



P.O. BOX 2331 • SANDY, UT • 84091

STATEMENT OF ACCOUNT

ACCOUNT NUMBER: XXXXX8403

STATEMENT DATE: 02/01/21 - 02/28/21

801-325-6228 • 1-800-748-4302

www.macu.com

SPENCER T MILLETT
KIMBERLY S MILLETT
333 W 100 S
PROVO UT 84042

ACCOUNT SUMMARY

TOTAL SHARES

01 STUDENT SAVINGS.....	\$3,738.88	50 MYFREE CHECKING	\$1,357.19
07 MONEY MARKET	\$5,452.55		

Joint Owner: TROY A MILLETT

Joint Owner: RACHEL KAREN CARTER

STUDENT SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/01	Previous Balance		3,688.73
02/12	Deposit by Check	50.00	3,738.73
	MOBILE CHECK DEPOSIT: Remote Deposit		
02/28	Deposit Dividend 0.050%	0.15	3,738.88
	Annual Percentage Yield 0.050% from 02/01/21 through 02/28/21.		
	Ending Balance		3,738.88
	Dividend Earned Year to Date	0.31	
	Dividend Earned in 2020	2.41	

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/12/21	50.00	Deposit by Check	02/28/21	0.15	Deposit Dividend

2 Deposits and Other Credits \$50.15

MONEY MARKET - ID 07

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/01	Previous Balance		5,452.21
02/28	Deposit Dividend Tiered Rate	0.34	5,452.55
	Annual Percentage Yield 0.080% from 02/01/21 through 02/28/21.		
	Ending Balance		5,452.55
	Dividend Earned Year to Date	0.67	
	Dividend Earned in 2020	3.15	



MOUNTAIN AMERICA

CREDIT UNION

P.O. Box 2331, Sandy, UT 84091

Questions? Contact Us!



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STATEMENT LEGEND

DEPOSIT IDENTIFICATION

- ID 01** Primary Savings Account
- ID 02-05** Secondary Savings Accounts
- ID 07** Money Market Account
- ID 10** IRA
- ID 11-19** IRA Term Deposits
- ID 50-56** Checking Account

LOAN IDENTIFICATION

- ID 02-05** Auto, collateral OR Personal Loans
- ID 70-79** Credit Card
- ID 85** Swift Cash
- ID 89** Equity Gold

For account information, or to report a lost or stolen credit card, please contact the service center at **1-800-748-4302**.

Mail loan payments to

Loan Servicing
P.O. Box 2331
Sandy, UT 84091

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at 9800 South Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible. You must notify us no later than sixty (60) days after the mailing date or date of the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- 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 investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within one hundred (100) miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, you have this protection on all purchases regardless of the amount or location of purchase.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us toll-free at 1-800-748-4302 or write us at 9800 South Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible if you think your statement is wrong or if you need more information about a transfer on the statement on which the error or problem appeared. You must notify us no later than sixty (60) days after the mailing date or date of the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the transfer you are unsure about and include to the extent possible the type and date, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will investigate your complaint and if we have determined an error, we will correct it within one (1) business day. If we expect it will take more than ten (10) business days, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation.

CREDIT REPORTING

We may report information about your credit account to credit bureaus, including late payments, missed payments or other types of defaults on the account. We report information on a monthly basis. If you believe that we reported inaccurate information, please write us at Mountain America Consumer Loan Servicing, P.O. Box 2331, Sandy, UT 84091.



THE FINANCE CHARGE IS COMPUTED ON THE UNPAID BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING. THE "FINANCE CHARGE" IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY WAS TERMED "INTEREST." IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. THE LOAN BALANCE DOES NOT INCLUDE THE FINANCE CHARGE. THE FINANCE CHARGE DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.



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Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION
02/28/21	0.34	Deposit Dividend

MYFREE CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
02/01	Previous Balance		156.05
02/01	Withdrawal BYU	-5.00	151.05
	TYPE: CougarCash CO: BYU		
	Entry Class Code: WEB		
02/01	Withdrawal DISCOVER	-10.75	140.30
	TYPE: E-PAYMENT CO: DISCOVER		
	Entry Class Code: WEB		
02/02	Withdrawal POS #103321163350	-2.39	137.91
	BYU STORE PROVO UT		
02/02	Deposit Debit Card	99.00	236.91
	VENMO*Carter Rachel New York City NY		
	Date 02/03/21 24248181033586904869040 4829		
02/03	Withdrawal BYU	-10.00	226.91
	TYPE: CougarCash CO: BYU		
	Entry Class Code: WEB		
02/03	Deposit Debit Card	64.35	291.26
	VENMO*Carter Rachel New York City NY		
	Date 02/03/21 14248181034650893508933 4829		
02/05	Withdrawal POS #103609448686	-37.02	254.24
	OLYMPUS HILLS SERVICE SALT LAKE CIT UT		
02/08	Withdrawal Debit Card	-7.99	246.25
	02/08 24692161039100146839036 CRUNCHYROLL *ANIME 415-503-9235 CA		
02/10	Withdrawal BYU	-10.00	236.25
	TYPE: CougarCash CO: BYU		
	Entry Class Code: WEB		
02/10	Withdrawal Ch JesusChrist	-50.00	186.25
	TYPE: DONATION CO: Ch JesusChrist		
	Entry Class Code: WEB		
02/11	Deposit BRIGHAM YOUNG UN	527.87	714.12
	TYPE: DIR DEP AMT: 527.87		
	CO: BRIGHAM YOUNG UN		
	Entry Class Code: PPD		
02/13	Withdrawal Debit Card	-10.39	703.73
	02/13 24692161044100533353057 AMZN Mktp US*059QQ39R3 Amzn.com/bill WA		
02/15	Withdrawal Home Banking Transfer To Loan 74	-140.21	563.52
02/17	Withdrawal Debit Card	-17.81	545.71
	02/17 24013391048002298246610 BURGERS SUPREME PROVO UT		
02/18	Withdrawal POS #104920792125	-36.27	509.44
	JOANN STORES #1756 OREM UT		
02/19	Withdrawal BYU	-10.00	499.44
	TYPE: CougarCash CO: BYU		
	Entry Class Code: WEB		
02/19	Withdrawal Bear River	-83.00	416.44
	TYPE: Ins. Paymt CO: Bear River		



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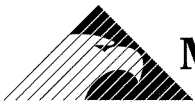
STATEMENT DATE: 02/01/21 - 02/28/21

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MYFREE CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Entry Class Code: PPD		
02/19	Withdrawal POS #105023820558 JOANN STORES #1756 OREM UT	-9.09	407.35
02/19	Withdrawal Adjustment POS #105023820558 JOANN STORES #1756 OREM UT	9.09	416.44
02/19	Withdrawal POS #105023330250 JOANN STORES #1756 OREM UT	-9.09	407.35
02/20	Deposit by Check MOBILE CHECK DEPOSIT: Remote Deposit	500.00	907.35
02/20	Deposit Debit Card VENMO*Carter Rachel New York City NY Date 02/20/21 04248181051298753987538 4829	69.30	976.65
02/20	Withdrawal POS #522012 SMITHS FOOD #413 350 N. FREEDOM PROVO UT	-10.71	965.94
02/20	Deposit Debit Card VENMO*Carter Rachel New York City NY Date 02/20/21 14248181051341806418062 4829	74.25	1,040.19
02/21	Withdrawal Home Banking Transfer To Loan 74	-49.65	990.54
02/21	Withdrawal Debit Card 02/20 24427331052710030784834 MACEYS PROVO PROVO UT	-1.34	989.20
02/22	Withdrawal DISCOVER TYPE: E-PAYMENT CO: DISCOVER Entry Class Code: WEB	-75.87	913.33
02/22	Withdrawal POS #105402416441 JOANN STORES #2379 SPANISH FORK UT	-2.25	911.08
02/23	Withdrawal Debit Card 02/23 24692161054100384152670 APPLE.COM/BILL 866-712-7753 CA	-0.99	910.09
02/25	Deposit BRIGHAM YOUNG UN TYPE: DIR DEP AMT: 478.99 CO: BRIGHAM YOUNG UN Entry Class Code: PPD	478.99	1,389.08
02/25	Withdrawal BYU TYPE: CougarCash CO: BYU Entry Class Code: WEB	-10.00	1,379.08
02/26	Withdrawal POS #105721499864 JOANN STORES #1756 OREM UT	-10.66	1,368.42
02/27	Withdrawal POS #105819766402 JOANN STORES #2379 SPANISH FORK UT Avg Checking Bal for Feb \$644.60	-11.23	1,357.19
	Ending Balance		1,357.19
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2020	0.00	



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ATM Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/02/21	2.39	Withdrawal POS	02/19/21	9.09	Withdrawal POS
02/05/21	37.02	Withdrawal POS	02/20/21	10.71	Withdrawal POS
02/08/21	7.99	Withdrawal Debit Card	02/21/21	1.34	Withdrawal Debit Card
02/13/21	10.39	Withdrawal Debit Card	02/22/21	2.25	Withdrawal POS
02/17/21	17.81	Withdrawal Debit Card	02/23/21	0.99	Withdrawal Debit Card
02/18/21	36.27	Withdrawal POS	02/26/21	10.66	Withdrawal POS
02/19/21	9.09	Withdrawal POS	02/27/21	11.23	Withdrawal POS

14 ATM Withdrawals and Other Charges \$167.23

ATM Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/02/21	99.00	Deposit Debit Card	02/20/21	69.30	Deposit Debit Card
02/03/21	64.35	Deposit Debit Card	02/20/21	74.25	Deposit Debit Card
02/19/21	9.09	Withdrawal Adjustment POS			

5 ATM Deposits and Other Credits \$315.99

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/01/21	5.00	Withdrawal	02/19/21	10.00	Withdrawal
02/01/21	10.75	Withdrawal	02/19/21	83.00	Withdrawal
02/03/21	10.00	Withdrawal	02/21/21	49.65	Withdrawal Home Banking
02/10/21	10.00	Withdrawal	02/22/21	75.87	Withdrawal
02/10/21	50.00	Withdrawal	02/25/21	10.00	Withdrawal
02/15/21	140.21	Withdrawal Home Banking Transfer			

11 Withdrawals and Other Charges \$454.48

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
02/11/21	527.87	Deposit	02/25/21	478.99	Deposit
02/20/21	500.00	Deposit by Check			

3 Deposits and Other Credits \$1,506.86

YEAR-TO-DATE SUMMARY

Interest Paid Year to Date	0.00
Dividend Earned Year to Date	0.98
Interest Paid in 2020	0.04
Dividend Earned in 2020	5.56