



15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 10/01/2025 - 10/31/2025

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RETURN SERVICE REQUESTED

971832 11842 1/6 UNQ 11-01-25 CLT
000011841 1



MARKS ASSOCIATES LLC
11001 N 24TH AVE STE 606
PHOENIX AZ 85029-4711



Mortgage options that fit your budget.

Visit copperstatecu.org/mortgage today!

The \$500 gift card promotional incentive is based on new mortgage purchases only. Mortgage refinances from Copper State Credit Union or another financial institution are not applicable. Promotion ends December 31, 2025. Restrictions may apply. Offer subject to change without notice. Any earned promotional incentive will be reported to the IRS for tax purposes. NMLS # 410376

APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. All loans are subject to approval. For a \$250,000 loan with a 20% down payment a 6.679% APR for a 30 year term, the monthly payment would be \$1,264 (excluding property tax and insurance); for a \$250,000 loan with a 20% down payment at 6.289% APR for a 15 year term, the monthly payment would be \$1,688 (excluding property tax and insurance). 1% Origination Fee may apply.

Your Account Balances as of 10/31

Business Savings ID 0001	\$14.67
Business Checking ID 0202	1,555.89
Account Balance Total	\$1,570.56
Total Dividends Year-To-Date	\$0.58

Need a Loan?

Call 602.375.7302 or apply online
copperstatecu.org

BUSINESS SAVINGS ID 0001

Beginning Balance	\$14.67
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$14.67

Joint Owner: IDENTIBRANDS POWERED BY PROFORMA

BUSINESS CHECKING ID 0202

Dividends Year-To-Date \$0.58

Beginning Balance	\$2,234.43
9 Total Deposits for	62,532.04
106 Total Withdrawals for	63,210.58
Ending Balance	\$1,555.89

Annual Percentage Yield earned 0.0100% from 10/01/2025 through 10/31/2025

Joint Owner: IDENTIBRANDS POWERED BY PROFORMA





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BUSINESS CHECKING ID 0202

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Date	Transaction Description	Withdrawal	Deposit	Balance
10/01	Draft 1098 Processed Check - CMS MEDICARE TYPE: PAYMENT ID: 7505008003 Entry Class Code: ARC	\$270.70-		\$1,963.73
10/01	Withdrawal ACH Lcf 8884992939 TYPE: LC09300803 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	299.80-		1,663.93
10/01	Deposit ACH Proforma Inc TYPE: ACHITEMS ID: 3341761487 CO: PROFORMA INC Entry Class Code: CCD		20,711.31	22,375.24
10/02	Withdrawal ACH Lcf 8884992939 TYPE: LC10010855 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	299.80-		22,075.44
10/02	Withdrawal ACH Payro Finance TYPE: Deals ID: 1002008072 CO: Payro Finance Entry Class Code: CCD	10,975.00-		11,100.44
10/02	Withdrawal Debit Card Business Debit Merch. Post: 10/01 ANYTIME MAILBOX 2831 ST. ROSE PKWY SUIT HE 5274DBILK0YG 5734	11.32-		11,089.12
10/03	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank NAME: GREGORY MARKS Entry Class Code: WEB	30.00-		11,059.12
10/03	Withdrawal ACH White Water II L TYPE: WHITEWATER ID: 1911718107 CO: WHITE WATER II L NAME: GREGORY M MARKS Entry Class Code: WEB	31.97-		11,027.15
10/03	Withdrawal ACH Aspire Mc Pmt TYPE: ePay ID: R582336689 CO: ASPIRE MC PMT NAME: Gregory Marks Entry Class Code: WEB	32.75-		10,994.40
10/03	Withdrawal ACH Paypal TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	80.00-		10,914.40
10/03	Withdrawal ACH Venmo TYPE: REPAYMENT ID: 3364681992 CO: VENMO NAME: GREGORY MARKS Entry Class Code: WEB	185.00-		10,729.40
10/03	Withdrawal ACH Nfcu ACH TYPE: PAYMENT ID: 9000000027 CO: NFCU ACH NAME: GREGORY MARKS Entry Class Code: WEB	233.37-		10,496.03
10/03	Recurring Withdrawal Debit Card Business Debit Merch. Post: 10/02 ZOOM.COM 888-799-9666 55 ALMADEN BOULEVARD 5275DBZMWEH8 4814	16.99-		10,479.04
10/03	Draft 1099	1,544.10-		8,934.94
10/05	Recurring Withdrawal Debit Card Business Debit Merch. Post: 10/04 AFFIRM.COM PAYMENTS 650 CALIFORNIA ST. 12T 5277DBOZ6PQ4 5999	44.21-		8,890.73
10/05	Withdrawal Debit Card Business Debit Merch. Post: 10/03 JACKSONS CARWASH 8102 2501 W. HAPPY VALLEY 5276DBBGCODEF 7542	26.99-		8,863.74
10/05	Withdrawal Debit Card Business Debit Merch. Post: 10/04 VENETO TRATTORIA 6137 N SCOTTSDALE RD ST S 5277DBDWMVE1 5812	160.79-		8,702.95
10/05	Withdrawal Debit Card Business Debit Merch. Post: 10/03 MARRIOTT JW CAMEL BK F 5402 EAST LINCOLN DR 5276DBF5U4XN 3509	216.05-		8,486.90
10/06	Withdrawal ACH Geico TYPE: GEICO PYMT ID: 1530075853 CO: GEICO NAME: Gregory Marks Entry Class Code: WEB	46.90-		8,440.00
10/06	Withdrawal ACH Cox Comm Phx TYPE: PURCHASE ID: 1860198371 CO: COX COMM PHX NAME: Marks Associates Entry Class Code: WEB	167.64-		8,272.36
10/06	Withdrawal ACH Bkmcapital-907De TYPE: SIGONFILE ID: 9000326709 CO: BKM CAPITAL-907DE Entry Class Code: CCD	3,629.34-		4,643.02
10/06	Deposit By Wire 0000002781 Wire Originator PAYRO CAPITAL LLC		10,000.00	14,643.02
10/07	Withdrawal ACH Onemain ACH Pay TYPE: OMF PMT ID: 3352530440 CO: ONEMAIN ACH PAY NAME: GREGORY M MARKS Entry Class Code: WEB	288.74-		14,354.28
10/07	Withdrawal ACH Aps Electric Pmt TYPE: PAYMENTS ID: 1860011170 CO: APS electric pmt NAME: MARKS ASSOCIATES LLC Entry Class Code: WEB	414.06-		13,940.22
10/07	Withdrawal	20.00-		13,920.22
10/07	Deposit Mobile Deposit N5Nzqqmsls1-01		551.20	14,471.42
10/07	Deposit Mobile Deposit 3Hj7Qqmslm2-01		520.10	14,991.52
10/07	Withdrawal By Wire 0000002785	11,490.34-		3,501.18
10/08	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	600.00-		2,901.18
10/09	Withdrawal ACH Insperity Bu1657 TYPE: Insperity ID: 2300345628 CO: INSPIRITY BU1657 Entry Class Code: CCD	496.95-		2,404.23





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BUSINESS CHECKING ID 0202		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
10/09	Withdrawal Debit Card Business Debit Merch. Post: 10/08 BUFFALO WILD WNGS 0375 2700 WEST NORTH LAN 5281DBNYNAUH 5813	38.64-		2,365.59
10/09	Draft 1100	1,750.00-		615.59
10/09	Deposit Online/Mobile Transfer From MARKS,GREGORY M XXXXXXXXXX Share 0201		1,000.00	1,615.59
10/10	Withdrawal Debit Card Business Debit Merch. Post: 10/08 PIZZA MY HEART 9 N SANTA CRUZ AVE LOS GATO 5281DBDBNM8F 5812	19.05-		1,596.54
10/10	Withdrawal POS #303105 SQ *PURPLE ONION CAFE SQUARE PURCHASE LOS GATOS CA	8.77-		1,587.77
10/10	Withdrawal POS #302333 SQ *PURPLE ONION CAFE SQUARE PURCHASE LOS GATOS CA	8.77-		1,579.00
10/12	Withdrawal Debit Card Business Debit Merch. Post: 10/11 LYFT *1 RIDE 10-10 548 MARKET ST. STE 6851 5284DBFW764X 4121	32.14-		1,546.86
10/13	Withdrawal POS #812595 CIRCLE K # 09523 9418 PHOENIX AZ	87.28-		1,459.58
10/14	Withdrawal ACH Discover TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER NAME: MARKS GREGORY Entry Class Code: WEB	181.00-		1,278.58
10/14	Withdrawal ACH Venmo TYPE: PAYMENT ID: 3264681992 CO: VENMO NAME: GREGORY MARKS Entry Class Code: WEB	276.00-		1,002.58
10/14	Withdrawal POS #534971 Andrade Cleaners PHOENIX AZ	43.87-		958.71
10/15	Withdrawal ACH Merrick Bank TYPE: ONLINEPYMT ID: 9000002935 CO: MERRICK BANK NAME: GREGORY MARKS Entry Class Code: WEB	54.00-		904.71
10/15	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	502.00-		402.71
10/16	Withdrawal ACH Venmo TYPE: PAYMENT ID: 3264681992 CO: VENMO NAME: GREGORY MARKS Entry Class Code: WEB	141.82-		260.89
10/16	Withdrawal ACH Aps Electric Pmt TYPE: PAYMENTS ID: 1860011170 CO: APS electric pmt NAME: MARKS ASSOCIATES LLC Entry Class Code: WEB	200.00-		60.89
10/16	Withdrawal ACH Cardmember Serv TYPE: WEB PYMT ID: 5911111111 CO: CARDMEMBER SERV NAME: MARKS,GREGORY M 98	284.00-		223.11-
10/16	Withdrawal OD Privilege Fee Entry Class Code: WEB	33.00-		256.11-
10/16	Deposit Online/Mobile Transfer From MARKS,GREGORY M XXXXXXXXXX Share 0201		300.00	43.89
10/17	Deposit ACH Proforma Inc TYPE: ACHITEMS ID: 3341761487 CO: PROFORMA INC Entry Class Code: CCD		24,449.36	24,493.25
10/17	Recurring Withdrawal Debit Card Business Debit Merch. Post: 10/16 ADVERTISING SPECIALTY 4800 STREET ROAD TRE 5289DBIGZMN3 7399	79.99-		24,413.26
10/17	Withdrawal WIRE TRANSFER FEE	20.00-		24,393.26
10/17	Withdrawal By Wire 0000002918	5,575.00-		18,818.26
10/20	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	28.35-		18,789.91
10/20	Withdrawal ACH Paypal TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	40.28-		18,749.63
10/20	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	54.35-		18,695.28
10/20	Withdrawal ACH Cox Comm Phx TYPE: PURCHASE ID: 1860198371 CO: COX COMM PHX Entry Class Code: PPD	136.33-		18,558.95
10/20	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	249.65-		18,309.30
10/20	Withdrawal Debit Card Business Debit LYFT *2 RIDES 10-18 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 10/20/25 5293DBKQW7YI 4121	29.67-		18,279.63
10/20	Draft 1101	1,008.00-		17,271.63
10/20	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXX Share 0201	530.00-		16,741.63
10/21	Withdrawal	20.00-		16,721.63





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Date	Transaction Description	Withdrawal	Deposit	Balance
10/21	Withdrawal POS #051756 SQ *CITY MARKET DELI & CA SQUARE PURCHASE SCOTTSDALE AZ	15.82-		16,705.81
10/22	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: C320363429 CO: UPLIFT, INC. Entry Class Code: PPD	41.26-		16,664.55
10/22	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	142.00-		16,522.55
10/22	Withdrawal Debit Card Business Debit SQ *AP SPECIALTIES 140 CALLE IGLESIA SAN CLEMENTE CA Date 10/22/25 5295DBK1M4F2 5999	230.08-		16,292.47
10/22	Withdrawal Debit Card Business Debit ADVERTISING SPECIALTY 4800 STREET ROAD TREVOSE PA Date 10/21/25 5294DB6O5KET 7399	74.00-		16,218.47
10/22	Withdrawal POS #650318 Andrade Cleaners PHOENIX AZ	40.11-		16,178.36
10/22	Withdrawal By Wire 0000002963	11,228.13-		4,950.23
10/22	Draft 1102	1,250.00-		3,700.23
10/22	Deposit By Wire 0000002989 Wire Originator PAYRO CAPITAL LLC		5,000.00	8,700.23
10/23	Withdrawal ACH Aspire Mc Pmt TYPE: ePay ID: R582336689 CO: ASPIRE MC PMT NAME: Gregory Marks Entry Class Code: WEB	45.78-		8,654.45
10/23	Withdrawal ACH Aaa Smart Home TYPE: BILL PAY ID: 7529251711 CO: AAA SMART HOME Entry Class Code: CCD	49.98-		8,604.47
10/23	Withdrawal ACH Att TYPE: PAYMENT ID: 9864031005 CO: ATT NAME: Marks Associates Entry Class Code: WEB	111.18-		8,493.29
10/23	Withdrawal ACH Epcor Az Wallet TYPE: UTILITIES ID: 0000007041 CO: EPCOR AZ WALLET NAME: GREGORY M MARKS Entry Class Code: WEB	163.07-		8,330.22
10/23	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	376.82-		7,953.40
10/24	Withdrawal ACH Az Mvd Web TYPE: AZ MVD WEB ID: 0000101009 CO: AZ MVD WEB NAME: Gregory M Marks Entry Class Code: WEB	4.00-		7,949.40
10/24	Withdrawal Debit Card Business Debit LYFT *RIDE THU 5AM 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 10/23/25 5296DBYSQOXN 4121	48.02-		7,901.38
10/26	Withdrawal Debit Card Business Debit PY *HOPDODDY CAMELBAC 2033 E CAMELBACK RD STE PHOENIX AZ Date 10/26/25 5299DBU83UEJ 5812	77.15-		7,824.23
10/26	Withdrawal Debit Card Business Debit THE LOGAN PHILA FB ONE LOGAN SQUARE PHILADELPHIA PA Date 10/24/25 5297DBBWILP6 5812	6.94-		7,817.29
10/26	Withdrawal Debit Card Business Debit SOUTHWES 5264296465949 2702 LOVE FIELD DR DALLAS TX Date 10/25/25 5298DBGX146T 3066	35.00-		7,782.29
10/26	Withdrawal Debit Card Business Debit GOOD 2 GO 111 INC 8500 ESSIGNTON TERMINAL PHILADELPHIA PA Date 10/25/25 5298DBRPHK9X 5999	3.88-		7,778.41
10/26	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 10/25/25 5298DBRV5T4D 6051	76.72-		7,701.69
10/26	Withdrawal Debit Card Business Debit LYFT *1 RIDE 10-23 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 10/24/25 5297DBRKBHLU 4121	44.54-		7,657.15
10/26	Withdrawal Debit Card Business Debit LYFT *RIDE SAT 5AM 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 10/25/25 5298DBHM1OK0 4121	45.44-		7,611.71
10/26	Withdrawal Debit Card Business Debit SOUTHWES 5262398872168 2702 LOVE FIELD DR DALLAS TX Date 10/23/25 5296DBB9T864 3066	266.61-		7,345.10
10/26	Withdrawal Debit Card Business Debit SOUTHWES 5262398870490 2702 LOVE FIELD DR DALLAS TX Date 10/23/25 5296DBCC0CM0 3066	266.61-		7,078.49
10/27	Withdrawal ACH MasterCard TYPE: PAYMENT ID: 9465100000 CO: MASTERCARD NAME: Gregory M Marks Entry Class Code: WEB	27.40-		7,051.09
10/27	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 10/27/25 5300DBS2P5QJ 6051	64.07-		6,987.02
10/27	Withdrawal Debit Card Business Debit LYFT *1 RIDE 10-25 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 10/26/25 5299DBLXQUSH 4121	25.76-		6,961.26
10/27	Withdrawal Debit Card Business Debit DEN SMASH BURGER C #68 8300 PENA BLVD DENVER CO Date 10/25/25 5298DBJ1JTMX 5814	17.54-		6,943.72





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BUSINESS CHECKING ID 0202

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Date	Transaction Description	Withdrawal	Deposit	Balance
10/27	Withdrawal POS #707650 CIRCLE K 01618 6002 N PHOENIX AZ	84.38-		6,859.34
10/28	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank NAME: GREGORY MARKS Entry Class Code: WEB	36.00-		6,823.34
10/28	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	95.85-		6,727.49
10/28	Draft 1104 Processed Check - CMS MEDICARE TYPE: PAYMENT ID: 7505008003 Entry Class Code: ARC	270.70-		6,456.79
10/29	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	11.92-		6,444.87
10/29	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	16.49-		6,428.38
10/29	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	18.57-		6,409.81
10/29	Withdrawal ACH Dept Education TYPE: STUDENT LN ID: 9102002602 CO: DEPT EDUCATION Entry Class Code: PPD	88.25-		6,321.56
10/29	Withdrawal ACH Principal-Ccapnl TYPE: PRIN FINAN ID: 9INDPNLEFT CO: PRINCIPAL-CCAPNL Entry Class Code: CCD	173.03-		6,148.53
10/29	Draft 1105	11.00-		6,137.53
10/29	Withdrawal POS #301758 Andrade Cleaners PHOENIX AZ	11.82-		6,125.71
10/30	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	41.31-		6,084.40
10/30	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	93.58-		5,990.82
10/30	Withdrawal ACH Travelers TYPE: BUS INSUR ID: 0000408976 CO: TRAVELERS Entry Class Code: CCD	148.20-		5,842.62
10/30	Withdrawal ACH Cox Comm Phx TYPE: PURCHASE ID: 1860198371 CO: COX COMM PHX NAME: Marks Associates Entry Class Code: WEB	167.64-		5,674.98
10/30	Withdrawal ACH Geico TYPE: GEICO PYMT ID: 1530075853 CO: GEICO NAME: Gregory Marks Entry Class Code: WEB	233.53-		5,441.45
10/30	Withdrawal ACH Travelers TYPE: BUS INSUR ID: 0000408976 CO: TRAVELERS Entry Class Code: TEL	476.20-		4,965.25
10/30	Withdrawal ACH Az Dept Of Rev TYPE: CCDDIR.DBT ID: 4866004791 CO: AZ DEPT OF REV Entry Class Code: CCD	2,290.43-		2,674.82
10/30	Withdrawal Adjustment Debit Card Credit Voucher RBT PY *HOPDODDY CAME EASYSAVINGS.COM EASYSAVINGS NY Date 10/29/25 530299999999 6532		3.09	2,677.91
10/31	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	138.84-		2,539.07
10/31	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	406.29-		2,132.78
10/31	Withdrawal Debit Card Business Debit SOUTHWES 5262100513793 2702 LOVE FIELD DR DALLAS TX Date 10/29/25 5302DBU9970E 3066	19.00-		2,113.78
10/31	Withdrawal Debit Card Business Debit SOUTHWES 5262100519476 2702 LOVE FIELD DR DALLAS TX Date 10/29/25 5302DBEEKF4C 3066	277.96-		1,835.82
10/31	Draft 1103	280.00-		1,555.82
10/31	Deposit Dividend 0.010%		0.07	1,555.89

Fees Paid

Description	Current	YTD	Description	Current	YTD
Acct-0202 Total Return Item Fees	\$0.00	\$66.00	Acct-0202 Total Overdraft Fees	\$33.00	\$0.00





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Summary by Check Number

* Asterisk next to number indicates skip in sequence

8 Checks Cleared for \$6,384.50

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1098	10/01/25	\$270.70	1101	10/20/25	\$1,008.00	1104	10/28/25	\$270.70
1099	10/03/25	1,544.10	1102	10/22/25	1,250.00	1105	10/29/25	11.00
1100	10/09/25	1,750.00	1103	10/31/25	280.00			

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR STATEMENT

The Federal Truth in Lending Act requires prompt correction of mistakes identified within your Account Statement.

- If you want to preserve your rights under the Act, here's what you do if you believe your Account Statement is wrong or need more information about a transaction:
 - Write on the Statement or on a separate sheet of paper (you may also call the Credit Union about your inquiry but **doing so will not preserve your rights under this law**) the following information:
 - Your name and account number.
 - A description of the error and an explanation why you believe it is an error. If you only need more information, explain the transaction you are not sure about and, if you wish, you may also request evidence of the transaction such as a copy of the receipt or voucher. Do not send in any documents unless you have a duplicate copy for your own records.
 - The transaction date and dollar amount of the suspected error.
 - Send your notice of statement error to the address printed on the front of your statement. Mail as soon as you can, but in any case, early enough to reach the Credit Union within 60 days after the statement was mailed or otherwise delivered to you.
- The Credit Union must acknowledge all letters pointing out suspected errors within 30 calendar days of receipt, unless the Credit Union is able to correct your statement during those 30 days. Within 90 days of receiving your letter, the Credit Union must either correct the error or provide an explanation as to why the Credit Union believes the statement was correct. Once the Credit Union has explained the statements, the Credit Union has no further obligation to investigate even if you still believe that there is an error, except as provided in paragraph 5 below.
- After the Credit Union has been notified, neither the Credit Union, an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the Credit Union has answered your inquiry. **However, you do remain obligated to pay the parts of your outstanding balance not in dispute.**
- If it is determined that the Credit Union made a mistake on your statement, you will not have to pay any finance charges on any disputed amount. If it turns out that the Credit Union did not make an error on your statement, you will be responsible and will have to pay the finance charges on the disputed amount, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your statement was correct, the Credit Union must send you written notification of what you owe.
- If the Credit Union's explanation does not satisfy you and you notify the Credit Union in **writing** within **10 days** after you have received our explanation that you are still refusing to pay the disputed amount, the Credit Union may report you to all credit bureaus and other creditors and can pursue regular collection procedures, but the Credit Union must also report that you think you do not owe the money, and the Credit Union must let you know to whom such reports were made. Once the dispute has been resolved between you and the Credit Union, the Credit Union must notify those to whom the Credit Union reported you as delinquent of the subsequent resolution.
- If the Credit Union does not follow these rules, the Credit Union is not allowed to collect the first \$50.00 of the disputed amount and the finance charges, even if the statement turns out to be correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 623.580.6000 or toll free at 800.224.3330 or write us at the address shown on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which possible error or problem appeared.

- Tell us your name and account number
- Describe the transaction you're unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and determine whether an error occurred within 10 business days from the date the complaint was received. If we need more time, we may take up to 45 days to investigate the complaint or question. If we decide to do this, we will credit your account for the amount in question so that funds will be available for use during our investigation. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount in question. We will tell you the results of the investigation within 3 days of completion. If we determine that there was no error, we will deliver or mail to you an explanation of our findings. You may request copies of the documentation used in our investigation.

