



15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: **XXXXXX3037**

Statement For: **11/01/2025 - 11/30/2025**

Page: **1 of 6**

RETURN SERVICE REQUESTED

983389 11729 1/6 UNQ 12-01-25 CLT
000011728 1



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

Shape bold strategy. Join our dynamic Board.

Learn more at copperstatecu.org/board

Your Account Balances as of 11/30

Business Savings ID 0001	\$14.67
Business Checking ID 0202	1,593.72
Account Balance Total	\$1,608.39
Total Dividends Year-To-Date	\$0.64

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 \$0.64

Annual Percentage Yield earned 0.010% from 11/01/2025 through 11/30/2025

Joint Owner: IDENTIBRANDS POWERED BY PROFORMA

Beginning Balance	\$1,555.89
6 Total Deposits for	78,239.65
103 Total Withdrawals for	78,201.82
Ending Balance	\$1,593.72





15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 11/01/2025 - 11/30/2025

Page: 2 of 6

BUSINESS CHECKING ID 0202

Continued from previous page.

Date	Transaction Description	Withdrawal	Deposit	Balance
11/02	Withdrawal Debit Card Business Debit PORT OF SD NORTH EMB P 3165 PACIFIC HIGHWAY SAN DIEGO CA Date 11/01/25 5305DBAC9M3D 7523	\$5.00-		\$1,550.89
11/02	Withdrawal Debit Card Business Debit EMBASSY SUITES 601 PACIFIC HWY SAN DIEGO CA Date 11/01/25 5305DBBD2EZM 3695	447.48-		1,103.41
11/02	Withdrawal Debit Card Business Debit PORT OF SD NORTH EMB P 3165 PACIFIC HIGHWAY SAN DIEGO CA Date 11/01/25 5305DBBWIKDG 7523	7.50-		1,095.91
11/02	Withdrawal Debit Card Business Debit PORT OF SD NORTH EMB P 3165 PACIFIC HIGHWAY SAN DIEGO CA Date 10/31/25 5304DBKHKABX 7523	3.59-		1,092.32
11/02	Withdrawal Debit Card Business Debit LYFT *RIDE THU 9AM 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 10/31/25 5304DBAAOKWA 4121	42.65-		1,049.67
11/03	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	83.00-		966.67
11/03	Withdrawal POS #918161 MCDONALD'S F18959 1601 E GLENDALE AVE PHOENIX AZ	6.63-		960.04
11/03	Recurring Withdrawal Debit Card Business Debit ZOOM.COM 888-799-9666 55 ALMADEN BOULEVARD SAN JOSE CA Date 11/02/25 5306DBQ7IL6Z 4814	16.99-		943.05
11/03	Withdrawal Debit Card Business Debit LYFT *1 RIDE 11-01 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 11/02/25 5306DBVLA0T4 4121	32.59-		910.46
11/04	Deposit ACH Proforma Inc TYPE: ACHITEMS ID: 3341761487 CO: PROFORMA INC Entry Class Code: CCD		53,094.73	54,005.19
11/04	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-		53,973.22
11/04	Withdrawal ACH Nfcu ACH TYPE: PAYMENT ID: 9000000027 CO: NFCU ACH NAME: GREGORY MARKS Entry Class Code: WEB	226.34-		53,746.88
11/04	Withdrawal ACH Payro Finance TYPE: Deals ID: 1002008072 CO: Payro Finance Entry Class Code: CCD	11,175.00-		42,571.88
11/04	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	1,250.00-		41,321.88
11/04	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	3,591.93-		37,729.95
11/04	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 11/03/25 5307DBYEU3E2 6051	181.45-		37,548.50
11/04	Draft 1107	1,544.10-		36,004.40
11/05	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank NAME: GREGORY MARKS Entry Class Code: WEB	30.00-		35,974.40
11/05	Withdrawal ACH Aspire Mc Pmt TYPE: ePay ID: R582336689 CO: ASPIRE MC PMT NAME: Gregory Marks Entry Class Code: WEB	183.38-		35,791.02
11/05	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	258.81-		35,532.21
11/05	Withdrawal ACH Cardmember Serv TYPE: WEB PYMT ID: 5911111111 CO: CARDMEMBER SERV NAME: MARKS,GREGORY M 01 Entry Class Code: WEB	285.00-		35,247.21
11/05	Recurring Withdrawal Debit Card Business Debit ANYTIME MAILBOX 2831 ST. ROSE PKWY SUIT HENDERSON NV Date 11/05/25 5309DBU6J6DE 5734	11.21-		35,236.00
11/05	Withdrawal Debit Card Business Debit CMS MEDICARE INSURANCE 7500 SECURITY BLVD BALTIMORE MD Date 11/04/25 5308DBGZ8Y10 6300	270.70-		34,965.30
11/05	Withdrawal Debit Card Business Debit ADVERTISING SPECIALTY 4800 STREET ROAD TREVOSE PA Date 11/04/25 5308DB619F9P 7399	75.00-		34,890.30
11/05	Withdrawal POS #849460 Andrade Cleaners PHOENIX AZ	6.96-		34,883.34
11/05	Withdrawal	20.00-		34,863.34
11/05	Withdrawal POS #712312 SQ *MARKET-MAX INC SQUARE PURCHASE CLEVELAND OH	500.00-		34,363.34
11/05	Withdrawal By Wire 0000003144	15,470.42-		18,892.92
11/05	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	4,250.00-		14,642.92





15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 11/01/2025 - 11/30/2025

Page: 3 of 6

BUSINESS CHECKING ID 0202

Continued from previous page.

Date	Transaction Description	Withdrawal	Deposit	Balance
11/06	Recurring Withdrawal Bill Payment #991976 AFFIRM PAY O4J5A43W SAN FRANCISCO CA	125.04-		14,517.88
11/06	Withdrawal ACH Onemain ACH Pay TYPE: OMF PMT ID: 3352530440 CO: ONEMAIN ACH PAY NAME: GREGORY M MARKS Entry Class Code: WEB	288.74-		14,229.14
11/06	Withdrawal ACH Bkmcapital-907De TYPE: SIGONFILE ID: 9000326709 CO: BKMCAPITAL-907DE Entry Class Code: CCD	3,629.34-		10,599.80
11/06	Withdrawal Debit Card Business Debit Merch. Post: 11/04 IQ DATA 21222 30TH DRIVE SE BOTHELL WA 5308DBG9R1SM 8931	180.98-		10,418.82
11/06	Withdrawal Debit Card Business Debit HERBERGER THEATER BOX 222 E MONROE ST PHOENIX AZ Date 11/05/25 5309DB3UCS16 7922	165.00-		10,253.82
11/06	Withdrawal Debit Card Business Debit BLUE GENERATIO01 OF 01 34-01 38TH AVE STE 301 LONG ISLAND NY Date 11/05/25 5309DB4L7IDG 5137	110.43-		10,143.39
11/06	Draft 1106	2,500.00-		7,643.39
11/07	Withdrawal ACH Cont Finance TYPE: PAY BY PHO ID: 9044030448 CO: CONT FINANCE Entry Class Code: TEL	196.82-		7,446.57
11/07	Withdrawal Debit Card Business Debit THE BUSINESS JOURNALS 120 W MOREHEAD ST CHARLOTTE NC Date 11/06/25 5310DBY7YG4X 5969	76.37-		7,370.20
11/07	Withdrawal POS #355815 CIRCLE K # 09523 9418 PHOENIX AZ	84.33-		7,285.87
11/08	Withdrawal POS #174974 STAPLES 0264 3550 N GOLDWATER BLVD SCOTTSDALE AZ	215.98-		7,069.89
11/09	Withdrawal Debit Card Business Debit TST*FIRE AT WILL 4912 E SHEA BLVD 108 SCOTTSDALE AZ Date 11/07/25 5311DBOJZDGG 5812	136.75-		6,933.14
11/09	Withdrawal POS #108370 STAPLES 0264 3550 N GOLDWATER BLVD SCOTTSDALE AZ	108.79-		6,824.35
11/09	Withdrawal POS #109026 STAPLES 0264 3550 N GOLDWATER BLVD SCOTTSDALE AZ	17.27-		6,807.08
11/10	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	290.25-		6,516.83
11/10	Withdrawal Adjustment Debit Card Credit Voucher STAPLES 00102640 3550 N GOLDWATER BLVD SCOTTSDALE AZ Date 11/09/25 5313DBUY6KKI 5943		107.99	6,624.82
11/10	Draft 1108	861.00-		5,763.82
11/10	Draft 1109	2,882.72-		2,881.10
11/10	Deposit By Wire 0000003200 Wire Originator PAYRO CAPITAL LLC		5,000.00	7,881.10
11/12	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	324.34-		7,556.76
11/12	Withdrawal ACH Insperity Bu1657 TYPE: Insperity ID: 2300345628 CO: INSPERITY BU1657 Entry Class Code: CCD	390.65-		7,166.11
11/12	Withdrawal Debit Card Business Debit HELPING HANDS FOR FREE 326 E CORONADO RD STE 1 PHOENIX AZ Date 11/11/25 5315DBL30O2T 8398	100.00-		7,066.11
11/12	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	2,200.00-		4,866.11
11/13	Withdrawal ACH Discover TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER NAME: MARKS GREGORY Entry Class Code: WEB	174.22-		4,691.89
11/13	Withdrawal Debit Card Business Debit BLUE GENERATIO01 OF 01 34-01 38TH AVE STE 301 LONG ISLAND NY Date 11/11/25 5315DB4CORDG 5137	82.95-		4,608.94
11/13	Withdrawal Debit Card Business Debit R STEVEN RHUE CPA PC 3550 N CENTRAL AVE STE PHOENIX AZ Date 11/12/25 5316DBX9NAKR 8931	250.00-		4,358.94
11/14	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: ACHD455916 CO: UPLIFT, INC. Entry Class Code: PPD	40.83-		4,318.11
11/14	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: ACHD455916 CO: UPLIFT, INC. Entry Class Code: PPD	52.56-		4,265.55
11/14	Withdrawal ACH Merrick Bank TYPE: ONLINEPYMT ID: 9000002935 CO: MERRICK BANK NAME: GREGORY MARKS Entry Class Code: WEB	60.00-		4,205.55

12-01-25 CLT

3/6 UNQ

389011729 1





15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 11/01/2025 - 11/30/2025

Page: 4 of 6

BUSINESS CHECKING ID 0202

Continued from previous page.

Date	Transaction Description	Withdrawal	Deposit	Balance
11/16	Withdrawal Debit Card Business Debit TST*NATALIES CANDY JAR ORLANDO INTL AIRPORT A ORLANDO FL Date 11/14/25 5318DBE7SJAD 5812	37.26-		4,168.29
11/16	Withdrawal Debit Card Business Debit LYFT *RIDE FRI 5AM 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 11/15/25 5319DBXJIF3I 4121	46.46-		4,121.83
11/16	Withdrawal Debit Card Business Debit BOXI PARK 6877 TAVISTOCK LAKES BL ORLANDO FL Date 11/15/25 5319DBPSRPBI 5812	4.30-		4,117.53
11/16	Withdrawal Debit Card Business Debit BOXI PARK 6877 TAVISTOCK LAKES BL ORLANDO FL Date 11/15/25 5319DBM790BI 5812	27.21-		4,090.32
11/16	Withdrawal Debit Card Business Debit BOXI PARK 6877 TAVISTOCK LAKES BL ORLANDO FL Date 11/15/25 5319DBPHSPBI 5812	13.84-		4,076.48
11/16	Withdrawal Debit Card Business Debit BOXI PARK 6877 TAVISTOCK LAKES BL ORLANDO FL Date 11/15/25 5319DBMK68BI 5812	61.32-		4,015.16
11/16	Withdrawal Debit Card Business Debit BOXI PARK 6877 TAVISTOCK LAKES BL ORLANDO FL Date 11/15/25 5319DBP2DGBI 5812	13.84-		4,001.32
11/16	Withdrawal Debit Card Business Debit TST*HIGH TIDE HARRYS 4645 S SEMORAN BLVD ORLANDO FL Date 11/15/25 5319DBUMKLL1 5812	91.04-		3,910.28
11/17	Withdrawal ACH Cox Comm Phx TYPE: PURCHASE ID: 1860198371 CO: COX COMM PHX Entry Class Code: PPD	136.33-		3,773.95
11/17	Withdrawal Debit Card Business Debit STARBUCKS STORE 47907 2610 S SEMORAN BLVD ORLANDO FL Date 11/16/25 5320DBQYIRJN 5814	14.25-		3,759.70
11/17	Withdrawal Debit Card Business Debit BAYFRONT MARIN HOUSE 142 AVENIDA MENENDEZ SAINT AUGUSTI FL Date 11/16/25 5320DBMU7VX2 7011	134.30-		3,625.40
11/18	Deposit ACH Proforma Inc TYPE: ACHITEMS ID: 3341761487 CO: PROFORMA INC Entry Class Code: CCD		14,644.86	18,270.26
11/18	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	40.28-		18,229.98
11/18	Withdrawal POS #829366 CIRCLE K # 21287 14641 JACKSONVILLE FL	33.38-		18,196.60
11/18	Withdrawal Debit Card Business Debit SHAKE SHACK - 1329 11637 DARYL CARTER PARK 646-747-7178 FL Date 11/16/25 5320DBMRZ4G4 5814	31.93-		18,164.67
11/18	Withdrawal Debit Card Business Debit EB *THE STORYTELLING W 535 MISSION STREET, 8TH 8014137200 CA Date 11/17/25 5321DBOCCYC3 7399	25.00-		18,139.67
11/18	Withdrawal Debit Card Business Debit WORLD FAMOUS OASIS 4000 HWY A1A ST AUGUSTINE FL Date 11/17/25 5321DBB2KBY1 5812	74.52-		18,065.15
11/18	Withdrawal Debit Card Business Debit TST*PROHIBITION KITCH 119 ST GEORGE ST BOSTON FL Date 11/17/25 5321DBAG4XXY 5812	10.80-		18,054.35
11/19	Withdrawal ACH Epcor Az Wallet TYPE: UTILITIES ID: 0000007041 CO: EPCOR AZ WALLET NAME: GREGORY M MARKS Entry Class Code: WEB	103.56-		17,950.79
11/19	Withdrawal ACH Payro Finance TYPE: Deals ID: 1002008072 CO: Payro Finance Entry Class Code: CCD	5,575.00-		12,375.79
11/19	Withdrawal Debit Card Business Debit THE UPS STORE 2664 3501 N PONCE DE LEON BL SAINT AUGUSTI FL Date 11/18/25 5322DBSXW6JC 7399	247.51-		12,128.28
11/19	Withdrawal	20.00-		12,108.28
11/19	Deposit By Wire 0000003289 Wire Originator PAYRO CAPITAL LLC		5,000.00	17,108.28
11/19	Withdrawal POS #180326 NST BEST BUY #249 000594 9446 NORTH METRO PKWY W PHOENIX AZ	32.72-		17,075.56
11/19	Withdrawal By Wire 0000003288	11,205.72-		5,869.84
11/20	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank NAME: GREGORY MARKS Entry Class Code: WEB	36.00-		5,833.84
11/20	Withdrawal ACH Aspire Mc Pmt TYPE: ePay ID: R582336689 CO: ASPIRE MC PMT NAME: Gregory Marks Entry Class Code: WEB	45.20-		5,788.64
11/20	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	54.35-		5,734.29
11/20	Withdrawal Debit Card Business Debit ADVERTISING SPECIALTY 4800 E STREET RD TREVOSE PA Date 11/16/25 5320DBP0ODLC 7399	79.99-		5,654.30





15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 11/01/2025 - 11/30/2025

Page: 5 of 6

BUSINESS CHECKING ID 0202

Continued from previous page.

Date	Transaction Description	Withdrawal	Deposit	Balance
11/20	Withdrawal Debit Card Business Debit LYFT *1 RIDE 11-18 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 11/19/25 5323DBWVDJSA 4121	40.65-		5,613.65
11/20	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	48.51-		5,565.14
11/21	Withdrawal Adjustment Debit Card Credit Voucher RBT SHAKE SHACK - 1329 EASYSAVINGS.COM EASYSAVINGS NY Date 11/20/25 532499999999 6532		1.28	5,566.42
11/21	Withdrawal Debit Card Business Debit 8TH & ROAST CC-D 1 TERMINAL DRIVE NASHVILLE TN Date 11/18/25 5322DBYEJL4G 5812	13.11-		5,553.31
11/21	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	144.00-		5,409.31
11/23	Withdrawal Debit Card Business Debit LYFT *RIDE SAT 5PM 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 11/22/25 5326DBV3KESV 4121	27.56-		5,381.75
11/24	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: ACHD455916 CO: UPLIFT, INC. Entry Class Code: PPD	41.26-		5,340.49
11/24	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	74.12-		5,266.37
11/24	Withdrawal ACH Att TYPE: PAYMENT ID: 9864031005 CO: ATT NAME: Marks Associates Entry Class Code: WEB	100.03-		5,166.34
11/24	Withdrawal Debit Card Business Debit LYFT *1 RIDE 11-22 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 11/24/25 5328DBQUBUI 4121	26.20-		5,140.14
11/24	Withdrawal POS #855502 CIRCLE K # 09523 9418 PHOENIX AZ	28.73-		5,111.41
11/24	Draft 1111	357.00-		4,754.41
11/25	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 11/25/25 5329DB2RW668 6051	76.72-		4,677.69
11/25	Draft 1110	1,250.00-		3,427.69
11/27	Recurring Withdrawal Debit Card Business Debit ETOLLBGT U186114876 1150 N. ALMA SCHOOL RO *800-4820159 FL Date 11/26/25 5330DBU4UUV5 4784	30.16-		3,397.53
11/28	Withdrawal ACH MasterCard TYPE: PAYMENT ID: 9465100000 CO: MASTERCARD NAME: Gregory M Marks Entry Class Code: WEB	29.58-		3,367.95
11/28	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	95.85-		3,272.10
11/28	Withdrawal ACH Az Dept Of Rev TYPE: CCDDIR.DBT ID: 4866004791 CO: AZ DEPT OF REV Entry Class Code: CCD	2,025.50-		1,246.60
11/28	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 11/27/25 5331DB239039 6051	64.07-		1,182.53
11/28	Deposit Online/Mobile Transfer From MARKS,GREGORY M XXXXXXXXXXXX Share 0201		500.00	1,682.53
11/30	Withdrawal POS #306694 FRY'S-MKTPLACE #612 4707 E. SHEA BLVD PHOENIX AZ	88.87-		1,593.66
11/30	Deposit Dividend 0.010%		0.06	1,593.72

Fees Paid

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

Summary by Check Number * Asterisk next to number indicates skip in sequence 6 Checks Cleared for \$9,394.82

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1106	11/06/25	\$2,500.00	1108	11/10/25	\$861.00	1110	11/25/25	\$1,250.00
1107	11/04/25	1,544.10	1109	11/10/25	2,882.72	1111	11/24/25	357.00





15458 N 28th Avenue
Phoenix, AZ 85053-4062

Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 11/01/2025 - 11/30/2025

Page: 6 of 6

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT

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

1. 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:
 - a) 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:
 - I. Your name and account number.
 - II. 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.
 - III. The transaction date and dollar amount of the suspected error.
 - b) 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.

- (1) Tell us your name and account number
- (2) 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.
- (3) 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.