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Deangelo R Johnson
8438 S Yates Blvd
Chicago IL 60617-1946

Account Information

Member Number:	14615089
Start Date:	06-01-20
End Date:	06-30-20
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Relief, Refinance, Relax

Rev up your budget without even leaving the comfort of your home when you refinance your auto loan!


- Auto Loan Rates as low as 1.99% APR¹
- No 1st payment for 60 Days²
- \$100 Bonus³

Apply Online today at creditunion1.org

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. ¹Best Credit Financing Examples: An Auto Loan of \$20,000 at 1.99% APR for a 60-month term would result in a monthly payment of approximately \$351.00. ²Interest continues to accrue during deferral period. ³To qualify for the \$100 bonus, there is a \$15,000 minimum loan amount and loan must close within 30 days from the application date. Offer does not apply to existing Credit Union 1 loans or the refinancing of existing Credit Union 1 loans. Bonus will be deposited into the member's CU1 account at the loan closing. Bonus will be reported on 1099-MISC.

Did you know CU1 has a Live Chat feature on our website? Start by asking a question using Live Chat in the bottom right corner of our website. During business hours you can chat directly with a Member Solutions Specialist. Try out Live Chat today online at creditunion1.org.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.



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PRIMARY SAVINGS

SUFFIX: 0

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/01	PREVIOUS BALANCE		5.00
06/05	DEPOSIT-ACH-1366005822 CHICAGO PARK DIS (PAYROLL)	10.00	15.00
06/05	WITHDRAWAL OVERDRAFT TRANSFER TO *****5089-S20	-10.00	5.00
06/09	WITHDRAWAL Transfer 'STS' 5.00 to acct: *****5089-20	-5.00	0.00
06/17	DEPOSIT-ACH-8660047930 STATE OF ARIZONA (BENEFITPAY)	7,521.00	7,521.00
06/17	WITHDRAWAL RET 6.17 ST OF ARIZONA NOT MEMBERS	-7,521.00	0.00
06/19	DEPOSIT-ACH-1366005822 CHICAGO PARK DIS (PAYROLL)	1,086.69	1,086.69
06/19	FEE WOFF PMT ODCS PIF 19JUN S/D OVERDRAFT FEE 1 @ \$384.00	-384.00	702.69
06/19	FEE WOFF PMT TFR FEE PIF 19JUN S/D SHARE TRANSFER FEE 1 @ \$20.00	-20.00	682.69
06/19	FEE WOFF PMT ATM FEE PIF 19JUN ATM FEE 1 @ \$1.00	-1.00	681.69
06/19	WITHDRAWAL WOFF PMT ODP PRIN	-681.69	0.00
06/29	DEPOSIT 16230 PRINCE DRIVE US SOUTH HOLLANDILUS TRACE #18100000903	100.00	100.00
06/29	WITHDRAWAL WOFF ODP PRIN PIF	-95.57	4.43
06/30	ENDING BALANCE		4.43

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
OVERDRAFT ITEM FEES	384.00	384.00
OVERDRAFT TRANSFER FEES	20.00	20.00
RETURNED ITEM FEES	0.00	0.00

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
DIVIDENDS EARNED	0.00	

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CHRISTMAS CLUB

SUFFIX: 15

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/01	PREVIOUS BALANCE		0.00
06/30	ENDING BALANCE		0.00

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
OVERDRAFT ITEM FEES		
OVERDRAFT TRANSFER FEES		
RETURNED ITEM FEES		
	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
DIVIDENDS EARNED	0.00	

CHECKING ACCOUNT

SUFFIX: 20

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/01	PREVIOUS BALANCE		-1,294.93
	05JUN A-1366005822 [261484]...Amt: 1086.67 CHICAGO PARK DIS (PAYROLL)		
06/05	DEPOSIT-ACH-1366005822 CHICAGO PARK DIS (PAYROLL)	1,076.67	-218.26
06/05	WITHDRAWAL IL SOUTH HOLLAND 16230 PRINCE DRIVE USSHERWIN WI Trace #7231	-760.00	-978.26
06/05	DEPOSIT Overdraft transfer from *****5089-S0	10.00	-968.26
06/05	WITHDRAWAL ATM SHARE TRANSFER FEE, 5.00	-5.00	-973.26
06/05	WITHDRAWAL ATM OVERDRAFT FEE, 32.00	-32.00	-1,005.26
	05JUN A Overdraft Privilege Payment was made on suffix 20 on 05JUN2020 for the amount of 750.00.		
06/05	WITHDRAWAL IL 773 7722500 PV4*Overland USP4*Overland Trace #58976	-150.00	-1,155.26
06/05	WITHDRAWAL POINT OF SALE OVERDRAFT FEE, 32.00	-32.00	-1,187.26
	05JUN A Overdraft Privilege Payment was made on suffix 20 on 05JUN2020 for the amount of 150.00.		
06/09	DEPOSIT Transfer 'STS' 5.00 from acct: *****5089-0	5.00	-1,182.26
06/09	DRAFT FEE CORRECTION WOFF 224.00 POS OD	224.00	-958.26
	09JUN POINT OF SALE OVERDRAFT FEE 1 @ \$224.00		
06/09	DRAFT FEE CORRECTION WOFF 160.00 OD FEE	160.00	-798.26
	09JUN S/D OVERDRAFT FEE 1 @ \$160.00		
06/09	DRAFT FEE CORRECTION WOFF 20.00 SH TR FEE	20.00	-778.26
	09JUN S/D SHARE TRANSFER FEE 1 @ \$20.00		
06/09	DRAFT FEE CORRECTION WOFF 1.00 ATM FEE	1.00	-777.26
	09JUN ATM FEE 1 @ \$1.00		

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CHECKING ACCOUNT - continued

SUFFIX: 20

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/09	DEPOSIT WOFF 777.26 ODP PRIN	777.26	0.00
06/30	ENDING BALANCE		0.00

WITHDRAWALS					
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
06/05	760.00	06/05	5.00	06/06*	150.00
06/05	32.00	06/06*	32.00		

DEPOSITS					
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
06/05	1,076.67	06/09	1.00	06/09	5.00
06/05	10.00	06/09	160.00	06/09	20.00
06/09	224.00	06/09	777.26		

5 WITHDRAWALS = 979.00
LOW BALANCE: -1,294.93

8 DEPOSITS = 2,273.93
HIGH BALANCE: 0.00

0 CHECKS CLEARED
AVERAGE BALANCE: -324.89

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
OVERDRAFT ITEM FEES	-320.00	832.00
OVERDRAFT TRANSFER FEES	-15.00	25.00
RETURNED ITEM FEES	0.00	0.00

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
DIVIDENDS EARNED	0.00	

FINANCIAL SUMMARY

TOTAL CHECKING BALANCES	0.00
TOTAL SAVINGS BALANCES	4.43

YEAR-TO-DATE TAX SUMMARY

TOTAL NON-IRA EARNINGS	0.00
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In Case of Errors or Questions About Your Electronic Transfers Telephone us at 800.252.6950 or Write us at Credit Union 1 • 200 E. Champaign Ave. • Rantoul, IL 61866 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any)
- (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.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

IMPORTANT NOTICE AND CHANGE IN TERMS

Effective Date: August 1, 2020 (except for Funds Availability Policy Disclosure – see below effective date is July 1, 2020)

We are amending your Credit Union 1 (“CU1”) Membership and Account Agreement and Disclosures, which govern your membership in the credit union and your use of CU1’s products and services. Please read this important notice thoroughly and keep it for your records.

I. NOTICE OF IMPORTANT CHANGES IN TERMS FOR CREDIT UNION 1 MEMBERS

This Important Notice and Change in Terms (this “Notice”) is being provided to all members of CU1. This Notice describes changes to the terms of the Membership and Account Agreement and Disclosures booklet.

If you continue with your membership on or after the Effective Date stated above, you will be deemed to accept and agree to these changes. This notice does not identify technical revisions, which are changes to the Membership and Account Agreement and Disclosures that have been deemed to have no substantive impact on your rights and responsibilities and or that alter how CU1 presently services your account(s) and that you have already agreed to. If you wish to see the entire Membership and Account Agreement and Disclosures, they may be viewed online at www.creditunion1.org or you may request a copy be provided to you by contacting us at 800-252-6950 or via email at CU1info@creditunion1.org

Please read this Notice and retain it for your files. If you have questions regarding these changes, please contact us at 800-252-6950.

II. CHANGES IN TERMS

MEMBERSHIP AND ACCOUNT AGREEMENT:

Paragraph 38 is amended and replaced with the following:

38. CONSENT TO CONTACT - By signing or otherwise authenticating an Account Card, you agree we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

If you provide us with an email address, we have your permission your permission to send you email messages using and automatic emailing system for commercial or transactional purposes.

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

No Changes.

Funds Availability Policy Disclosure

Effective as of July 1, 2020, all reference to \$200 is increased to \$225 and all reference to \$5,000 is increased to \$5,525.

TRUTH IN SAVINGS DISCLOSURE for savings and checking accounts

No Changes.

End.

Please read this Important Notice and retain it for your files. If you have questions regarding these changes, please contact us at 800-252-6950.

CreditUnion1

FACTS

WHAT DOES CREDIT UNION 1 DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit Union 1 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union 1 Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?


Call 800.252.6950 or go to creditunion1.org

What We Do	
How does Credit Union 1 protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Credit Union 1 collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your debit card or credit card • Make deposits or withdrawals from your account(s) • Pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to <i>limit sharing</i>. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Credit Union 1 has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage servicing companies, credit and debit card processors, insurance companies, credit bureau reporting and investment service companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card processors, insurance companies, and investment services companies.</i>

Other Important Information	
<p>For California Residents: California law provides additional privacy rights to California residents. We will not share your personal information with nonaffiliated third parties unless permitted by California law. Please review the California Consumer Privacy Act Disclosure and California Privacy Consumer Opt-Out.</p> <p>For Nevada Residents: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive unsolicited marketing calls from us, you may elect to be placed on our internal Do Not Call List by calling 800.252.6950, writing to us at 200 E. Champaign Ave. Rantoul, IL 61866, or by making your election at creditunion1.org. To obtain further information, you may contact our Member Solutions Team at the address, telephone number or website provided above. You may also contact the Bureau of Consumer Protection, Office of the Attorney General, at 555 E. Washington St. Suite 3900 Las Vegas, NV 89101, Telephone 702.486.3132, email bcpinfo@ag.state.nv.us.</p>	

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured.