

# GLOBAL

FEDERAL CREDIT UNION

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

## STATEMENT OF ACCOUNT

ACCOUNT 4525282  
 STATEMENT PERIOD  
 FROM 10-01-25  
 THROUGH 10-31-25  
 PAGE 1

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

### 2026 Election Information

The Global Credit Union Nominating Committee has nominated the following candidates for Board positions: Millard (Mick) Busch, Ronald Lee, RaeDene Turner, and Sarah Warrington. Ballots will be mailed to members in April 2026 (if applicable), and the election results will be announced at the 2026 Annual Meeting scheduled for May 20, 2026.

To learn more, visit [globalcu.org](http://globalcu.org).

#### 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	1,727.84
70	BUSINESS CHEK	12.35	0.00	16,053.43	6,371.09
TOTAL SHARE ACCOUNTS					8,098.93

#### 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	
		NEW BALANCE		1,727.84	
*** 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
10-01	16,723.49	10-02	16,920.18	10-03	17,650.61
10-06	18,019.76	10-07	13,911.43	10-08	5,420.57
10-09	4,841.69	10-10	5,494.06	10-13	4,827.00
10-14	3,024.34	10-15	3,375.30	10-16	3,354.75
10-17	3,279.06	10-18	9,466.70	10-20	2,834.63

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**BUSINESS CHEK - 70 (CONTINUED)**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-21	2,734.63	10-22	2,817.50	10-23	9,106.34
10-24	9,861.19	10-27	10,211.69	10-28	9,629.68
10-29	9,014.64	10-30	8,756.36	10-31	6,371.09

**CHECKS IN NUMERICAL ORDER: (14 TOTALING 11,138.09)**

CK#	DATE	AMOUNT	CK#	DATE	AMOUNT	CK#	DATE	AMOUNT
4616	10-16	45.00	4617	10-01	45.00	4625	10-09	450.00
4626	10-09	450.00	4627	10-06	450.00	4629	10-16	45.00
4630	10-01	45.00	4634	10-16	45.00	4636	10-02	45.00
4638	10-02	45.00	4640	10-30	60.00	4643	10-30	45.00
50011	10-07	4,169.48	50012	10-27	5,198.61			

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

**OTHER WITHDRAWALS/DEBITS: (40 TOTALING 26,882.27)**

Effective	Posted	DESCRIPTION	AMOUNT
10-01	10-01	WITHDRAWAL BILLPAY SERVICE	5.95
10-01	10-01	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/01 PURCH 2479338527452742400100 ADOBE INC SAN JOSE CA	12.99
10-02	10-02	WITHDRAWAL DEBIT CARD PURCHASE 10/02 PURCH 2469216527552752510097 CHEWY.COM 800-672-4399 FL	107.16
10-02	10-02	WITHDRAWAL ACH SOUTHWEST GAS TYPE: PAYMENT CO: SOUTHWEST GAS	11.00
10-03	10-03	WITHDRAWAL DEBIT CARD PURCHASE 10/02 PURCH 2480197527552762550118 CENTRAL MARKET APPLE VALLEY CA	41.00
10-03	10-03	WITHDRAWAL ACH DIGALERT TYPE: WEBPAYMENT DATA: 951-808-8100 CO: DIGALERT NAME: AVF01	25.85
10-06	10-06	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	450.00
10-07	10-08	WITHDRAWAL ACH EAGLE WELL DRILL TYPE: SALE CO: EAGLE WELL DRILL	10,000.00
10-08	10-08	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	5.91
10-08	10-08	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	38.42
10-08	10-08	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	63.41
10-08	10-08	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	519.27
10-10	10-10	WITHDRAWAL ACH PAYCHEX EIB TYPE: INVOICE CO: PAYCHEX EIB	2.50
10-10	10-10	WITHDRAWAL ACH CA WATERBOARDS TYPE: SWRCB FEES CO: CA WATERBOARDS	50.00
10-12	10-13	WITHDRAWAL POS #528698581875 NNT BESTBUY.COM 581899 WWW.BESTBUY.COM 888-BESTBUY MN	667.06
10-14	10-14	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	71.00
10-14	10-14	WITHDRAWAL ACH PAYLIANCE TYPE: 8006344484 CO: PAYLIANCE DATA: 20251010022228FPRFBO	452.65
10-14	10-14	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	1,522.64
10-17	10-17	WITHDRAWAL DEBIT CARD PURCHASE 10/16 PURCH 2443105528952902522312 NAPA STORE 4641024 APPLE VALLEY CA	172.89
10-20	10-20	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/20 PURCH 2469216529352932910746 OOMA,INC 888-711-6662 CA	77.71
10-20	10-20	WITHDRAWAL DEBIT CARD PURCHASE 10/20 PURCH 2449216529352932510005 MOJAVE COMMUNICATIONS WWW.MOJAVECOM CA	60.00
10-20	10-20	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	0.63
10-20	10-20	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	212.78
10-20	10-20	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	2,039.17
10-20	10-20	WITHDRAWAL ACH COBANK TYPE: LOAN PMTS CO: COBANK	4,454.53
10-21	10-21	WITHDRAWAL DEBIT CARD PURCHASE 10/21 PURCH 2405522529452942052256 A.V. TOWN & COUNTRY TIRE APPLE VALLEY CA	100.00
10-22	10-22	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	3.42
10-22	10-22	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	35.09
10-22	10-22	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	287.22

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**BUSINESS CHEK - 70 (CONTINUED)**

Effective	Posted	DESCRIPTION	AMOUNT
10-22	10-22	NSF CHECK FOR \$5,198.61 NUMBER 0000050012	
10-23	10-23	WITHDRAWAL DEBIT CARD PURCHASE 10/22 PURCH 2469216529552962910984 LESLIES POOL SPLY #815 APPLE VALLEY CA	107.62
10-23	10-23	WITHDRAWAL DEBIT CARD PURCHASE 10/22 PURCH 2443105529552962622576 NAPA STORE 4641024 APPLE VALLEY CA	53.79
10-24	10-24	WITHDRAWAL DEBIT CARD PURCHASE 10/23 PURCH 2443105529652972822622 NAPA STORE 4641024 APPLE VALLEY CA	25.25
10-18	10-27	WITHDRAWAL RETURN ITEM ADJ	250.00
10-27	10-27	WITHDRAWAL FEE RETURN ITEM FEE	5.00
10-28	10-28	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	885.51
10-29	10-29	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/29 PURCH 2479338530253022400061 ADOBE INC 800-8336687 CA	69.99
10-29	10-29	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	971.00
10-29	10-30	WITHDRAWAL DEBIT CARD PURCHASE 10/29 PURCH 2475542530253032612303 BURRTEC VICTORVILLE 760-2458607 CA	452.73
10-31	10-31	WITHDRAWAL POS #103125008332 FORSHOCK 13782 BEAR VALLEY ROAD VICTORVILLE CA	2,568.53
10-31	10-31	WITHDRAWAL ACTIVITY FEE ACTIVITY FEE-TOTAL CHECKS PAID 14 ACTIVITY FEE-TOTAL CHECKS DEPOSITED 112	2.60

**DEPOSITS/OTHER CREDITS: (53 TOTALING 28,338.02)**

Effective	Posted	DESCRIPTION	AMOUNT
10-01	10-01	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 250930093845FPRFBO CO: PAYLIANCE	63.00
10-01	10-01	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	716.00
10-02	10-02	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251001093420FPRFBO CO: PAYLIANCE	77.20
10-02	10-02	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	327.65
10-03	10-03	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251002092953FPRFBO CO: PAYLIANCE	797.28
10-06	10-06	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	311.80
10-06	10-06	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	957.35
10-07	10-07	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251006094134FPRFBO CO: PAYLIANCE	61.15
10-08	10-08	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251007093456FPRFBO CO: PAYLIANCE	452.65
10-08	10-08	DEPOSIT CHECK	744.35
10-08	10-08	DEPOSIT CHECK	61.15
10-08	10-08	DEPOSIT CASH	726.00
10-08	10-08	DEPOSIT CHECK	152.00
10-09	10-09	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251008093435FPRFBO CO: PAYLIANCE	321.12
10-10	10-10	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251009093006FPRFBO CO: PAYLIANCE	326.15
10-10	10-10	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	378.72
10-14	10-14	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	60.00
10-14	10-14	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	183.63
10-15	10-15	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251014094944FPRFBO CO: PAYLIANCE	84.90
10-15	10-15	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251014094944FPRFBO CO: PAYLIANCE	96.00
10-15	10-15	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	170.06
10-16	10-16	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251015092537FPRFBO CO: PAYLIANCE	114.45
10-17	10-17	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251016092406FPRFBO CO: PAYLIANCE	97.20
10-18	10-18	DEPOSIT CASH	200.00
10-18	10-18	DEPOSIT CHECK	218.65
10-18	10-18	DEPOSIT CASH	70.00
10-18	10-18	DEPOSIT CASH	1.40
10-18	10-18	DEPOSIT CHECK	584.85
10-18	10-18	DEPOSIT CASH	220.00
10-18	10-18	DEPOSIT CASH	436.15
10-18	10-18	DEPOSIT CHECK	2,603.35
10-18	10-18	DEPOSIT CASH	100.00
10-18	10-18	DEPOSIT CHECK	1,753.24

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**BUSINESS CHEK - 70 (CONTINUED)**

Effective	Posted	DESCRIPTION	AMOUNT
10-20	10-20	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	212.75
10-22	10-22	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	408.60
10-23	10-23	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	130.50
10-23	10-23	DEPOSIT CHECK	2,954.24
10-23	10-23	DEPOSIT CHECK	3,365.51
10-24	10-24	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	182.55
10-24	10-24	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251023091918FPRFBO CO: PAYLIANCE	597.55
10-27	10-27	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	344.75
10-27	10-27	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	363.20
10-27	10-27	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	1,067.75
10-27	10-27	DEPOSIT CHECK	4,028.41
10-28	10-28	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251027092355FPRFBO CO: PAYLIANCE	61.15
10-28	10-28	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251027092355FPRFBO CO: PAYLIANCE	67.30
10-28	10-28	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	175.05
10-29	10-29	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	192.95
10-29	10-29	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251028092007FPRFBO CO: PAYLIANCE	233.00
10-30	10-30	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 251029091907FPRFBO CO: PAYLIANCE	130.30
10-30	10-30	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	169.15
10-31	10-31	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	185.50
10-31	10-31	DEPOSIT DIVIDEND TIERED RATE	0.36

**CHECKING SUMMARY:**

PREVIOUS BALANCE	16,053.43
PLUS 53 DEPOSITS/OTHER CREDITS TOTALING	28,338.02
LESS 14 CHECK TOTALING	11,138.09
LESS 40 OTHER WITHDRAWAL/DEBITS TOTALING	26,882.27
NEW BALANCE	6,371.09
DIVIDEND YEAR TO DATE	12.35

**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.

Table with 2 columns: Consumer Accounts, Non-Consumer (Business) Accounts. Row: We must hear from you: 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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