

GLOBAL

FEDERAL CREDIT UNION

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

STATEMENT OF ACCOUNT

ACCOUNT 4525282
 STATEMENT PERIOD
 FROM 01-01-26
 THROUGH 01-31-26
 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	0.00	0.00	0.01	0.01
70	BUSINESS CHEK	1.19	0.00	5,825.61	45,860.18
TOTAL SHARE ACCOUNTS					45,860.19

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		0.01	
		NEW BALANCE		0.01	
		*** MINIMUM BALANCE TO EARN DIVIDENDS ON MONEY MARKET IS \$5,000.00			
		DIVIDEND YEAR TO DATE	0.00		

BUSINESS CHEK - 70

BALANCES DURING THIS STATEMENT:

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-01	5,377.23	01-02	8,536.36	01-05	2,171.50
01-07	2,285.67	01-08	2,414.67	01-09	2,463.17
01-12	659.23	01-13	870.66	01-14	758.22
01-15	786.87	01-16	99,457.70	01-19	93,007.51
01-20	30,438.75	01-21	29,643.05	01-22	26,992.41
01-26	42,520.65	01-27	43,752.14	01-28	43,807.15
01-29	44,670.90	01-30	44,200.39	01-31	45,860.18

CHECKS IN NUMERICAL ORDER: (11 TOTALING 6,977.56)

CK#	DATE	AMOUNT	CK#	DATE	AMOUNT	CK#	DATE	AMOUNT
4653	01-20	140.00	4658	01-02	45.00	4659	01-02	45.00
4663	01-12	2,784.72	4665	01-12	1,911.70	4666	01-12	478.07
4667	01-22	150.00	4676	01-28	45.00	4677	01-30	478.07
50013	01-21	450.00	50014	01-21	450.00			

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

OTHER WITHDRAWALS/DEBITS: (43 TOTALING 83,408.37)

Effective	Posted	DESCRIPTION	AMOUNT
01-01	01-01	WITHDRAWAL POS #010108343014 GOOGLE *WORKSPACE.AVFWATE MOUNTAIN VIEW CA	60.69

Insured by NCUA

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BUSINESS CHEK - 70 (CONTINUED)

Effective	Posted	DESCRIPTION	AMOUNT
01-01	01-01	WITHDRAWAL BILLPAY SERVICE	5.95
01-01	01-01	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 01/01 PURCH 2479338600160012800091 ADOBE INC 800-8336687 CA	12.99
01-01	01-01	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 01/01 PURCH 2413746600160012430071 USPS.COM STAMP FLMNT SVCS 800-782-6724 MO	368.75
01-02	01-02	WITHDRAWAL DEBIT CARD PURCHASE 01/02 PURCH 2402268600260022890001 DIGALERT 951-8088133 CA	32.00
01-02	01-02	WITHDRAWAL ACH SOUTHWEST GAS TYPE: PAYMENT CO: SOUTHWEST GAS	11.00
01-02	01-02	WITHDRAWAL ACH PAYLIANCE TYPE: 8006344484 CO: PAYLIANCE DATA: 20251231022227FPRFBO	92.25
01-02	01-05	WITHDRAWAL BULK DEP ADJ FEE	2.00
01-05	01-05	WITHDRAWAL POS #010626272576 FORSHOCK 13782 BEAR VALLEY ROAD VICTORVILLE CA	4,310.00
01-05	01-05	WITHDRAWAL POS #010626104637 FORSHOCK 13782 BEAR VALLEY ROAD VICTORVILLE CA	2,760.56
01-06	01-06	NSF ACH WD \$2,389.77 PERSONALIZED BUS	
01-08	01-08	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	71.00
01-08	01-08	NSF CHECK FOR \$2,784.72 NUMBER 0000004663	
01-09	01-09	WITHDRAWAL DEBIT CARD PURCHASE 01/08 PURCH 2480197600860092360931 CENTRAL MARKET APPLE VALLEY CA	50.00
01-12	01-12	WITHDRAWAL ACH PAYCHEX EIB TYPE: INVOICE CO: PAYCHEX EIB	58.00
01-12	01-13	WITHDRAWAL BULK DEP ADJ FEE	2.00
01-13	01-13	WITHDRAWAL DEBIT CARD PURCHASE 01/13 PURCH 2469216601360132410263 LOWES #02528* APPLE VALLEY CA	87.37
01-13	01-14	WITHDRAWAL DEBIT CARD PURCHASE 01/14 PURCH 2469216601460142910280 LESLIES POOL SPLY #815 APPLE VALLEY CA	36.96
01-14	01-14	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	44.40
01-14	01-14	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	66.54
01-14	01-14	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	531.04
01-15	01-15	WITHDRAWAL DEBIT CARD PURCHASE 01/15 PURCH 2469216601560152610448 IN *RED BARN MEDIA, INC. 760-2440021 CO	108.00
01-19	01-19	WITHDRAWAL DEBIT CARD PURCHASE 01/17 PURCH 2413746601760192000125 TRACTOR SUPPLY #2330 APPLE VALLEY CA	74.42
01-19	01-19	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 01/19 PURCH 2449216601960192710002 MOJAVE COMMUNICATIONS WWW.MOJAVECOM CA	60.00
01-19	01-19	WITHDRAWAL POS #011926264856 FORSHOCK 13782 BEAR VALLEY ROAD VICTORVILLE CA	2,801.50
01-19	01-19	WITHDRAWAL POS #011926015455 FORSHOCK 13782 BEAR VALLEY ROAD VICTORVILLE CA	3,514.27
01-20	01-20	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 01/20 PURCH 2469216602060202610837 OOMA,INC 888-711-6662 CA	78.09
01-20	01-20	WITHDRAWAL DEBIT CARD PURCHASE 01/20 PURCH 2469216602060202510879 LOWES #02528* APPLE VALLEY CA	124.82
01-20	01-20	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	71.00
01-20	01-20	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	100.00
01-20	01-20	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	2,389.76
01-20	01-20	WITHDRAWAL ACH COBANK TYPE: LOAN PMTS CO: COBANK	4,455.21
01-20	01-20	WITHDRAWAL ACH EAGLE WELL DRILL TYPE: SALE CO: EAGLE WELL DRILL NAME: APPLE VALLEY FOOTHILL	55,708.48
01-21	01-21	WITHDRAWAL ACH NEXBILLPAY LLC TYPE: SALE CO: NEXBILLPAY LLC	4.00
01-22	01-22	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	83.74
01-22	01-22	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	276.87
01-22	01-22	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	2,209.38
01-26	01-26	WITHDRAWAL DEBIT CARD PURCHASE 01/26 PURCH 2490641602660262324896 ALLPAID*MOJAVE DESERT AIR 888-6047888 CA	455.73

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01-27	01-27	WITHDRAWAL DEBIT CARD PURCHASE 01/26 PURCH 2407105602660272962715 CALIFORNIA SPECIAL DIS 916-4427887 CA	1,537.00
01-28	01-28	WITHDRAWAL DEBIT CARD PURCHASE 01/28 PURCH 2469216602860282210544 CHEVRON 0358566 APPLE VALLEY CA	12.00
01-28	01-28	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	44.40
01-28	01-28	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	66.54
01-28	01-28	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	531.06
01-30	01-30	WITHDRAWAL DEBIT CARD PURCHASE 01/30 PURCH 2469216603060302810723 AMAZON MKTPL*PG3AC0693 AMZN.COM/BILL WA	96.90
01-31	01-31	WITHDRAWAL ACTIVITY FEE ACTIVITY FEE-TOTAL CHECKS PAID 11 ACTIVITY FEE-TOTAL CHECKS DEPOSITED 106	1.70

DEPOSITS/OTHER CREDITS: (58 TOTALING 130,420.50)

Effective	Posted	DESCRIPTION	AMOUNT
01-02	01-02	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	379.20
01-02	01-02	DEPOSIT	3,005.18
01-05	01-05	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	100.00
01-05	01-05	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	107.45
01-05	01-05	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	500.00
01-02	01-05	DEPOSIT ADJUSTMENT BULK DEP ADJ CHK 3,005.18 SBE 3,005.43	0.25
01-08	01-07	DEPOSIT ACH PAYCHEX TPS TYPE: TAXES DATA: 40413 CO: PAYCHEX TPS	114.17
01-08	01-08	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	200.00
01-09	01-09	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260108092207FPRFBO CO: PAYLIANCE	39.00
01-09	01-09	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	59.50
01-12	01-12	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260109092255FPRFBO CO: PAYLIANCE	405.85
01-12	01-12	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	476.35
01-12	01-12	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	695.70
01-12	01-12	DEPOSIT	1,850.65
01-13	01-13	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	65.25
01-13	01-13	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260112093244FPRFBO CO: PAYLIANCE	67.30
01-12	01-13	DEPOSIT ADJUSTMENT BULK DEP ADJ CHK 1,774.65 SBE 1,942.90	168.25
01-14	01-14	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260113092346FPRFBO CO: PAYLIANCE	85.75
01-14	01-14	DEPOSIT CHECK	254.75
01-14	01-14	DEPOSIT CASH	226.00
01-15	01-15	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	136.65
01-16	01-16	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	79.60
01-16	01-16	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260115092305FPRFBO CO: PAYLIANCE	207.35
01-16	01-16	DEPOSIT ACH NRWA-REVOLVING TYPE: RL PAYMENT DATA: REVOLVING LOAN PMT CO:	98,383.88
01-20	01-20	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	81.80
01-20	01-20	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	89.85
01-20	01-20	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	147.25
01-20	01-20	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	179.70
01-21	01-21	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	108.30
01-22	01-22	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	69.35
01-26	01-26	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	69.35
01-26	01-26	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	350.85
01-26	01-26	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	1,211.01
01-26	01-26	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260123092107FPRFBO CO: PAYLIANCE	1,213.45
01-26	01-26	DEPOSIT CHECK	482.75
01-26	01-26	DEPOSIT CHECK	89.85
01-26	01-26	DEPOSIT CASH	257.80
01-26	01-26	DEPOSIT CHECK	10,354.26
01-26	01-26	DEPOSIT CHECK	237.40

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Effective	Posted	DESCRIPTION	AMOUNT
01-26	01-26	DEPOSIT CHECK	471.05
01-26	01-26	DEPOSIT CHECK	318.30
01-26	01-26	DEPOSIT CASH	265.00
01-26	01-26	DEPOSIT CHECK	525.90
01-26	01-26	DEPOSIT CASH	137.00
01-27	01-27	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260126092843FPRFBO CO: PAYLIANCE	136.65
01-27	01-27	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	216.25
01-27	01-27	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260126092843FPRFBO CO: PAYLIANCE	1,549.60
01-27	01-27	DEPOSIT	865.99
01-28	01-28	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260127091948FPRFBO CO: PAYLIANCE	126.40
01-28	01-28	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	627.61
01-29	01-29	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260128092215FPRFBO CO: PAYLIANCE	126.00
01-29	01-29	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	737.75
01-30	01-30	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	22.16
01-30	01-30	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260129092054FPRFBO CO: PAYLIANCE	82.30
01-31	01-31	DEPOSIT CASH	120.00
01-31	01-31	DEPOSIT CASH	849.40
01-31	01-31	DEPOSIT CHECK	690.90
01-31	01-31	DEPOSIT DIVIDEND TIERED RATE	1.19

CHECKING SUMMARY:

PREVIOUS BALANCE	5,825.61
PLUS 58 DEPOSITS/OTHER CREDITS TOTALING	130,420.50
LESS 11 CHECK TOTALING	6,977.56
LESS 43 OTHER WITHDRAWAL/DEBITS TOTALING	83,408.37
NEW BALANCE	45,860.18
DIVIDEND YEAR TO DATE	1.19

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.

	Consumer Accounts	Non-Consumer (Business) Accounts
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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