



# SCHOOLSFIRST

FEDERAL CREDIT UNION

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Member Number **760159**

Statement For **08/01/19 - 08/31/19**

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## Free Checking ID 70

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Posting	Effective	Transaction	Balance	Transaction Description
08/22		2.25-	307.98	Withdrawal Debit Card 08/20 19304199 Wash Laundry Waverider El Segundo Ca Wash
08/23		300.00-	7.98	Withdrawal Debit Card 08/21 12458928 Cashback Payday Advanc 888-2951628 Ca Cash
08/24		7.98-	0.00	Withdrawal Transfer To Loan 01
08/31				Combined Minimum Balance was 305.48 on 08/02/19
08/31			0.00	<b>Ending Balance</b> Dividends Paid Year to Date \$0.00

	Total For This Period	Total Year-to-Date
Total NSF Fees	0.00	0.00
Total Overdraft Fees	22.00	22.00

## Summary by Check Number

Number	Amount	Number	Amount	Number	Amount	Number	Amount
61019	300.00						

## Uniform Loan ID 01

ANNUAL PERCENTAGE RATE 0.000%  
A Payment of 50.00 is due on 08/22/19

Periodic Rate (Daily) .000000%

Posting	Effective	Transaction Amount	Interest Charged	Fee or Charge	Principal	Balance	Transaction Description
08/01						\$240.00	<b>Previous Balance</b>
08/22		7.75	0.00		7.75	232.25	Payments Transfer From Share 70
08/23		20.00			20.00	252.25	Loan Advance Transfer NSF Fee
08/24		7.98	0.00		7.98	244.27	Payments Transfer From Share 70
08/31						244.27	<b>Ending Balance</b> Interest Charged Year to Date \$0.00

## Overdraft Protection Loan ID 80

ANNUAL PERCENTAGE RATE 12.900%  
A Payment of 25.00 is due on 09/01/19

Credit Limit 300.00 Credit Available 0.00

Posting	Effective	Transaction Amount	Interest Charged	Fee or Charge	Principal	Balance	Transaction Description
08/01						\$294.82	<b>Previous Balance</b>
08/01		3.11	2.36		0.75	294.07	Payments Transfer From Share 70
08/02		5.93			5.93	300.00	Loan Advance Transfer To Share 70
08/06		21.89	0.52		21.37	278.63	Payments Transfer From Share 70
08/10		14.14			14.14	292.77	Loan Advance Transfer To Share 70
08/12		5.00			5.00	297.77	Loan Advance Transfer To Share 70
08/22		2.23			2.23	300.00	Loan Advance Transfer To Share 70
08/31						300.00	<b>Ending Balance</b>

Balance Subject to Interest Rate: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account, each day, add any new advances or fees, and subtract any payments or credits. This gives us the daily balance.

Loan Totals Year-to-Date	
Fees Charged YTD:	\$20.00
Interest Charged YTD	\$24.71

### FEES SUMMARY

0.00

Total Fees For This Period

### INTEREST CHARGED SUMMARY

2.88  
2.88

Loan 80 Interest Charge - Overdraft Protection  
Total Interest For This Period

Balance Subject to Interest Rate: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account, each day, add any new advances or fees, and subtract any payments or credits. This gives us the daily balance.

Loan Totals Year-to-Date	
Fees Charged YTD:	\$20.00
Interest Charged YTD	\$24.71

## Year to Date Information

Total Dividends Paid Year to Date	0.64
Total IRS Withholding Year to Date	0.11
Total Interest Paid Year to Date	24.71