



Statement Through	Account Number
12-31-20	XXXXXX9414

North Okaloosa Amateur Radio Club Inc  
 2260 S Ferdon Blvd Pmb 193  
 C/O Ronald L Mahn Robert G Hurley  
 Crestview FL 32536-8457

At EFCU, we look forward to the New Year filled with  
 new opportunities, new products, and new services.  
 Thank you for choosing us to serve your financial needs.  
 We appreciate your business. We wish you and yours a happy,  
 healthy and prosperous New Year!

Share 1: Regular Share				
Signer: Strom,Stephen D				
Signer: Mahn,Ronald L				
Signer: Hurley,Robert G				
Posted	Eff	Transaction Description	Amount	Balance
09-30-20		<b>Previous Balance</b>		<b>2683.79</b>
12-31-20		Dividend	2.03	2685.82
		Annual Percentage Yield Earned is 0.30% from 10/01/2020 - 12/31/2020		
12-31-20		<b>New Balance</b>		<b>2685.82</b>

Share 9: Premium Checking					
Signer: Strom,Stephen D					
Signer: Mahn,Ronald L					
Signer: Hurley,Robert G					
SD Xref: 5894145					
Posted	Eff	Transaction Description	Draft #	Amount	Balance
11-30-20		<b>Previous Balance</b>			<b>6087.42</b>
12-02-20		ACH Credit		9.18	6096.60
		PAYPALSD11 PAYPAL TRANSFER			
12-30-20		ACH Credit		214.86	6311.46
		PAYPALSD11 PAYPAL TRANSFER			
12-31-20		Dividend		2.35	6313.81
		Annual Percentage Yield Earned is 0.15% from 10/01/2020 - 12/31/2020			
12-31-20		<b>New Balance</b>			<b>6313.81</b>
----- Account Summary -----					
		Balance as of last statement		6087.42	
		3 Deposits and other credits		226.39	
		0 Drafts posted		0.00	
		0 Other withdrawals		0.00	
		Balance as of this statement		6313.81	



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Summary of Deposits							
Eff Date	Amount	Eff Date	Amount	Eff Date	Amount	Eff Date	Amount
12-02-20	9.18	12-30-20	214.86	12-31-20	2.35		

Suffixes and Year to Date Dividend or Finance Charge									
S 1	8.07	S 9	8.85						
<b>Taxable Dividends Paid YTD</b>					<b>Finance Charge Paid YTD</b>				
16.92					0.00				



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Follow these steps to balance your checking account statement:

Current balance shown on the front of this statement: \$ \_\_\_\_\_

**Add** - (if any) deposits not shown on this statement: + \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**Total** \$ \_\_\_\_\_

**Subtract** (if any) checks outstanding: - \$ \_\_\_\_\_

**Balance** - this amount should agree with your check register balance: \$ \_\_\_\_\_

CK.#/POS	Not Cleared Yet	
Total		

**If You Do Not Balance:** Compare the dollar amounts of all items listed in your check register with the amounts shown on this statement. Verify all additions and subtractions. If you still have difficulty balancing, contact the Credit Union.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, contact us:

**Phone:** 850.862.0111 or 800.367.6159 | **Web:** www.eglinfcu.org | **Email:** memberservices@eglinfcu.org

**Address:** 838 Eglin Parkway NE Fort Walton Beach, Florida 32547-2781

**Business Days:** Monday through Friday, 9:00 am to 5:00 pm (CST). Federal holidays and weekends not included.

- 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 immediately of any potential errors in writing [or electronically].

- 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, Write or Email us at the above contact information as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days 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. If we do not receive your complaint or question in writing within 10 business days, we may remove the provisional credit from your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. Your account is considered a new account for the first 30 days after the first deposit is made. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.