



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.

↑ _____ ↑
 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