

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	\$49,333.59
Checking Account	1017722900002	\$10,999.18
Custodial Savings Account	1030558640001	\$5,541.39
Custodial Savings Account	1031095650001	\$5,572.93
<b>Total Current Value</b>		<b>\$71,472.09</b>

**Membership Share-20003236882**
**Account Summary**

Date	Description	Amount
12/01/2023	<b>Beginning Balance</b>	<b>\$25.00</b>
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
12/31/2023	<b>Ending Balance</b>	<b>\$25.00</b>

**Account Activity**

Post Date	Description	Debits	Credits	Balance
12/01/2023	<b>Beginning Balance</b>			<b>\$25.00</b>
	No activity this statement period			
12/31/2023	<b>Ending Balance</b>			<b>\$25.00</b>

**Savings Account-1017722900001**
**Account Summary**

Date	Description	Amount
12/01/2023	<b>Beginning Balance</b>	<b>\$36,172.47</b>
	3 Credit(s) This Period	\$39,184.12
	18 Debit(s) This Period	\$26,023.00
12/31/2023	<b>Ending Balance</b>	<b>\$49,333.59</b>
	Service Charges	-\$25.00

**Dividend Summary**

Description	Amount
Annual Percentage Yield Earned	0.15%
Dividend Days	31
Dividend Earned	\$4.80
Dividend Paid This Period	\$4.80
Dividend Paid Year-to-Date	\$45.17

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](http://www.unfcu.org) or [email@unfcu.com](mailto: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
<b>12/01/2023</b>	<b>Beginning Balance</b>			<b>\$36,172.47</b>
12/01/2023	Withdrawal Rent and misc expenses	\$6,000.00		\$30,172.47
12/01/2023	Withdrawal Savings Account	\$500.00		\$29,672.47
12/04/2023	Withdrawal Savings Account	\$500.00		\$29,172.47
12/08/2023	Eff. 12-07 External Withdrawal UNFCU BANKCARD - PAYMENT	\$53.00		\$29,119.47
12/12/2023	Withdrawal Savings Account	\$1,000.00		\$28,119.47
12/12/2023	Withdrawal Outgoing Wire Ref # : 12813803	\$1,500.00		\$26,619.47
12/12/2023	Withdrawal Outgoing Wire Fee Ref # : 12813803	\$15.00		\$26,604.47
12/13/2023	External Deposit UNITED NATIONS - 4017890942 RMR* IK* /FOR/EBOW IDUN/INV/PPD\		\$14,336.96	\$40,941.43
12/18/2023	External Withdrawal United Nations - WEBPMT	\$1,500.00		\$39,441.43
12/18/2023	Excessive Transaction Fee	\$5.00		\$39,436.43
12/23/2023	Withdrawal Savings Account	\$700.00		\$38,736.43
12/23/2023	Excessive Transaction Fee	\$5.00		\$38,731.43
12/27/2023	Withdrawal Rent and Family expenses	\$8,700.00		\$30,031.43
12/27/2023	Excessive Transaction Fee	\$5.00		\$30,026.43
12/28/2023	Eff. 12-27 Descriptive Deposit KCB KES DEPOSIT		\$24,842.36	\$54,868.79
12/29/2023	Withdrawal Outgoing Wire Ref # : 12715319	\$3,500.00		\$51,368.79
12/29/2023	Withdrawal Outgoing Wire Fee Ref # : 12715319	\$30.00		\$51,338.79
12/29/2023	Excessive Transaction Fee	\$5.00		\$51,333.79
12/31/2023	Withdrawal Savings Account	\$2,000.00		\$49,333.79
12/31/2023	Credit Interest		\$4.80	\$49,338.59
12/31/2023	Excessive Transaction Fee	\$5.00		\$49,333.59
<b>12/31/2023</b>	<b>Ending Balance</b>			<b>\$49,333.59</b>

**Service Charge Summary**

Description	Amount
Excessive Transaction Fee	-\$5.00
Excessive Transaction Fee	-\$5.00
Excessive Transaction Fee	-\$5.00
Excessive Transaction Fee	-\$5.00
Excessive Transaction Fee	-\$5.00
Total Service Charge	-\$25.00

**Checking Account-1017722900002**
**Account Summary**

Date	Description	Amount
<b>12/01/2023</b>	<b>Beginning Balance</b>	<b>\$3,572.73</b>
	4 Credit(s) This Period	\$14,725.19
	14 Debit(s) This Period	\$7,298.74
<b>12/31/2023</b>	<b>Ending Balance</b>	<b>\$10,999.18</b>

**Dividend Summary**

Description	Amount
Annual Percentage Yield Earned	0.05%
Dividend Days	31
Dividend Earned	\$0.19
Dividend Paid This Period	\$0.19
Dividend Paid Year-to-Date	\$8.13

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

Post Date	Description	Debits	Credits	Balance
<b>12/01/2023</b>	<b>Beginning Balance</b>			<b>\$3,572.73</b>
12/01/2023	Deposit Rent and misc expenses		\$6,000.00	\$9,572.73
12/01/2023	Withdrawal Outgoing Wire Ref # : 12738787	\$4,016.00		\$5,556.73
12/01/2023	Withdrawal Outgoing Wire Fee Ref # : 12738787	\$30.00		\$5,526.73
12/03/2023	Point Of Sale Withdrawal Trust Merchant Bank KOLWEZI RC U	\$2,000.00		\$3,526.73
12/03/2023	FX International Fee US Funds	\$20.00		\$3,506.73
12/04/2023	Point Of Sale Withdrawal GG MART HYPER KINSHASA RC US	\$44.57		\$3,462.16
12/04/2023	FX International Fee US Funds	\$0.45		\$3,461.71
12/04/2023	Point Of Sale Withdrawal FEDRC SARLU GOMA RC US	\$53.99		\$3,407.72
12/04/2023	FX International Fee US Funds	\$0.54		\$3,407.18
12/07/2023	Member Reward - Member Loyalty Rebate		\$25.00	\$3,432.18
12/11/2023	Point Of Sale Withdrawal FEDRC SARLU GOMA RC US	\$72.40		\$3,359.78
12/11/2023	FX International Fee US Funds	\$0.72		\$3,359.06
12/15/2023	ATM Withdrawal KINSHASA Kinshasa CD	\$1,000.00		\$2,359.06
12/15/2023	FX International Fee US Funds	\$10.00		\$2,349.06
12/27/2023	Deposit Rent and Family expenses		\$8,700.00	\$11,049.06
12/31/2023	Credit Interest		\$0.19	\$11,049.25
12/31/2023	Point Of Sale Withdrawal 387.00 HKD SHAKE SHACK IFC(0201) CENTRAL HK	\$49.57		\$10,999.68
12/31/2023	FX International Fee Non US Funds	\$0.50		\$10,999.18
<b>12/31/2023</b>	<b>Ending Balance</b>			<b>\$10,999.18</b>

**Custodial Savings Account-1030558640001**

SIGN.OWN.-EBOW IDUN

**Account Summary**

Date	Description	Amount
<b>12/01/2023</b>	<b>Beginning Balance</b>	<b>\$5,040.85</b>
	2 Credit(s) This Period	\$500.71
	1 Debit(s) This Period	\$0.17
<b>12/31/2023</b>	<b>Ending Balance</b>	<b>\$5,541.39</b>

**Dividend Summary**

Description	Amount
Annual Percentage Yield Earned	0.15%
Dividend Days	31
Dividend Earned	\$0.71
Dividend Paid This Period	\$0.71
Dividend Paid Year-to-Date	\$25.28

**Account Activity**

Post Date	Description	Debits	Credits	Balance
<b>12/01/2023</b>	<b>Beginning Balance</b>			<b>\$5,040.85</b>
12/01/2023	Deposit Custodial Savings Account		\$500.00	\$5,540.85
12/31/2023	Credit Interest		\$0.71	\$5,541.56
12/31/2023	Federal Withholding	\$0.17		\$5,541.39
<b>12/31/2023</b>	<b>Ending Balance</b>			<b>\$5,541.39</b>

## Custodial Savings Account-1031095650001

SIGN.OWN.-EBOW IDUN

### Account Summary

Date	Description	Amount
12/01/2023	<b>Beginning Balance</b>	<b>\$5,072.23</b>
	2 Credit(s) This Period	\$500.70
	0 Debit(s) This Period	\$0.00
12/31/2023	<b>Ending Balance</b>	<b>\$5,572.93</b>

### Dividend Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Dividend Days	31
Dividend Earned	\$0.70
Dividend Paid This Period	\$0.70
Dividend Paid Year-to-Date	\$23.12

### Account Activity

Post Date	Description	Debits	Credits	Balance
12/01/2023	<b>Beginning Balance</b>			<b>\$5,072.23</b>
12/04/2023	Deposit Custodial Savings Account		\$500.00	\$5,572.23
12/31/2023	Credit Interest		\$0.70	\$5,572.93
12/31/2023	<b>Ending Balance</b>			<b>\$5,572.93</b>

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