



15458 N 28th Avenue  
Phoenix, AZ 85053-4062

## Member Statement

623.580.6000 | copperstatecu.org

Member Number: XXXXXX3037

Statement For: 12/01/2025 - 12/31/2025

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### RETURN SERVICE REQUESTED

996596 12949 1/6 UNQ 01-01-26 CLT  
000012948 1



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



### Earn More With A High-Yield Savings Account

#### You Deserve More

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to open one today!

### Your Account Balances as of 12/31

Business Savings ID 0001	\$14.67
Business Checking ID 0202	28,300.58
<b>Account Balance Total</b>	<b>\$28,315.25</b>
Total Dividends Year-To-Date	\$0.73

### Need a Loan?

Call 602.375.7302 or apply online  
[copperstatecu.org](https://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 \$0.73

Beginning Balance	\$1,593.72
8 Total Deposits for	95,926.41
120 Total Withdrawals for	69,219.55-
Ending Balance	\$28,300.58

Annual Percentage Yield earned 0.010%% from 12/01/2025 through 12/31/2025

Joint Owner: IDENTIBRANDS POWERED BY PROFORMA

Date	Transaction Description	Withdrawal	Deposit	Balance
12/01	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	\$18.57-		\$1,575.15
12/01	Withdrawal ACH Dept Education TYPE: STUDENT LN ID: 9102002602 CO: DEPT EDUCATION Entry Class Code: PPD	88.25-		1,486.90
12/01	Withdrawal ACH Principal-Ccapnl TYPE: PRIN FINAN ID: 9INDPNLEFT CO: PRINCIPAL-CCAPNL Entry Class Code: CCD	173.03-		1,313.87
12/01	Withdrawal ACH Affirm Inc TYPE: AFFIRM PAY ID: 0000317218 CO: AFFIRM INC NAME: Gregory *Marks Entry Class Code: WEB	138.84-		1,175.03
12/02	Deposit ACH Proforma Inc TYPE: ACHITEMS ID: 3341761487 CO: PROFORMA INC Entry Class Code: CCD		14,993.45	16,168.48
12/02	Withdrawal ACH White Water II L TYPE: WHITEWATER ID: 1911718107 CO: WHITE WATER II L NAME: GREGORY M MARKS Entry Class Code: WEB	9.76-		16,158.72
12/02	Withdrawal ACH Aps Electric Pmt TYPE: PAYMENTS ID: 1860011170 CO: APS electric pmt NAME: MARKS ASSOCIATES LLC Entry Class Code: WEB	367.26-		15,791.46
12/02	Withdrawal Debit Card Business Debit SQ *MARKET-MAX INC 5598 PINNACLE PARK DRIV SEVEN HILLS OH Date 12/01/25 5335DBDQEA4M 7392	250.00-		15,541.46
12/02	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	155.00-		15,386.46
12/02	Withdrawal	20.00-		15,366.46
12/02	Withdrawal By Wire 0000003427	5,575.00-		9,791.46
12/03	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	81.00-		9,710.46
12/03	Withdrawal ACH Nfcu ACH TYPE: PAYMENT ID: 9000000027 CO: NFCU ACH NAME: GREGORY MARKS Entry Class Code: WEB	232.21-		9,478.25
12/03	Withdrawal Debit Card Business Debit ZOOM.COM 888-799-966 55 ALMADEN BLVD. #600 SAN JOSE CA Date 12/02/25 5336DBH7EHQR 4814	16.99-		9,461.26





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BUSINESS CHECKING ID 0202		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
12/03	Draft 1112	1,544.10-		7,917.16
12/03	Withdrawal at ATM #672069 Wells Fargo Bank 1530 N Scottsdale Rd Scottsdale AZ	100.00-		7,817.16
12/04	Withdrawal Debit Card Business Debit BLUE GENERATIO01 OF 01 34-01 38TH AVE STE 301 LONG ISLAND NY Date 12/03/25 5337DB4MR9FG 5137	36.03-		7,781.13
12/04	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 12/03/25 5337DBJVC3JQ 6051	80.92-		7,700.21
12/05	Recurring Withdrawal Debit Card Business Debit ANYTIME MAILBOX 2831 ST. ROSE PKWY SUIT HENDERSON NV Date 12/05/25 5339DBCBP5UA 5734	11.31-		7,688.90
12/05	Withdrawal ACH Cardmember Serv TYPE: WEB PYMT ID: 5911111111 CO: CARDMEMBER SERV NAME: MARKS,GREGORY M 03 Entry Class Code: WEB	252.00-		7,436.90
12/05	Deposit By Wire 0000003477 Wire Originator The LCF Group Inc		13,070.00	20,506.90
12/05	Withdrawal	20.00-		20,486.90
12/05	Withdrawal POS #155438 STAPLES 0377 2760 W PEORIA AVE PHOENIX AZ	82.91-		20,403.99
12/05	Withdrawal By Wire 0000003479	10,809.60-		9,594.39
12/06	Recurring Withdrawal Bill Payment #865013 AFFIRM PAY 1SUW6HPZ SAN FRANCISCO CA	125.04-		9,469.35
12/06	Withdrawal POS #739385 CIRCLE K 01662 4402 E PHOENIX AZ	32.49-		9,436.86
12/08	Deposit ACH Yardi Penny Test TYPE: ACCTVERIFY ID: 9000652497 CO: Yardi Penny Test Entry Class Code: PPD		0.15	9,437.01
12/08	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank NAME: GREGORY MARKS Entry Class Code: WEB	30.00-		9,407.01
12/08	Withdrawal ACH Onemain ACH Pay TYPE: OMF PMT ID: 3352530440 CO: ONEMAIN ACH PAY NAME: GREGORY M MARKS Entry Class Code: WEB	288.74-		9,118.27
12/08	Withdrawal ACH Lcf 8884992939 TYPE: LC12050954 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		8,803.48
12/08	Withdrawal ACH Az Dept Of Rev TYPE: CCDDIR.DBT ID: 4866004791 CO: AZ DEPT OF REV Entry Class Code: CCD	1,760.00-		7,043.48
12/08	Withdrawal ACH Bkmcapital-978De TYPE: SIGONFILE ID: 9000326709 CO: BKM CAPITAL-978DE Entry Class Code: CCD	2,960.02-		4,083.46
12/08	Withdrawal Debit Card Business Debit ALBERTSONS #0966 6965 N HAYDEN ROAD SCOTTSDALE AZ Date 12/06/25 5340DBVY57CI 5411	119.99-		3,963.47
12/08	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	115.17-		3,848.30
12/08	Deposit By Wire 0000003500 Wire Originator PAYRO CAPITAL LLC		10,000.00	13,848.30
12/09	Withdrawal ACH Lcf 8884992939 TYPE: LC12080936 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		13,533.51
12/09	Withdrawal ACH Insperity Bu1657 TYPE: Insperity ID: 2300345628 CO: INSPERITY BU1657 Entry Class Code: CCD	390.65-		13,142.86
12/09	Draft 1113	1,617.00-		11,525.86
12/10	Withdrawal ACH Lcf 8884992939 TYPE: LC12090941 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		11,211.07
12/10	Draft 1114	1,250.00-		9,961.07
12/10	Withdrawal POS #503228 CIRCLE K # 09523 9418 PHOENIX AZ	74.06-		9,887.01
12/11	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	200.00-		9,687.01
12/11	Withdrawal ACH Lcf 8884992939 TYPE: LC12100943 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		9,372.22
12/11	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXXXX Share 0201	467.00-		8,905.22
12/11	Withdrawal Debit Card Business Debit RIVERS GARMENT INC 13360 MOLETTE ST SANTAFESPGS CA Date 12/10/25 5344DB6H99Y2 5699	127.52-		8,777.70





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BUSINESS CHECKING ID 0202		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
12/12	Withdrawal ACH Lcf 8884992939 TYPE: LC12110939 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		8,462.91
12/12	Withdrawal Debit Card Business Debit COBBLESTONE C52 2525 WEST PEORIA AVENUE PHOENIX AZ Date 12/11/25 5345DBEL6TFV 7542	8.00-		8,454.91
12/12	Withdrawal Debit Card Business Debit NORTH ITALIA TEMPE 697 S. NOVUS PLACE TEMPE AZ Date 12/11/25 5345DBHEAL3I 5812	172.64-		8,282.27
12/12	Withdrawal Debit Card Business Debit PAYPAL *DESIGNITYXP 89 NEIL ROAD, #03-01 31 4029357733 SG Date 12/10/25 5344DBNYXXW1 5949	100.00-		8,182.27
12/14	Withdrawal Debit Card Business Debit ADVERTISING SPECIALTY 4800 E STREET RD TREVOSE PA Date 12/12/25 5346DBF1FMN4 7399	74.00-		8,108.27
12/15	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: ACHD455916 CO: UPLIFT, INC. Entry Class Code: PPD	40.83-		8,067.44
12/15	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: ACHD455916 CO: UPLIFT, INC. Entry Class Code: PPD	52.56-		8,014.88
12/15	Withdrawal ACH Merrick Bank TYPE: ONLINEPYMT ID: 9000002935 CO: MERRICK BANK NAME: GREGORY MARKS Entry Class Code: WEB	58.00-		7,956.88
12/15	Withdrawal ACH Cox Comm Phx TYPE: PURCHASE ID: 1860198371 CO: COX COMM PHX NAME: Marks Associates Entry Class Code: WEB	167.64-		7,789.24
12/15	Withdrawal ACH Discover TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER NAME: MARKS GREGORY Entry Class Code: WEB	178.00-		7,611.24
12/15	Withdrawal ACH Travelers TYPE: BUS INSUR ID: 0000408976 CO: TRAVELERS NAME: MARKS *ASSOCIATES, LLC Entry Class Code: WEB	233.10-		7,378.14
12/15	Withdrawal ACH Lcf 8884992939 TYPE: LC12120940 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		7,063.35
12/15	Withdrawal Debit Card Business Debit TST* PAUL MARTIN'S AME 6186 N SCOTTSDALE RD SCOTTSDALE AZ Date 12/14/25 5348DBS8B3OT 5812	1,336.64-		5,726.71
12/16	Withdrawal ACH Lcf 8884992939 TYPE: LC12150953 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		5,411.92
12/17	Deposit ACH Proforma Inc TYPE: ACHITEMS ID: 3341761487 CO: PROFORMA INC Entry Class Code: CCD		29,025.89	34,437.81
12/17	Withdrawal ACH Lcf 8884992939 TYPE: LC12160906 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		34,123.02
12/17	Withdrawal ACH Payro Finance TYPE: Deals ID: 1002008072 CO: Payro Finance Entry Class Code: CCD	5,575.00-		28,548.02
12/17	Withdrawal Debit Card Business Debit LYFT *2 RIDES 12-15 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 12/16/25 5350DBLRUCS3 4121	57.43-		28,490.59
12/17	Withdrawal Online/Mobile Transfer To MARKS,GREGORY M XXXXXXXXXX Share 0201	500.00-		27,990.59
12/17	Draft 1115	1,000.00-		26,990.59
12/18	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	40.28-		26,950.31
12/18	Withdrawal ACH Affirm.Com Payme TYPE: AFFIRM.COM ID: 1800948598 CO: AFFIRM.COM PAYME NAME: GREGORY MARKS Entry Class Code: WEB	98.64-		26,851.67
12/18	Withdrawal ACH Cox Comm Phx TYPE: PURCHASE ID: 1860198371 CO: COX COMM PHX Entry Class Code: PPD	136.33-		26,715.34
12/18	Withdrawal ACH Lcf 8884992939 TYPE: LC12171002 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		26,400.55
12/18	Recurring Withdrawal Debit Card Business Debit ADVERTISING SPECIALTY 4800 E STREET RD TREVOSE PA Date 12/16/25 5350DBA7L4LJ 7399	79.99-		26,320.56
12/18	Withdrawal Debit Card Business Debit ERB SAFETY AND FAME 1 SAFETY WAY WOODSTOCK GA Date 12/18/25 5352DBHIOW3R 5085	134.20-		26,186.36
12/18	Withdrawal Debit Card Business Debit STAPLES INC 500 STAPLES DRIVE FRAMINGHAM MA Date 12/17/25 5351DBX380B9 5111	302.77-		25,883.59





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Date	Transaction Description	Withdrawal	Deposit	Balance
12/18	Withdrawal Debit Card Business Debit LYFT *2 RIDES 12-16 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 12/17/25 5351DBFNP5I6 4121	63.86-		25,819.73
12/19	Withdrawal ACH Geico TYPE: GEICO PYMT ID: 1530075853 CO: GEICO NAME: Gregory Marks Entry Class Code: WEB	203.25-		25,616.48
12/19	Withdrawal ACH Lcf 8884992939 TYPE: LC12180947 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		25,301.69
12/19	Withdrawal Debit Card Business Debit DOCTOR AUTOMOTIVE 17230 NORTH CAVE CREEK PHOENIX AZ Date 12/18/25 5352DBBPSX3Q 7538	864.52-		24,437.17
12/19	Withdrawal Debit Card Business Debit LYFT *1 RIDE 12-17 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 12/18/25 5352DB080E89 4121	29.88-		24,407.29
12/19	Withdrawal WIRE TRANSFER FEE	20.00-		24,387.29
12/19	Withdrawal POS #270082 BEVERAGES & MOR PHOENIX PHOENIX AZ	221.32-		24,165.97
12/19	Withdrawal By Wire 0000003642	12,677.51-		11,488.46
12/21	Withdrawal Debit Card Business Debit LYFT *1 RIDE 12-18 548 MARKET ST. STE 6851 SAN FRANCISCO CA Date 12/19/25 5353DBW4VTCO 4121	28.96-		11,459.50
12/21	Recurring Withdrawal Debit Card Business Debit WARBY PARKER 233 SPRING ST 6TH FL EA NEW YORK NY Date 12/20/25 5354DBQA6JUH 8043	316.00-		11,143.50
12/21	Recurring Withdrawal Debit Card Business Debit WARBY PARKER 233 SPRING ST 6TH FL EA NEW YORK NY Date 12/20/25 5354DBG503R0 8043	116.00-		11,027.50
12/21	Withdrawal Debit Card Business Debit TONY'S ITALIAN DELI INC 536 E DUNLAP AVE STE 1 PHOENIX AZ Date 12/19/25 5353DBGGDEX4 5499	99.14-		10,928.36
12/22	Withdrawal ACH MasterCard TYPE: PAYMENT ID: 9465100000 CO: MASTERCARD NAME: Gregory M Marks Entry Class Code: WEB	29.16-		10,899.20
12/22	Withdrawal ACH Affirm.Com Payme TYPE: AFFIRM.COM ID: 1800948598 CO: AFFIRM.COM PAYME NAME: GREGORY MARKS Entry Class Code: WEB	36.99-		10,862.21
12/22	Withdrawal ACH Uplift, Inc. TYPE: PAYMENT ID: ACHD455916 CO: UPLIFT, INC. Entry Class Code: PPD	41.26-		10,820.95
12/22	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank NAME: GREGORY MARKS Entry Class Code: WEB	51.00-		10,769.95
12/22	Withdrawal ACH Venmo TYPE: PAYMENT ID: 3264681992 CO: VENMO NAME: GREGORY MARKS Entry Class Code: WEB	90.00-		10,679.95
12/22	Withdrawal ACH Att TYPE: PAYMENT ID: 9864031005 CO: ATT NAME: Marks Associates Entry Class Code: WEB	99.18-		10,580.77
12/22	Withdrawal ACH Aspire Mc Pmt TYPE: ePay ID: R582336689 CO: ASPIRE MC PMT NAME: Gregory Marks Entry Class Code: WEB	130.34-		10,450.43
12/22	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	144.00-		10,306.43
12/22	Withdrawal ACH Venmo TYPE: PAYMENT ID: 3264681992 CO: VENMO NAME: GREGORY MARKS Entry Class Code: WEB	213.88-		10,092.55
12/22	Withdrawal ACH Cms Medicare TYPE: PREMIUMS ID: 7505008020 CO: CMS MEDICARE Entry Class Code: CCD	270.70-		9,821.85
12/22	Withdrawal ACH Lcf 8884992939 TYPE: LC12190959 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		9,507.06
12/23	Withdrawal ACH Lcf 8884992939 TYPE: LC12221015 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		9,192.27
12/23	Withdrawal ACH Bkmcapital-978De TYPE: SIGONFILE ID: 9000326709 CO: BKM CAPITAL-978DE Entry Class Code: CCD	899.34-		8,292.93
12/23	Withdrawal Debit Card Business Debit CAPITAL GRILLE 0138017 2502 E CAMELBACK PHOENIX AZ Date 12/21/25 5355DBOZ19LM 5812	133.46-		8,159.47
12/23	Withdrawal POS #383573 CIRCLE K 01662 4402 E PHOENIX AZ	43.74-		8,115.73
12/23	Draft 1133	693.00-		7,422.73
12/23	Deposit By Wire 0000003680 Wire Originator PAYRO CAPITAL LLC		5,000.00	12,422.73
12/24	Withdrawal ACH Affirm.Com Payme TYPE: AFFIRM.COM ID: 4270465600 CO: AFFIRM.COM PAYME NAME: GREGORY MARKS Entry Class Code: WEB	74.12-		12,348.61





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BUSINESS CHECKING ID 0202				Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance		
12/24	Withdrawal ACH Lcf 8884992939 TYPE: LC12231002 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		12,033.82		
12/24	Withdrawal ACH Venmo TYPE: PAYMENT ID: 3264681992 CO: VENMO NAME: GREGORY MARKS Entry Class Code: WEB	2,592.41-		9,441.41		
12/24	Withdrawal Debit Card Business Debit PAYPAL *DESIGNITYXP 89 NEIL ROAD, #03-01 31 4029357733 SG Date 12/23/25 5357DBNKXX0A 5949	104.91-		9,336.50		
12/24	Draft 1136	1,750.00-		7,586.50		
12/24	Withdrawal POS #849012 MCDONALD'S F18959 1601 E GLENDALE AVE PHOENIX AZ	10.68-		7,575.82		
12/25	Withdrawal Debit Card Business Debit MARRIOTT JW CAMEL BK F 5402 EAST LINCOLN DRIVE SCOTTSDALE AZ Date 12/23/25 5357DBR6YFF9 3509	112.04-		7,463.78		
12/26	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	38.19-		7,425.59		
12/26	Withdrawal ACH Lcf 8884992939 TYPE: LC12240944 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		7,110.80		
12/26	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 12/25/25 5359DBLR5YDA 6051	76.72-		7,034.08		
12/26	Withdrawal POS #818689 Andrade Cleaners PHOENIX AZ	27.02-		7,007.06		
12/28	Withdrawal Debit Card Business Debit UPLIFT, INC. 275 BATTERY STREET SUIT SAN FRANCISCO CA Date 12/27/25 5361DBRHHJOH 6051	64.07-		6,942.99		
12/28	Withdrawal Debit Card Business Debit TST*WALLY'S AMERICAN GA 7704 E DOUBLETREE RANCH SCOTTSDALE AZ Date 12/27/25 5361DBIXXJ3G 5812	75.14-		6,867.85		
12/28	Withdrawal Debit Card Business Debit TST* ANDIAMO 7132 E BECKER LN SCOTTSDALE AZ Date 12/27/25 5361DBFPI2BW 5812	31.26-		6,836.59		
12/29	Withdrawal ACH Affirm.Com Payme TYPE: AFFIRM.COM ID: 4270465600 CO: AFFIRM.COM PAYME NAME: GREGORY MARKS Entry Class Code: WEB	18.57-		6,818.02		
12/29	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL NAME: GREGORY MARKS Entry Class Code: WEB	95.85-		6,722.17		
12/29	Withdrawal ACH Lcf 8884992939 TYPE: LC12260953 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		6,407.38		
12/29	Withdrawal ACH Capital One TYPE: ONLINE PMT ID: 9279744391 CO: CAPITAL ONE Entry Class Code: CCD	175.00-		6,232.38		
12/30	Withdrawal ACH Principal-Ccapnl TYPE: PRIN FINAN ID: 9INDPNLEFT CO: PRINCIPAL-CCAPNL Entry Class Code: CCD	173.03-		6,059.35		
12/30	Withdrawal ACH Lcf 8884992939 TYPE: LC12290952 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		5,744.56		
12/30	Withdrawal POS #772323 CIRCLE K # 09523 9418 PHOENIX AZ	49.82-		5,694.74		
12/31	Withdrawal ACH Affirm.Com Payme TYPE: AFFIRM.COM ID: 1800948598 CO: AFFIRM.COM PAYME NAME: GREGORY MARKS Entry Class Code: WEB	138.84-		5,555.90		
12/31	Withdrawal ACH Lcf 8884992939 TYPE: LC12300943 ID: 6274933380 CO: LCF 8884992939 Entry Class Code: CCD	314.79-		5,241.11		
12/31	Withdrawal ACH Az Dept Of Rev TYPE: CCDDIR.DBT ID: 4866004791 CO: AZ DEPT OF REV Entry Class Code: CCD	760.00-		4,481.11		
12/31	Withdrawal POS #077118 STAPLES 0377 2760 W PEORIA AVE PHOENIX AZ	17.45-		4,463.66		
12/31	Deposit By Wire 0000003765 Wire Originator PFG VENTURES, L.P.		23,836.83	28,300.49		
12/31	Deposit Dividend 0.010%		0.09	28,300.58		

### 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





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## Member Statement

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Member Number: XXXXXX3037

Statement For: 12/01/2025 - 12/31/2025

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### Summary by Check Number

\* Asterisk next to number indicates skip in sequence

6 Checks Cleared for \$7,854.10

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1112	12/03/25	\$1,544.10	1114	12/10/25	\$1,250.00	1133 *	12/23/25	\$693.00
1113	12/09/25	1,617.00	1115	12/17/25	1,000.00	1136 *	12/24/25	1,750.00

#### 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.

