

2650 Harrison Avenue, Eureka, CA 95501 (707) 445-8801 • coastccu.org

Member Number: \*\*\*562

Statement Period: 12/31/2022

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CALIFORNIA ASSOCIATION FOR NURSE PRACTITIONERS NORTH COAST CHAPTER 3657 F STREET EUREKA CA 95503

# **IMPORTANT MESSAGE**

If you have a 12/21/22 dividend deposit, it reflects additional dividends paid in accordance with our Board of Director's November dividend resolution. Period was 11/1 through 11/30. If desired, you may view the APY for your balance at <a href="mailto:coastccu.org/rates">coastccu.org/rates</a>. If you have questions, please use Live Chat 6 days a week at <a href="mailto:coastccu.org">coastccu.org</a> or call us (707) 445-8801.

# **ACCOUNT SUMMARY**

Savings	\$50.00	Certificate and IRAs	\$0.00
Checking	\$3,264.71	Real Estate Loans	\$0.00
Liquid Assets	\$0.00	Other Loans	\$0.00

\$0.00

Total YTD Dividend:

Happy New Year! We're increasing our giving efforts for 2023. With Community Investment grants, sponsorships, and college scholarships, we plan to give \$650,000 to non-profits and students in Humboldt, Del Norte, and Trinity counties. Thank you for directly supporting these efforts by banking with us, and thanks to our Board of Directors for approving this unprecedented amount of giving!

	T	RANSACTIONS				
5000 BU	SINESS MEMBERSHIP SAVINGS					
	YTD Interest: \$0.00					
Date	Transaction Description			Debits	Credits	Balance
12/01/2022	Balance Forward on 12/01/2022					\$50.00
12/31/2022	Ending Balance as of 12/31/2022				\$50.00	
5100 BU	SINESS BASIC CHECKING					
	YTD Interest: \$0.00					
Date	Transaction Description			Debits	Credits	Balance
12/01/2022	Balance Forward on 12/01/2022					\$3,674.63
12/16/2022	2022 Withdrawal Check #1105 Tracer 000090041865192			\$409.92		\$3,264.71
12/31/2022	22 Ending Balance as of 12/31/2022				\$3,264.71	
Cleared	Checks Recap					
<u>Date</u>	Check# Amount Date	Check#	<u>Amount</u>	<u>Date</u>	Check#	<u>Amount</u>
12/16/2022	1105 \$409.92					
* indicates	s a break in check sequence.					
1 Checks for:	\$409.92 -	0 Other Debits for:		\$0.00 -		
0 Deposits for	°: \$0.00 +	0 Other Credits for	:	\$0.00 +		
YEAR TO DATE SUMMARY - 2022						

### **OUTSTANDING CHECKS (SHARE DRAFTS)**

	NG CHECKS (SHARE DRA	1113)
NUMBER	AMOUNT	
L	I.	

AMERICA'S CREDIT UNIONS





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#### **EXPLANATION OF INTEREST CHARGE ON OPEN END ACCOUNTS**

The INTEREST CHARGE on each open-end account shown on this statement is computed by multiplying the daily periodic rate by the daily balance of that account on each day of the billing cycle. The daily balance is determined as follows: For each day of the billing cycle we take the balance of the account for the previous day, add any new loans and charges, and subtract any credits and payments made on that day. INTEREST CHARGES are also subtracted until you make a payment. This gives us the daily balance of your account for that day. The billing cycle is the time between each statement, which will be approximately one month.

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### IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENT:

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address shown in the upper left corner on the reverse side of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, please give us the following information:

- 1) Your name and account number.
- 2) 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 the amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUNDS TRANSFERS (EFT):

Telephone or write us at the phone number or address on the reverse side of this statement as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or an EFT transfer on your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1) Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**MERCHANT DISPUTES:** In order for a transaction to be eligible for dispute, you must first attempt to resolve the issue with the merchant. Your right to dispute will depend upon their stated terms, conditions, and return policy. If goods were received, you must return them to the merchant and provide us with supporting documentation, including a tracking number and proof of insurance. You may file a dispute if no credit is received after 15 days from the return shipment date. For international purchases, if you do not or cannot return the item(s) for any reason, a dispute cannot be processed. To file a dispute call 1-866-896-4689.

CHECKING (SHARE DRAFT) RECONCILIATION		
ENDING BALANCE SHOWN ON THIS STATEMENT		
PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT		
SUBTOTAL		
LESS TOTAL OUTSTANDING DRAFTS		
EQUALS ADJUSTED ENDING		

ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE IN YOUR CHECKBOOK.

**NOTE:** BE SURE TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR CHECKBOOK) THAT MAY APPLY TO YOUR ACCOUNT. ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR CHECKBOOK) THAT APPLY TO YOUR ACCOUNT.





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Total YTD Interest Charge: Overdraft fee year to date: Return fee year to date:	\$0.00 \$0.00 \$0.00
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