



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

# Statement of Account

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| Account Number | Statement Period    | Page   |
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| ***7768        | 05/01/22 - 05/31/22 | 1 of 2 |

| ACCOUNT SUMMARY               |    |           |
|-------------------------------|----|-----------|
| 0001 BUSINESS PERMIUM SAVINGS | \$ | 26,192.42 |
| 1000 MSHOA RESERVE            | \$ | 69,924.31 |
| 2001 SIMPLE BUSINESS CHECKING | \$ | 28,385.60 |

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

# MAKE IT SHINE

## REMODEL OR MAKE UPGRADES

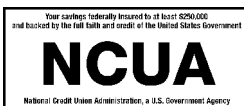
### Home Equity Loans with No Closing Costs.\*

[ccuflorida.org/he](http://ccuflorida.org/he)

Joint Owner(s): JACQUELINE F HIGGINS

| BUSINESS PERMIUM SAVINGS (0001) |         |                      |              |  |
|---------------------------------|---------|----------------------|--------------|--|
| Beginning Balance               |         | Debits / Withdrawals |              | Credits / Deposits   |
| \$ 26,190.19                    |         | \$ 0.00              |              | \$ 2.23  |
| Ending Balance                  |         | YTD Dividends        |              |  |
| \$ 26,192.42                    |         | \$ 10.74             |              |  |
| Eff. Date                       | Deposit | Withdrawal           | Balance      | Description  |
| 05/01/22                        |         |                      | \$ 26,190.19 | Beginning Balance  |
| 05/31/22                        | 2.23    |                      | 26,192.42    | Deposit Dividend 0.100%  |
|                                 |         |                      |              | Annual Percentage Yield Earned 0.100% for period from 05/01/22 thru 05/31/22 |
|                                 |         |                      |              | Based on Average Daily Balance of: \$26,190.19                               |
| 05/31/22                        |         |                      | \$ 26,192.42 | Ending Balance   |

| MSHOA RESERVE (1000) |         |                      |              |  |
|----------------------|---------|----------------------|--------------|--|
| Beginning Balance    |         | Debits / Withdrawals |              | Credits / Deposits   |
| \$ 69,124.62         |         | \$ 0.00              |              | \$ 799.69  |
| Ending Balance       |         | YTD Dividends        |              |  |
| \$ 69,924.31         |         | \$ 70.22             |              |  |
| Eff. Date            | Deposit | Withdrawal           | Balance      | Description  |
| 05/01/22             |         |                      | \$ 69,124.62 | Beginning Balance  |
| 05/31/22             | 785.00  |                      | 69,909.62    | Deposit Home Banking Transfer From Share 2001 Internet Access 05/31/2022 14:59 220593 - Monthly Reserves Deposit |
| 05/31/22             | 14.69   |                      | 69,924.31    | Deposit Dividend 0.250%  |
|                      |         |                      |              | Annual Percentage Yield Earned 0.250% for period from 05/01/22 thru 05/31/22                                     |
|                      |         |                      |              | Based on Average Daily Balance of: \$69,149.94   |
| 05/31/22             |         |                      | \$ 69,924.31 | 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        | 05/01/22 - 05/31/22 | 2 of 2 |

## SIMPLE BUSINESS CHECKING (2001)

| Beginning Balance |          | Debits / Withdrawals |              | Credits / Deposits  | Ending Balance           | YTD Dividends |             |              |
|-------------------|----------|----------------------|--------------|---|--------------------------|---------------|-------------|--------------|
| \$ 34,268.18      |          | \$ 15,847.58         |              | \$ 9,965.00   | \$ 28,385.60             | \$ 0.00       |             |              |
| Eff. Date         | Deposit  | Withdrawal           | Balance      | Description   |                          |               |             |              |
| 05/01/22          |          |                      | \$ 34,268.18 | Beginning Balance   |                          |               |             |              |
| 05/02/22          |          | -400.00              | 33,868.18    | Withdrawal ACH KEVIN WRIGHT ID: M391165550 CO: KEVIN WRIGHT   |                          |               |             |              |
| 05/02/22          |          | -50.00               | 33,818.18    | Recurring Withdrawal Debit Card Purch. Date 05/01 100101780792 5734 INTUIT *QuickBooks Online CL.INTUIT.COM CA    |                          |               |             |              |
| 05/03/22          | 1,865.00 |                      | 35,683.18    | Deposit by Check NIGHT DROP   |                          |               |             |              |
| 05/04/22          |          | -1,220.48            | 34,462.70    | Withdrawal ACH AUTO-OWNERS ID: 1380315280 CO: AUTO-OWNERS   |                          |               |             |              |
| 05/06/22          | 4,555.00 |                      | 39,017.70    | Deposit by Check NIGHT DROP   |                          |               |             |              |
| 05/09/22          |          | -100.00              | 38,917.70    | Withdrawal ACH JACKIE HIGGINS ID: M391165550 CO: JACKIE HIGGINS   |                          |               |             |              |
| 05/09/22          |          | -100.00              | 38,817.70    | Withdrawal ACH KATHERINE CALL ID: M391165550 CO: KATHERINE CALL   |                          |               |             |              |
| 05/09/22          |          | -300.00              | 38,517.70    | Withdrawal ACH MARY HARVEY ID: M391165550 CO: MARY HARVEY   |                          |               |             |              |
| 05/09/22          |          | -400.00              | 38,117.70    | Withdrawal ACH KEVIN WRIGHT ID: M391165550 CO: KEVIN WRIGHT   |                          |               |             |              |
| 05/10/22          |          |                      |              | NIGHT DROP  |                          |               |             |              |
| 05/10/22          | 1,400.00 |                      | 39,517.70    | Deposit by Check  |                          |               |             |              |
| 05/11/22          | 255.00   |                      | 39,772.70    | Deposit by Check NIGHT DROP   |                          |               |             |              |
| 05/12/22          |          | -300.00              | 39,472.70    | Withdrawal ACH B & R PEST CONTR ID: M391165550 CO: B & R PEST CONTR   |                          |               |             |              |
| 05/12/22          |          | -400.00              | 39,072.70    | Withdrawal ACH KEVIN WRIGHT ID: M391165550 CO: KEVIN WRIGHT   |                          |               |             |              |
| 05/16/22          |          | -1,178.00            | 37,894.70    | Withdrawal ACH GREEN TROOPS ID: M391165550 CO: GREEN TROOPS   |                          |               |             |              |
| 05/17/22          |          | -10.76               | 37,883.94    | Withdrawal ACH FPL DIRECT DEBIT ID: 3590247775 CO: FPL DIRECT DEBIT   |                          |               |             |              |
| 05/18/22          |          | -0.35                | 37,883.59    | Withdrawal ACH IC TITUSVILLE ID: 0000063576 CO: IC TITUSVILLE   |                          |               |             |              |
| 05/18/22          |          | -0.35                | 37,883.24    | Withdrawal ACH IC TITUSVILLE ID: 0000063576 CO: IC TITUSVILLE   |                          |               |             |              |
| 05/18/22          |          | -29.14               | 37,854.10    | Withdrawal ACH FPL DIRECT DEBIT ID: 3590247775 CO: FPL DIRECT DEBIT   |                          |               |             |              |
| 05/18/22          |          | -64.00               | 37,790.10    | Withdrawal ACH TITUSVILLE ID: 0000063576 CO: TITUSVILLE   |                          |               |             |              |
| 05/18/22          |          | -96.03               | 37,694.07    | Withdrawal ACH FPL DIRECT DEBIT ID: 3590247775 CO: FPL DIRECT DEBIT   |                          |               |             |              |
| 05/18/22          |          | -437.87              | 37,256.20    | Withdrawal ACH FPL DIRECT DEBIT ID: 3590247775 CO: FPL DIRECT DEBIT   |                          |               |             |              |
| 05/18/22          |          | -1,828.89            | 35,427.31    | Withdrawal ACH TITUSVILLE ID: 0000063576 CO: TITUSVILLE   |                          |               |             |              |
| 05/19/22          |          | -320.00              | 35,107.31    | Withdrawal ACH KEVIN WRIGHT ID: M391165550 CO: KEVIN WRIGHT   |                          |               |             |              |
| 05/20/22          |          |                      |              | NIGHT DROP  |                          |               |             |              |
| 05/20/22          | 175.00   |                      | 35,282.31    | Deposit by Check  |                          |               |             |              |
| 05/20/22          |          |                      |              | NIGHT DROP  |                          |               |             |              |
| 05/20/22          | 1,715.00 |                      | 36,997.31    | Deposit by Check  |                          |               |             |              |
| 05/23/22          |          | -6,884.90            | 30,112.41    | Withdrawal ACH BRIGHT HOUSE NET ID: 0000416040 CO: BRIGHT HOUSE NET   |                          |               |             |              |
| 05/25/22          |          | -25.93               | 30,086.48    | Withdrawal Debit Card Purch. Date 05/24 131450474772 4814 CONSUMER CELLULAR INC 800-6864460 OR                    |                          |               |             |              |
| 05/31/22          |          | -915.88              | 29,170.60    | Withdrawal Bill Payment #410674 HP *HP.COM STORE 888-345-5409 CA  |                          |               |             |              |
| 05/31/22          |          | -785.00              | 28,385.60    | Withdrawal Home Banking Transfer To Share 1000 Internet Access 05/31/2022 14:59 220593 - Monthly Reserves Deposit |                          |               |             |              |
| 05/31/22          |          |                      | \$ 28,385.60 | 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: \$ 80.96