

# Account Statement

Account Number **xxxxxxx416**  
 Statement For **11/01/2022 - 11/30/2022**  
 Page **1** of **1**

RETURN SERVICE REQUESTED

602545 43400 1/2 UNQ 12-01-22 CLT  
 000043399 1



WQC INC  
 413 PORT REPUBLIC RD  
 WAYNESBORO VA 22980



### Your Account Balances as of 11/30

Business Main Share Savings ID 0000	\$5,105.15
Business Checking ID 0090	<u>\$4,596.46</u>
<b>Account Balance Total</b>	<b>\$9,701.61</b>

Total Dividends Paid Year-To-Date \$13.71

<b>Business Main Share Savings ID 0000</b>		Beginning Balance	\$105.15
		2 Total Deposits for	\$5,000.00
		0 Total Withdrawals for	<u>\$0.00</u>
		Ending Balance	\$5,105.15

Date	Transaction	Balance	Transaction Description
11/04	4,000.00	4,105.15	Deposit Online Banking Transfer From Share 0090 REF # 3629997
11/08	1,000.00	5,105.15	Deposit Online Banking Transfer From Share 0090 REF # 3657656

<b>Business Checking ID 0090</b>		Beginning Balance	\$10,843.89
		3 Total Deposits for	\$2,994.25
		11 Total Withdrawals for	<u>-\$9,241.68</u>
		Ending Balance	\$4,596.46

APY earned 0.150% from 11/01/2022 through 11/30/2022, based on Avg Daily Bal of \$6,053.08

Date	Transaction	Balance	Transaction Description
11/02	1,993.50	12,837.39	Deposit by Cash
11/02	-6.00	12,831.39	Recurring Withdrawal Debit Card <b>Merch. Post: 11/01</b> GOOGLE LLC GSUITE WQCF MOUNTAIN VIE CA
11/03	-155.00	12,676.39	Check 1163
11/04	-4,000.00	8,676.39	Withdrawal Online Banking Transfer To Share 0000 REF # 3629997
11/06	-443.50	8,232.89	Withdrawal Debit Card <b>Merch. Post: 11/04</b> BSN SPORTS LLC 8002277404 TX
11/06	-1,992.61	6,240.28	Withdrawal Debit Card <b>Merch. Post: 11/04</b> RIDDELL 8886811717 IL
11/08	1,000.00	7,240.28	Deposit by Check
11/08	-1,000.00	6,240.28	Withdrawal Online Banking Transfer To Share 0000 REF # 3657656
11/08	-750.00	5,490.28	Check 1160
11/13	-338.88	5,151.40	Withdrawal Debit Card <b>Merch. Post: 11/11</b> EPIC SPORTS 888-2692440 KS
11/15	-190.00	4,961.40	Withdrawal Debit Card <b>Merch. Post: 11/14</b> SQ *CL PHOTOZ GOSQ.COM VA
11/23	-194.81	4,766.59	Withdrawal Debit Card <b>Merch. Post: 11/22</b> THE TROPHY CASE WAYNESBORO VA
11/30	-170.88	4,595.71	Withdrawal POS #985281 WAL-MART #5117 WAYNESBORO VA
11/30	0.75	4,596.46	Deposit Dividend Tiered Rate

<b>Summary by Check Number</b> * Asterisk next to number indicates skip in sequence						2 Checks Cleared for \$905.00		
Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1160	11/08/2022	750.00	1163*	11/03/2022	155.00			

This statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.  
If you wish to change your name, address, or contact information contact the credit union using the information on the front of this statement.

**The following procedure is for your Share/Draft Account only!**

**Step 1**

Obtain your account register and check off the following items listed on your Share/Draft Account: (1) Personal drafts (2) Cash dispenser uses (3) Automatic transfers (4) Deposits. If any of the above items (1) thru (4) are on your Share/Draft Account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

**Step 2**

Enter each credit union charge against your Share/Draft Account into your register and adjust your register balance.

**Step 3**

List and total all deposits on your Share/Draft Account not checked off in your account register. This total will be used in **Step 5**.

**Step 4**

List and total all drafts and other payments on your Share/Draft Account not checked off in your account register. This total will be used in **Step 5**.

**Step 5**

ENTER: Share/Draft Account share balance \$ \_\_\_\_\_

ADD: Your Total deposits not on your Share/Draft Account. **Step 3** \$ \_\_\_\_\_

SUB-TOTAL: \$ \_\_\_\_\_

SUBTRACT: Total drafts and other payments on your Share/Draft Account not checked off in your account register. **Step 4** \$ \_\_\_\_\_

SUB-TOTAL: \$ \_\_\_\_\_

ENTER and SUBTRACT: Balance on your account register \$ \_\_\_\_\_

Total (Should be 0) \$ \_\_\_\_\_

IF THE TOTAL IS NOT ZERO, RECHECK **STEPS 1 THRU 5**

Date	Amount	Number	Amount	Number	Amount
1		1		9	
2		2		10	
3		3		11	
4		4		12	
5		5		13	
6		6		14	
7		7		15	
8		8		16	
Total				Total	

**Other Than Home-Equity Plans**

**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 the address on the front of the first page of this statement. 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. You may call us, but if you do we are not required to investigate any potential error 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 questions, or reports 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 questions, you are responsible for the remainder of your balance. We can apply an unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchase**

If you are dissatisfied with the goods or services that you have purchased with your credit card and you tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 1200 miles of your current mailing address, and the purchase price must be more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address on the front of the first page of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Home-Equity Plans BILLING RIGHT SUMMARY**

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. 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 can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 questions 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 in question.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchases with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases covered regardless of amount or location of purchase.)

**Important Information Regarding the Computation of your Consumer Loan Balance and Finance Charges (not credit cards):** The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding periodic rate. The sum of these charges is the finance charge you owe.

**Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS - Consumer Accounts Only**

**In Case of Errors or Questions About Your Electronic Transfers** Call or write us at the phone number listed on the front of the first page of this statement as soon as you can, if you think your statement of 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 (10 calendar days in MA) 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.

You may call the designated phone number on the front of this statement to determine if pre-authorized transfers have occurred.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information should have a question pertaining to your accounts.