



1400 Riverwood Drive  
Burnsville, MN 55337-1557  
(800) 345-2733  
fireflycu.org

# Statement of Accounts

Member Number [REDACTED]  
Statement For **04/01/2019 - 04/30/2019**  
Page **1 of 3**

RETURN SERVICE REQUESTED

297056183 1 1/3 UNQ a 04-30-19 SD  
ANZA LLC  
3029 PARK AVE S  
MINNEAPOLIS MN 55407



**Join us May 18th  
from 9 a.m. - Noon  
for our Community  
Shred Event**

Select branch locations.  
Find full event details at  
[fireflycu.org/shred](http://fireflycu.org/shred).

## ENJOY UP TO \$350 OFF HOME EQUITY LOAN CLOSING COSTS.

Apply for a new Home Equity Loan by May 31, 2019 to receive up to \$350 off closing costs. Learn more at [fireflycu.org/homeequity](http://fireflycu.org/homeequity).

Closing cost offer valid only on fixed-rate home equity loans and home equity line of credit (HELOC) applications received between 3/1/19 and 5/31/19 for loan amounts greater than \$10k. Loan must be closed prior to June 30, 2019 to receive closing cost discount. Home equity loans and HELOCs are available in select states. The variable Annual Percentage Rate (APR) for a HELOC is 5.00% to 9.25% depending on credit qualifications and LTV. Interest rate will not exceed 18% APR. Closing costs vary by state, but typically range from \$50 to \$1,000 (not including the cost of a appraisal, if required). Typical appraisal cost is \$495. In most cases, members pay little or no closing costs. All home equity loans require proof of homeowners insurance and are subject to qualifications. Firefly Credit Union is an Equal Housing Lender.



Your Account Balances as of 04/30	New Balance	Dividend YTD
Basic Business Savings # 1	228,176.28	\$56.25
Essential Bus Checking # 2	37,781.83	0.00
<b>Account Balance Total</b>	<b>265,958.11</b>	<b>\$56.25</b>

**Make more possible.**  
Apply online for a Firefly loan today!

<b>BASIC BUSINESS SAVINGS # 1</b>	Beginning Balance	Ending Balance
	\$228,176.28	228,176.28

Dividends Paid in 2019 \$56.25

<b>ESSENTIAL BUS CHECKING # 2</b>	Beginning Balance	Ending Balance
	\$30,095.30	37,781.83

Dividends Paid in 2019 \$0.00

Date	Transaction Description	Amount	Balance
04/03	Deposit	\$6,292.00	\$36,387.30
04/05	Electronic Withdrawal STRAWBERRY COMMOASSOC PMT 190405	-411.72	35,975.58
04/06	Deposit	4,440.00	40,415.58
04/10	Share Check Check# 4007 Trace# 09029322	-500.00	39,915.58
04/15	Electronic Withdrawal AMERICAN FAMILY AFT 190412	-75.47	39,840.11
04/15	Deposit	1,400.00	41,240.11
04/15	Share Check Check# 4008 Trace# 04531438	-300.00	40,940.11



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Page **2 of 3**

## ESSENTIAL BUS CHECKING # 2

Continued from previous page.

Date	Transaction Description	Amount	Balance
04/18	Share Check Check# 4006 Trace# 09027448	-2,400.00	38,540.11
04/19	Electronic Withdrawal AMERICAN FAMILY AFT 190418	-422.75	38,117.36
04/19	Electronic Withdrawal AMERICAN FAMILY AFT 190418	-335.53	37,781.83

**Summary by Check Number** \* Asterisk next to number indicates skip in sequence 3 Checks Cleared for \$3,200.00

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
4006	04/18/19	\$2,400.00	4007	04/10/19	\$500.00	4008	04/15/19	300.00

**Save time by depositing checks directly through your smartphone with Firefly's digital banking app. Give it a try today!**

### Consumer Accounts: In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (952) 736-5000 or write us at 1400 Riverwood Dr, Burnsville, MN 55337-1557, 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 member number.
- (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 (5 business days for POS transactions) 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.

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Firefly Credit Union, 1400 Riverwood Dr, Burnsville, MN 55337-1557, or you may also contact us on the Web at [www.fireflycu.org](http://www.fireflycu.org), as soon as possible. In your letter or electronic communication, give us the following information:

- (1) Your name and member number.
- (2) The dollar amount of the suspected error.
- (3) If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- (1) We cannot try to collect the amount in question, or report you as delinquent on that amount;
- (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount;
- (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance;
- (4) We can apply any unpaid amount against your credit limit.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration, a U.S. Government Agency.





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 Page 3 of 3

## Statement of Business Accounts

<b>ESSENTIAL BUS CHECKING TYPE 1</b>				
Description	Total Count	Items Free	Unit Cost	Total Cost
Wire Transfer Fee - Outgoing	0	0	\$25.00	\$0.00
Wire Transfer Fee - Internatl	0	0	50.00	0.00
Items Deposited and Paid Fee	13	100	0.20	0.00
Coin - disbursed rolls	0	0	0.10	0.00
Currency - disbursed strapped	0	0	1.00	0.00
<b>Total Activity Charges</b>				<b>\$0.00</b>
<b>Earnings Amount</b>				<b>\$0.00</b>
<b>Net Charges</b>				<b>\$0.00</b>
<b>Monthly Fee</b>				<b>\$0.00</b>
<b>Average Daily Balance</b>				<b>\$38,164.11</b>