

<u>6</u> # **DAVID BOWIE** 070 ROCKER LANE HANOVER CT 06350

<u>վիիվականները իրականիկնի գիրերակութիկանին</u>





90 Days No Payments + Extremely Low Rates = Finally Getting the Car You Want

APPLY IN MINUTES

- Use promo code SUMMER

Federally Insured by NCUA Credit and other restrictions apply. First payment may be deferred up to 90 days. Interest continues to accrue during deferred payment period. Deferring your payment will result in your having to pay higher total finance charges. 90 day deferment option does not apply to existing 1st Reliable Community loans. Offer can end at any time without prior notice.

Free Checking Just Ahead **Earning Avoiding Loving Your** Free Checking \$75 **Fees**

OPEN A CHECKING TO GET UP TO \$75°

Our checking accounts are designed with you in mind and offer extremely unique benefits.

BONUS DEBIT CHECKING

- Bonus Rewards
- ATM Refunds
- Free Mobile and Online Banking

ADVANTAGE CHECKING

- Pays you higher interest
- Free first box of checks
- Free Mobile and Online Banking

Federally Insured by NCUA

**A \$25 minimum deposit is required to open a new1stPatable Community checking account. New members must open a share account with a minimum \$5 initial deposit (share account is required for membership). Must mention this offer at time of account opening. Receive \$25 for new checking upon account opening, \$25 for recurring Direct Deposit that posts by within 4 weeks of account opening and \$25 for every friend you refer that opens a checking. Direct Deposit credit will post within 4 weeks of account opening, ask us for more details. Consult a tax advisor for tax consequences. **ATM fees refunded up to \$10 per month.

Consumer Loan Summary

4300071025 Account#:

Account Holder: DAVID BOWIE

Statement Date: 04/03/15

Account # 4300071025 Account Name **INDIRECT USED AUTO** Payment Due Date 4/23/15 Amount Due: 1497.70 Late fees of \$5.00 will be assessed for due date of

4/23/15 on payments received after 5/08/15

Questions? Contact us.

123.456.7890 or 800.123.4567 www.1streliablecommunitybank.org 123 Main Street

Anywhere, USA 12345

Account Information	
Outstanding Principal Balance	8,032.37
Interest Rate	10.740%
Interest Due	233.25
Interest Due To	4/23/15
Interest Per Day	2.363
Interest Paid in 2014	1,039.79
Interest Paid YTD	100.00

Explanation of Amount Due	
Current Amount Due	316.54
Other Charges	10.00
Over Due Payment	1,166.16
Unpaid Late Charges	5.00

Past Payment Breakdown

	Paid Last Period	Paid Year-to-Date
Principal	0.00	0.00
Interest	100.00	100.00
Escrow (Taxes & Insurance)	0.00	0.00
Fees		0.00
TOTAL		100.00



Checking Account

4300071025 Account#: Account Holder: DAVID BOWIE

Transactions Since Last Statement 3/03/15 to 4/03/15

		Transaction	Principal	Interest	Escrow	Fees &	Principal
Date	Description	Amount	Amount	Amount	Amount	Charges	Balance
	Beginning Principle Balance						8,032.37
03/04/15	REG PYMT	100.00	0.00	(100.00)	0.00	0.00	8,032.37
03/10/15	ASSESS LATE CHARGE					5.00	

On Your Statement

If you think there is an error on your statement, write to us at:

1st Reliable Community Bank 123 Main Street, Anywhere, USA 12345 You may also contact us on the Web: www.trustedcreditunion.org

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 bill, 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 [or electronically]. 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

In Case of Errors or Questions **About Your Electronic Transfers**

Telephone or Write Us 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

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

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 in question, so that you will have the use of the money during the time it takes us to complete our investigation.

Finance Charges

The amount of the FINANCE CHARGE on your open-end credit plan is determined by multiplying the daily balance in each loan account by the Daily Periodic Rate. The daily balance shall be computed by taking the beginning balance of each day, adding new advances, and subtracting any payments or

Report errors or make inquiries to: 1st Reliable Community Bank 123 Main Street, Anywhere, USA 12345 123.456.7890 or 800.123.4567 www.1streliablecommunitybank.org

Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement

Add

Deposits not Credited in this Statement (if any)

Total

Subtract Items Outstanding

Balance

Your register should show this balance.