



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 |

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.



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 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.

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.