



P.O. Box 1089  
 Kearny, AZ 85137  
 Phone: 520.363.5681  
 Fax: 520.363.5688  
 www.rayfcu.org

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STEPHANI E CONTRERAS  
 PO BOX 995  
 Mammoth, AZ 85618

Please help us give you faster member service by updating your mailing address and phone number. Thank you.

### Statement Summary

Deposit Accounts		Total Balance:			\$-192.60
Account Type	Previous Balance	Deposits	Withdrawals	Ending Balance	
Share Account (00-1)	5.00	0.00	0.00	5.00	
Share Draft Account (55-1)	487.56	3,687.91	4,373.07	-197.60	

### SHARE ACCOUNT (00-1)

		Previous Balance:		\$5.00
Date	Description	Deposits	Withdrawals	Ending Balance
There were no transactions for this statement period.				
			Ending Balance:	\$5.00
YTD taxable Dividend		0.00		

### SHARE DRAFT ACCOUNT (55-1)

		Previous Balance:		\$487.56
Date	Description	Deposits	Withdrawals	Ending Balance
08-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	477.57
08-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	467.58
08-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	447.59
08-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	427.60
08-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	407.61
08-01	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-42.66	364.95



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Date	Description	Deposits	Withdrawals	Ending Balance
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	359.46
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	353.97
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	343.98
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	342.00
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	332.01
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	326.52
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	316.53
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	314.55
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	312.57
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	310.59
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	305.10
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	303.12
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	301.14
08-02	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	295.65
08-02	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-26.47	269.18
08-02	Withdrawal-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL		-40.02	229.16
08-02	Withdrawal-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL		-17.78	211.38
08-02	Withdrawal-Debit Card AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853		-29.05	182.33
08-02	Withdrawal-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL		-9.97	172.36
08-02	Withdrawal-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL		-2.21	170.15
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	168.17
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	162.68
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	160.70



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08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	150.71
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	148.73
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	138.74
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	136.76
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	126.77
08-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	121.28
08-03	Withdrawal-Debit Card AZ APACHE JUNCTI BURGER KING #4098 USBURGER KING #409		-15.65	105.63
08-03	Withdrawal-Debit Card CA 650-253-0000 GOOGLE *ROBLOX USGOOGLE *ROBLOX		-5.35	100.28
08-03	Withdrawal-Debit Card CA 650-253-0000 GOOGLE *ROBLOX USGOOGLE *ROBLOX		-53.59	46.69
08-03	Withdrawal-Debit Card CA 650-253-0000 GOOGLE *ROBLOX USGOOGLE *ROBLOX		-10.71	35.98
08-04	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	25.99
08-04	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	16.00
08-04	Withdrawal-Debit Card FL 877-430-2355 STRAIGHTTALK*AIRTIMUSSTRAIGHTTALK*AIR		-50.90	-34.90
08-04	Withdrawal-Fee OVERDRAW FEE		-30.00	-64.90
08-04	Withdrawal-Debit Card 8/2 CA 855-6104045 LUCKYLAND seq#37064		-1.98	-66.88
08-06	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-20.00	-86.88
08-06	Withdrawal-Fee OVERDRAW FEE		-30.00	-116.88
08-06	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-136.87
08-06	Withdrawal-Fee OVERDRAW FEE		-30.00	-166.87
08-07	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	-176.86
08-07	Withdrawal-Fee OVERDRAW FEE		-30.00	-206.86
08-07	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	-216.85
08-07	Withdrawal-Fee OVERDRAW FEE		-30.00	-246.85
08-07	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-266.84
08-07	Withdrawal-Fee OVERDRAW FEE		-30.00	-296.84
08-07	Deposit-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL	2.21		-294.63



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08-07	Deposit-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL	9.97		-284.66
08-07	Deposit-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL	40.02		-244.64
08-07	Deposit-Debit Card CA 866-712-7753 APPLE.COM/BILL USAPPLE.COM/BILL	17.78		-226.86
08-07	Deposit-ACH PPD TORTILLAS MI PUE DIRECT DEP	1,152.14		925.28
08-07	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-70.89	854.39
08-07	Withdrawal-ATM AZ MAMMOTH HWY 77 / FRONTAGE RUSCardtronics CCS		-63.00	791.39
08-07	Withdrawal-Debit Card AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853		-16.00	775.39
08-07	Withdrawal-Debit Card AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853		-17.79	757.60
08-08	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	737.61
08-08	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	717.62
08-08	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	707.63
08-08	Withdrawal-Debit Card AZ 520-840-2889 TOWN OF MAMMOTH USTOWN OF MAMMOTH		-157.77	549.86
08-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	539.87
08-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	519.88
08-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	509.89
08-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	499.90
08-09	Withdrawal-Debit Card AZ MAMMOTH CIRCLE K 00853 USCIRCLE K 00853		-20.98	478.92
08-09	Withdrawal-Debit Card AZ MAMMOTH TORTILLAS MI PUEBLIUSTORTILLAS MI PUE		-12.18	466.74
08-09	Withdrawal-Debit Card AZ MAMMOTH TORTILLAS MI PUEBLIUSTORTILLAS MI PUE		-10.00	456.74
08-10	Withdrawal-Debit Card AZ ORO VALLEY OLIVE GARDEN #00017USOLIVE GARDEN #00		-70.45	386.29
08-10	Deposit-Check 8634, cks in	188.00		574.29
08-10	Withdrawal-ATM AZ KEARNY 112 WILLIAMS LANE USRAY FEDERAL -K80		-80.00	494.29
08-11	Withdrawal-Debit Card AZ TUCSON DENTISTRY IN ORO VAUSDENTISTRY IN ORO		-403.20	91.09
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	71.10



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08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	51.11
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	31.12
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	11.13
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	1.14
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-15.00	-13.86
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-43.86
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-63.85
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-93.85
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	-103.84
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-133.84
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	-135.82
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-165.82
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	-175.81
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-205.81
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	-215.80
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-245.80
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	-255.79
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-285.79
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	-291.28
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-321.28
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	-326.77
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-356.77
08-12	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-376.76
08-12	Withdrawal-Fee OVERDRAW FEE		-30.00	-406.76
08-12	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	400.00		-6.76
08-12	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	100.00		93.24
08-12	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	100.00		193.24
08-12	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	100.00		293.24
08-12	Deposit-Journal 8634 One time return courtesy 4 only	120.00		413.24
08-12	Deposit-Reversal 8634 One time return courtesy 4 only		-120.00	293.24
08-12	Deposit-Journal 8634 one time couresy 4 only	120.00		413.24



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08-12	Withdrawal-Debit Card AZ 520-723-6172 SAN CARLOS IRRGTN USSAN CARLOS IRRGT		-118.98	294.26
08-13	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	284.27
08-13	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	274.28
08-13	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	264.29
08-13	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	244.30
08-13	Withdrawal-Debit Card UT 801-973-7499 ASEA LLC USASEA LLC		-12.50	231.80
08-13	Withdrawal-Debit Card AZ ORO VALLEY Wal-Mart Super CentUSWM SUPERCENTER #		-63.96	167.84
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	157.85
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	147.86
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	145.88
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	135.89
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	115.90
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	95.91
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	85.92
08-14	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	83.94
08-14	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-2.50	81.44
08-14	Withdrawal-Debit Card AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853		-0.82	80.62
08-14	Withdrawal-Debit Card NV Las Vegas E Commerce Group USSouthwest Gas Co		-26.00	54.62
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	49.13
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	47.15
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	45.17
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	43.19
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	41.21



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08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	39.23
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	37.25
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	31.76
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	29.78
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	27.80
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-9.99	17.81
08-15	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	12.32
08-16	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	10.34
08-16	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	8.36
08-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	6.38
08-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	4.40
08-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	2.42
08-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	0.44
08-21	Deposit-ACH PPD TORTILLAS MI PUE DIRECT DEP	1,157.79		1,158.23
08-21	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-16.39	1,141.84
08-21	Withdrawal-Debit Card AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853		-41.90	1,099.94
08-21	Withdrawal-Debit Card AZ CATALINA CATALINA HDWE SUPPLUSCATALINA HDWE SU		-25.45	1,074.49
08-21	Withdrawal-Debit Card AZ TUCSON 15885 N ORACLE RD USMCDONALD'S F2057		-8.88	1,065.61
08-21	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-178.79	886.82
08-22	Withdrawal-Debit Card MD 866-347-3292 HNS*HughesNet.com USHNS*HughesNet.co		-37.90	848.92
08-22	Withdrawal-Debit Card MD 866-347-3292 HNS*HughesNet.com USHNS*HughesNet.co		-37.09	811.83
08-22	Withdrawal-Debit Card AZ CATALINA AUTO WASH EXPRESS -USAUTO WASH EXPRES		-3.29	808.54
08-22	Withdrawal-Debit Card AZ CATALINA LITTLE CAESARS 3292USLITTLE CAESARS 3		-6.53	802.01
08-22	Withdrawal-Debit Card		-8.82	793.19



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	AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853			
08-22	Withdrawal-Debit Card		-78.24	714.95
	AZ SAN MANUEL SAN MANUEL HDWE & SUSSAN MANUEL HDWE			
08-22	Withdrawal-Debit Card		-3.60	711.35
	AZ MAMMOTH MAMMOTH LUMBER COMPUSMAMMOTH LUMBER C			
08-22	Withdrawal-Debit Card		-24.25	687.10
	AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853			
08-22	Withdrawal-Debit Card		-13.23	673.87
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
08-23	Withdrawal-Debit Card		-19.99	653.88
	CA 855-6104045 Luckyland USLuckyland			
08-23	Withdrawal-Debit Card		-197.00	456.88
	AZ 520-723-6225 SAN CARLOS PROJECT USSAN CARLOS PROJE			
08-23	Withdrawal-Debit Card		-8.26	448.62
	AZ MAMMOTH TORTILLAS MI PUEBLIUSTORTILLAS MI PUE			
08-23	Withdrawal-Debit Card		-13.04	435.58
	AZ CATALINA LITTLE CAESARS 3292USLITTLE CAESARS 3			
08-23	Withdrawal-Debit Card		-36.52	399.06
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
08-23	Withdrawal-Debit Card		-13.34	385.72
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
08-23	Withdrawal-Debit Card		-17.32	368.40
	AZ ORO VALLEY IN N OUT BURGER 241USIN N OUT BURGER			
08-24	Withdrawal-Debit Card		-12.72	355.68
	AZ WINKELMAN SPEEDWAY 105 W. 105USSPEEDWAY 105 W.			
08-24	Withdrawal-Debit Card		-1.52	354.16
	AZ WINKELMAN SPEEDWAY 105 W. 105USSPEEDWAY 105 W.			
08-24	Withdrawal-Debit Card		-48.38	305.78
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
08-24	Withdrawal-Journal Better Than a Payday Loan Fee		-45.00	260.78
08-24	Deposit-Check Check In	135.00		395.78
08-24	Withdrawal-Reversal	45.00		440.78
	Better Than a Payday Loan Fee Reversal			
08-24	Withdrawal-Debit Card		-11.14	429.64
	AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853			
08-24	Withdrawal-Debit Card		-157.46	272.18
	AZ ORO VALLEY 2150 E TANGERINE RDUSWAL-MART #3379			
08-24	Withdrawal-Debit Card		-63.53	208.65
	AZ TUCSON 7635 NO. LA CHOLLE USWAL-MART #2922			
08-24	Withdrawal-Debit Card		-20.00	188.65
	AZ ORO VALLEY SPEEDWAY 02936 8 80USSPEEDWAY 02936 8			
08-25	Withdrawal-Debit Card		-44.96	143.69
	AZ MAMMOTH HWY 77 / FRONTAGE RUSCIRCLE K 00853			
08-25	Withdrawal-Debit Card		-39.46	104.23
	AZ KEARNY OLD TIME PIZZA USOLD TIME PIZZA			
08-25	Withdrawal-Debit Card		-3.43	100.80



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	AZ KEARNY CACTUS MINI MART, LUSCACTUS MINI MART			
08-25	Withdrawal-Debit Card		-35.00	65.80
	AZ KEARNY NCOURT *AZKEARNYSWPUSNCOURT *AZKEARNY			
08-25	Withdrawal-Debit Card		-1.75	64.05
	AZ KEARNY NCOURT *AZKEARNYSWPUSNCOURT *AZKEARNY			
08-26	Withdrawal-Debit Card		-5.49	58.56
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-9.99	48.57
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-5.49	43.08
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-9.99	33.09
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-1.98	31.11
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-5.49	25.62
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-9.99	15.63
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-5.49	10.14
	CA 855-6104045 Luckyland USLuckyland			
08-26	Withdrawal-Debit Card		-9.99	0.15
	CA 855-6104045 Luckyland USLuckyland			
08-27	Withdrawal-Debit Card		-19.99	-19.84
	CA 855-6104045 Luckyland USLuckyland			
08-27	Withdrawal-Fee OVERDRAW FEE		-30.00	-49.84
08-27	Withdrawal-Debit Card		-17.78	-67.62
	CA LOS GATOS NETFLIX COM USNETFLIX COM			
08-27	Withdrawal-Fee OVERDRAW FEE		-30.00	-97.62
08-28	Withdrawal-Debit Card		-19.99	-117.61
	CA 855-6104045 Luckyland USLuckyland			
08-28	Withdrawal-Fee OVERDRAW FEE		-30.00	-147.61
08-31	Withdrawal-Debit Card		-19.99	-167.60
	CA 855-6104045 Luckyland USLuckyland			
08-31	Withdrawal-Fee OVERDRAW FEE		-30.00	-197.60
			Ending Balance:	\$-197.60

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	600.00	1,110.00
TOTAL RETURNED ITEM FEES	0.00	0.00

YTD taxable Dividend 0.00



P.O. Box 1089  
 Kearny, AZ 85137  
 Phone: 520.363.5681  
 Fax: 520.363.5688  
 www.rayfcu.org

Statement Period  
 08/01/20 - 08/31/20

Account #  
 XX34

**!!! BEWARE OF CALLERS OR EMAIL ABOUT STIMULUS PAYMENTS !!!**

Beware if you are contacted by anyone requesting information from you in order to process your stimulus payment. Visit the official IRS website <https://www.irs.gov/coronavirus/get-my-payment> to check on the status of your Economic Impact Payment.

This application will give you information about:

- Your payment status
- Your payment type
- Whether the IRS needs more information from you, including bank account information.

YOUR BILLING RIGHTS, KEEP THIS NOTICE FOR FUTURE USE		IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS		Outstanding Items																									
ITEM NO.		AMOUNT																											
<p>This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.</p> <p><b>NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT</b></p> <p>If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet. Write as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:</p> <p>(1) Your name and account number.            (2) The dollar amount of the suspected error.            (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.</p> <p><b>YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE</b></p> <p>We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount.</p> <p>If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you, and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.</p>		<p>Telephone us at 520.363.5681 or Write us at P.O. Box 1089 Kearny, AZ 85137</p> <p>as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we send the <b>FIRST</b> statement on which the problem or error appeared.</p> <ol style="list-style-type: none"> <li>1. Tell us your name and account number.</li> <li>2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.</li> <li>3. Tell us the dollar amount of the suspected error.</li> </ol> <p>If you tell us orally, we may require that you send us your complaint or questions in writing with 10 business days. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.</p> <p>We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive it within 10 business days, we may not credit your account.</p> <p>For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions.</p> <p>We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.</p> <p><b>Report errors or make inquiries to:</b></p> <p><b>Ray Federal Credit Union</b>            P.O. Box 1089            Kearny, AZ 85137            Phone: 520.363.5681            Fax: 520.363.5688            www.rayfcu.org</p>		<table border="1"> <tr> <td colspan="2" style="text-align: right;">TOTAL:</td> <td></td> </tr> <tr> <td>Balance Shown on this Statement</td> <td style="text-align: right;">\$</td> <td>_____</td> </tr> <tr> <td><b>Add</b></td> <td></td> <td></td> </tr> <tr> <td>Deposits not Credited in this Statement (if any)</td> <td style="text-align: right;">\$</td> <td>_____</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;">\$</td> <td>_____</td> </tr> <tr> <td>Subtract Items Outstanding</td> <td style="text-align: right;">\$</td> <td>_____</td> </tr> <tr> <td><b>Balance</b></td> <td style="text-align: right;">\$</td> <td>_____</td> </tr> <tr> <td colspan="3">Your register should show this balance.</td> </tr> </table>		TOTAL:			Balance Shown on this Statement	\$	_____	<b>Add</b>			Deposits not Credited in this Statement (if any)	\$	_____	<b>Total</b>	\$	_____	Subtract Items Outstanding	\$	_____	<b>Balance</b>	\$	_____	Your register should show this balance.		
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THE CREDIT UNION IS AN EQUAL HOUSING LENDER AND MAKES LOANS WITHOUT REGARD TO RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN.