



MID-HUDSON VALLEY FEDERAL CREDIT UNION
PO Box 1429, Kingston, NY 12402

Statement of Account

Call Center: 845-336-4444 • 800-451-8373 ext 6000
www.MHVFCU.com

Member Number **8061944**

Statement For **03/01/2024 - 03/31/2024**

Page **1 of 4**

RETURN SERVICE REQUESTED

739940 61801 1/4 UNQ 04-01-24 CLT
000061800 1



OBIRI MUKAMI-KAMASE
APT 2
302 HASBROUCK AVE
KINGSTON NY 12401



YOUR STORY.
Our LOAN.

START HERE

Your Account Summaries as of 03/31

Total Savings	\$5.04
Total Checking	1,558.81
Total Certificates	9,293.98
Account Balance Total	\$10,857.83

Your Loan Summaries as of 03/31

Total Loans	\$9,451.90
Loan Balance Total	\$9,451.90

PRIMARY SAVINGS Acct 92063744

Dividends Paid in 2024 \$0.04

Annual Percentage Yield earned 0.0000% from 03/01/2024 through 03/31/2024, based on Avg Daily Bal of \$5.04

Beginning Balance	\$5.04
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$5.04

MHV PARTNER CHECKING Acct 92109703

Dividends Paid in 2024 \$0.00

Beginning Balance	\$2,798.58
9 Total Deposits for	7,208.89
58 Total Withdrawals for	-8,448.66
Ending Balance	\$1,558.81

Date	Transaction Description	Withdrawal	Deposit	Balance
03/01	Electronic Withdrawal SOFI SECURITIES - ACH	\$10.00-		\$2,788.58
03/01	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		2,763.58
03/01	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		2,713.58
03/02	Withdrawal Internet Transfer to 92615568 CNS	25.00-		2,688.58
03/03	Withdrawal Internet Transfer to 92417175 CNS	1,263.83-		1,424.75
03/04	Electronic Withdrawal 1ST BANKCARD CTR CREDIT CARD PMT - CR CRD PMT	40.00-		1,384.75
03/04	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		1,284.75
03/04	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		1,184.75
03/04	Electronic Withdrawal SOFI SECURITIES - ACH	90.00-		1,094.75
03/05	Electronic Withdrawal T-MOBILE 800-937-8997 - PCS SVC	294.31-		800.44
03/05	Electronic Withdrawal CAPITAL ONE - CRCARDPMT	25.00-		775.44
03/05	Electronic Withdrawal TruStage 825875206 - AD&D INSUR	15.00-		760.44
03/05	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		660.44
03/05	Electronic Withdrawal BMO - PAYMENT	113.00-		547.44
03/05	Electronic Withdrawal BMO - PAYMENT	60.00-		487.44
03/05	Electronic Withdrawal CARDMEMBER SERV - ELECT PYMT	21.40-		466.04
03/06	Deposit		300.00	766.04
03/07	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		809.14	1,575.18
03/07	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		1,555.18
03/07	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		1,505.18
03/07	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		1,455.18
03/08	Electronic Withdrawal SOFI SECURITIES - ACH	10.00-		1,445.18
03/08	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		1,420.18



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MHV PARTNER CHECKING		Acct 92109703	Continued from previous page.		
Date	Transaction Description		Withdrawal	Deposit	Balance
03/08	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,370.18
03/11	Check 89		1,650.00-		279.82-
03/11	Overdraft Protection Deposit			279.82	0.00
03/13	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY		88.02-		88.02-
03/13	Overdraft Protection Deposit			88.02	0.00
03/14	Point Of Sale Withdrawal KLARNA* PALALEATHER KLARNA.COM OHUS		57.70-		57.70-
03/14	Overdraft Protection Deposit			57.70	0.00
03/14	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP			3,609.35	3,609.35
03/14	Withdrawal Internet Transfer to 93119138 CNS		307.83-		3,301.52
03/14	Withdrawal Internet Transfer to 92615568 CNS		400.00-		2,901.52
03/14	Electronic Withdrawal SoFi Bank - TRANSFER		100.00-		2,801.52
03/14	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		2,751.52
03/14	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		2,701.52
03/15	Electronic Withdrawal SOFI SECURITIES - ACH		10.00-		2,691.52
03/15	Electronic Withdrawal HVCU - AUTOPAY		926.42-		1,765.10
03/15	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,715.10
03/15	Electronic Withdrawal Affirm CRB - AffirmDepo		25.00-		1,690.10
03/18	Electronic Withdrawal SamsClub MstrCRD - SYF PAYMNT		150.00-		1,540.10
03/18	Deposit			900.00	2,440.10
03/19	Electronic Withdrawal PENTAGON FEDERAL - TRNSFR DR		150.00-		2,290.10
03/19	Electronic Withdrawal KOHL'S TELECHK 800-697-9263 - CHG PYMT		75.00-		2,215.10
03/20	Electronic Withdrawal PROG ADVANCED BRANCH06DEBIT ACH - INS PREM		678.81-		1,536.29
03/21	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP			579.58	2,115.87
03/21	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY		12.71-		2,103.16
03/21	Electronic Withdrawal WAYFAIR - AUTO PYMT		29.00-		2,074.16
03/21	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		2,024.16
03/21	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,974.16
03/22	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY		17.34-		1,956.82
03/22	Electronic Withdrawal SOFI SECURITIES - ACH		10.00-		1,946.82
03/22	Electronic Withdrawal Affirm CRB - AffirmDepo		25.00-		1,921.82
03/22	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,871.82
03/22	Electronic Withdrawal Affirm CRB - AffirmDepo		120.00-		1,751.82
03/26	Electronic Withdrawal COMENITY PAY IO 800-395-5714 - PHONE PYMT		150.00-		1,601.82
03/26	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY		33.29-		1,568.53
03/26	Electronic Withdrawal SOFI SECURITIES - ACH		110.00-		1,458.53
03/28	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP			585.28	2,043.81
03/28	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT		100.00-		1,943.81
03/28	Electronic Withdrawal SoFi Bank - TRANSFER		100.00-		1,843.81
03/28	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,793.81
03/28	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,743.81
03/29	Electronic Withdrawal SOFI SECURITIES - ACH		10.00-		1,733.81
03/29	Electronic Withdrawal SoFi Bank - TRANSFER		100.00-		1,633.81
03/29	Electronic Withdrawal Affirm CRB - AffirmDepo		50.00-		1,583.81
03/29	Electronic Withdrawal Affirm CRB - AffirmDepo		25.00-		1,558.81

Summary by Draft Number * Asterisk next to number indicates skip in sequence

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
89	03/11/24	\$1,650.00						

15 MONTH PROMOTION Acct 92838550 will mature on 05/04/2024

Dividends Paid in 2024 \$50.77

Current Rate 3.922%

Date	Transaction Description	Withdrawal	Deposit	Balance
03/31	Credit Interest		\$17.35	\$5,232.36

Continued on next page.



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N 24 MONTH CERT FIXED Acct 93068069 will mature on 09/24/2025

Beginning Balance	\$4,051.46
1 Total Deposits for	10.16
0 Total Withdrawals for	0.00
Ending Balance	\$4,061.62

Dividends Paid in 2024 \$29.75

Current Rate 2.956%

Date	Transaction Description	Withdrawal	Deposit	Balance
03/31	Credit Interest		\$10.16	\$4,061.62

USED CAR TRUCK LOAN 92417175

Beginning Balance	\$1,262.03
Ending Balance	\$0.00

ANNUAL PERCENTAGE RATE 4.000%

Loan Interest YTD \$14.58

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
03/03	\$1,263.83	\$1,262.03	\$1.79	\$0.00	\$0.00	Account Payoff
03/03	0.00	0.00	0.00	0.00	0.00	Financed Rebate Receipt
03/03	0.01	0.00	0.00	0.01	0.00	Charge Assessment

UNSECURED LINE OF CREDIT LOAN 92615568

Beginning Balance	\$956.51
Ending Balance	\$962.83

ANNUAL PERCENTAGE RATE 12.990% Variable, subject to change

Periodic Rate (Daily) 0.036%

Loan Interest YTD \$36.42

Credit Limit \$1,500.00 Credit Available \$537.17

A payment of **\$25.00** is due on **04/27/2024**

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
03/02	\$25.00	\$19.22	\$5.78	\$0.00	\$937.29	Regular Payment
03/11	279.82	279.82	0.00	0.00	1,217.11	Overdraft Protection Advance
03/13	88.02	88.02	0.00	0.00	1,305.13	Overdraft Protection Advance
03/14	57.70	57.70	0.00	0.00	1,362.83	Overdraft Protection Advance
03/14	400.00	400.00	0.00	0.00	962.83	Principal Receipt

*Finance Charge Calculation:

The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

Fees Charged

Date	Transaction Description	Amount
	TOTAL FEES FOR THIS PERIOD	\$0.00

Finance Charged

Date	Transaction Description	Amount
03/02	**Interest Charge**	\$5.78
	TOTAL INTEREST CHARGED FOR THIS PERIOD	\$5.78

Totals Year-to-Date

Year	Total Fees Charged YTD	Total Interest Charged YTD
2024	\$0.00	\$36.42

INDIRECT USED VEHICLE LOAN 93119138

Beginning Balance	\$8,737.61
Ending Balance	\$8,489.07

ANNUAL PERCENTAGE RATE 8.540%

Loan Interest YTD \$168.57

Co-borrower: MAJIORIA C. HAUGHTON



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INDIRECT USED VEHICLE Loan 93119138

Continued from previous page.

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
03/14	\$307.83	\$248.54	\$59.29	\$0.00	\$8,489.07	Regular Payment

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (845) 336-4444 or write us at Mid-Hudson Valley Federal Credit Union, PO Box 1429, Kingston, NY 12402 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.

In your letter, give us the following information:

1. Your name and account number;
2. The dollar amount of the suspected error; and
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.

We will investigate any complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation. If you have arranged for direct deposit to be made by Electronic Funds Transfer to your account at least once every 60 days from the same person or company, you can call us at (845) 336-4444 during normal office hours to find out whether the deposit was made. Normally this will apply to members on direct deposit of Social Security or pension checks or allocations between different members' accounts, where the payor has not provided notice to you that the transfer was initiated.

Please retain this statement. If no difference is reported within 10 business days, this statement will be considered correct.

Your Billing Rights

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act and is applicable only to open-end accounts, as denoted on the front of your statement. Notify us in case of errors and inquiries about your statement.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper, at Mid-Hudson Valley Federal Credit Union, PO Box 1429, Kingston, NY 12402. Write to us as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appears. 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; and
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 authorize the Credit Union to automatically pay your loan from your savings or checking account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the Credit Union receives it 3 days before your scheduled automatic payment.

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 bill is correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill 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 the bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to the 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 that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone to whom we reported you.

We must tell anyone we report you to when the matter has been settled between us.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

FINANCE CHARGE COMPUTATION METHOD: The monthly finance charge for open end home equity lines of credit, unsecured lines of credit and stock lines of credit is calculated as follows. The daily periodic rate is multiplied by the ending balance each day. At the end of the billing period the daily amounts are totaled to obtain your monthly finance charge.

We appreciate your membership.



MID-HUDSON VALLEY FEDERAL CREDIT UNION

PO Box 1429, Kingston, NY 12402

RETURN SERVICE REQUESTED

718565 26373 1/5 UNQ 02-02-24 CLT
000026372 1



OBIRI MUKAMI-KAMASE
APT 2
302 HASBROUCK AVE
KINGSTON NY 12401

Statement of Account

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Statement For **01/01/2024 - 01/31/2024**

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Feel **HOPEFUL**
— about —
MONEY again



GET STARTED

Your Account Summaries as of 01/31

Total Savings	\$5.04
Total Checking	9,721.07
Total Certificates	9,240.81
Account Balance Total	\$18,966.92

Your Loan Summaries as of 01/31

Total Loans	\$11,628.37
Loan Balance Total	\$11,628.37

PRIMARY SAVINGS Acct 92063744

Dividends Paid in 2024 \$0.04

Annual Percentage Yield earned 0.0480% from 01/01/2024 through 01/31/2024, based on Avg Daily Bal of \$972.74

Beginning Balance	\$5.00
2 Total Deposits for	7,500.04
1 Total Withdrawals for	-7,500.00
Ending Balance	\$5.04

Date	Transaction Description	Withdrawal	Deposit	Balance
01/02	Electronic Deposit Obiri MUKAMIKAM - P2PAffirm		\$7,500.00	\$7,505.00
01/06	Withdrawal	7,500.00-		5.00
01/31	Credit Interest		0.04	5.04

MHV PARTNER CHECKING Acct 92109703

Dividends Paid in 2024 \$0.00

Beginning Balance	\$5,848.68
6 Total Deposits for	14,619.62
82 Total Withdrawals for	-10,747.23
Ending Balance	\$9,721.07

Date	Transaction Description	Withdrawal	Deposit	Balance
01/02	Electronic Withdrawal SOFI SECURITIES - ACH	\$100.00-		\$5,748.68
01/02	Electronic Withdrawal SOFI SECURITIES - ACH	110.00-		5,638.68
01/03	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		5,538.68
01/03	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		5,438.68
01/03	Electronic Withdrawal SOFI SECURITIES - ACH	210.00-		5,228.68
01/03	Electronic Withdrawal BMO - PAYMENT	43.00-		5,185.68
01/03	Electronic Withdrawal SOFI BANK, N.A TELECHK 800-697-9263 - CARD PAYMT	20.00-		5,165.68
01/04	Electronic Withdrawal CAPITAL ONE - ONLINE PMT	200.00-		4,965.68
01/04	Electronic Withdrawal CAPITAL ONE - CRCARDPMT	25.00-		4,940.68
01/04	Electronic Withdrawal TruStage 825875206 - AD&D INSUR	15.00-		4,925.68
01/04	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		4,905.68
01/04	Electronic Withdrawal BMO - PAYMENT	150.00-		4,755.68
01/04	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		4,705.68
01/04	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		4,655.68
01/05	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		489.53	5,145.21
01/05	Electronic Withdrawal T-MOBILE 800-937-8997 - PCS SVC	288.32-		4,856.89
01/05	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		4,831.89
01/05	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		4,781.89
01/06	Deposit		11.83	4,793.72



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MHV PARTNER CHECKING Acct 92109703		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
01/06	Withdrawal	145.00-		4,648.72
01/08	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		4,548.72
01/08	Electronic Withdrawal SOFI SECURITIES - ACH	60.00-		4,488.72
01/09	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		4,388.72
01/09	Electronic Withdrawal SOFI SECURITIES - ACH	210.00-		4,178.72
01/10	Withdrawal Internet Transfer to 92417175 CNS	180.00-		3,998.72
01/10	Check 94	1,817.54-		2,181.18
01/11	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		2,909.21	5,090.39
01/11	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		5,070.39
01/11	Electronic Withdrawal SoFi Bank - TRANSFER	200.00-		4,870.39
01/11	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		4,820.39
01/11	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		4,770.39
01/12	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		4,745.39
01/12	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		4,695.39
01/13	Point Of Sale Withdrawal Klarna 184-45527621 OHUS	57.70-		4,637.69
01/16	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		4,537.69
01/16	Electronic Withdrawal SOFI SECURITIES - ACH	110.00-		4,427.69
01/16	Electronic Withdrawal HVCU - AUTOPAY	926.42-		3,501.27
01/16	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	88.02-		3,413.25
01/17	Electronic Deposit WEB - - TRANSFER TR_682UKS2R3RT1X		10,000.00	13,413.25
01/17	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		13,313.25
01/17	Electronic Withdrawal SOFI SECURITIES - ACH	210.00-		13,103.25
01/17	Check 95	2.57-		13,100.68
01/18	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		665.21	13,765.89
01/18	Electronic Withdrawal SAMS CLUB - PAYMENT	29.00-		13,736.89
01/18	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		13,716.89
01/18	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		13,666.89
01/18	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		13,616.89
01/18	Withdrawal Internet Transfer to 92417175 CNS	10.00-		13,606.89
01/19	Electronic Withdrawal PNC BANK NA TELECHK 800-697-9263 - ONLINE PYM	204.00-		13,402.89
01/19	Electronic Withdrawal PENFED CARD PMT - PAYMENT	30.00-		13,372.89
01/19	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		13,347.89
01/19	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		13,297.89
01/19	Withdrawal Transfer to 92417175	373.01-		12,924.88
01/22	Electronic Withdrawal PROG ADVANCED BRANCH06DEBIT ACH - INS PREM	678.81-		12,246.07
01/22	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		12,146.07
01/22	Electronic Withdrawal SOFI SECURITIES - ACH	60.00-		12,086.07
01/22	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	17.34-		12,068.73
01/22	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	29.59-		12,039.14
01/22	Electronic Withdrawal WAYFAIR - AUTO PYMT	41.00-		11,998.14
01/22	Electronic Withdrawal WAYFAIR - PAYMENT	200.00-		11,798.14
01/22	Electronic Withdrawal Affirm CRB - AffirmDepo	120.00-		11,678.14
01/23	Withdrawal Internet Transfer to 93119138 CNS	307.83-		11,370.31
01/23	Withdrawal Internet Transfer to 93119138 CNS	35.00-		11,335.31
01/23	Electronic Withdrawal KOHL'S TELECHK 800-697-9263 - CHG PYMT	29.00-		11,306.31
01/23	Electronic Withdrawal PNC BANK NA TELECHK 800-697-9263 - ONLINE PYM	173.00-		11,133.31
01/23	Electronic Withdrawal PNC BANK - PAYMENT	27.00-		11,106.31
01/23	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		11,006.31
01/23	Electronic Withdrawal SOFI SECURITIES - ACH	210.00-		10,796.31
01/23	Electronic Withdrawal WF Credit Card - AUTO PAY	130.00-		10,666.31
01/24	Electronic Withdrawal COMENITY PAY IO 800-395-5714 - PHONE PYMT	150.00-		10,516.31
01/24	Electronic Withdrawal SOFI SECURITIES - ACH	183.87-		10,332.44
01/24	Electronic Withdrawal SOFI SECURITIES - ACH	1.00-		10,331.44
01/24	Electronic Withdrawal SOFI SECURITIES - ACH	110.00-		10,221.44
01/25	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		543.84	10,765.28
01/25	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		10,745.28
01/25	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		10,695.28

Continued on next page.



Statement of Account

Call Center: 845-336-4444 • 800-451-8373 ext 6000
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Member Number **8061944**
Statement For **01/01/2024 - 01/31/2024**
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MHV PARTNER CHECKING Acct 92109703 **Continued from previous page.**

Date	Transaction Description	Withdrawal	Deposit	Balance
01/25	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		10,645.28
01/26	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	33.29-		10,611.99
01/26	Withdrawal Internet Transfer to 92615568 CNS	49.00-		10,562.99
01/26	Withdrawal Internet Transfer to 92615568 CNS	151.00-		10,411.99
01/26	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		10,361.99
01/26	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		10,336.99
01/29	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	20.92-		10,316.07
01/29	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		10,216.07
01/29	Electronic Withdrawal SOFI SECURITIES - ACH	85.00-		10,131.07
01/29	Electronic Withdrawal SoFi Bank - TRANSFER	100.00-		10,031.07
01/30	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		9,931.07
01/30	Electronic Withdrawal SOFI SECURITIES - ACH	210.00-		9,721.07

Summary by Draft Number * Asterisk next to number indicates skip in sequence

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
94	01/10/24	\$1,817.54	95	01/17/24	\$2.57			

15 MONTH PROMOTION Acct 92838550 will mature on 05/04/2024

Beginning Balance	\$5,181.59
1 Total Deposits for	17.24
0 Total Withdrawals for	0.00
Ending Balance	\$5,198.83

Dividends Paid in 2024 \$17.24

Current Rate 3.922%

Date	Transaction Description	Withdrawal	Deposit	Balance
01/31	Credit Interest		\$17.24	\$5,198.83

N 24 MONTH CERT FIXED Acct 93068069 will mature on 09/24/2025

Beginning Balance	\$4,031.87
1 Total Deposits for	10.11
0 Total Withdrawals for	0.00
Ending Balance	\$4,041.98

Dividends Paid in 2024 \$10.11

Current Rate 2.956%

Date	Transaction Description	Withdrawal	Deposit	Balance
01/31	Credit Interest		\$10.11	\$4,041.98

USED CAR TRUCK LOAN 92417175

Beginning Balance	\$2,185.26
Ending Balance	\$1,629.50

ANNUAL PERCENTAGE RATE 4.000%

Loan Interest YTD \$7.25

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
01/10	\$180.00	\$180.00	\$0.00	\$0.00	\$2,005.26	Principal Receipt
01/18	10.00	10.00	0.00	0.00	1,995.26	Principal Receipt
01/19	373.01	365.76	7.25	0.00	1,629.50	Regular Payment

UNSECURED LINE OF CREDIT LOAN 92615568

Beginning Balance	\$1,175.87
Ending Balance	\$999.75

ANNUAL PERCENTAGE RATE 12.990% Variable, subject to change

Periodic Rate (Daily) 0.036%

Loan Interest YTD \$23.88

Credit Limit \$1,500.00 Credit Available \$500.25

A payment of **\$25.00** is due on **02/27/2024**

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
01/26	\$49.00	\$25.12	\$23.88	\$0.00	\$1,150.75	Regular Payment
01/26	151.00	151.00	0.00	0.00	999.75	Principal Receipt



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UNSECURED LINE OF CREDIT Loan 92615568

Continued from previous page.

*Finance Charge Calculation:

The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

Fees Charged

Date	Transaction Description	Amount
	TOTAL FEES FOR THIS PERIOD	\$0.00

Finance Charged

Date	Transaction Description	Amount
01/26	**Interest Charge**	\$23.88
	TOTAL INTEREST CHARGED FOR THIS PERIOD	\$23.88

Totals Year-to-Date

Year	Total Fees Charged YTD	Total Interest Charged YTD
2024	\$0.00	\$23.88

INDIRECT USED VEHICLE LOAN 93119138

Beginning Balance \$9,278.99
Ending Balance \$8,999.12

ANNUAL PERCENTAGE RATE 8.540%

Loan Interest YTD \$62.96

Co-borrower: MAJIORIA C. HAUGHTON

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
01/23	\$307.83	\$244.87	\$62.96	\$0.00	\$9,034.12	Regular Payment
01/23	35.00	35.00	0.00	0.00	8,999.12	Principal Receipt

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (845) 336-4444 or write us at Mid-Hudson Valley Federal Credit Union, PO Box 1429, Kingston, NY 12402 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.

In your letter, give us the following information:

1. Your name and account number;
2. The dollar amount of the suspected error; and
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.

We will investigate any complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation. If you have arranged for direct deposit to be made by Electronic Funds Transfer to your account at least once every 60 days from the same person or company, you can call us at (845) 336-4444 during normal office hours to find out whether the deposit was made. Normally this will apply to members on direct deposit of Social Security or pension checks or allocations between different members' accounts, where the payor has not provided notice to you that the transfer was initiated.

Please retain this statement. If no difference is reported within 10 business days, this statement will be considered correct.



Statement of Account

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Member Number **8061944**

Statement For **01/01/2024 - 01/31/2024**

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Your Billing Rights

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act and is applicable only to open-end accounts, as denoted on the front of your statement. Notify us in case of errors and inquiries about your statement.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper, at Mid-Hudson Valley Federal Credit Union, PO Box 1429, Kingston, NY 12402. Write to us as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appears. You can telephone us, but doing so will not preserve your rights.

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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 authorize the Credit Union to automatically pay your loan from your savings or checking account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the Credit Union receives it 3 days before your scheduled automatic payment.

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 bill is correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill 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 the bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to the 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 that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone to whom we reported you.

We must tell anyone we report you to when the matter has been settled between us.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

FINANCE CHARGE COMPUTATION METHOD: The monthly finance charge for open end home equity lines of credit, unsecured lines of credit and stock lines of credit is calculated as follows. The daily periodic rate is multiplied by the ending balance each day. At the end of the billing period the daily amounts are totaled to obtain your monthly finance charge.



MID-HUDSON VALLEY FEDERAL CREDIT UNION

PO Box 1429, Kingston, NY 12402

Statement of Account

Call Center: 845-336-4444 • 800-451-8373 ext 6000

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Statement For **02/01/2024 - 02/29/2024**

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RETURN SERVICE REQUESTED

728653 26253 1/4 UNQ 03-01-24 CLT
000026252 1



OBIRI MUKAMI-KAMASE
APT 2
302 HASBROUCK AVE
KINGSTON NY 12401



Your Account Summaries as of 02/29

Total Savings	\$5.04
Total Checking	2,798.58
Total Certificates	9,266.47
Account Balance Total	\$12,070.09

Your Loan Summaries as of 02/29

Total Loans	\$10,956.15
Loan Balance Total	\$10,956.15

PRIMARY SAVINGS Acct 92063744

Dividends Paid in 2024 \$0.04

Annual Percentage Yield earned 0.0000% from 02/01/2024 through 02/29/2024, based on Avg Daily Bal of \$5.04

Beginning Balance	\$5.04
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$5.04

MHV PARTNER CHECKING Acct 92109703

Dividends Paid in 2024 \$0.00

Beginning Balance	\$9,721.07
7 Total Deposits for	6,873.70
83 Total Withdrawals for	-13,796.19
Ending Balance	\$2,798.58

Date	Transaction Description	Withdrawal	Deposit	Balance
02/01	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		\$572.55	\$10,293.62
02/01	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		10,273.62
02/01	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		10,223.62
02/01	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		10,173.62
02/02	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		10,073.62
02/02	Electronic Withdrawal DISCOVER DC PYMNTS DCIDPIINT - E-PAYMENT	20.00-		10,053.62
02/02	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT	48.91-		10,004.71
02/02	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		9,979.71
02/02	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		9,929.71
02/05	Electronic Withdrawal 1ST BANKCARD CTR CREDIT CARD PMT - CR CRD PMT	42.43-		9,887.28
02/05	Electronic Withdrawal CAPITAL ONE - ONLINE PMT	363.98-		9,523.30
02/05	Electronic Withdrawal BMO - PAYMENT	187.00-		9,336.30
02/05	Electronic Withdrawal BMO - PAYMENT	57.00-		9,279.30
02/05	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		9,179.30
02/05	Electronic Withdrawal SOFI SECURITIES - ACH	75.00-		9,104.30
02/05	Electronic Withdrawal SOFI SECURITIES - ACH	1,500.00-		7,604.30
02/05	Electronic Withdrawal TruStage 825875206 - AD&D INSUR	15.00-		7,589.30
02/05	Electronic Withdrawal SOFI BANK, N.A TELECHK 800-697-9263 - CARD PAYMT	184.11-		7,405.19
02/05	Electronic Withdrawal T-MOBILE 800-937-8997 - PCS SVC	299.90-		7,105.29
02/05	Electronic Withdrawal CAPITAL ONE - CRCARDPMT	25.00-		7,080.29
02/06	Electronic Withdrawal CENTRAL HUDSON GAS & ELECTRIC CORP - CHG&E-PAY	200.00-		6,880.29



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MHV PARTNER CHECKING Acct 92109703		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
02/06	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		6,780.29
02/06	Electronic Withdrawal SOFI SECURITIES - ACH	200.00-		6,580.29
02/06	Electronic Withdrawal 1ST BANKCARD CTR CREDIT CARD PMT - ONLINE PMT	122.00-		6,458.29
02/07	Electronic Deposit AFFIRM INC 855-423-3729 - AFFIRM PAY		20.92	6,479.21
02/07	Check 96	1,874.00-		4,605.21
02/08	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		1,440.85	6,046.06
02/08	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		6,026.06
02/08	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		5,976.06
02/08	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		5,926.06
02/09	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		5,876.06
02/09	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		5,851.06
02/12	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		5,751.06
02/12	Electronic Withdrawal SOFI SECURITIES - ACH	75.00-		5,676.06
02/13	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	88.02-		5,588.04
02/13	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		5,488.04
02/13	Electronic Withdrawal SOFI SECURITIES - ACH	185.00-		5,303.04
02/13	Electronic Withdrawal SoFi Bank - TRANSFER	100.00-		5,203.04
02/14	Point Of Sale Withdrawal Klarna*palaleather 184-45527621 OHUS	57.70-		5,145.34
02/14	Withdrawal Internet Transfer to 93119138 CNS	307.83-		4,837.51
02/14	Withdrawal Internet Transfer to 92615568 CNS	50.00-		4,787.51
02/14	Electronic Withdrawal IRS - USATAXPYMT	888.00-		3,899.51
02/15	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		601.53	4,501.04
02/15	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		4,481.04
02/15	Electronic Withdrawal HVCU - AUTOPAY	926.42-		3,554.62
02/15	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		3,504.62
02/15	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		3,454.62
02/16	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		3,354.62
02/16	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		3,304.62
02/16	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		3,279.62
02/19	Withdrawal Transfer to 92417175	373.01-		2,906.61
02/20	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		2,806.61
02/20	Electronic Withdrawal SOFI SECURITIES - ACH	125.00-		2,681.61
02/20	Electronic Withdrawal WAYFAIR - PAYMENT	230.00-		2,451.61
02/20	Electronic Withdrawal PNC BANK NA TELECHK 800-697-9263 - ONLINE PYM	100.00-		2,351.61
02/20	Electronic Withdrawal KOHL'S TELECHK 800-697-9263 - CHG PYMT	130.00-		2,221.61
02/20	Electronic Withdrawal PROG ADVANCED BRANCH06DEBIT ACH - INS PREM	678.81-		1,542.80
02/20	Electronic Withdrawal SAMS CLUB - PAYMENT	39.00-		1,503.80
02/21	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	29.59-		1,474.21
02/21	Electronic Withdrawal PENTAGON FEDERAL - TRNSFR DR	125.00-		1,349.21
02/21	Electronic Withdrawal PNC BANK - PAYMENT	27.00-		1,322.21
02/21	Electronic Withdrawal WAYFAIR - AUTO PYMT	37.00-		1,285.21
02/21	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		1,185.21
02/21	Electronic Withdrawal SOFI SECURITIES - ACH	170.00-		1,015.21
02/21	Electronic Withdrawal WAYFAIR - PAYMENT	200.00-		815.21
02/21	Electronic Withdrawal PNC BANK NA TELECHK 800-697-9263 - ONLINE PYM	100.00-		715.21
02/22	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		1,657.27	2,372.48
02/22	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	17.34-		2,355.14
02/22	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		2,335.14
02/22	Electronic Withdrawal SoFi Bank - TRANSFER	200.00-		2,135.14
02/22	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		2,085.14
02/22	Electronic Withdrawal Affirm CRB - AffirmDepo	120.00-		1,965.14
02/22	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		1,915.14
02/23	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		1,815.14
02/23	Electronic Withdrawal WELLS FARGO CARD - CCPYMT	555.00-		1,260.14
02/23	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		1,210.14
02/23	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		1,185.14
02/24	Descriptive Withdrawal 93073357 MUKAMAMI	148.85-		1,036.29

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Statement of Account

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MHV PARTNER CHECKING Acct 92109703 **Continued from previous page.**

Date	Transaction Description	Withdrawal	Deposit	Balance
02/26	Electronic Withdrawal SOFI SECURITIES - ACH	110.00-		926.29
02/26	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		826.29
02/26	Electronic Withdrawal SOFI SECURITIES - ACH	80.00-		746.29
02/26	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	33.29-		713.00
02/27	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		613.00
02/27	Electronic Withdrawal SOFI SECURITIES - ACH	180.00-		433.00
02/28	Electronic Withdrawal COMENTY PAY IO 800-395-5714 - PHONE PYMT	95.00-		338.00
02/29	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		580.58	918.58
02/29	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		898.58
02/29	Electronic Deposit Obiri MUKAMIKAM - P2PAffirm		2,000.00	2,898.58
02/29	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		2,848.58
02/29	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		2,798.58

Summary by Draft Number * Asterisk next to number indicates skip in sequence

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
96	02/07/24	\$1,874.00						

15 MONTH PROMOTION Acct 92838550 will mature on 05/04/2024

Beginning Balance	\$5,198.83
1 Total Deposits for	16.18
0 Total Withdrawals for	0.00
Ending Balance	\$5,215.01

Dividends Paid in 2024 \$33.42
Current Rate 3.922%

Date	Transaction Description	Withdrawal	Deposit	Balance
02/29	Credit Interest		\$16.18	\$5,215.01

N 24 MONTH CERT FIXED Acct 93068069 will mature on 09/24/2025

Beginning Balance	\$4,041.98
1 Total Deposits for	9.48
0 Total Withdrawals for	0.00
Ending Balance	\$4,051.46

Dividends Paid in 2024 \$19.59
Current Rate 2.956%

Date	Transaction Description	Withdrawal	Deposit	Balance
02/29	Credit Interest		\$9.48	\$4,051.46

USED CAR TRUCK LOAN 92417175

Beginning Balance	\$1,629.50
Ending Balance	\$1,262.03

ANNUAL PERCENTAGE RATE 4.000%
Loan Interest YTD \$12.79

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
02/19	\$373.01	\$367.47	\$5.54	\$0.00	\$1,262.03	Regular Payment

UNSECURED LINE OF CREDIT LOAN 92615568

Beginning Balance	\$999.75
Ending Balance	\$956.51

ANNUAL PERCENTAGE RATE 12.990% Variable, subject to change
Periodic Rate (Daily) 0.036%
Loan Interest YTD \$30.64
Credit Limit \$1,500.00 Credit Available \$543.49
A payment of **\$25.00** is due on **03/27/2024**

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
02/14	\$50.00	\$43.24	\$6.76	\$0.00	\$956.51	Regular Payment

*Finance Charge Calculation:
The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.



Statement of Account

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Member Number **8061944**

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UNSECURED LINE OF CREDIT Loan 92615568

Continued from previous page.

Fees Charged

Date	Transaction Description	Amount
	TOTAL FEES FOR THIS PERIOD	\$0.00

Finance Charged

Date	Transaction Description	Amount
02/14	**Interest Charge**	\$6.76
	TOTAL INTEREST CHARGED FOR THIS PERIOD	\$6.76

Totals Year-to-Date

Year	Total Fees Charged YTD	Total Interest Charged YTD
2024	\$0.00	\$30.64

INDIRECT USED VEHICLE LOAN 93119138

Beginning Balance	\$8,999.12
Ending Balance	\$8,737.61

ANNUAL PERCENTAGE RATE 8.540%

Loan Interest YTD \$109.28

Co-borrower: MAJIORIA C. HAUGHTON

Date	Transaction Amount	Principal	Finance Charge	Other Charges	Balance	Transaction Description
02/14	\$307.83	\$261.51	\$46.32	\$0.00	\$8,737.61	Regular Payment

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We will investigate any complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation. If you have arranged for direct deposit to be made by Electronic Funds Transfer to your account at least once every 60 days from the same person or company, you can call us at (845) 336-4444 during normal office hours to find out whether the deposit was made. Normally this will apply to members on direct deposit of Social Security or pension checks or allocations between different members' accounts, where the payor has not provided notice to you that the transfer was initiated.

Please retain this statement. If no difference is reported within 10 business days, this statement will be considered correct.

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2. The dollar amount of the suspected error; and
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 authorize the Credit Union to automatically pay your loan from your savings or checking account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the Credit Union receives it 3 days before your scheduled automatic payment.

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 bill is correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill 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 the bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to the 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 that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone to whom we reported you.

We must tell anyone we report you to when the matter has been settled between us.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

FINANCE CHARGE COMPUTATION METHOD: The monthly finance charge for open end home equity lines of credit, unsecured lines of credit and stock lines of credit is calculated as follows. The daily periodic rate is multiplied by the ending balance each day. At the end of the billing period the daily amounts are totaled to obtain your monthly finance charge.

We appreciate your membership.