

RETURN SERVICE REQUESTED

 EBOW IDUN
 3745 EVANS TRAIL WAY
 BELTSVILLE MD 20705-3043

Managing Your Accounts

 Corporate
 Headquarters

 Court Square Place
 24-01 44th Road
 Long Island City, NY 11101,
 USA


Phone Number +1 347-686-6000



Email Address email@unfcu.com



Online Access www.unfcu.org

Summary of Accounts

Account Type	Account Number	Ending Balance
Membership Share	20003236882	\$25.00
Savings Account	1017722900001	\$67,719.94
Checking Account	1017722900002	\$5,806.14
Custodial Savings Account	1030558640001	\$6,000.57
Custodial Savings Account	1031095650001	\$6,073.70
Total Current Value		\$85,625.35

Membership Share-20003236882
Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$25.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
01/31/2024	Ending Balance	\$25.00

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2024	Beginning Balance			\$25.00
	No activity this statement period			
01/31/2024	Ending Balance			\$25.00

Savings Account-1017722900001
Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$49,333.59
	4 Credit(s) This Period	\$34,916.35
	6 Debit(s) This Period	\$16,530.00
01/31/2024	Ending Balance	\$67,719.94

Dividend Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Dividend Days	31
Dividend Earned	\$6.67
Dividend Paid This Period	\$6.67
Dividend Paid Year-to-Date	\$6.67

The accounts reported on this statement have been combined onto one monthly statement. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

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.

What To Do If You Think You Found A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

United Nations Federal Credit Union
Attn: Member Directed Services
Court Square Place, 24-01 44th Road
Long Island City, NY 11101, USA

You may also contact us on the web at www.unfcu.org or email@unfcu.com.

In your letter, please provide us with 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, please note the following:

- 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.

Error Resolution Procedure

In case of errors or questions about your electronic transfers, call us at +1 347-686-6000 or toll-free within US/ Canada 1-800-891-2471. You can also write us at United Nations Federal Credit Union, Attn: Member Directed Services, Court Square Place, 24-01 44th Road, Long Island City, NY 11101 USA 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.

In your letter, please provide the following information:

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 as to 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.



Federally insured by the NCUA.



Equal Housing Lender

Savings Account-1017722900001 (continued)
Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2024	Beginning Balance			\$49,333.59
01/01/2024	Withdrawal Savings Account	\$500.00		\$48,833.59
01/04/2024	Withdrawal Savings Account	\$500.00		\$48,333.59
01/04/2024	Deposit Savings Account		\$2,000.00	\$50,333.59
01/20/2024	Withdrawal Personal expenses plus kids fees	\$10,000.00		\$40,333.59
01/22/2024	External Deposit UNITED NATIONS - 3306877255 RMR* IK* /INV/0001755205 17.1.2024\		\$1,928.00	\$42,261.59
01/26/2024	External Deposit UNITED NATIONS - 4018320152 RMR* IK* /FOR/EBOW IDUN/INV/PPD\		\$30,981.68	\$73,243.27
01/29/2024	Withdrawal Outgoing Wire Ref # : 12941313	\$3,500.00		\$69,743.27
01/29/2024	Withdrawal Outgoing Wire Fee Ref # : 12941313	\$30.00		\$69,713.27
01/31/2024	Withdrawal Savings Account	\$2,000.00		\$67,713.27
01/31/2024	Credit Interest		\$6.67	\$67,719.94
01/31/2024	Ending Balance			\$67,719.94

Checking Account-1017722900002
Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$10,999.18
	4 Credit(s) This Period	\$12,816.21
	15 Debit(s) This Period	\$18,009.25
01/31/2024	Ending Balance	\$5,806.14

Dividend Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Dividend Days	31
Dividend Earned	\$0.31
Dividend Paid This Period	\$0.31
Dividend Paid Year-to-Date	\$0.31

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2024	Beginning Balance			\$10,999.18
01/02/2024	Withdrawal Outgoing Wire Ref # : 12920903	\$4,016.00		\$6,983.18
01/02/2024	Withdrawal Outgoing Wire Fee Ref # : 12920903	\$30.00		\$6,953.18
01/04/2024	Member Reward - Member Loyalty Rebate		\$25.00	\$6,978.18
01/12/2024	Point Of Sale Withdrawal Trust Merchant Bank KOLWEZI RC U	\$2,500.00		\$4,478.18
01/12/2024	FX International Fee US Funds	\$25.00		\$4,453.18
01/20/2024	Deposit Personal expenses plus kids fees		\$10,000.00	\$14,453.18
01/23/2024	Deposit return to kids account		\$2,790.90	\$17,244.08
01/23/2024	Withdrawal return to kids account	\$5,567.42		\$11,676.66
01/24/2024	Withdrawal Outgoing Wire Ref # : 13101847	\$4,020.90		\$7,655.76
01/24/2024	Withdrawal Outgoing Wire Fee Ref # : 13101847	\$30.00		\$7,625.76
01/28/2024	Withdrawal Outgoing Wire Ref # : 13144132	\$1,500.00		\$6,125.76
01/28/2024	Withdrawal Outgoing Wire Fee Ref # : 13144132	\$15.00		\$6,110.76
01/29/2024	Point Of Sale Withdrawal GUEST HOUSE NEDIVA BUKAVU RC US	\$213.00		\$5,897.76
01/29/2024	FX International Fee US Funds	\$2.13		\$5,895.63
01/29/2024	Point Of Sale Withdrawal GG MART HYPER KINSHASA RC US	\$24.19		\$5,871.44
01/29/2024	FX International Fee US Funds	\$0.24		\$5,871.20
01/30/2024	Point Of Sale Withdrawal ST RESTO GROUP KINSHASA	\$64.72		\$5,806.48

Checking Account-1017722900002 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	RC US			
01/30/2024	FX International Fee US Funds	\$0.65		\$5,805.83
01/31/2024	Credit Interest		\$0.31	\$5,806.14
01/31/2024	Ending Balance			\$5,806.14

Custodial Savings Account-1030558640001

SIGN.OWN.-EBOW IDUN

Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$5,541.39
	3 Credit(s) This Period	\$6,068.17
	4 Debit(s) This Period	\$5,608.99
01/31/2024	Ending Balance	\$6,000.57

Dividend Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Dividend Days	31
Dividend Earned	\$0.75
Dividend Paid This Period	\$0.75
Dividend Paid Year-to-Date	\$0.75

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2024	Beginning Balance			\$5,541.39
01/01/2024	Deposit Custodial Savings Account		\$500.00	\$6,041.39
01/22/2024	Withdrawal Outgoing Wire Ref # : 13080895	\$2,790.01		\$3,251.38
01/22/2024	Withdrawal Outgoing Wire Fee Ref # : 13080895	\$27.90		\$3,223.48
01/23/2024	Withdrawal return to kids account	\$2,790.90		\$432.58
01/23/2024	Deposit return to kids account		\$5,567.42	\$6,000.00
01/31/2024	Credit Interest		\$0.75	\$6,000.75
01/31/2024	Federal Withholding	\$0.18		\$6,000.57
01/31/2024	Ending Balance			\$6,000.57

Custodial Savings Account-1031095650001

SIGN.OWN.-EBOW IDUN

Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$5,572.93
	2 Credit(s) This Period	\$500.77
	0 Debit(s) This Period	\$0.00
01/31/2024	Ending Balance	\$6,073.70

Dividend Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Dividend Days	31
Dividend Earned	\$0.77
Dividend Paid This Period	\$0.77
Dividend Paid Year-to-Date	\$0.77

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2024	Beginning Balance			\$5,572.93
01/04/2024	Deposit Custodial Savings Account		\$500.00	\$6,072.93
01/31/2024	Credit Interest		\$0.77	\$6,073.70
01/31/2024	Ending Balance			\$6,073.70