



P.O. Box 2128
 Carson City, NV 89702
 (775) 882-2060
 Toll Free: (800) 421-6674
 gncu.org

Member #	Statement Period	Page
*****5758	09/22/20 thru 09/30/20	1 of 2

Account Balance Summary		
Regular Shares	\$	5.00
Aspire Checking	\$	1,515.27

ARI J NARLOCK
 6400 SHARLANDS AVE APT S1118
 RENO NV 89523-2743

Regular Shares (Acct# *****6604)				
Previous Balance	Debits / Withdrawals	Credits / Deposits	Ending Balance	YTD Dividends
\$ 0.00	\$ 45.00	\$ 50.00	\$ 5.00	\$ 0.00

Trans. Date	Transaction	Balance	Description
SEP22		0.00	Previous Balance
SEP22	50.00	50.00	New Account Deposit
SEP22	-5.00	45.00	New Membership Fee
SEP25	-40.00	5.00	ATM Transfer Debit

The Annual Percentage Yield Earned was 0.00% from 09/22/20 through 09/30/20.
 Your minimum balance during the period was \$5.00. The interest earned during the period was \$0.00.

Aspire Checking (Acct# *****6612)				
Previous Balance	Debits / Withdrawals	Credits / Deposits	Ending Balance	YTD Dividends
\$ 0.00	\$ 1,840.00	\$ 3,355.00	\$ 1,515.27	\$ 0.27

Trans. Date	Transaction	Balance	Description
SEP22		0.00	Previous Balance
SEP22	1,800.00	1,800.00	New Account Deposit
SEP23	-202.00	1,598.00	ATM Withdrawal DOTTYS # 75 -LI01429 5144 MAE ANNE AVE, SUITRENO NVU
SEP23	-202.00	1,396.00	ATM Withdrawal DOTTYS # 75 -LI01429 5144 MAE ANNE AVE, SUITRENO NVU
SEP23	-102.00	1,294.00	ATM Withdrawal DOTTYS # 75 -LI01429 5144 MAE ANNE AVE, SUITRENO NVU
SEP23	-500.00	794.00	Withdrawal
SEP23	-9.00	785.00	ATM Foreign Trns Fee (SYS)
SEP24	-502.00	283.00	ATM Withdrawal DOTTYS # 75 -LI01429 5144 MAE ANNE AVE, SUITRENO NVU
SEP24	-280.00	3.00	Withdrawal
SEP24	-3.00	0.00	ATM Foreign Trns Fee (SYS)
SEP25	40.00	40.00	ATM Transfer Credit
SEP25	-40.00	0.00	ATM Withdrawal GREATER NEVADA CU 5150 Mae Anne Ave #203 Reno NVUS
SEP29	1,500.00	1,500.00	Deposit
SEP30	15.00	1,515.00	Descriptive Deposit ATM Fee Refunds
SEP30	0.27	1,515.27	Credit Interest

The Annual Percentage Yield Earned was 1.775% from 09/22/20 through 09/30/20.
 Your minimum balance during the period was \$0.00. The interest earned during the period was \$0.27.

Regular share accounts are NON-TRANSFERABLE except on the records of this credit union. NOTICE: See insert for information regarding your rights to dispute billing errors and electronic funds transfer errors. Dividends shown will be reported to the Internal Revenue Service as interest for this calendar year.

The daily periodic rate and the **ANNUAL PERCENTAGE RATE** used to compute the **FINANCE CHARGE** for each open-end loan is printed above the transaction relating to the loan. The **FINANCE CHARGE** for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the **FINANCE CHARGE** is that balance each day after credits are subtracted and new advances or other are added.

By sending your check for a loan payment please be aware that you are authorizing Greater Nevada Credit Union to use your information on that check to make a one-time electronic debit in the amount of the check from your account at the financial institution indicated on it. If you prefer not to have your checks used in this way, please contact the credit union at 775-882-2060. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from the credit union.



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THE STATEMENTS BELOW PERTAIN TO OPEN-END ACCOUNTS ONLY - COMPUTATION OF FINANCE CHARGE

The dollar amount you pay for money borrowed is called a finance charge. The finance charge begins on the date of each advance. We compute the finance charge on your account by applying the periodic rate to the daily balance of your account. To get the daily balance we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. For accounts with interest only payments, we add the finance charge for each day in the billing cycle together to get the total finance charge. For all other accounts, we add the finance charge for each day since your last payment (or since an advance if you have not yet made a payment) together to get the total finance charge. A finance charge will be computed separately for each separate open-end loan balance.

CREDIT INSURANCE NOTICE

California residents: THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE. CREDIT CARD BALANCES ARE NOT SUBJECT TO THE CREDIT LIFE AND CREDIT DISABILITY PRE-EXISTING MEDICAL CONDITIONS PROVISION.

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT - 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 at the address listed on your statement. Write to us 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: 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.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE - 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 questioned amount 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. 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 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 to whom we reported you. We must tell anyone to whom we report you that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct. You may be liable for the unauthorized use of any credit card issued to access this Open-End Line of Credit. You will not be liable for any unauthorized use that occurs after you notify us orally or in writing, of the loss, theft, or possible unauthorized use.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS - Call or write us at once at the telephone number or address shown on the front of your statement if you think your statement or receipt is wrong or if you need more information or have a question about an electronic fund transfer listed on your statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Please provide the following information: 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. If you tell us orally, we may require that you send us your complaint or question in writing within ten days. We will tell you the results of our investigation within ten 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 (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will credit your account within ten 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 in writing and we do not receive it within ten business days, we may not credit your account.

For the first 30 days after you make the first deposit to your account we will have 20 business days instead of ten business days, and 90 days instead of 45 days to investigate your complaint or question. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.