



HERITAGE
credit union

1212 Huxley Street
PO Box 14047
Madison, WI 53708-0047
HeritageCU.org

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S 2806



CHEROKEE GARDEN CONDO ASSOCIATION
1436 WHEELER RD
MADISON WI 53704-1432



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Account # XXXXX8881

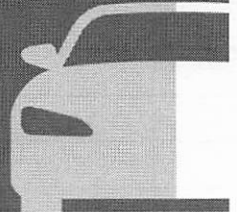
Statement Period 11/28/17 - 12/31/17

**MORE MONEY
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An auto loan refinance could
get you a better rate and
lower monthly payment.

Apply at HeritageCU.org/loans

Manage accounts anytime at HeritageCU.org



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.™

Federally insured
by NCUA



Account Balances at a Glance

ID#	Type	Beginning Balance	Ending Balance
00	ORGANIZATIONAL SHARE	\$0.00	\$5.00
30	20 MONTH SPECIAL C D	\$0.00	\$149995.00

Joint Owner: CHEROKEE GARDEN CONDOMINIUM HOMES INC

00 ORGANIZATIONAL SHARE

Post	Eff	Transaction description	Deposit	Withdrawal	Balance
11/28		Beginning Balance			\$0.00
11/28		Deposit by Check	\$5.00		\$5.00
12/31		Ending Balance			\$5.00
		Dividends Paid Year to Date	\$0.00		

30 20 MONTH SPECIAL C D

Post	Eff	Transaction description	Deposit	Withdrawal	Balance
11/28		Beginning Balance			\$0.00
11/28		Deposit by Check	\$149,995.00		\$149,995.00
12/31		Ending Balance			\$149,995.00
		20 MONTH SPECIAL C D will mature on 07/28/19			
		Dividends Paid Year to Date	\$0.00		

YTD Totals

Total Dividends Paid Year to Date	\$0.00
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CHECKS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT					
CHECK #	AMOUNT		CHECK #	AMOUNT	
			TOTAL	\$	

PERIOD ENDING		
1. Subtract from your check register any charges or fees appearing on this checking account statement which you have not previously deducted. Add to your check register any dividend not previously added.		
2. Enter checking statement balance here.	\$	
	+	\$
3. Enter deposits made later than the date of this statement.	+	\$
	+	\$
4. Check off in your register each of the checks paid on this statement, and list the numbers and amounts of those not paid in the chart to the left.		
5. Subtract total checks outstanding.	-	\$
6. This amount should equal your check register balance.	\$	

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF OPEN END LOAN ACCOUNT(S)

What to Do If You Think You Find a Mistake on Your Statement – If
 you think there is an error on your statement, write to us at the
 address listed on the front of your statement. In your letter, give us
 the following information:

- > Account information: Your name and account number.
- > Dollar amount: The dollar amount of the suspected error.
- > Description of Problem: If you think there is an error on your statement, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- > We cannot try to collect the amount in question, or report you as delinquent on that amount.
- > The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- > While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- > We can apply any unpaid amount against your credit limit.

IMPORTANT INFORMATION

This statement of account contains income tax reporting data interest and/or dividends. The dividend amount will be reported to Federal and State governments per requirements. Retain your statement of account for purposes of income tax reporting. Ownership of share, deposit, and certificate accounts shown on this statement is not transferable except on the books of the credit union.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, TELEPHONE OR WRITE US AT THE ADDRESS

PRINTED ON THE FRONT OF THIS STATEMENT as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. **We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.**

- > 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 it is an error or why you need more information.
- > 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.

Each open end credit loan is marked as open end. The balances of each such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any) and at the end of the statement period are shown in the column titled "Balance." The FINANCE CHARGE shown on the statement is computed on one or more of these balances (except closing balance) at the (daily) periodic rate and ANNUAL PERCENTAGE RATE printed under the last transaction relating to such loan. Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to the reduction of principal. The FINANCE CHARGE shown on the statement is computed by multiplying the (daily) periodic rate times each such balance figure times the number of days that figure is outstanding.

CHETEK
1502 Hwy Blvd N
PO Box 85
Chetek, WI 54728
715-924-2415

GALESBURG
1980 National Blvd
Galesburg, IL 61401
309-344-2001

HAWKINS
625 Ellingson Ave
PO Box 77
Hawkins, WI 54530
715-585-7709

LADYSMITH
701 W Miner Ave
Ladysmith, WI 54848
715-532-7731

MADISON
2555 Shopko Dr
Madison, WI 53704
608-241-2191

MILWAUKEE
225 W Greenfield Ave
Milwaukee, WI 53204
414-645-5160

PHILLIPS
114 S Avon Ave
Phillips, WI 54555
715-339-3052

ROCKFORD
5959 E State St
Rockford, IL 61108
815-229-7000

SAUK CITY
827 Phillips Blvd
Sauk City, WI 53583
608-643-2600

TRUAX (Military)
2625 Sloan Blvd
Madison, WI 53704
608-244-7704

**Access your
accounts anytime
at HeritageCU.org**



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Account # XXXXX 881

Statement Period 01/01/18 - 06/30/18

BRIGHTER DAYS AHEAD WITH A DEBT CONSOLIDATION LOAN



Combine your debts into one manageable monthly payment.
Apply online at
HeritageCU.org/personal-loans
Manage accounts anytime at HeritageCU.org



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CREDIT UNIONS
Where people are worth more than money.™

Federally insured
by NCUA



Account Balances at a Glance

ID#	Type	Beginning Balance	Ending Balance
00	ORGANIZATIONAL SHARE	\$5.00	\$5.00
30	20 MONTH SPECIAL C D	\$149995.00	\$151475.10

Joint Owner: CHEROKEE GARDEN CONDOMINIUM HOMES INC

00 ORGANIZATIONAL SHARE

Post	Eff	Transaction description	Deposit	Withdrawal	Balance
01/01		Beginning Balance			\$5.00
06/30		Ending Balance			\$5.00
		Dividends Paid Year to Date	\$0.00		

30 20 MONTH SPECIAL C D

Post	Eff	Transaction description	Deposit	Withdrawal	Balance
01/01		Beginning Balance			\$149,995.00
02/28		Deposit Dividend 1.985%	\$750.47		\$150,745.47
		Annual Percentage Yield Earned 2.00% from 11/28/17 through 02/27/18			
05/28		Deposit Dividend 1.985%	\$729.63		\$151,475.10
		Annual Percentage Yield Earned 2.00% from 02/28/18 through 05/27/18			
06/30		Ending Balance			\$151,475.10
		20 MONTH SPECIAL C D will mature on 07/28/19			
		Dividends Paid Year to Date	\$1,480.10		

YTD Totals

Total Dividends Paid Year to Date	\$1,480.10
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Chris Zeng

CHECKING ACCOUNT RECONCILEMENT — THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT			
CHECK #	AMOUNT	CHECK #	AMOUNT
		TOTAL	\$

PERIOD ENDING		
1. Subtract from your check register any charges or fees appearing on this checking account statement which you have not previously deducted. Add to your check register any dividend not previously added.		
2. Enter checking statement balance here.	\$	
3. Enter deposits made later than the date of this statement.	+	\$
	+	\$
	+	\$
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625 Ellington Ave
PO Box 77
Hawkins, WI 54530
715-585-7709

LADYSMITH
701 W Miner Ave
Ladysmith, WI 54848
715-532-7731

MACHESNEY PARK
7144 N Perryville Rd
Machesney Park, IL 61115
815-316-6280

MADISON
2555 Shopko Dr
Madison, WI 53704
608-241-2191

MILWAUKEE
225 W Greenfield Ave
Milwaukee, WI 53204

PHILLIPS
114 S Avon Ave
Phillips, WI 54555
715-339-3052

ROCKFORD
5959 E State St
Rockford, IL 61108
815-229-7000

SAUK CITY
827 Phillips Blvd
Sauk City, WI 53583
608-643-2600

TRUAX (Military)
2625 Sloan Blvd
Madison, WI 53704
608-244-7704

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