



SEND INQUIRIES TO:  
Kemba Credit Union  
5600 Chappell Crossing Blvd.  
West Chester, OH 45069  
(513) 762-5070 • Toll Free: 1-800-825-3622  
www.kemba.com

Statement of Accounts

10/01/2023 thru 10/31/2023

Account Number: 779073

Account Balances at a Glance:

Checking:	-4.30
Savings:	5.00
Certificates:	0.00
Loans:	0.00

STEVEN E MATHEWS  
6024 HARRISON AVE. APT. 15  
CINCINNATI OH 45248

**VISIT  
KEMBA.COM**  
for details and  
qualifications.





*Get Green  
Checking  
Pays You!*

Federally  
Insured  
By NCUA

ID 80 - GET GREEN CHECKING

Dividends Paid YTD: \$12.55

Date	Withdrawal	Deposit	Balance	Transaction Description
10/01/2023			-594.42	<b>Beginning Balance</b>
10/04/2023	-19.99		-614.41	Withdrawal ACH LIFE PROTECT 24/ TYPE: 8558814217 CO: LIFE PROTECT 24/
10/04/2023	-28.00		-642.41	Withdrawal OD PRIVILEGE FEE
10/05/2023	-28.00		-670.41	Withdrawal Overdrawn In the amount \$82.00 CAPITAL ONE
10/13/2023	-28.00		-698.41	Withdrawal Overdrawn In the amount \$56.00 SYNCHRONY BANK
10/13/2023		1,558.00	859.59	Deposit XXSOC SEC
10/13/2023	-56.00		803.59	Withdrawal ACH SYNCHRONY BANK TYPE: PAYMENT CO: SYNCHRONY BANK
10/13/2023	-24.95		778.64	Recurring Withdrawal Bill Payment #052680 NAP*PRIVACY 877-283-6815 AZ
10/16/2023	-180.00		598.64	Withdrawal
10/17/2023	-164.67		433.97	Withdrawal Bill Payment #004733 8003976767 MEPCO*8003976767 CHICAGO IL
10/17/2023	-26.00		407.97	Withdrawal ACH CAPITAL ONE TYPE: CRCARDPMT CO: CAPITAL ONE NAME: STEVEN E MATHEWS
10/20/2023	-81.77		326.20	Withdrawal ACH AMERICAN-AMICABL TYPE: INS. DRAFT CO: AMERICAN-AMICABL
10/23/2023	-30.00		296.20	Withdrawal ACH PAYPAL TYPE: INST XFER CO: PAYPAL NAME: STEVEN MATHEWS
10/23/2023	-37.34		258.86	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage
10/23/2023	-32.97		225.89	Recurring Withdrawal Debit Card CHECK CARD 10/23 2 3296109630 4 TRACFONE *SERVICES TRACFONE.COM FL



### ID 80 - GET GREEN CHECKING (Continued)

Date	Withdrawal	Deposit	Balance	Transaction Description
10/24/2023	-106.00		119.89	Withdrawal ACH Consumer Debt Co TYPE: ACH Collec CO: Consumer Debt Co
10/25/2023	-264.46		-144.57	Withdrawal ACH GLOBAL GHLLC.COM TYPE: DepositTrn CO: GLOBAL GHLLC.COM
10/25/2023	-28.00		-172.57	Withdrawal OD PRIVILEGE FEE
10/26/2023		168.26	-4.31	Deposit ACH US LIFE INSURANC TYPE: AMER GEN L CO: US LIFE INSURANC
10/31/2023		0.01	-4.30	Deposit Dividend 0.050%
	Annual Percentage Yield Earned 0.070% from 10/01/2023 through 10/31/2023			Regrettably, All Qualifications Not Met Non-Qualification Dividend
<b>10/31/2023</b>			<b>-4.30</b>	<b>Ending Balance</b>

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	56.00	1,331.00
Total Returned Item Fees	56.00	420.00

### ID 00 - REGULAR SHARE ACCOUNT

**Dividends Paid YTD: \$0.00**

Date	Withdrawal	Deposit	Balance	Transaction Description
10/01/2023			<b>5.00</b>	<b>Beginning Balance</b>
10/31/2023			<b>5.00</b>	<b>Ending Balance</b>

### YEAR TO DATE SUMMARY

TOTAL DIVIDENDS PAID	
00 REGULAR SHARE ACCOUNT	0.00
80 GET GREEN CHECKING	12.55
Total Year To Date Dividends Paid YTD	12.55
NOTE: Total does not include closed shares	

**APPLY  
ONLINE**  
kemba.com

SCAN FOR  
DETAILS

*Credit Cards for  
any Lifestyle.*

SHARE DRAFT RECONCILEMENT • • • THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT

[illegible]

PERIOD ENDING _____, 20__		
1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND.		
2.	ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE	- \$
3.	ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THE STATEMENT	+ \$
		+ \$
		+ \$
		+ \$
TOTAL (2 PLUS 3)		\$
4. IN YOUR DRAFT REGISTER CHECK OFF ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT LIST NUMBER & AMOUNTS OF ALL UNPAID DRAFTS		
5.	SUBTRACT TOTAL DRAFTS OUTSTANDING	{ - \$
6.	THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE	\$

**IF YOU DO NOT BALANCE**  
 VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR DRAFT REGISTER  
 COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT  
 AMOUNT LISTED IN YOUR DRAFT REGISTER  
 COMPARE THE DOLLAR AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT  
 AMOUNT RECORDED IN YOUR DRAFT REGISTER

## HOW TO COMPUTE YOUR INTEREST CHARGE

Each loan marked with an \* or \*\* is open end credit. The balances of such loan account at the beginning of the statement period after each loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance." Each such balance figure is determined by adding to the last prior balance of a loan account of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that is allocated to reduction of principal. The **INTEREST CHARGES** shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect for that period times each such balance figure during that period times the number of days that figure is outstanding during the period that daily periodic rate was in effect, and are deducted directly from each payment. The daily periodic rate and the annual percentage rate for loan accounts marked with \*\* are a variable rate which may change.

**YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CONSUMER STATEMENT.**

If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement 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:

- 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 not sure about.

If you have authorized us to pay your CREDIT CARD Account automatically from your share account, Draft Account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.** We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including interest charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If you find that we made a mistake on your statement, you will not have to pay any interest charges related to any questioned amount. If we didn't make a mistake, you may have to pay interest charges, and you will have to make any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR CONSUMER ELECTRONIC TRANSFERS**

Telephone us at one of our Local Offices as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on this statement. We must hear from you no later than **60** days after 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. Explain as clearly as you can why you believe there 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 recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

Main Office  
Kemba Credit Union, Inc.  
5600 Chappell Crossing Blvd.  
West Chester, OH 45069  
Phone (513) 762-5070 Toll Free 1-800-825-3622  
[www.kemba.com](http://www.kemba.com)

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency