



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

The Supervisory Committee is conducting a verification of member records. Please compare with your records and report any differences immediately to:

SUPERVISORY COMMITTEE

P.O. BOX 1024

KEARNY, AZ 85137-1024

Balances reported here are considered correct unless notified by you within 10 days. Thank you.

STEPHANI E CONTRERAS
PO BOX 995
Mammoth, AZ 85618

Annual Business Meeting Elks Lodge - Kearny, AZ
Wednesday, December 2nd, 2020
Doors Open at 6:00 P.M.
We will be practicing social distancing
measures during the event.

Statement Summary

Deposit Accounts		Total Balance:			\$76.95
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)	-79.64	2,770.25	2,618.66	71.95	

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:			\$-79.64
Date	Description	Deposits	Withdrawals	Ending Balance	
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-99.63	
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-129.63	
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-149.62	
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-179.62	
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-199.61	
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-229.61	
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-249.60	
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-279.60	



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Statement Period

10/01/20 - 10/31/20

Account #

XX34

Date	Description	Deposits	Withdrawals	Ending Balance
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-299.59
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-329.59
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-10.00	-339.59
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-369.59
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-389.58
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-419.58
10-01	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-439.57
10-01	Withdrawal-Fee OVERDRAW FEE		-30.00	-469.57
10-01	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	60.00		-409.57
10-02	Deposit-ACH PPD TORTILLAS MI PUE DIRECT DEP	883.09		473.52
10-02	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	50.00		523.52
10-02	Withdrawal-ACH PPD OPPORTUNITY FINA PAYMENT		-132.23	391.29
10-02	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-67.73	323.56
10-02	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-8.65	314.91
10-02	Withdrawal-ATM AZ MAMMOTH HWY 77 / FRONTAGE RUSCardtronics CCS		-243.00	71.91
10-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	51.92
10-03	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-20.00	31.92
10-04	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	26.43
10-04	Withdrawal-Debit Card AZ MAMMOTH TORTILLAS MI PUEBLIUSTORTILLAS MI PUE		-8.28	18.15
10-04	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-5.56	12.59
10-05	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	7.10
10-05	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	1.61
10-06	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-18.38
10-06	Withdrawal-Fee OVERDRAW FEE		-30.00	-48.38
10-06	Deposit-ACH IAT DEP WORLDPAY AP LTD PAYMENT	50.00		1.62
10-06	Withdrawal-Debit Card FL 877-430-2355 STRAIGHTTALK*AIRTIMUSSTRAIGHTTALK*AIR		-50.90	-49.28
10-06	Withdrawal-Fee OVERDRAW FEE		-30.00	-79.28
10-07	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-99.27
10-07	Withdrawal-Fee OVERDRAW FEE		-30.00	-129.27



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Date	Description	Deposits	Withdrawals	Ending Balance
10-08	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-149.26
10-08	Withdrawal-Fee OVERDRAW FEE		-30.00	-179.26
10-08	Deposit-Check 86345, CKS IN	66.00		-113.26
10-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-133.25
10-09	Withdrawal-Fee OVERDRAW FEE		-30.00	-163.25
10-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-183.24
10-09	Withdrawal-Fee OVERDRAW FEE		-30.00	-213.24
10-09	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-49.99	-263.23
10-09	Withdrawal-Fee OVERDRAW FEE		-30.00	-293.23
10-13	Deposit-ACH PPD PAYPAL VERIFYBANK	0.08		-293.15
10-13	Deposit-ACH PPD PAYPAL VERIFYBANK	0.10		-293.05
10-13	Withdrawal-ACH PPD PAYPAL VERIFYBANK		-0.18	-293.23
10-16	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-5.49	-298.72
10-16	Withdrawal-Fee OVERDRAW FEE		-30.00	-328.72
10-16	Deposit-ACH PPD TORTILLAS MI PUE DIRECT DEP	820.03		491.31
10-16	Withdrawal-ACH PPD OPPFINANC PAYMENT		-132.23	359.08
10-16	Deposit-ACH IAT DEP STICHTING CUSTODIAN WORLDPAY PAYMENT	50.00		409.08
10-16	Deposit-ACH PPD const_llc deposit 1	0.10		409.18
10-16	Deposit-ACH PPD const_llc deposit 2	0.15		409.33
10-16	Withdrawal-ACH PPD const_llc reverse		-0.25	409.08
10-16	Withdrawal-ATM AZ MAMMOTH HWY 77 / FRONTAGE RUSCardtronics CCS		-283.00	126.08
10-16	Withdrawal-Debit Card NV Las Vegas E Commerce Group USSouthwest Gas Co		-25.00	101.08
10-16	Withdrawal-Debit Card AZ MAMMOTH HWY 77 USDOLLAR GENERAL #		-14.21	86.87
10-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	66.88
10-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	46.89
10-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	26.90
10-17	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-24.00	2.90
10-18	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-1.98	0.92
10-18	Withdrawal-Debit Card CA 855-6104045 Luckyland USLuckyland		-19.99	-19.07
10-18	Withdrawal-Fee OVERDRAW FEE		-30.00	-49.07
10-18	Withdrawal-ATM		-243.00	-292.07



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Date	Description	Deposits	Withdrawals	Ending Balance
	AZ MAMMOTH HWY 77 / FRONTAGE RUSCardtronics CCS			
10-18	Withdrawal-Fee OVERDRAW FEE		-30.00	-322.07
10-30	Deposit-ACH PPD TORTILLAS MI PUE DIRECT DEP	790.70		468.63
10-30	Withdrawal-ACH PPD OPPFINANC PAYMENT		-132.23	336.40
10-30	Withdrawal-Debit Card		-33.23	303.17
	CA Visa Direct PAYPAL *STEPHANIENIUSPAYPAL *STEPHANI			
10-30	Withdrawal-Debit Card		-20.02	283.15
	AZ MAMMOTH HWY 77 / FRONTAGE USCIRCLE K 00853			
10-30	Withdrawal-Debit Card		-17.78	265.37
	CA 408-5403700 Netflix.com USNetflix.com			
10-30	Withdrawal-Debit Card		-69.66	195.71
	AZ ORO VALLEY Wal-Mart Super Cen USWM SUPERCENTER #			
10-30	Withdrawal-Debit Card		-17.58	178.13
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
10-31	Withdrawal-Debit Card		-1.98	176.15
	CA 855-6104045 Luckyland USLuckyland			
10-31	Withdrawal-Debit Card		-9.99	166.16
	CA 855-6104045 Luckyland USLuckyland			
10-31	Withdrawal-Debit Card		-9.99	156.17
	CA 855-6104045 Luckyland USLuckyland			
10-31	Withdrawal-Debit Card		-19.99	136.18
	CA 855-6104045 Luckyland USLuckyland			
10-31	Withdrawal-Debit Card		-4.56	131.62
	AZ CATALINA AUTO WASH EXPRESS -USAUTO WASH EXPRES			
10-31	Withdrawal-Debit Card		-1.00	130.62
	CA 402-935-7733 PAYPAL *WEALTHWORDSUSPAYPAL *WEALTHWO			
10-31	Withdrawal-Debit Card		-17.25	113.37
	NY HTTPSWWW.QUAD QUADPAY* QUADPAY ANUSQUADPAY* QUADPA Y			
10-31	Withdrawal-Debit Card		-32.80	80.57
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
10-31	Withdrawal-Debit Card		-8.62	71.95
	AZ MAMMOTH HWY 77 USDOLLAR GENERAL #			
			Ending Balance:	\$71.95
		TOTAL FOR THIS PERIOD		TOTAL YEAR-TO-DATE
	TOTAL OVERDRAFT FEES	540.00		1,920.00
	TOTAL RETURNED ITEM FEES	0.00		0.00
YTD taxable Dividend		0.00		

