

GLOBAL

FEDERAL CREDIT UNION

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STATEMENT OF ACCOUNT

ACCOUNT 4525282
 STATEMENT PERIOD
 FROM 03-01-26
 THROUGH 03-31-26
 PAGE 1

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

2026 Election Information

ELECTION & ANNUAL MEETING: Board of Directors incumbent candidates Millard (Mick) Busch, Ronald Lee, RaeDene Turner, and Sarah Warrington are running unopposed. Their election will be declared and announced at the annual meeting, held at the Crowne Plaza in Anchorage, AK on Wednesday, May 20 at 6:00 pm AKST. If you have any questions, please email board@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	0.00	0.00	0.01	0.01
70	BUSINESS CHEK	3.85	0.00	39,217.67	28,165.16
TOTAL SHARE ACCOUNTS					28,165.17

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
03-01	38,742.17	03-02	45,643.81	03-03	44,335.88
03-04	44,307.39	03-05	15,893.52	03-06	15,373.13
03-07	15,199.17	03-08	15,082.86	03-09	37,577.47
03-10	36,755.91	03-11	17,470.28	03-12	19,943.25
03-13	20,014.65	03-14	20,239.76	03-16	19,474.82

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BUSINESS CHEK - 70 (CONTINUED)

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-17	16,879.89	03-18	16,856.19	03-19	21,330.75
03-20	21,545.37	03-23	19,420.11	03-24	18,421.94
03-25	16,935.17	03-26	30,495.38	03-27	30,842.65
03-30	32,822.15	03-31	28,165.16		

CHECKS IN NUMERICAL ORDER: (6 TOTALING 322.65)

CK#	DATE	AMOUNT	CK#	DATE	AMOUNT	CK#	DATE	AMOUNT
4679	03-09	27.65	4680	03-17	60.00	4684	03-02	45.00
4686	03-04	100.00	4687	03-25	45.00	4689	03-27	45.00

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

OTHER WITHDRAWALS/DEBITS: (63 TOTALING 71,579.87)

Effective	Posted	DESCRIPTION	AMOUNT
03-01	03-01	WITHDRAWAL POS #030106302893 GOOGLE *WORKSPACE.AVFWATE MOUNTAIN VIEW CA	100.80
03-01	03-01	WITHDRAWAL BILLPAY SERVICE	5.95
03-01	03-01	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 03/01 PURCH 24137466060602530100 USPS.COM STAMP FLMNT SVCS 800-782-6724 MO	368.75
03-02	03-02	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 03/02 PURCH 2479338606160612300020 ADOBE INC SAN JOSE CA	12.99
03-02	03-02	WITHDRAWAL DEBIT CARD PURCHASE 03/02 PURCH 2402268606160612690001 DIGALERT 951-8088133 CA	18.60
03-03	03-03	WITHDRAWAL POS #030326218433 MICROSOFT*STORE HTTPS://WWW.MICROSOFT.C REDMOND WA	129.99
03-03	03-03	WITHDRAWAL DEBIT CARD PURCHASE 03/03 PURCH 2469216606260622010731 LOWES #02528* APPLE VALLEY CA	332.91
03-03	03-03	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	68.00
03-03	03-03	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	1,911.70
03-04	03-04	WITHDRAWAL DEBIT CARD PURCHASE 03/04 PURCH 2443105606360642228087 O'REILLY 3527 APPLE VALLEY CA	54.89
03-05	03-05	WITHDRAWAL POS #13ZBIG1E6CO4 EBAY O*19-14312-91311 WWW.EBAY.COM SAN JOSE CA	138.87
03-05	03-05	WITHDRAWAL ACH SOUTHWEST GAS TYPE: PAYMENT CO: SOUTHWEST GAS	11.00
03-05	03-05	WITHDRAWAL ACH PAYLIANCE TYPE: 8006344484 CO: PAYLIANCE DATA: 20260304022227FPRFBO	200.00
03-05	03-05	WITHDRAWAL ACH EAGLE WELL DRILL TYPE: EAGLE WELL CO: EAGLE WELL DRILL	30,000.00
03-05	03-06	WITHDRAWAL ACH REVOLVING TYPE: RL PAYMENT DATA: REVOLVING LOAN PMT CO: REVOLVING	955.69
03-07	03-07	WITHDRAWAL DEBIT CARD PURCHASE 03/05 PURCH 2413746606460662700163 TRACTOR SUPPLY #2330 APPLE VALLEY CA	173.96
03-08	03-08	WITHDRAWAL DEBIT CARD PURCHASE 03/06 PURCH 2413746606560672500184 TRACTOR SUPPLY #2330 APPLE VALLEY CA	116.31
03-09	03-09	WITHDRAWAL DEBIT CARD PURCHASE 03/09 PURCH 2469216606860682510231 AMAZON MKTPL*BP61X8Y72 AMZN.COM/BILL WA	104.53
03-09	03-09	WITHDRAWAL DEBIT CARD PURCHASE 03/09 PURCH 2469216606860692210313 CHEVRON 0358565 APPLE VALLEY CA	50.24
03-10	03-10	WITHDRAWAL DEBIT CARD PURCHASE 03/09 PURCH 2413746606860692420026 AUTOZONE #5636 760-245-2004 CA	177.25
03-10	03-10	WITHDRAWAL DEBIT CARD PURCHASE 03/09 PURCH 2413746606860692320026 AUTOZONE #5605 APPLE VALLEY CA	604.64
03-10	03-10	WITHDRAWAL DEBIT CARD PURCHASE 03/09 PURCH 2413746606860692720026 AUTOZONE #5636 VICTORVILLE CA	39.67
03-11	03-11	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	59.71
03-11	03-11	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	450.72
03-11	03-11	WITHDRAWAL ACH EAGLE WELL DRILL TYPE: EAGLE WELL CO: EAGLE WELL DRILL	20,000.00
03-15	03-16	WITHDRAWAL DEBIT CARD PURCHASE 03/15 PURCH 2475542607460752712075 BURRTEC VICTORVILLE 760-2458607 CA	172.71
03-16	03-16	WITHDRAWAL DEBIT CARD PURCHASE 03/16 PURCH 2401134607560752610012 AMAZON RETA* B57UG2TC2 WWW.AMAZON.CO WA	279.59

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Effective	Posted	DESCRIPTION	AMOUNT
03-16	03-16	WITHDRAWAL DEBIT CARD PURCHASE 03/16 PURCH 2443106607560762939595 G A OSBORNE PIPE & SPPLY VICTORVILLE CA	550.44
03-17	03-17	WITHDRAWAL DEBIT CARD PURCHASE 03/16 PURCH 2443105607560762128579 O'REILLY 3527 APPLE VALLEY CA	110.85
03-17	03-17	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	2,560.73
03-18	03-18	WITHDRAWAL ACH PERSONALIZED BUS TYPE: BILL IMPND CO: PERSONALIZED BUS	91.00
03-19	03-19	WITHDRAWAL DEBIT CARD PURCHASE 03/19 PURCH 2469216607860782710156 AMAZON MKTPL*B506N4SO2 AMZN.COM/BILL WA	42.50
03-19	03-19	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 03/19 PURCH 2449216607860782210005 MOJAVE COMMUNICATIONS WWW.MOJAVECOM CA	60.00
03-20	03-20	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 03/20 PURCH 2469216607960792810243 OOMA,INC 888-711-6662 CA	78.09
03-20	03-20	WITHDRAWAL ACH NEXBILLPAY LLC TYPE: SALE CO: NEXBILLPAY LLC	4.00
03-20	03-20	WITHDRAWAL ACH COBANK TYPE: LOAN PMTS CO: COBANK	6.09
03-23	03-23	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	84.98
03-23	03-23	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	271.80
03-23	03-23	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	2,425.58
03-24	03-24	WITHDRAWAL DEBIT CARD PURCHASE 03/24 PURCH 2469216608360832010618 AMAZON MKTPL*B50HF7AM1 AMZN.COM/BILL WA	30.05
03-24	03-24	WITHDRAWAL DEBIT CARD PURCHASE 03/24 PURCH 2469216608360832110616 AMAZON MKTPL*BD7BO4RA0 AMZN.COM/BILL WA	30.46
03-24	03-24	WITHDRAWAL DEBIT CARD PURCHASE 03/24 PURCH 2469216608360832110663 AMAZON MKTPL*BG6MS3B12 AMZN.COM/BILL WA	457.94
03-24	03-24	WITHDRAWAL DEBIT CARD PURCHASE 03/24 PURCH 2443105608360842928912 O'REILLY 3527 APPLE VALLEY CA	676.72
03-25	03-25	WITHDRAWAL DEBIT CARD PURCHASE 03/25 PURCH 2469216608460842910706 AMAZON MKTPL*B505Y1430 AMZN.COM/BILL WA	23.82
03-25	03-25	WITHDRAWAL DEBIT CARD PURCHASE 03/25 PURCH 2469216608460842310707 AMAZON MKTPL*B585844P0 AMZN.COM/BILL WA	320.00
03-25	03-25	WITHDRAWAL DEBIT CARD PURCHASE 03/23 PURCH 2413746608260842600159 TRACTOR SUPPLY #2330 APPLE VALLEY CA	216.38
03-25	03-25	WITHDRAWAL DEBIT CARD PURCHASE 03/23 PURCH 2413746608260842200159 TRACTOR SUPPLY #2330 APPLE VALLEY CA	22.10
03-25	03-25	WITHDRAWAL DEBIT CARD PURCHASE 03/24 PURCH 2480197608360842569208 CENTRAL MARKET APPLE VALLEY CA	90.78
03-25	03-25	WITHDRAWAL DEBIT CARD PURCHASE 03/25 PURCH 2469216608460842010732 AMAZON MKTPL*B56FA8L40 AMZN.COM/BILL WA	536.05
03-25	03-25	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	12.44
03-25	03-25	WITHDRAWAL ACH EMPLOYMENT DEVEL TYPE: EDD EFTPMT CO: EMPLOYMENT DEVEL	77.41
03-25	03-25	WITHDRAWAL ACH IRS TYPE: USATAXPYMT CO: IRS	621.07
03-26	03-26	WITHDRAWAL DEBIT CARD PURCHASE 03/26 PURCH 2469216608560852810855 LOWES #02528* APPLE VALLEY CA	50.28
03-27	03-27	WITHDRAWAL DEBIT CARD PURCHASE 03/26 PURCH 2469216608560862510881 LESLIES POOL SPLY #815 APPLE VALLEY CA	63.05
03-27	03-27	WITHDRAWAL DEBIT CARD PURCHASE 03/27 PURCH 2405522608660862669511 A.V. TOWN & COUNTRY TIRE APPLE VALLEY CA	109.88
03-27	03-27	WITHDRAWAL DEBIT CARD PURCHASE 03/27 PURCH 2405522608660862969511 A.V. TOWN & COUNTRY TIRE APPLE VALLEY CA	15.00
03-30	03-30	WITHDRAWAL DEBIT CARD PURCHASE 03/30 PURCH 2469216608960892010184 AMAZON MKTPL*B53RE59G0 AMZN.COM/BILL WA	488.87
03-30	03-30	WITHDRAWAL DEBIT CARD PURCHASE 03/30 PURCH 2469216608960892210184 AMAZON MKTPL*B53JV79K0 AMZN.COM/BILL WA	50.11

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03-30	03-30	WITHDRAWAL DEBIT CARD PURCHASE 03/29 PURCH 2413746608860892000158 TRACTOR SUPPLY #2330 APPLE VALLEY CA	32.37
03-31	03-31	WITHDRAWAL DEBIT CARD PURCHASE 03/30 PURCH 2405522608960892769840 A.V. TOWN & COUNTRY TIRE APPLE VALLEY CA	300.00
03-31	03-31	WITHDRAWAL DEBIT CARD PURCHASE 03/31 PURCH 2469216609060902510041 IN *KELLEY'S UNDERGROUND 760-2476537 CA	2,000.00
03-31	03-31	WITHDRAWAL ACH PERSONALIZED BUS TYPE: NET PAY CO: PERSONALIZED BUS	2,526.96
03-31	03-31	WITHDRAWAL ACTIVITY FEE-TOTAL CHECKS PAID 6 ACTIVITY FEE-TOTAL CHECKS DEPOSITED 120	2.60

DEPOSITS/OTHER CREDITS: (56 TOTALING 60,850.01)

Effective	Posted	DESCRIPTION	AMOUNT
03-02	03-02	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	128.45
03-02	03-02	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	511.00
03-02	03-02	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260227093005FPRFBO CO: PAYLIANCE	516.65
03-02	03-02	DEPOSIT	4,041.63
03-02	03-02	DEPOSIT CASH	1,780.50
03-03	03-03	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260302094022FPRFBO CO: PAYLIANCE	162.17
03-03	03-03	DEPOSIT	892.50
03-03	03-03	DEPOSIT CASH	80.00
03-04	03-04	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	126.40
03-05	03-05	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260304092407FPRFBO CO: PAYLIANCE	414.40
03-05	03-05	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	1,521.60
03-06	03-06	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260305092334FPRFBO CO: PAYLIANCE	110.35
03-06	03-06	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	324.95
03-09	03-09	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260306063610FPRFBO CO: PAYLIANCE	65.25
03-09	03-09	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	83.70
03-09	03-09	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	528.90
03-09	03-09	DEPOSIT CHECK	20,708.52
03-09	03-09	DEPOSIT	812.85
03-09	03-09	DEPOSIT CASH	75.50
03-09	03-09	DEPOSIT CHECK	304.26
03-09	03-09	DEPOSIT CHECK	98.05
03-11	03-11	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	1,047.55
03-11	03-11	WITHDRAWAL ADJUSTMENT DEBIT CARD RETURN	177.25
03-12	03-12	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	524.45
03-12	03-12	WITHDRAWAL ADJUSTMENT POS #13ZBJ7AYIKCP EBAY O*19-14312-91311 WWW.EBAY.COM	138.87
03-12	03-12	DEPOSIT	1,809.65
03-13	03-13	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	71.40
03-14	03-14	WITHDRAWAL ADJUSTMENT DEBIT CARD RETURN	225.11
03-16	03-16	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	87.80
03-16	03-16	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	150.00
03-17	03-17	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	136.65
03-18	03-18	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	67.30
03-19	03-19	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	615.70
03-19	03-19	DEPOSIT	3,321.36
03-19	03-19	DEPOSIT CASH	640.00
03-20	03-20	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	302.80
03-23	03-23	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	178.45
03-23	03-23	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	196.10
03-23	03-23	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	282.55
03-24	03-24	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260323063838FPRFBO CO: PAYLIANCE	66.55
03-24	03-24	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260323063838FPRFBO CO: PAYLIANCE	130.45

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Effective	Posted	DESCRIPTION	AMOUNT
03-25	03-25	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260324063402FPRFBO CO: PAYLIANCE	203.95
03-25	03-25	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	274.33
03-26	03-26	DEPOSIT CHECK	10,354.26
03-26	03-26	DEPOSIT	2,366.78
03-26	03-26	DEPOSIT CASH	889.45
03-27	03-27	DEPOSIT ACH COUNTY OF SAN BE TYPE: EDI PYMNTS DATA: EDI CO: COUNTY OF SAN BE	64.80
03-27	03-27	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260326063618FPRFBO CO: PAYLIANCE	218.50
03-27	03-27	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	296.90
03-30	03-30	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	91.90
03-30	03-30	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260327063709FPRFBO CO: PAYLIANCE	153.05
03-30	03-30	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	386.05
03-30	03-30	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	1,919.85
03-31	03-31	DEPOSIT ACH BANKCARD TYPE: SETTLEMENT CO: BANKCARD	73.45
03-31	03-31	DEPOSIT ACH PAYLIANCE TYPE: 8006344484 DATA: 260330063759FPRFBO CO: PAYLIANCE	98.05
03-31	03-31	DEPOSIT DIVIDEND TIERED RATE	1.07

CHECKING SUMMARY:

PREVIOUS BALANCE	39,217.67
PLUS 56 DEPOSITS/OTHER CREDITS TOTALING	60,850.01
LESS 6 CHECK TOTALING	322.65
LESS 63 OTHER WITHDRAWAL/DEBITS TOTALING	71,579.87
NEW BALANCE	28,165.16
DIVIDEND YEAR TO DATE	3.85

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END OF STATEMENT
Insured by NCUA



**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.