



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 Total of 11 Deposits Total of 3 Credits	\$892.60 \$1,392.00 \$1,759.00 \$320.00
Year To Date Summary		Div/Int	Finance Charge
S2 SHARE A/C - SAVINGS ACCOUNT			
S57 SHARE A/C - BUSINESS CHECKING			
		\$0.00	\$0.00

### Your Account Benefits

Your REWARDS level this month is Basic. Please visit [www.ibmsecu.org](http://www.ibmsecu.org) to see the benefits of increasing your level.

### Special Offers

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

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](http://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	\$ _____
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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](http://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.