

PO Box 1429, Kingston, NY 12402

RETURN SERVICE REQUESTED

739940 61801 000061800 1

UNQ

04-01-24 CLT

իվերկիր Ամրկիլիի ինթանինը բանգիրի հանդիրի անկիր հայինակի

OBIRI MUKAMI-KAMASE 302 HASBROUCK AVE KINGSTON NY 12401

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**

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YOUR STORY. Our LOAN. START HERE

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	Beginning Balance	\$5.04
	0 Total Deposits for	0.00
Dividends Paid in 2024 \$0.04	0 Total Withdrawals for	0.00
Annual Percentage Yield earned 0.0000% from 03/01/2024 through 03/31/2024, based on Avg Daily Bal of \$5.04	Ending Balance	\$5.04

MHV PARTNER CHECKING Acct 92109703	Beginnir	g Balance	\$2,798.58
	9 Total D	eposits for	7,208.89
Dividends Paid in 2024 \$0.00	58 Total Witho		-8,448.66
·	Endi	ng 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 Withdrawai 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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	PARTNER CHECKING	ACCU 9.	2109703				ed from prev	
Date	Transaction Description	CDD 46	· · · · · · · · · · · · · · · · · · ·		V	Vithdrawal	Deposit	Balance
	Electronic Withdrawal Affir	m CRB - Af	тігтреро			50.00-		1,370.18
	Check 89	-:-				1,650.00-	270.02	279.82
2/12 2/11	Overdraft Protection Depos	SIT	- 400 0500 4	FETOLI DAY	Litra diskolo in State Grands		279.82	0.00
	Electronic Withdrawal AFF		15 -4 23-3/29 - A	LLIKM PAY		88.02-	00.00	88.02
	Overdraft Protection Depos		NEAK FATTIER IZI	**************************************			88.02	0.00
	Point Of Sale Withdrawal k		ALALEATHER KI	ARNA.COM OH	JS	57.70-		57.70
	Overdraft Protection Depos		TU		turu e silako Alban kahari bisar sika		57.70	0.00
	Electronic Deposit K61231			DIKDEP		20-00	3,609.35	3,609.35
	Withdrawal Internet Trans					307.83-		3,301.52
	Withdrawal Internet Trans					400.00-		2,901.52
	Electronic Withdrawal SoFi				STEER (AND ELFOR DATES DE DE	100.00-	909088 8 8338888 200907 8760 20	2,801.52
	Electronic Withdrawal Affin					50.00-		2,751.52
	Electronic Withdrawal Affir				o haraning salaman ng	50.00-	anerio serii varan eritari	2,701.52
	Electronic Withdrawal SOF					10.00-		2,691.52
	Electronic Withdrawal HVC			98174 S.Z. SESSES GRADEN AVERAGE.		926.42-	en e	1,765.10
	Electronic Withdrawal Affir					50.00-		1,715.10
	Electronic Withdrawal Affir				2020-0-2010	25.00-	was samulated the tracks.	1,690.10
	Electronic Withdrawal Sam	sclub Mstr	CRD - SYF PAYN	MNI		150.00-		1,540.10
	Deposit		vententia segmilipoid tracio		Production and the state of the section		900.00	2,440.10
	Electronic Withdrawal PEN					150.00-		2,290.10
	Electronic Withdrawal KOH					75.00-	errosser og dense til filmstafik	2,215.10
	Electronic Withdrawal PRO				PREM	678.81-		1,536.29
	Electronic Deposit K61231				e verster en		579.58	2,115.87
	Electronic Withdrawal AFF			FLIKM BAY		12.71-		2,103.16
	Electronic Withdrawal WAY			45% (150%) \$10% (150%)	enelli olek ele ilin kiminetsi maras	29.00-	GWRPS ES MOORE LOS PARTS	2,074.16
	Electronic Withdrawal Affir					50.00-	National Association (Control	2,024.16
	Electronic Withdrawal Affir					50.00-		1,974.16
	Electronic Withdrawal AFF.			FFIRM PAY	100000000000000000000000000000000000000	17,34-		1,956.82
	Electronic Withdrawal SOF				a sale alabate en energia el lucio	10.00-	Beauwe in elektropis (Jakima) n	1,946.82
	Electronic Withdrawal Affir					25.00-		1,921.82
	Electronic Withdrawal Affir			and service of the se	AN SALAD ROBERT SASSERSTER DATE	50.00-	a kantalan dan da kanasa tek	1,871.82
	Electronic Withdrawal Affir					120.00-		1,751.82
	Electronic Withdrawal COM				MI	150.00-	nastaan ta kanala asa ta marata	1,601.82
	Electronic Withdrawal AFF			FFIRM PAY		33.29-		1,568.53
	Electronic Withdrawal SOF				enwaren bezentzattadan	110.00-		1,458.53
	Electronic Deposit K61231						585.28	2,043.81
	Electronic Withdrawal DIS			TNET - E-PAYMI	±N i	100.00-	er skirket, er franke blade i die krijske	1,943.81
	Electronic Withdrawal SoF					100.00-		1,843.81
	Electronic Withdrawal Affir			raesaerik et et romaerik ereste.		50.00-		1,793.81
	Electronic Withdrawal Affir					50.00-		1,743.81
General Report Administrative	Electronic Withdrawal SOF	property for the property of t	markite who transported in conference that are the conference of the first	SAN PARTS THE CONTRACT OF STANDARD	ad the state of the ball is a second	10.00-	66 of 14 th 2015 2010 (1 for 144 10)	1,733.81
	Electronic Withdrawal SoF					100.00-		1,633.81
	Electronic Withdrawal Affir			esta a harani ka kilondan 10 oyu kun.	Kurus Sansanian (Sansania)	50.00-	anten erre paramentare i englistic	1,583.81
3/29	Electronic Withdrawal Affir	m CRB - At	firmDepo			25,00-		1,558.81
Sum	mary by Draft Numbe	r * Asteri	isk next to numbe	r indicates skip in	sequence		v.	
Numb		mount	Number	Cleared	Amount	Number	Cleared	Amoun
	89 03/11/24 \$1,0	550.00						
15 N	MONTH PROMOTION	Acct 928	38550 will m	nature on 05/0	4/2024	Beginnin	g Balance	\$5,215.0
						1 Total De	posits for	17.3
مانيناد	ends Paid in 2024 \$50.77					0 Total Withdo		0.0
ЛVIUE							g Balance	\$5,232.3
	t Rate 3,922%					Enain	y palatice	サン, とうとょう



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N 24 MONTH CERT FIXED	Acct 93068069	will mature on 09/24/2025	Beginnii	ng Balance	\$4,051.46
			1 Total D	eposits for	10.16
Dividends Paid in 2024 \$29.75			0 Total With	drawals for	0.00
Current Rate 2.956%			Endi	ng Balance	\$4,061.62
Date Transaction Description			Withdrawal	Deposit	Balance
03/31 Credit Interest				\$10.16	\$4,061.62

USED	CAR TRUCK	LOAN 924171	.75		Beginning Balance \$1,262.0
ANNUAL	PERCENTAGE R	ATE 4.000%			Ending Balance \$0.0
Loan Int	terest YTD \$14.58	8			·
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

ANNUAL PERCENTAGE RATE 12.990% Variable, subject to change

Ending Balance

\$962.83

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

<u> </u>	
Date Transaction Description	Amount
03/02 **Interest Charge**	\$5.78
TOTAL INTEREST CHARGED FOR THIS PERI	OD \$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 Ending Balance \$8,737.61 \$8,489.07

ANNUAL PERCENTAGE RATE 8.540%

Loan Interest YTD \$168.57

Co-borrower: MAJIORIA C. HAUGHTON



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INDI	RECT USED VE	HICLE Loan	93119138		Continued from previous page.
Data	Transaction	Duineinal	Finance	Other	Polones Transportion Description
<u>Date</u>	Amount	Principal	Charge	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:

Your name and account number;
The dollar amount of the suspected error; and
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 we take more than 10 business days to do this, we will recredit your account for 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 The dollar amount of the suspected error; and

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.



RETURN SERVICE REQUESTED

718565 26373 000026372 1

1/5 UNQ

02-02-24 CLT

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

Statement of Account

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Member Number 8061944

Statement For **01/01/2024 - 01/31/2024**Page **1 of 5**



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 01/31Total Loans\$11,628.37Loan Balance Total\$11,628.37

PRIMARY SAVINGS Acct 92063744	Beginni	ng Balance	\$5.00
	2 Total D	eposits for	7,500.04
Dividends Paid in 2024 \$0.04	1 Total With	drawals for	-7,500.00
Annual Percentage Yield earned 0.0480% from 01/01/2024 through 01/31/2024, based on Avg Daily Bal of \$972.74	4 End	ing 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	Beginnir	ng Balance	\$5,848.68
	6 Total D	eposits for	14,619.62
Dividends Paid in 2024 \$0.00	82 Total Witho	•	-10,747.23
'		ng 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	Continu	ed from prev	ious nage
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-	samona de la compansión de la com-	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-	NETAL A RESCUESA LINVA HOLLE A L	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 01/12 Electronic Withdrawal Affirm CRB - AffirmDepo	50.00- 25.00-		4,770.39 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	00.02	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-	Additional and Color States of the Section of the S	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-	o este a contra esta esta esta en la contra	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-	erana eran eran eran eran eran eran eran	12,086.07
01/22 Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY 01/22 Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	17.34- 29.59-		12,068.73 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-	mente a la company de la compa	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-	egistinatu antici i i vanos e ne e e e e e e	10,516.31
01/24 Electronic Withdrawal SOFI SECURITIES - ACH	183,87-		10,332.44
01/24 Electronic Withdrawal SOFI SECURITIES - ACH	1.00-	escionario profesionario e del como e e e	10,331.44
01/24 Electronic Withdrawal SOFI SECURITIES - ACH	110.00-		10,221.44
01/25 Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP	s 电电影系统电影 1995年 1995年 199 2年 1995年 199 5年 1995年	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



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

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MHV PARTNER CHECKING Acct 92109703		ontinued f	rom previou	ıs page.
Date Transaction Description	Withdra		Deposit	Balance
01/25 Electronic Withdrawal Affirm CRB - AffirmDepo	50	0.00-	1	0,645.28
01/26 Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	3:	3.29-	1	0,611.99
01/26 Withdrawal Internet Transfer to 92615568 CNS	49	-00.		0,562.99
01/26 Withdrawal Internet Transfer to 92615568 CNS	15:	L.00-		0,411.99
01/26 Electronic Withdrawal Affirm CRB - AffirmDepo	to describe a comparable and the control of the con	0.00-		0,361.99
01/26 Electronic Withdrawal Affirm CRB - AffirmDepo	the second and the contract of the second se	5.00-		0,336.99
01/29 Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY),92-		0,316.07
01/29 Electronic Withdrawal SOFI SECURITIES - ACH).00-		0,216.07
01/29 Electronic Withdrawal SOFI SECURITIES - ACH		5.00-		0,131.07
01/29 Electronic Withdrawal SoFi Bank - TRANSFER),00-),00-		0,131.07
01/30 Electronic Withdrawal SOFI SECURITIES - ACH).00-).00-		
01/30 Electronic Withdrawal SOFI SECURITIES - ACH	Control of the Contro).00-).00-		9,931.07 9,721.07
Summary by Draft Number * Asterisk next to number indicates skip in s	· .	lumber	Cleared	Amoun
94 01/10/24 \$1,817.54 95 01/17/24	\$2.57			
1E MONTH PROMOTTON Acet 02020FF0 will making an 0F/04	/2024		•	1 - 404
15 MONTH PROMOTION Acct 92838550 will mature on 05/04	······································	Beginning Ba		\$5,181.59
	1	Total Deposit	ts for	17.24
Dividends Paid in 2024 \$17.24	0 To	tal Withdrawa	ls for	0.00
Current Rate 3.922%		Ending Ba	lance	\$5,198.83
Date Transaction Description	Withdra		Deposit	Balance
01/31 Credit Interest			\$17.24 \$	5,198.83
N 24 MONTH CERT FIXED Acct 93068069 will mature on 09/2	24/2025	Beginning Ba	lance	\$4,031.87
			101100	4 .,00 = .0.
		Total Deposi		
Dividends Paid in 2024 \$10.11		Total Deposi	ts for	10.11
·		Total Deposi tal Withdrawa	ts for als for	10.11 0.00
Current Rate 2,956%		Total Deposi tal Withdrawa Ending Ba	ts for als for alance	10.11 0.00 \$4,041.98
Current Rate 2,956% Date Transaction Description	0 To	Total Deposi tal Withdrawa Ending Ba wal	ts for als for alance Deposit	10.11 0.00 \$4,041.98
Current Rate 2,956% Date Transaction Description	0 To	Total Deposi tal Withdrawa Ending Ba wal	ts for als for alance Deposit	10.11 0.00 \$4,041.98 Balance
Current Rate 2,956% Date Transaction Description	0 To	Total Deposi tal Withdrawa Ending Ba wal	ts for als for alance Deposit	10.11 0.00 \$4,041.98 Balance
Current Rate 2.956% Date Transaction Description D1/31 Credit Interest USED CAR TRUCK LOAN 92417175	0 To	Total Deposi tal Withdrawa Ending Ba wal	ts for uls for alance Deposit \$10.11	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2.956% Date Transaction Description D1/31 Credit Interest USED CAR TRUCK LOAN 92417175	0 To	Total Deposi tal Withdrawa Ending Ba wal [ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000%	0 To	Total Deposital Withdrawa Ending Ba wai Beginning Ba	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2.956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$7.25	0 To	Total Deposital Withdrawa Ending Ba wai Beginning Ba	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$7.25 Transaction Finance Other Date Amount Principal Charge Charges	0 To	Total Deposital Withdrawa Ending Ba wai Beginning Ba Ending Ba	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$7.25 Transaction Finance Other Date Amount Principal Charge Charges 01/10 \$180.00 \$180.00 \$0.00	0 To Withdra Balance Transaction \$2,005,26 Principal R	Total Deposital Withdrawa Ending Ba wai Beginning Ba Ending Ba Ending Ba	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$7.25 Transaction Finance Other Date Amount Principal Charge Charges 01/10 \$180.00 \$180.00 \$0.00	0 To Withdra	Total Deposital Withdrawa Ending Ba wai Beginning Ba Ending Ba Ending Ba	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$7.25 Transaction Amount Principal Charge Charges 01/10 \$180.00 \$180.00 \$0.00 01/18 10.00 10.00 0.00 0.00	0 To Withdra Balance Transaction \$2,005,26 Principal R	Total Deposital Withdrawa Ending Basimal Ending BaEnding	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Basimal Ending BaEnding	ts for als for Peposit \$10.11 \$	10.11 0.00 \$4,041.98 Balance 4,041.98
Current Rate 2,956% Date Transaction Description 01/31 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$7.25 Transaction Amount Principal Charge Charges 01/10 \$180.00 \$180.00 \$0.00 01/18 10.00 10.00 0.00 0.00	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Basimal Ending BaEnding	ts for als for palance Deposit \$10.11 \$ clance lance	10.11 0.00 \$4,041.98 Balance 4,041.98 \$2,185.26 \$1,629.50
Current Rate 2.956% Date Transaction Description	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Bawal Ending BaEnding Ba	ts for als for Blance Deposit \$10.11 \$ lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
USED CAR TRUCK	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Bawal Ending Ba Ending Ba Ending Ba Ending Ba Ending Ba Eceipt eceipt syment	ts for als for Blance Deposit \$10.11 \$ lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
Current Rate 2,956% Date Transaction Description	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Bawal Ending Ba Ending Ba Ending Ba Ending Ba Ending Ba Eceipt eceipt syment	ts for als for Blance Deposit \$10.11 \$ lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
Current Rate 2,956% Date Transaction Description	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Bawal Ending Ba Ending Ba Ending Ba Ending Ba Ending Ba Eceipt eceipt syment	ts for als for Blance Deposit \$10.11 \$ lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
Date Transaction Description	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Bawal Ending Ba Ending Ba Ending Ba Ending Ba Ending Ba Eceipt eceipt syment	ts for als for Blance Deposit \$10.11 \$ lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
Current Rate 2.956% Date Transaction Description	O To Withdra Balance Transactio \$2,005,26 Principal R 1,995.26 Principal R	Total Deposital Withdrawa Ending Bawal Ending Ba Ending Ba Ending Ba Ending Ba Ending Ba Eceipt eceipt syment	ts for als for Blance Deposit \$10.11 \$ lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
Date Transaction Description	Balance Transactio \$2,005.26 Principal R 1,995.26 Principal R 1,629.50 Regular Pa	Total Deposital Withdrawa Ending Bawai Ending Ba	ts for als for alance Deposit \$10.11 \$ llance lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50
Current Rate 2.956% Date Transaction Description	Balance Transaction \$2,005,26 Principal R 1,995.26 Principal R 1,629.50 Regular Pa	Total Deposital Withdrawa Ending Base Beginning Base Ending Base Beginning Base Ending Base In Description Ending Base Ending Ba	ts for als for alance Deposit \$10.11 \$ lance lance lance lance	10.11 0.00 \$4,041.98 Balance 4,041.98 \$2,185.26 \$1,629.50 \$1,175.87 \$999.75
Current Rate 2,956% Date Transaction Description	Balance Transactio \$2,005.26 Principal R 1,995.26 Principal R 1,629.50 Regular Pa	Total Deposital Withdrawa Ending Bawai Ending Ba	ts for als for alance Deposit \$10.11 \$ lance lance lance lance	10.11 0.00 \$4,041.98 Balance '4,041.98 \$2,185.26 \$1,629.50



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

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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
ANNUAL PERCENTAGE RATE 8.540%	Ending Balance	\$8,999.12
Loan Interest VTD \$62.96		

Co-borrower: MAJIORIA C. HAUGHTON

	Transaction		Finance	Otner	
Date	Amount	Principal	Charge	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:

Your name and account number;
The dollar amount of the suspected error; and
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. 3. 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

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



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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.

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.



PO Box 1429, Kingston, NY 12402

RETURN SERVICE REQUESTED

728653 26253 000026252 1

1/4 UNQ 03-01-24 CLT

իվերելըերենիկիկիկինիկին վիալիային հանգեկիկիարարույլիայնիայիլ

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

Statement of Account

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Member Number 8061944

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

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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	Beginning Balance	\$5.04
	0 Total Deposits for	0.00
Dividends Paid in 2024 \$0.04	0 Total Withdrawals for	0.00
Annual Percentage Yield earned 0.0000% from 02/01/2024 through 02/29/2024, based on Avg Daily Bal of \$5.04	Ending Balance	\$5.04

MHV PARTNER CHECKING Acct 92109703	Beginni	ng Balance	\$9,721.07
	7 Total D	eposits for	6,873.70
Dividends Paid in 2024 \$0.00	83 Total With	drawals for	-13,796.19
	End	ing 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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	PARTNER CHECKING Acct 92109703	Continu	ed from prev	ious page.
	Transaction Description	Withdrawal	Deposit	Balance
	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
	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-	e e migra green en militar (in marie e	6,026.06
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		5,976.06
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-	region accomplished the selection of the place of the security of	5,926.06
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		5,876.06
	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		5,851.06
	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		5,751.06
	Electronic Withdrawal SOFI SECURITIES - ACH	75.00-		5,676.06
	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	88.02-		5,588.04
	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		5,488.04
	Electronic Withdrawal SOFI SECURITIES - ACH	185.00-		5,303.04
	Electronic Withdrawal SoFi Bank - TRANSFER	100.00-		5,203.04
	Point Of Sale Withdrawal Klarna*palaleather 184-45527621 OHUS	57.70-		
	Withdrawal Internet Transfer to 93119138 CNS			5,145.34
		307.83-		4,837.51
	Withdrawal Internet Transfer to 92615568 CNS	50.00-		4,787.51
	Electronic Withdrawal IRS - USATAXPYMT	888.00-		3,899.51
	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP		601,53	4,501.04
	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-	SENSON ELLEN OF SOME SENSON STATE	4,481.04
	Electronic Withdrawal HVCU - AUTOPAY	926.42-		3,554.62
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-	de al la collega de la collega de l'Albanda de l'Albanda de l'Albanda de l'Albanda de l'Albanda de l'Albanda d	3,504.62
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		3,454.62
	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-	1905 a filosofes (1705 aprillago (1886 et aleman a la entre filosofes (1886 et al.)	3,354.62
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		3,304.62
	Electronic Withdrawal Affirm CRB - AffirmDepo	25.00-		3,279.62
	Withdrawal Transfer to 92417175	373.01-		2,906.61
	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		2,806.61
	Electronic Withdrawal SOFI SECURITIES - ACH	125.00-		2,681.61
	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
	Electronic Withdrawal PENTAGON FEDERAL - TRNSFR DR	125.00-	Bett Mit Little Der Geller Vinderen Lideren und Mit ist Little version Mr. einem E. v. C. ri	1,349.21
	Electronic Withdrawal PNC BANK - PAYMENT	27.00-		1,322.21
02/21	Electronic Withdrawal WAYFAIR - AUTO PYMT	37.00-	NOT THE PARTY OF STATE OF THE PARTY.	1,285.21
	Electronic Withdrawal SOFI SECURITIES - ACH	100,00-		1,185.21
	Electronic Withdrawal SOFI SECURITIES - ACH	170.00-	Statistica caeconimistica in y con 1955 i caeca	1,015.21
\$25 A \$100 place \$100	Electronic Withdrawal WAYFAIR - PAYMENT	200.00-		815.21
	Electronic Withdrawal PNC BANK NA TELECHK 800-697-9263 - ONLINE PYM	100.00-		715.21
present pulper and duty to be	Electronic Deposit K6123155W TAG KINGSTON LLC - DIRDEP	200100	1,657.27	2,372.48
	Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	17.34-	+/05/11-/	2,355.14
	Electronic Withdrawal SOFI SECURITIES - ACH	20.00-		2,335.14
	Electronic Withdrawal SoFi Bank - TRANSFER	200.00-		2,135.14
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		2,085.14
	Electronic Withdrawal Affirm CRB - AffirmDepo	120.00-		1,965.14
		50.00-		
	Electronic Withdrawal Affirm CRB - AffirmDepo	Combaction account (Cales by McColouse International account or new property and a second		1,915.14
	Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		1,815.14
	Electronic Withdrawal WELLS FARGO CARD - CCPYMT	555.00-		1,260.14
	Electronic Withdrawal Affirm CRB - AffirmDepo	50.00-		1,210.14
	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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Member Number 8061944

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

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MHV PARTNER CHECKING Acct 92109703		ied from prev	vious page.
Date Transaction Description	Withdrawal	Deposit	Balance
02/26 Electronic Withdrawal SOFI SECURITIES - ACH	110.00-		926.29
12/26 Electronic Withdrawal SOFI SECURITIES - ACH	100.00-	- mercuram on a reservation of	826.29
12/26 Electronic Withdrawal SOFI SECURITIES - ACH	80.00-		746.29
)2/26 Electronic Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	33.29-	ede Herrista de Principal de Cartes de C	713.00
12/27 Electronic Withdrawal SOFI SECURITIES - ACH	100.00-		613.00
02/27 Electronic Withdrawal SOFI SECURITIES - ACH	180.00-	. Secretor registrativo e electricista de la constanti	433.00
02/28 Electronic Withdrawal COMENITY 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 Amou 96 02/07/24 \$1.874.00	ınt Number	Cleared	Amount
96 02/07/24 \$1,874.00	1		
15 MONTH PROMOTION Acct 92838550 will mature on 05/04/2024	Beginni	ng Balance	\$5,198.83
		eposits for	16.18
Dividends Paid in 2024 \$33.42	0 Total With	•	0.00
Current Rate 3,922%		ng Balance	\$5,215.01
Date Transaction Description	Withdrawal	Deposit	Balance
02/29 Credit Interest		\$16.18	\$5,215.01
N. 24 MONTH CERT FIVER A -+ 02000000 III 00/24/2025			
N 24 MONTH CERT FIXED Acct 93068069 will mature on 09/24/2025 Dividends Paid in 2024 \$19,59	1 Total D	ng Balance eposits for drawals for	\$4,041.98 9.48 0.00
Dividends Paid in 2024 \$19.59	1 Total D 0 Total With	eposits for	9.48 0.00
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description	1 Total D 0 Total With	eposits for drawals for ng Balance Deposit	9.48 0.00 \$4,051.46 Balance
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000%	1 Total D 0 Total With Endi Withdrawal	eposits for drawals for ng Balance	9.48 0.00 \$4,051.46
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79	1 Total D 0 Total With Endi Withdrawal	eposits for drawals for Balance Deposit \$9.48	9.48 0.00 \$4,051.46 Balance \$4,051.46
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Finance Other Date Amount Principal Charge Charges Balance	1 Total D 0 Total With Endi Withdrawal Beginni Endi	eposits for drawals for Balance Deposit \$9.48 ng Balance ng Balance	9.48 0.00 \$4,051.46 Balance \$4,051.46
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Finance Other Date Amount Principal Charge Charges Balance	1 Total D 0 Total With Endi Withdrawal Beginni Endi	eposits for drawals for Balance Deposit \$9.48 ng Balance ng Balance ng Balance ption	9.44 0.00 \$4,051.46 Balance \$4,051.46 \$1,629.50 \$1,262.00
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Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Principal Charge Charges Balance 02/19 \$373.01 \$367.47 \$5.54 \$0.00 \$1,262.0 UNSECURED LINE OF CREDIT LOAN 92615568 ANNUAL PERCENTAGE RATE 12.990% Variable, subject to change Periodic Rate (Daily) 0.036%	1 Total D 0 Total With Endi Withdrawal Beginni Endi Endi Endi Endi Endi Beginni Endi Beginni Beginni	eposits for drawals for Balance Deposit \$9.48 Ing Balance ption Balance ption	9.48 0.00 \$4,051.46 Balance \$4,051.46 \$1,629.50 \$1,262.00
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Principal Charge Charges Balance 02/19 \$373.01 \$367.47 \$5.54 \$0.00 \$1,262.0 UNSECURED LINE OF CREDIT LOAN 92615568 ANNUAL PERCENTAGE RATE 12.990% Variable, subject to change Periodic Rate (Daily) 0.036% Loan Interest YTD \$30.64	1 Total D 0 Total With Endi Withdrawal Beginni Endi Endi Endi Endi Endi Beginni Endi Beginni Beginni	eposits for drawals for Balance Deposit \$9.48 Ing Balance ption Balance ption	9.48 0.00 \$4,051.46 Balance \$4,051.46 \$1,629.50 \$1,262.00
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Principal Charge Charges Balance 02/19 \$373.01 \$367.47 \$5.54 \$0.00 \$1,262.00 UNSECURED LINE OF CREDIT LOAN 92615568 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	1 Total D 0 Total With Endi Withdrawal Beginni Endi Endi Endi Endi Endi Beginni Endi Beginni Beginni	eposits for drawals for Balance Deposit \$9.48 Ing Balance ption Balance ption	9.48 0.00 \$4,051.46 Balance \$4,051.46
Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Principal Charge Charges Balance 02/19 \$373.01 \$367.47 \$5.54 \$0.00 \$1,262.0 UNSECURED LINE OF CREDIT LOAN 92615568 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	1 Total D 0 Total With Endi Withdrawal Beginni Endi Endi Endi Endi Endi Beginni Endi Beginni Beginni	eposits for drawals for Balance Deposit \$9.48 Ing Balance ption Balance ption	9.48 0.00 \$4,051.46 Balance \$4,051.46 \$1,629.50 \$1,262.00
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Dividends Paid in 2024 \$19.59 Current Rate 2.956% Date Transaction Description 02/29 Credit Interest USED CAR TRUCK LOAN 92417175 ANNUAL PERCENTAGE RATE 4.000% Loan Interest YTD \$12.79 Transaction Principal Charge Charges Balance 02/19 \$373.01 \$367.47 \$5.54 \$0.00 \$1,262.0 UNSECURED LINE OF CREDIT LOAN 92615568 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 Transaction Finance Other Date Amount Principal Charge Charges Balance 02/14 \$50.00 \$43.24 \$6.76 \$0.00 \$956.5	1 Total D 0 Total With Endi Withdrawal Beginni Endi Endi Endi Beginni Endi Beginni Endi Beginni Endi	eposits for drawals for mg Balance Deposit \$9.48 mg Balance mg Balance ption mg Balance g Balance ption	9.48 0.00 \$4,051.46 Balance \$4,051.46 \$1,629.50 \$1,262.03
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UNSECURED LINE OF	F CREDIT	Loan	92615568

Continued from previous page.

Fees Charged

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 PE	RIOD \$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

ANNUAL PERCENTAGE RATE 8.540%

Ending Balance

\$8,737.61

Loan Interest YTD \$109.28

Co-borrower: MAJIORIA C. HAUGHTON

	Transaction		Finance	Other	
Date	Amount	Principal	Charge	Charges	Balance Transaction Description
02/14	\$307.83	\$261.51	\$46.32	\$0.00	\$8.737.61 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:

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