



1030 US Highway 1 • Rockledge, FL 32955  
321.690.2328 • www.ccuFlorida.org

## Statement of Account

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Account Number	Statement Period	Page
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ACCOUNT SUMMARY			
0001	BUSINESS PERMIUM SAVINGS	\$	25,712.86
1000	MSHOA RESERVE	\$	67,199.23
2001	SIMPLE BUSINESS CHECKING	\$	29,859.22

THE MEADOWS SOUTH ASSOCIATION INC  
KATHERINE R CALL  
PO BOX 5635  
TITUSVILLE FL 32783

# LET'S ROLL

REFINANCE YOUR CAR LOAN & GET \$200 CASH BACK\*



[\\*ccuflorida.org/auto](http://ccuflorida.org/auto)

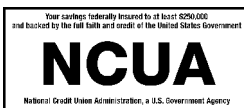
Joint Owner(s): JACQUELINE F HIGGINS

### BUSINESS PERMIUM SAVINGS (0001)

Beginning Balance		Debits / Withdrawals		Credits / Deposits		Ending Balance	YTD Dividends
\$ 25,553.68		\$ 0.00		\$ 159.18		\$ 25,712.86	\$ 2.18
Eff. Date	Deposit	Withdrawal	Balance	Description			
01/01/22			\$ 25,553.68	Beginning Balance			
01/31/22	157.00		25,710.68	Deposit Home Banking Transfer From Share 1000 <i>Internet Access 01/31/2022 21:16 786897</i>			
01/31/22	2.18		25,712.86	Deposit Dividend 0.100%			
				Annual Percentage Yield Earned 0.100% for period from 01/01/22 thru 01/31/22			
				Based on Average Daily Balance of: \$25,558.74			
01/31/22			\$ 25,712.86	Ending Balance			

### MSHOA RESERVE (1000)

Beginning Balance		Debits / Withdrawals		Credits / Deposits		Ending Balance	YTD Dividends
\$ 66,557.09		\$ 157.00		\$ 799.14		\$ 67,199.23	\$ 14.14
Eff. Date	Deposit	Withdrawal	Balance	Description			
01/01/22			\$ 66,557.09	Beginning Balance			
01/31/22	785.00		67,342.09	Deposit Home Banking Transfer From Share 2001 <i>Internet Access 01/31/2022 14:59 785531 - Monthly Reserves Deposit</i>			
01/31/22		-157.00	67,185.09	Withdrawal Home Banking Transfer To Share 0001 <i>Internet Access 01/31/2022 21:16 786897</i>			
01/31/22	14.14		67,199.23	Deposit Dividend 0.250%			
				Annual Percentage Yield Earned 0.250% for period from 01/01/22 thru 01/31/22			
				Based on Average Daily Balance of: \$66,577.35			
01/31/22			\$ 67,199.23	Ending Balance			



## Errors Resolution Notice for Consumer Accounts Only

In Case of Errors or Questions About Your Consumer Electronic Transfers, telephone us at 321.690.2328 (outside of Brevard 800.690.2338), or write us at Community Credit Union of Florida, 1030 US Highway 1, Rockledge, FL 32955, or send a fax to a Member Service Specialist at 321.636.3121 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.

- (1) Tell us your name and account number (if any).
- (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.

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.

### 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:

Community Credit Union of Florida  
1030 US Highway 1  
Rockledge, FL 32955

You may also contact us by logging in to eBranch Online Banking (ccuFlorida.org) or the CCU Mobile App and sending a Secure Message.

Please include 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.

**DATES SHOWN ARE THE DATES THE CREDIT UNION POSTED THE AMOUNT TO YOUR ACCOUNT.**

The **FINANCE CHARGE** is computed by multiplying the unpaid balance by the daily periodic rate (at the equivalent **ANNUAL PERCENTAGE RATE**) applied to the unpaid loan balance at the time of loan payment for the period that balance was outstanding. The balance used to compute the finance charge is the actual outstanding unpaid principal balance each day after credits are subtracted and new advances or other charges are added.

NOTE: (1) All finance charges are interest.

(2) A report (Mortgage Loan Disclosure Statement) in compliance with Regulation C Home Mortgage Disclosure Act of 1975 Title III of Public Law 9-200:89 Stat1125 et seq.) is available to members at the Credit Union listed on the reverse side of this statement.

## In Case of Errors or Questions About Your Home Equity Line of Credit (HELOC) Statement

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us as soon as possible at:

Community Credit Union of Florida  
1030 US Highway 1  
Rockledge, FL 32955

You may also contact us by logging in to eBranch Online Banking (ccuFlorida.org) or the CCU Mobile App and sending a Secure Message.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights.

Please include the following information:

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

**PLEASE RETAIN THIS STATEMENT, IT IS YOUR PERMANENT RECORD OF ACCOUNT.**

### DRAFT REGISTER RECONCILIATION

DRAFTS AND WITHDRAWALS  
OUTSTANDING NOT CHARGED TO  
ACCOUNT AS OF CLOSING DATE

DRAFT NO.

AMOUNT

	\$

**TOTAL BALANCE**

SHOWN ON THIS  
STATEMENT

**ADD**

DEPOSITS NOT  
CREDITED ON  
THIS STATEMENT

**TOTAL**

**SUBTRACT**  
ITEMS OUTSTANDING  
DRAFT REGISTER  
BALANCE

\$

\$

\$

\$

\$

\$

\$

\$



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# Statement of Account

Account Number	Statement Period	Page
***7768	01/01/22 - 01/31/22	2 of 2

## SIMPLE BUSINESS CHECKING (2001)

Beginning Balance		Debits / Withdrawals		Credits / Deposits	Ending Balance	YTD Dividends		
\$ 22,541.82		\$ 14,062.60		\$ 21,380.00	\$ 29,859.22	\$ 0.00		
Eff. Date	Deposit	Withdrawal	Balance	Description				
01/01/22			\$ 22,541.82	Beginning Balance				
01/02/22		-50.00	22,491.82	Recurring Withdrawal Debit Card <i>Purch. Date 01/01 100495512012 5734 INTUIT *QuickBooks Online CL.INTUIT.COM CA</i>				
01/07/22		-100.00	22,391.82	Withdrawal ACH JACKIE HIGGINS <i>ID: M391165550 CO: JACKIE HIGGINS</i>				
01/07/22		-100.00	22,291.82	Withdrawal ACH KATHERINE CALL <i>ID: M391165550 CO: KATHERINE CALL</i>				
01/07/22		-300.00	21,991.82	Withdrawal ACH MARY HARVEY <i>ID: M391165550 CO: MARY HARVEY</i>				
01/10/22		-20.00	21,971.82	Withdrawal ACH CLAYTON & MCCULL <i>ID: M391165550 CO: CLAYTON &amp; MCCULL</i>				
01/10/22		-400.00	21,571.82	Withdrawal ACH KEVIN WRIGHT <i>ID: M391165550 CO: KEVIN WRIGHT</i>				
01/13/22	330.00		21,901.82	Deposit by Check <i>NIGHT DROP</i>				
01/14/22	12,025.00		33,926.82	Deposit by Check <i>NIGHT DROP</i>				
01/15/22	4,805.00		38,731.82	Deposit by Check <i>NIGHT DROP</i>				
01/18/22		-400.00	38,331.82	Withdrawal ACH KEVIN WRIGHT <i>ID: M391165550 CO: KEVIN WRIGHT</i>				
01/18/22		-1,178.00	37,153.82	Withdrawal ACH GREEN TROOPS <i>ID: M391165550 CO: GREEN TROOPS</i>				
01/19/22		-11.13	37,142.69	Withdrawal ACH FPL DIRECT DEBIT <i>ID: 3590247775 CO: FPL DIRECT DEBIT</i>				
01/19/22		-29.14	37,113.55	Withdrawal ACH FPL DIRECT DEBIT <i>ID: 3590247775 CO: FPL DIRECT DEBIT</i>				
01/19/22		-96.03	37,017.52	Withdrawal ACH FPL DIRECT DEBIT <i>ID: 3590247775 CO: FPL DIRECT DEBIT</i>				
01/19/22		-437.87	36,579.65	Withdrawal ACH FPL DIRECT DEBIT <i>ID: 3590247775 CO: FPL DIRECT DEBIT</i>				
01/20/22	3,755.00		40,334.65	Deposit by Check <i>NIGHT DROP</i>				
01/20/22		-95.00	40,239.65	Withdrawal <i>RETURN CHECK 1/15- STOP PMT</i>				
01/20/22		-10.00	40,229.65	Withdrawal <i>RETURN CHECK FEE</i>				
01/20/22		-95.00	40,134.65	Withdrawal <i>RETURN CHECK 1/15- STOP PMT</i>				
01/20/22		-10.00	40,124.65	Withdrawal <i>RETURN CHECK FEE</i>				
01/21/22		-6,884.68	33,239.97	Withdrawal ACH BRIGHT HOUSE NET <i>ID: 0000416040 CO: BRIGHT HOUSE NET</i>				
01/22/22				NIGHT DROP				
01/22/22	465.00		33,704.97	Deposit by Check				
01/22/22		-68.76	33,636.21	Withdrawal Debit Card <i>Purch. Date 01/21 091673000909 5251 ACE HDWE TITUSVILLE FL</i>				
01/24/22		-400.00	33,236.21	Withdrawal ACH KEVIN WRIGHT <i>ID: M391165550 CO: KEVIN WRIGHT</i>				
01/26/22		-0.35	33,235.86	Withdrawal ACH IC TITUSVILLE <i>ID: 0000063576 CO: IC TITUSVILLE</i>				
01/26/22		-0.35	33,235.51	Withdrawal ACH IC TITUSVILLE <i>ID: 0000063576 CO: IC TITUSVILLE</i>				
01/26/22		-64.00	33,171.51	Withdrawal ACH TITUSVILLE <i>ID: 0000063576 CO: TITUSVILLE</i>				
01/26/22		-1,828.89	31,342.62	Withdrawal ACH TITUSVILLE <i>ID: 0000063576 CO: TITUSVILLE</i>				
01/26/22		-272.42	31,070.20	Withdrawal Debit Card <i>Purch. Date 01/26 100847257580 7372 MYNETWIRE,LLC 317-608-6533 IN</i>				
01/27/22		-25.98	31,044.22	Withdrawal Debit Card <i>Purch. Date 01/26 130270174508 4814 CONSUMER CELLULAR INC 800-6864460 OR</i>				
01/31/22		-400.00	30,644.22	Withdrawal ACH KEVIN WRIGHT <i>ID: M391165550 CO: KEVIN WRIGHT</i>				
01/31/22		-785.00	29,859.22	Withdrawal Home Banking Transfer To Share 1000 <i>Internet Access 01/31/2022 14:59 785531 - Monthly Reserves Deposit</i>				
01/31/22			\$ 29,859.22	Ending Balance				
					FEE SUMMARY		This Period	Year-to-Date
					TOTAL OVERDRAFT FEES		\$ 0.00	\$ 0.00
					TOTAL RETURNED ITEM FEES		\$ 0.00	\$ 0.00

## REPORTING INFORMATION FOR 2022:

### Share Account Totals

Total Dividends Paid Year to Date: \$ 16.32