

## 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 $1^{\text {st }}$ Reliable Community Ioans. Offer can end at any time without prior notice.


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 new ststelabe 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 4-6 weeks of checking 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

Account\#: 4300071025
Account Holder: DAVID BOWIE

| 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 |


| 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

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

Questions? Contact us.
123.456.7890 or 800.123.4567
www.1streliablecommunitybank.org
123 Main Street
Anywhere, USA 12345

## Past Payment Breakdown

|  | Paid Year-to-Date |  |
| :--- | ---: | ---: |
| Principal | 0.00 |  |
| Interest | 100.00 |  |
| Escrow | 100.00 |  |
| (Taxes \& Insurance) | 0.00 | 0.00 |
| Fees | 0.00 |  |
| TOTAL | 100.00 |  |

Checking Account
Account\#: 4300071025
Account Holder: DAVID BOWIE

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

| Date | Description | Transaction <br> Amount | Principal <br> Amount | Interest <br> Amount | Escrow <br> Amount |  <br> Charges | Principal <br> Balance |
| :--- | :--- | :---: | :---: | :---: | :---: | ---: | ---: |
| $8,032.37$ |  |  |  |  |  |  |  |

## What To Do If You Think You Find A Mistake

 On Your StatementIf 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 appeared.

- 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 credits

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


Balance Shown on this Statement \$

## Add

\$
Deposits not
Credited in this
Statement (if any)

## Total

\$ $\qquad$

## Subtract

Items Outstanding
\$ $\qquad$

## Balance

\$
Your register should show this balance.

