 IBM SE EFCU (eTransfers) 106906-07192015 22JUL A-IBMS [138517]... Amt: 100.00 IBM SE EFCU (eTransfers) 106907-07192015	-2,400.00	165.70
07-22	Deposit-ACH-IBMS from ACH	3,005.00	3,170.70
07-31	Deposit-ACH-IBMS IBM SE EFCU (eTransfers) 58872-05282014	55.00	3,225.70
	Ending Balance		3,225.70



ACCOUNT #
3352303

FROM
07-01-15

THROUGH
07-31-15

PAGE
2 of 2

Total Number of Debits	4	Total Number of Credits	3
Number of Cleared Drafts	0	High Balance for Period	6024.68
Low Balance for Period	165.70	Dividends Paid In Year	2015
Average Balance for Period	3683.21	Total Dividends Earned	0.00
Total Credits	3,115.00	YTD Dividends Paid	0.00
Total Debits	5,858.98		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

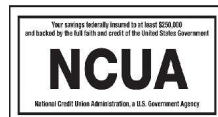
Total Draft Balances	3,225.70
Total Share Balances	7,100.43
Total Non-IRA Dividends	0.43

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.



ACCOUNT #
3352303FROM
08-01-15THROUGH
08-31-15PAGE
1 of 2Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.comGainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653**Mobile Deposits
Available in the
CAMPUS Mobile App!**Download the free app in
iTunes or Google Play.
Credit approval and certain eligibility
criteria required.

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	7,100.43	2,400.00	0.28	4,700.71
e-Checking	9	3,225.70	3,146.98	2,400.00	2,478.72

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		7,100.43
08-26	Withdrawal Campus QUE Trace #900903388542 Transfer "STD" 2,400.00 to share 9	-2,400.00	4,700.43
08-31	Dividend through 31AUG2015 Annual Percentage Yield Earned 0.05% FOR A 31 DAY PERIOD Average Daily Balance 6635.91	0.28	4,700.71
	Ending Balance		4,700.71

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	2,400.00	Total Dividends Earned	0.28
		YTD Dividends Paid	0.71

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		3,225.70
08-04	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-611.99	2,613.71
08-05	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #521725000300	-55.00	2,558.71
08-26	Deposit Campus QUE Trace #900903388542 Transfer "STD" 2,400.00 from share 0	2,400.00	4,958.71
08-27	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-2,400.00	2,558.71
08-28	Withdrawal OOMA, INC 888-711-6662 CAUS Trace #524024000246	-79.99	2,478.72
	Ending Balance		2,478.72



ACCOUNT #
3352303

FROM
08-01-15

THROUGH
08-31-15

PAGE
2 of 2

Total Number of Debits	4	Total Number of Credits	1
Number of Cleared Drafts	0	High Balance for Period	4958.71
Low Balance for Period	2478.72	Dividends Paid In Year	2015
Average Balance for Period	2693.90	Total Dividends Earned	0.00
Total Credits	2,400.00	YTD Dividends Paid	0.00
Total Debits	3,146.98		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

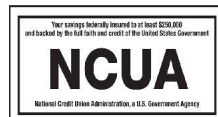
Total Draft Balances	2,478.72
Total Share Balances	4,700.71
Total Non-IRA Dividends	0.71

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.





ACCOUNT #
3352303

FROM
09-01-15

THROUGH
09-30-15

PAGE
1 of 2

Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653

**Important
Notices
Enclosed**

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	4,700.71	4,695.71	0.14	5.14
e-Checking	9	2,478.72	4,858.98	6,050.71	3,670.45

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		4,700.71
09-23	Withdrawal Campus QUE Trace #181802576578 Transfer "STD" 4,695.71 to share 9	-4,695.71	5.00
09-30	Dividend through 30SEP2015 Annual Percentage Yield Earned 0.05% FOR A 30 DAY PERIOD Average Daily Balance 3448.52	0.14	5.14
	Ending Balance		5.14

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	4,695.71	Total Dividends Earned	0.14
		YTD Dividends Paid	0.85

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		2,478.72
09-02	Deposit-ACH-A-IBMSECU (eTransfers) 58872-05282014	55.00	2,533.72
09-02	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #524524000928	-55.00	2,478.72
09-11	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-2,401.99	76.73
09-23	Deposit Campus QUE Trace #181802576578 Transfer "STD" 4,695.71 from share 0	4,695.71	4,772.44
09-25	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-2,401.99	2,370.45
09-28	Deposit-ACH-A-IBMSECU (eTransfers) 143751-09232015	300.00	2,670.45
09-29	Deposit	1,000.00	3,670.45
	Ending Balance		3,670.45



ACCOUNT #
3352303

FROM
09-01-15

THROUGH
09-30-15

PAGE
2 of 2

Total Number of Debits	3	Total Number of Credits	4
Number of Cleared Drafts	0	High Balance for Period	4772.44
Low Balance for Period	76.73	Dividends Paid In Year	2015
Average Balance for Period	1747.68	Total Dividends Earned	0.00
Total Credits	6,050.71	YTD Dividends Paid	0.00
Total Debits	4,858.98		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

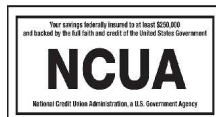
Total Draft Balances	3,670.45
Total Share Balances	5.14
Total Non-IRA Dividends	0.85

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.



ACCOUNT #
3352303FROM
10-01-15THROUGH
10-31-15PAGE
1 of 2Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.comGainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653**Holiday Closings**
(observed)**Veteran's Day**
November 11**Thanksgiving**
November 26 and 27**Christmas Eve**
December 24**Christmas**
December 25

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	5.14	0.00	0.00	5.14
e-Checking	9	3,670.45	3,070.95	1,766.99	2,366.49

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		5.14
	Ending Balance		5.14

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	0.00	Total Dividends Earned	0.00
		YTD Dividends Paid	0.85

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		3,670.45
10-02	Deposit-ACH-A-IBMSECU (eTransfers) 58872-05282014	55.00	3,725.45
10-03	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #527623000335	-64.80	3,660.65
10-06	Withdrawal -ACH-A-PLACID EXPRESS Placid Express (Payment)	-2,401.99	1,258.66
10-21	Withdrawal	-500.00	758.66
10-26	Withdrawal THE TROPHY SHOP GAINESVILLE FLUS Trace #529829980003	-104.16	654.50
10-29	Deposit-ACH-A-IBMSECU (eTransfers) 157349-10262015	600.00	1,254.50
10-29	Deposit-ACH-A-IBMSECU (eTransfers) 157350-10262015	611.99	1,866.49
10-29	Deposit-ACH-A-IBMSECU (eTransfers) 157351-10262015	500.00	2,366.49
	Ending Balance		2,366.49



ACCOUNT #
3352303

FROM
10-01-15

THROUGH
10-31-15

PAGE
2 of 2

Total Number of Debits	4	Total Number of Credits	4
Number of Cleared Drafts	0	High Balance for Period	3725.45
Low Balance for Period	654.50	Dividends Paid In Year	2015
Average Balance for Period	1618.67	Total Dividends Earned	0.00
Total Credits	1,766.99	YTD Dividends Paid	0.00
Total Debits	3,070.95		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

Total Draft Balances	2,366.49
Total Share Balances	5.14
Total Non-IRA Dividends	0.85

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.





ACCOUNT #
3352303

FROM
11-01-15

THROUGH
11-30-15

PAGE
1 of 2

Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.com

Gainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440

BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653

Holiday Closings (observed)

Christmas
December 24th and 25th

New Year's Eve
December 31st at 2:00 p.m.

New Year's Day
January 1st

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	5.14	0.00	0.00	5.14
e-Checking	9	2,366.49	562.00	55.00	1,859.49

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		5.14
	Ending Balance		5.14

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	0.00	Total Dividends Earned	0.00
		YTD Dividends Paid	0.85

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		2,366.49
11-02	Deposit-ACH-A-IBMSECU (eTransfers) 58872-05282014	55.00	2,421.49
11-02	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #530629000384	-62.00	2,359.49
11-03	Withdrawal #9001	-500.00	1,859.49
	Ending Balance		1,859.49

Number	Amount	Number	Amount	Number	Amount	Number	Amount
9001	500.00						

* Indicates check out of sequence



ACCOUNT #
3352303

FROM
11-01-15

THROUGH
11-30-15

PAGE
2 of 2

Total Number of Debits	2	Total Number of Credits	1
Number of Cleared Drafts	1	High Balance for Period	2421.49
Low Balance for Period	1859.49	Dividends Paid In Year	2015
Average Balance for Period	1895.12	Total Dividends Earned	0.00
Total Credits	55.00	YTD Dividends Paid	0.00
Total Debits	562.00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

Total Draft Balances	1,859.49
Total Share Balances	5.14
Total Non-IRA Dividends	0.85

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.



ACCOUNT #
3352303FROM
12-01-15THROUGH
12-31-15PAGE
1 of 2Direct Inquiries to:
P.O. Box 147029 Gainesville, FL 32614
www.campuscu.comGainesville (352) 335-9090 Ocala (352) 237-9060
Lake City (386) 754-9088 Tallahassee (850) 894-9098
Toll Free (800) 367-6440BESTOWERS FOUNDATION, INC.
REZA UN NABI
4858 NW 81ST AVE
GAINESVILLE FL 32653**Important Notices Enclosed****Please see enclosed inserts for
important account information:**

- Privacy Disclosure
- Your Billing Rights
- Summary of Error Resolution
Procedure in Case of Errors or
Questions About Your
Electronic Transfers

STATEMENT OF ACCOUNT

Account Type	Suffix	Previous	Withdrawals/ Advances	Deposits/ Payments	Ending Balance
Savings	0	5.14	0.00	0.00	5.14
e-Checking	9	1,859.49	162.00	710.00	2,407.49

Savings

Suffix: 0

Date	Description	Amount	Balance
	Beginning Balance		5.14
	Ending Balance		5.14

Total Credits	0.00	Dividends Paid In Year	2015
Total Debits	0.00	Total Dividends Earned	0.00
		YTD Dividends Paid	0.85

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

e-Checking

Suffix: 9

Date	Description	Amount	Balance
	Beginning Balance		1,859.49
12-02	Deposit-ACH-A-IBMSECU (eTransfers) 58872-05282014	55.00	1,914.49
12-03	Withdrawal ATT*CONS PHONE PMT 800-288-2020 TXUS Trace #533724000511	-62.00	1,852.49
12-31	Deposit-ACH-A-IBMSECU (eTransfers) 58872-05282014	55.00	1,907.49
12-31	Deposit-ACH-A-IBMSECU (eTransfers) 164380-12292015	600.00	2,507.49
12-31	Withdrawal	-100.00	2,407.49
	Ending Balance		2,407.49



ACCOUNT #
3352303

FROM
12-01-15

THROUGH
12-31-15

PAGE
2 of 2

Total Number of Debits	2	Total Number of Credits	3
Number of Cleared Drafts	0	High Balance for Period	2507.49
Low Balance for Period	1852.49	Dividends Paid In Year	2015
Average Balance for Period	1874.62	Total Dividends Earned	0.00
Total Credits	710.00	YTD Dividends Paid	0.00
Total Debits	162.00		

	Total For This Period	Total Year-To-Date
Overdraft Item Fees	0.00	0.00
Overdraft Protection Transfer	0.00	0.00
Return Item Fees	0.00	0.00

Total Draft Balances	2,407.49
Total Share Balances	5.14
Total Non-IRA Dividends	0.85

FINANCE CHARGE

The FINANCE CHARGE is computed by multiplying the unpaid balance by the daily periodic rate as indicated on the statement along with the loan number and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the FINANCE CHARGE is computed on the balance from the date of the last payment to the date of the additional loan, then on the total outstanding balance to the date of the payment at the above rate. Any payment that (A) delays or (B) accelerates the reduction of your loan will (A) increase or (B) decrease your total interest cost. There is no penalty charge for prepayment of loans.

FINANCE CHARGES (where applicable) and ANNUAL PERCENTAGE RATE ON ALL LOAN TYPES, HAVE BEEN DISCLOSED TO THE BORROWER PRIOR TO CONSUMMATION OF THE LOAN.

This Credit Union is federally insured by the National Credit Union Administration.

