

# GLOBAL

## FEDERAL CREDIT UNION

P.O. Box 196613 • Anchorage, Alaska 99519-6613 • globalcu.org

### STATEMENT OF ACCOUNT

ACCOUNT 4525282  
 STATEMENT PERIOD  
 FROM 11-01-25  
 THROUGH 11-30-25  
 PAGE 1

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APPLE VALLEY FOOTHILL CO. WATER DISTRICT  
 22545 DEL ORO RD  
 APPLE VALLEY CA 92308-8206

#### ACCOUNT SUMMARY

SHARE ACCOUNTS		DIVIDENDS YEAR-TO-DATE	WITHHOLDING YEAR-TO-DATE	PREVIOUS BALANCE	NEW BALANCE
10	SAVINGS	0.00	0.00	0.00	0.00
20	MONEY MARKET	261.70	0.00	1,727.84	0.01
70	BUSINESS CHEK	12.58	0.00	6,371.09	6,463.06
TOTAL SHARE ACCOUNTS					6,463.07

#### SAVINGS - 10

Effective	Posted	TRANSACTION DESCRIPTION	AMOUNT	BALANCE	EXPANDED TRANSACTION DESCRIPTION
		PREVIOUS BALANCE		0.00	
		NEW BALANCE		0.00	
		DIVIDEND YEAR TO DATE	0.00		

#### MONEY MARKET - 20

Effective	Posted	TRANSACTION DESCRIPTION	AMOUNT	BALANCE	EXPANDED TRANSACTION DESCRIPTION
		PREVIOUS BALANCE		1,727.84	
11-21	11-21	WITHDRAWAL ULTRABRANCH-PC TRANSFER	-1,727.83	0.01	
		NEW BALANCE		0.01	
		*** MINIMUM BALANCE TO EARN DIVIDENDS ON MONEY MARKET IS \$5,000.00			
		DIVIDEND YEAR TO DATE	261.70		

#### BUSINESS CHEK - 70

##### BALANCES DURING THIS STATEMENT:

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11-01	6,352.15	11-02	6,221.14	11-03	5,948.56
11-04	6,142.16	11-05	5,944.42	11-06	6,000.82
11-07	6,085.06	11-10	3,670.64	11-12	3,921.74
11-13	4,034.14	11-14	5,963.44	11-15	9,600.75
11-16	9,148.02	11-17	12,044.86	11-18	9,410.73
11-19	5,340.69	11-20	798.09	11-21	2,691.27
11-22	3,799.62	11-24	1,836.72	11-25	3,561.19
11-26	4,190.38	11-28	6,462.83	11-30	6,463.06

##### CHECKS IN NUMERICAL ORDER: (8 TOTALING 2,871.87)

CK#	DATE	AMOUNT	CK#	DATE	AMOUNT	CK#	DATE	AMOUNT
4639	11-10	126.71	4641	11-17	45.00	4642	11-10	45.00
4644	11-03	1,327.73	4646	11-28	624.05	4649	11-28	45.00
4651	11-25	233.38	50015	11-05	425.00			

\* Includes checks written and/or issued using Bill Pay. Checks converted to electronic (ACH) transactions are listed under Other Withdrawals/Debits

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**BUSINESS CHEK - 70 (CONTINUED)**

**OTHER WITHDRAWALS/DEBITS: (34 TOTALING 18,866.56)**

Effective	Posted	DESCRIPTION	AMOUNT
11-01	11-01	WITHDRAWAL BILLPAY SERVICE	5.95
11-01	11-01	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 11/01 PURCH 2479338530553052000022 ADOBE INC 800-8336687 CA	12.99
11-02	11-02	WITHDRAWAL DEBIT CARD PURCHASE 11/01 PURCH 2462275530553062460045 FIRE PROTECTION SVCS LAGUNA HILLS CA	131.01
11-03	11-03	WITHDRAWAL DEBIT CARD PURCHASE 11/01 PURCH 2402268530553062890001 DIGALERT 951-8088133 CA	16.00
11-04	11-04	WITHDRAWAL ACH SOUTHWEST GAS TYPE: PAYMENT CO: SOUTHWEST GAS	11.00
11-05	11-05	WITHDRAWAL DEBIT CARD PURCHASE 11/04 PURCH 2455930530853082690001 LAGERLOF, LLP 626-6837234 CA	75.00
11-05	11-05	WITHDRAWAL DEBIT CARD PURCHASE 11/05 PURCH 2401134530953102310000 AMAZON RETA* NK2OB96R2 WWW.AMAZON.CO WA	64.64
11-05	11-05	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	6.22
11-05	11-05	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	11.67
11-05	11-05	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	149.39
11-05	11-05	WITHDRAWAL DEBIT CARD PURCHASE 11/05 PURCH 2443106530953102432073 G A OSBORNE PIPE & SPPLY VICTORVILLE CA	32.33
11-06	11-06	WITHDRAWAL DEBIT CARD PURCHASE 11/06 PURCH 2405522531053102454044 A.V. TOWN & COUNTRY TIRE APPLE VALLEY CA	15.00
11-07	11-07	WITHDRAWAL DEBIT CARD PURCHASE 11/06 PURCH 2480197531053112754100 CENTRAL MARKET APPLE VALLEY CA	79.01
11-10	11-10	WITHDRAWAL DEBIT CARD PURCHASE 11/10 PURCH 2400847531453142647093 HDA 7602458600 CA	150.00
11-10	11-10	WITHDRAWAL ACH PAYCHEX EIB TYPE: INVOICE CO: PAYCHEX EIB	58.00
11-10	11-10	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	74.00
11-10	11-10	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	2,160.71
11-15	11-16	WITHDRAWAL DEBIT CARD PURCHASE 11/15 PURCH 2475542531953202312320 BURRTEC VICTORVILLE 760-2458607 CA	452.73
11-18	11-18	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	64.98
11-18	11-18	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	268.88
11-18	11-18	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	2,390.22
11-19	11-19	WITHDRAWAL DEBIT CARD PURCHASE 11/19 PURCH 2449216532353232810006 MOJAVE COMMUNICATIONS WWW.MOJAVECOM CA	60.00
11-19	11-19	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	6.22
11-19	11-19	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	43.49
11-19	11-19	WITHDRAWAL ACH STATE COMP TYPE: DEBITPMT DATA: 599000010117 CO: STATE COMP	227.37
11-19	11-19	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	394.32
11-19	11-19	WITHDRAWAL ACH EAGLE WELL DRILL TYPE: SALE CO: EAGLE WELL DRILL	5,025.00
11-19	11-19	WITHDRAWAL DEBIT CARD PURCHASE 11/19 PURCH 2469216532353242510284 LESLIES POOL SPLY #815 APPLE VALLEY CA	103.13
11-20	11-20	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 11/20 PURCH 2469216532453242610304 OOMA,INC 888-711-6662 CA	77.81
11-20	11-20	WITHDRAWAL DEBIT CARD PURCHASE 11/19 PURCH 2443105532353242423787 NAPA STORE 4641024 APPLE VALLEY CA	7.60
11-20	11-20	WITHDRAWAL ACH NEXBILLPAY LLC TYPE: SALE CO: NEXBILLPAY LLC	2.00
11-20	11-20	WITHDRAWAL ACH COBANK TYPE: LOAN PMTS CO: COBANK	4,455.19
11-24	11-24	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	2,160.70
11-25	11-25	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	74.00

**DEPOSITS/OTHER CREDITS: (51 TOTALING 21,830.40)**

Effective	Posted	DESCRIPTION	AMOUNT
11-03	11-03	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	315.45

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**BUSINESS CHEK - 70 (CONTINUED)**

Effective	Posted	DESCRIPTION	AMOUNT
11-03	11-03	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	755.70
11-04	11-04	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	204.60
11-05	11-05	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251104092212FPRFBO CO: PAYLIANCE	84.11
11-05	11-05	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	482.40
11-06	11-06	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251105092505FPRFBO CO: PAYLIANCE	71.40
11-07	11-07	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251106092057FPRFBO CO: PAYLIANCE	61.15
11-07	11-07	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	102.10
11-10	11-10	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	200.00
11-12	11-12	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251110093255FPRFBO CO: PAYLIANCE	96.00
11-12	11-12	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251110093255FPRFBO CO: PAYLIANCE	155.10
11-13	11-13	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	112.40
11-14	11-14	DEPOSIT ACH COUNTY OF SAN BE TYPE: ACHPAYMENT DATA: DIRECT DEPOSIT CO: COUNTY	1,929.30
11-15	11-15	DEPOSIT CASH	426.00
11-15	11-15	DEPOSIT CHECK	1,392.36
11-15	11-15	DEPOSIT CASH	200.00
11-15	11-15	DEPOSIT CHECK	330.50
11-15	11-15	DEPOSIT CASH	330.00
11-15	11-15	DEPOSIT CHECK	277.15
11-15	11-15	DEPOSIT CASH	200.15
11-15	11-15	DEPOSIT CHECK	481.15
11-17	11-17	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	146.95
11-17	11-17	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	237.85
11-17	11-17	DEPOSIT CASH	2,042.54
11-17	11-17	DEPOSIT CHECK	514.50
11-18	11-18	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	89.95
11-19	11-19	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251118092109FPRFBO CO: PAYLIANCE	130.85
11-19	11-19	DEPOSIT	1,181.65
11-19	11-19	DEPOSIT CASH	0.99
11-19	11-19	DEPOSIT CASH	476.00
11-21	11-21	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	165.35
11-21	11-21	DEPOSIT ULTRABRANCH-PC TRANSFER FROM SHARE 20	1,727.83
11-22	11-22	DEPOSIT CHECK	142.80
11-22	11-22	DEPOSIT CHECK	302.35
11-22	11-22	DEPOSIT CASH	663.20
11-24	11-24	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251121092211FPRFBO CO: PAYLIANCE	71.40
11-24	11-24	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	126.40
11-25	11-25	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251124092417FPRFBO CO: PAYLIANCE	85.00
11-25	11-25	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251124092417FPRFBO CO: PAYLIANCE	91.40
11-25	11-25	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	513.54
11-25	11-25	DEPOSIT CASH	100.00
11-25	11-25	DEPOSIT CHECK	298.25
11-25	11-25	DEPOSIT CASH	211.00
11-25	11-25	DEPOSIT CHECK	732.66
11-26	11-26	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251125092042FPRFBO CO: PAYLIANCE	93.30
11-26	11-26	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	535.89
11-28	11-28	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251126092108FPRFBO CO: PAYLIANCE	85.75
11-28	11-28	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	244.30
11-28	11-28	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	316.35
11-28	11-28	DEPOSIT	2,295.10
11-30	11-30	DEPOSIT DIVIDEND TIERED RATE	0.23

**CHECKING SUMMARY:**

PREVIOUS BALANCE 6,371.09

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**STATEMENT OF ACCOUNT**

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PLUS 51 DEPOSITS/OTHER CREDITS TOTALING	21,830.40
LESS 8 CHECK TOTALING	2,871.87
LESS 34 OTHER WITHDRAWAL/DEBITS TOTALING	18,866.56
NEW BALANCE	6,463.06
DIVIDEND YEAR TO DATE	12.58

**END OF STATEMENT**



**PLEASE USE GLOBAL FEDERAL CREDIT UNION'S (GLOBAL OR GLOBAL CREDIT UNION)  
ULTRABRANCH SERVICE TO CONFIRM AUTOMATIC TRANSFERS AND DEPOSITS**

globalcu.org

**FOR OTHER QUESTIONS, CALL THE MEMBER SERVICE CENTER**

(800) 525-9094 or (907) 563-4567

24 hours a day, 7 days a week

**TO PROVIDE WRITTEN NOTICE REGARDING ERRORS OR QUESTIONS, SEND INQUIRIES TO:**

Global Federal Credit Union  
P.O. Box 196613  
Anchorage, Alaska 99519-6613

- INCLUDE:
1. Your name and account number.
  2. The transaction involved, including the date and check number, if applicable.
  3. The dollar amount of the check, transaction, or suspected error.
  4. A detailed description of the question, error, or other problem.

\* **In Case of Errors or Questions About Your Share Accounts:** Call us at the above number or write us at the above address as soon as you can if you think your statement is wrong or if you need more information about a transaction on the statement. You must notify Global of errors or other problems IN WRITING no later than sixty (60) days after the FIRST statement of account containing an error or problem is made available to you.

\* **In Case of Errors or Questions About Your Electronic Transfers:** Call us at the above number or write us at the above address 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.

	<b>Consumer Accounts</b>	<b>Non-Consumer (Business) Accounts</b>
<b>We must hear from you:</b>	No later than sixty (60) days after the FIRST statement on which the error or problem appeared is made available to you.	No later than 3 p.m. Alaska time the day after the transaction is posted.

We will investigate your complaint and will correct any error promptly. If we take more than ten (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 funds during the time it takes us to complete our investigation. (Business days are Monday through Friday, excluding Federal holidays.)

\* **In Case of Errors or Questions About Your Credit Line Loan Bill and Statement:** If you think your bill and statement is wrong, or if you need more information about a transaction on your bill and statement, WRITE us on a separate sheet at the above address as soon as possible. We must hear from you no later than sixty (60) days after the FIRST bill and statement on which the error or problem appeared is made available to you. You may call us, but doing so will not preserve your rights.

You do not have to pay any amount in question while we are investigating your claim, but you are still obligated to pay the parts of your bill that are not in question. During the investigation, we cannot report you as delinquent or take any action to collect the amount in question.

**IMPORTANT INFORMATION REGARDING CREDIT LINE LOAN BILL AND STATEMENT**

\* **Outstanding Loan Balance:** The outstanding loan balance is the unpaid loan balance at the close of each calendar day after all payments and advances for the day have been posted to the account.

\* **Finance Charges:** Finance charges are calculated whenever any change in the outstanding loan balance occurs by multiplying the outstanding loan balance by the annual percentage rate (calculated as daily factor) times the number of days the loan balance was outstanding since the last computation of finance charges. Finance charges are collected upon receipt of payments.

\* **Late Fees:** Loans in default seven (7) days or more will be assessed a late fee of 20% of the interest due upon receipt of payment with a minimum of five (5) cents and a maximum of \$25.00. There is no maximum late fee on loans in default three (3) payments or more.

\* **Variable Rate Real Estate:** Late Charges applicable to variable rate real estate loans (except those where the deed of trust note specifies a different charge) will be assessed 15 or more days past the payment due date and will be equal to 5 percent of the overdue payment of the principal and interest.

\* **Minimum Payment:**

\* Unsecured credit line loans: A minimum scheduled payment is due each billing cycle, whether or not the loan was paid ahead or the balance increased during the cycle. This minimum payment shall be \$10.00 or 3% of the outstanding balance, whichever is greater, plus any amount in excess of the authorized credit limit at the time of billing.

\* Secured credit line loans: A minimum scheduled payment is due each billing cycle, whether or not the loan was paid ahead or the balance increased during the cycle. The minimum payment shall be \$25.00 or 1.5% of the outstanding balance, whichever is greater, plus any amount in excess of the authorized credit limit at the time of billing.

\* **Prepayments:** Credit line loans may be paid in full or prepaid in any amount at any time.

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