

## Power of Attorney and Declaration of Representative

OMB No. 1545-0150

▶ Go to [www.irs.gov/Form2848](http://www.irs.gov/Form2848) for instructions and the latest information.

**For IRS Use Only**

Received by: \_\_\_\_\_  
 Name \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Function \_\_\_\_\_  
 Date        /        /

**Part I Power of Attorney**

**Caution:** A separate Form 2848 must be completed for each taxpayer. Form 2848 will not be honored for any purpose other than representation before the IRS.

**1 Taxpayer information.** Taxpayer must sign and date this form on page 2, line 7.

Taxpayer name and address Walter Barber PO Box 2885 Kirtland, NM 87417	Taxpayer identification number(s) 585-35-5359  Daytime telephone number      Plan number (if applicable)
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hereby appoints the following representative(s) as attorney(s)-in-fact:

**2 Representative(s)** must sign and date this form on page 2, Part II.

Name and address <b>David W Collins</b>  9301 Ocoee St., #64 Ooltewah, TN 37363 <b>Check if to be sent copies of notices and communications</b> <input checked="" type="checkbox"/>	CAF No. <b>0315-54449R</b> PTIN <b>P03013529</b> Telephone No. <b>(423) 482-9737</b> Fax No. <b>(423) 558-3274</b> Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/> Fax No. <input type="checkbox"/>
Name and address   <b>Check if to be sent copies of notices and communications</b> <input type="checkbox"/>	CAF No. _____ PTIN _____ Telephone No. _____ Fax No. _____ Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/> Fax No. <input type="checkbox"/>
Name and address   ( <b>Note:</b> IRS sends notices and communications to only two representatives.)	CAF No. _____ PTIN _____ Telephone No. _____ Fax No. _____ Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/> Fax No. <input type="checkbox"/>
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to represent the taxpayer before the Internal Revenue Service and perform the following acts:

**3 Acts authorized (you are required to complete line 3).** Except for the acts described in line 5b, I authorize my representative(s) to receive and inspect my confidential tax information and to perform acts I can perform with respect to the tax matters described below. For example, my representative(s) shall have the authority to sign any agreements, consents, or similar documents (see instructions for line 5a for authorizing a representative to sign a return).

Description of Matter (Income, Employment, Payroll, Excise, Estate, Gift, Whistleblower, Practitioner Discipline, PLR, FOIA, Civil Penalty, Sec. 4980H Shared Responsibility Payment, etc.) (see instructions)	Tax Form Number (1040, 941, 720, etc.) (if applicable)	Year(s) or Period(s) (if applicable) (see instructions)
Income, SRP	1040	2000 - 2027
Separate Assessments	1040	2000 - 2027
Civil Penalties	N/A	2000 - 2027

**4 Specific use not recorded on the Centralized Authorization File (CAF).** If the power of attorney is for a specific use not recorded on CAF, check this box. See Line 4. Specific Use Not Recorded on CAF in the instructions . . . . .

**5a Additional acts authorized.** In addition to the acts listed on line 3 above, I authorize my representative(s) to perform the following acts (see instructions for line 5a for more information):  Access my IRS records via an Intermediate Service Provider;  
 Authorize disclosure to third parties;       Substitute or add representative(s);       Sign a return; \_\_\_\_\_

Other acts authorized: \_\_\_\_\_

**b Specific acts not authorized.** My representative(s) is (are) not authorized to endorse or otherwise negotiate any check (including directing or accepting payment by any means, electronic or otherwise, into an account owned or controlled by the representative(s) or any firm or other entity with whom the representative(s) is (are) associated) issued by the government in respect of a federal tax liability.

List any other specific deletions to the acts otherwise authorized in this power of attorney (see instructions for line 5b):

**6 Retention/revocation of prior power(s) of attorney.** The filing of this power of attorney automatically revokes all earlier power(s) of attorney on file with the Internal Revenue Service for the same matters and years or periods covered by this form. If you **do not** want to revoke a prior power of attorney, check here

**YOU MUST ATTACH A COPY OF ANY POWER OF ATTORNEY YOU WANT TO REMAIN IN EFFECT.**

**7 Taxpayer declaration and signature.** If a tax matter concerns a year in which a joint return was filed, each spouse must file a separate power of attorney even if they are appointing the same representative(s). If signed by a corporate officer, partner, guardian, tax matters partner, partnership representative (or designated individual, if applicable), executor, receiver, administrator, trustee, or individual other than the taxpayer, I certify I have the legal authority to execute this form on behalf of the taxpayer.

**▶ IF NOT COMPLETED, SIGNED, AND DATED, THE IRS WILL RETURN THIS POWER OF ATTORNEY TO THE TAXPAYER.**

*Walter Barber*

2/26/2024

Signature

Date

Title (if applicable)

walter barber

Print name

Print name of taxpayer from line 1 if other than individual


**Part II Declaration of Representative**

Under penalties of perjury, by my signature below I declare that:

- I am not currently suspended or disbarred from practice, or ineligible for practice, before the Internal Revenue Service;
- I am subject to regulations in Circular 230 (31 CFR, Subtitle A, Part 10), as amended, governing practice before the Internal Revenue Service;
- I am authorized to represent the taxpayer identified in Part I for the matter(s) specified there; and
- I am one of the following:
  - a** Attorney—a member in good standing of the bar of the highest court of the jurisdiction shown below.
  - b** Certified Public Accountant—a holder of an active license to practice as a certified public accountant in the jurisdiction shown below.
  - c** Enrolled Agent—enrolled as an agent by the IRS per the requirements of Circular 230.
  - d** Officer—a bona fide officer of the taxpayer organization.
  - e** Full-Time Employee—a full-time employee of the taxpayer.
  - f** Family Member—a member of the taxpayer’s immediate family (spouse, parent, child, grandparent, grandchild, step-parent, step-child, brother, or sister).
  - g** Enrolled Actuary—enrolled as an actuary by the Joint Board for the Enrollment of Actuaries under 29 U.S.C. 1242 (the authority to practice before the IRS is limited by section 10.3(d) of Circular 230).
  - h** Unenrolled Return Preparer—Authority to practice before the IRS is limited. An unenrolled return preparer may represent, provided the preparer (1) prepared and signed the return or claim for refund (or prepared if there is no signature space on the form); (2) was eligible to sign the return or claim for refund; (3) has a valid PTIN; and (4) possesses the required Annual Filing Season Program Record of Completion(s). **See Special Rules and Requirements for Unenrolled Return Preparers in the instructions for additional information.**
  - k** Qualifying Student or Law Graduate—receives permission to represent taxpayers before the IRS by virtue of his/her status as a law, business, or accounting student, or law graduate working in a LITC or STCP. See instructions for Part II for additional information and requirements.
  - r** Enrolled Retirement Plan Agent—enrolled as a retirement plan agent under the requirements of Circular 230 (the authority to practice before the Internal Revenue Service is limited by section 10.3(e)).

**▶ IF THIS DECLARATION OF REPRESENTATIVE IS NOT COMPLETED, SIGNED, AND DATED, THE IRS WILL RETURN THE POWER OF ATTORNEY. REPRESENTATIVES MUST SIGN IN THE ORDER LISTED IN PART I, LINE 2.**

**Note:** For designations d–f, enter your title, position, or relationship to the taxpayer in the “Licensing jurisdiction” column.

Designation— Insert above letter (a–r).	Licensing jurisdiction (State) or other licensing authority (if applicable)	Bar, license, certification, registration, or enrollment number (if applicable)	Signature	Date
c	Federal (IRS)	00150946-EA		03/01/2024

## Power of Attorney and Declaration of Representative

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**Part I Power of Attorney**

**Caution:** A separate Form 2848 must be completed for each taxpayer. Form 2848 will not be honored for any purpose other than representation before the IRS.

**1 Taxpayer information.** Taxpayer must sign and date this form on page 2, line 7.

Taxpayer name and address Daphine Lansing-Barber PO Box 2885 Kirtland, NM 87417	Taxpayer identification number(s) 585-84-9415
	Daytime telephone number      Plan number (if applicable)

hereby appoints the following representative(s) as attorney(s)-in-fact:

**2 Representative(s)** must sign and date this form on page 2, Part II.

Name and address <b>David W Collins</b>  9301 Ocoee St., #64 Ooltewah, TN 37363 <b>Check if to be sent copies of notices and communications</b> <input checked="" type="checkbox"/>	CAF No. <b>0315-54449R</b> PTIN <b>P03013529</b> Telephone No. <b>(423) 482-9737</b> Fax No. <b>(423) 558-3274</b> Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/> Fax No. <input type="checkbox"/>
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to represent the taxpayer before the Internal Revenue Service and perform the following acts:

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 Authorize disclosure to third parties;       Substitute or add representative(s);       Sign a return; \_\_\_\_\_

Other acts authorized: \_\_\_\_\_

b Specific acts not authorized. My representative(s) is (are) not authorized to endorse or otherwise negotiate any check (including directing or accepting payment by any means, electronic or otherwise, into an account owned or controlled by the representative(s) or any firm or other entity with whom the representative(s) is (are) associated) issued by the government in respect of a federal tax liability.

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6 Retention/revocation of prior power(s) of attorney. The filing of this power of attorney automatically revokes all earlier power(s) of attorney on file with the Internal Revenue Service for the same matters and years or periods covered by this form. If you do not want to revoke a prior power of attorney, check here

YOU MUST ATTACH A COPY OF ANY POWER OF ATTORNEY YOU WANT TO REMAIN IN EFFECT.

7 Taxpayer declaration and signature. If a tax matter concerns a year in which a joint return was filed, each spouse must file a separate power of attorney even if they are appointing the same representative(s). If signed by a corporate officer, partner, guardian, tax matters partner, partnership representative (or designated individual, if applicable), executor, receiver, administrator, trustee, or individual other than the taxpayer, I certify I have the legal authority to execute this form on behalf of the taxpayer.

IF NOT COMPLETED, SIGNED, AND DATED, THE IRS WILL RETURN THIS POWER OF ATTORNEY TO THE TAXPAYER.

Daphine Lansing-Barber Signature 2/26/2024 Date Title (if applicable)

Daphine Lansing-Barber Print name Print name of taxpayer from line 1 if other than individual

Part II Declaration of Representative

Under penalties of perjury, by my signature below I declare that:

- I am not currently suspended or disbarred from practice, or ineligible for practice, before the Internal Revenue Service;
I am subject to regulations in Circular 230 (31 CFR, Subtitle A, Part 10), as amended, governing practice before the Internal Revenue Service;
I am authorized to represent the taxpayer identified in Part I for the matter(s) specified there; and
I am one of the following:
a Attorney—a member in good standing of the bar of the highest court of the jurisdiction shown below.
b Certified Public Accountant—a holder of an active license to practice as a certified public accountant in the jurisdiction shown below.
c Enrolled Agent—enrolled as an agent by the IRS per the requirements of Circular 230.
d Officer—a bona fide officer of the taxpayer organization.
e Full-Time Employee—a full-time employee of the taxpayer.
f Family Member—a member of the taxpayer's immediate family (spouse, parent, child, grandparent, grandchild, step-parent, step-child, brother, or sister).
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h Unenrolled Return Preparer—Authority to practice before the IRS is limited. An unenrolled return preparer may represent, provided the preparer (1) prepared and signed the return or claim for refund (or prepared if there is no signature space on the form); (2) was eligible to sign the return or claim for refund; (3) has a valid PTIN; and (4) possesses the required Annual Filing Season Program Record of Completion(s). See Special Rules and Requirements for Unenrolled Return Preparers in the instructions for additional information.
k Qualifying Student or Law Graduate—receives permission to represent taxpayers before the IRS by virtue of his/her status as a law, business, or accounting student, or law graduate working in a LITC or STCP. See instructions for Part II for additional information and requirements.
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Note: For designations d–f, enter your title, position, or relationship to the taxpayer in the "Licensing jurisdiction" column.

Table with 5 columns: Designation—Insert above letter (a–r), Licensing jurisdiction (State) or other licensing authority (if applicable), Bar, license, certification, registration, or enrollment number (if applicable), Signature, Date. Row 1: c, Federal (IRS), 00150946-EA, [Signature], 03/01/2024

## Collection Information Statement for Wage Earners and Self-Employed Individuals

**Wage Earners** Complete Sections 1, 2, 3, 4, and 5 including the signature line on page 4. *Answer all questions or write N/A if the question is not applicable.*  
**Self-Employed Individuals** Complete Sections 1, 3, 4, 5, 6 and 7 and the signature line on page 4. *Answer all questions or write N/A if the question is not applicable.*  
**For Additional Information**, refer to Publication 1854, "How To Prepare a Collection Information Statement."  
**Include attachments if additional space is needed to respond completely to any question.**

### Section 1: Personal Information

<b>1a</b> Full Name of Taxpayer and Spouse (if applicable) <b>WALTER BARBER &amp; DAPHINE LANSING-BARBER</b>		<b>2c</b> Provide information on all other persons in household or claimed as dependents		
<b>1b</b> Address (street, city, state, ZIP code and country) <b>PO BOX 2885 KIRTLAND, NM 87417</b>		Name	Age	Relationship
		<b>WYATT</b>	<b>11</b>	<b>SON</b>
<b>1c</b> County of Residence <b>SAN JUAN</b>		<b>3a</b> Do you or your spouse have any outside business interests? Include any interest in an LLC, LLP, corporation, partnership, etc. <input type="checkbox"/> Yes (percentage of ownership _____ %) <input checked="" type="checkbox"/> No		
<b>1d</b> Home Phone (       )		<b>3b</b> Business name		
<b>1e</b> Cell Phone ( <b>505</b> ) <b>330-2249</b>		<b>3c</b> Type of business (select one) <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Other _____		
<b>1f</b> Work Phone ( <b>505</b> ) <b>592-0022</b>				
<b>2a</b> Marital Status: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				
<b>2b</b> SSN or ITIN Taxpayer <b>585-35-5359</b> Spouse <b>585-84-9415</b>		Date of Birth (mmddyyyy)		

### Section 2: Employment Information for Wage Earners

*If you or your spouse have self-employment income instead of, or in addition to wage income, complete Business Information in Sections 6 and 7.*

Taxpayer		Spouse	
<b>4a</b> Taxpayer's Employer Name <b>ARMADA LOGISTICS</b>		<b>5a</b> Spouse's Employer Name <b>SAN JUAN CENTER OF INDEPENDENCE</b>	
<b>4b</b> Address (street, city, state, ZIP code and country) ,		<b>5b</b> Address (street, city, state, ZIP code and country) ,	
<b>4c</b> Work Telephone Number (       )	<b>4d</b> Does employer allow contact at work <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>5c</b> Work Telephone Number (       )	<b>5d</b> Does employer allow contact at work <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>4e</b> How long with this employer (years)   <b>8 (months)</b>	<b>4f</b> Occupation	<b>5e</b> How long with this employer (years)   <b>2 (months)</b>	<b>5f</b> Occupation <b>MEDICAL BILLING</b>
<b>4g</b> Number claimed as a dependent on your Form 1040	<b>4h</b> Pay Period: <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<b>5g</b> Number claimed as a dependent on your Form 1040	<b>5h</b> Pay Period: <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other

### Section 3: Other Financial Information (Attach copies of applicable documentation)

<b>6</b> Are you a party to a lawsuit (If yes, answer the following) <span style="float: right;"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</span>			
<input type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant	Location of Filing	Represented by	Docket/Case No.
Amount of Suit \$	Possible Completion Date (mmddyyyy)	Subject of Suit	
<b>7</b> Have you ever filed bankruptcy (If yes, answer the following) <span style="float: right;"><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</span>			
Date Filed (mmddyyyy) <b>01/01/2010</b>	Date Dismissed (mmddyyyy)	Date Discharged (mmddyyyy)	Petition No.
Location Filed			
<b>8</b> In the past 10 years, have you lived outside of the U.S for 6 months or longer (If yes, answer the following) <span style="float: right;"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</span>			
Dates lived abroad: from (mmddyyyy)		To (mmddyyyy)	
<b>9a</b> Are you the beneficiary of a trust, estate, or life insurance policy including those located in foreign countries or jurisdictions (If yes, answer the following) <span style="float: right;"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</span>			
Place where recorded: Name of the trust, estate, or policy			EIN:
Anticipated amount to be received \$		When will the amount be received	
<b>9b</b> Are you a trustee, fiduciary, or contributor of a trust <span style="float: right;"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</span>			
Name of the trust:			EIN:
<b>10</b> Do you have a safe deposit box (business or personal) including those located in foreign countries or jurisdictions (If yes, answer the following) <span style="float: right;"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</span>			
Location (Name, address and box number(s))		Contents	Value \$
<b>11</b> In the past 10 years, have you transferred any assets with a fair market value of more than \$10,000 including real property, for less than their full value (if yes, answer the following) <span style="float: right;"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</span>			
List Asset(s)	Value at Time of Transfer \$	Date Transferred (mmddyyyy)	To Whom or Where was it Transferred

**Section 4: Personal Asset Information for all Individuals (Foreign and Domestic). Include assets located in foreign countries or jurisdictions and add attachment(s) if additional space is needed to respond**

**12 CASH ON HAND** Include cash that is not in a bank **Total Cash on Hand** \$ **0**

**PERSONAL BANK ACCOUNTS** Include all checking, online and mobile (e.g., PayPal etc.) accounts, money market accounts, savings accounts, and stored value cards (e.g., payroll cards, government benefit cards, etc.).

Type of Account	Full Name & Address (Street, City, State, ZIP code and Country) of Bank, Savings & Loan, Credit Union, or Financial Institution	Account Number	Account Balance As of _____ mmddyyyy
<b>13a CHECKING</b>	<b>FIRST FINANCIAL CREDIT UNION</b>		\$ <b>500</b>
<b>13b CHECKING</b>	<b>BANK OF AMERICA</b>		\$ <b>0</b>
<b>13c Total Cash</b> (Add lines 13a, 13b, and amounts from any attachments)			\$ <b>500</b>

**INVESTMENTS** Include stocks, bonds, mutual funds, stock options, certificates of deposit, and retirement assets such as IRAs, Keogh, 401(k) plans and commodities (e.g., gold, silver, copper, etc.). Include all corporations, partnerships, limited liability companies, or other business entities in which you are an officer, director, owner, member, or otherwise have a financial interest.

Type of Investment or Financial Interest	Full Name & Address (Street, City, State, ZIP code and Country) of Company	Current Value	Loan Balance (if applicable) As of _____ mmddyyyy	Equity Value minus Loan
<b>14a 401(K)</b>		\$ <b>1,200</b>	\$ <b>0</b>	\$ <b>1,200</b>
<b>14b</b>		\$	\$	\$

**DIGITAL ASSETS** List all digital assets such as virtual currency (cryptocurrency), non-fungible token (NFT), and smart contracts you own or in which you have a financial interest (e.g., Bitcoin, Ethereum, Litecoin, Ripple, etc.) If applicable, attach a statement with each virtual currency's public key.

**14c** List the name(s) of individuals who have access to the private key(s) and/or digital wallets

Type of Digital Asset	Name of Digital Asset such as Virtual Currency Wallet, Exchange or Digital Currency Exchange (DCE)	Email Address Used to Set-up With the Digital Assets such as Virtual Currency Exchange or DCE	Location(s) of Digital Assets (Mobile Wallet, Online, and/or External Hardware storage)	Digital Asset Amount and Value in US dollars as of today (e.g., 1 Bitcoins \$38,000.00 USD)
<b>14d</b>				\$
<b>14e</b>				\$
<b>14f Total Equity</b> (Add lines 14a, 14b, 14d and 14e. Also include any amounts from any attachments to your total equity)				\$ <b>1,200</b>

**AVAILABLE CREDIT** Include all lines of credit and bank issued credit cards.

Full Name & Address (Street, City, State, ZIP code and Country) of Credit Institution	Credit Limit	Amount Owed As of _____ mmddyyyy	Available Credit As of _____ mmddyyyy
<b>15a N/A</b>			
Acct. No	\$	\$	\$
<b>15b</b>			
Acct. No	\$	\$	\$
<b>15c Total Available Credit</b> (Add lines 15a, 15b and amounts from any attachments)			\$ <b>0</b>

**16a LIFE INSURANCE** Do you own or have any interest in any life insurance policies with cash value  
 Yes  No If yes, complete blocks 16b through 16f for each policy.

<b>16b</b> Name and Address of Insurance Company(ies):			
<b>16c</b> Policy Number(s)			
<b>16d</b> Owner of Policy			
<b>16e</b> Current Cash Value	\$	\$	\$
<b>16f</b> Outstanding Loan Balance	\$	\$	\$
<b>16g Total Available Cash</b> (Subtract amounts on line 16f from line 16e and include amounts from any attachments)			\$

**Section 4: Personal Asset Information for all Individuals (Foreign and Domestic) (Continued)**

**REAL PROPERTY** Include all real property owned or being purchased

	Purchase Date (mmddyyyy)	Current Fair Market Value (FMV)	Current Loan Balance	Amount of Monthly Payment	Date of Final Payment (mmddyyyy)	Equity FMV Minus Loan
<b>17a</b> Property Description		\$ 0	\$ 0	\$ 0		\$ 0
Location (street, city, state, ZIP code, county and country) <b>500 YDS N OF COMMUNITY CH HOUSE FRUITLAND, NM 87416 SAN JUAN COUNTY</b>		Lender/Contract Holder Name, Address (street, city, state, ZIP code), and Phone  Phone				
<b>17b</b> Property Description		\$	\$	\$		\$
Location (street, city, state, ZIP code, county and country)		Lender/Contract Holder Name, Address (street, city, state, ZIP code), and Phone  Phone				
<b>17c Total Equity</b> (Add lines 17a, 17b and amounts from any attachments)						\$ 0

**PERSONAL VEHICLES LEASED AND PURCHASED** Include boats, RVs, motorcycles, all-terrain and off-road vehicles, trailers, etc.

Description (Year, Mileage, Make/Model, Tag Number, Vehicle Identification Number)	Purchase/Lease Date (mmddyyyy)	Current Fair Market Value (FMV)	Current Loan Balance	Amount of Monthly Payment	Date of Final Payment (mmddyyyy)	Equity FMV Minus Loan
<b>18a</b> Year <b>2024</b> Mileage <b>0</b> Vehicle Identification Number	Make/Model <b>CHEVROLET SILVERADO</b> License/Tag Number	\$ 54,000	\$ 54,000	\$ 1,000		\$ 0
Lender/Lessor Name, Address (street, city, state, ZIP code and country), and Phone  Phone						
<b>18b</b> Year <b>2023</b> Mileage <b>0</b> Vehicle Identification Number	Make/Model <b>HYUNDAI TUSCON</b> License/Tag Number	\$ 26,900	\$ 28,000	\$ 620		\$ 0
Lender/Lessor Name, Address (street, city, state, ZIP code and country), and Phone  Phone						
<b>18c Total Equity</b> (Add lines 18a, 18b and amounts from any attachments)						\$ 0

**PERSONAL ASSETS** Include all furniture, personal effects, artwork, jewelry, collections (coins, guns, etc.), antiques or other assets. Include intangible assets such as licenses, domain names, patents, copyrights, mining claims, etc.

	Purchase/Lease Date (mmddyyyy)	Current Fair Market Value (FMV)	Current Loan Balance	Amount of Monthly Payment	Date of Final Payment (mmddyyyy)	Equity FMV Minus Loan
<b>19a</b> Property Description		\$	\$	\$		\$
Location (street, city, state, ZIP code, county and country)		Lender/Lessor Name, Address (street, city, state, ZIP code), and Phone  Phone				
<b>19b</b> Property Description		\$	\$	\$		\$
Location (street, city, state, ZIP code, county and country)		Lender/Lessor Name, Address (street, city, state, ZIP code), and Phone  Phone				
<b>19c Total Equity</b> (Add lines 19a, 19b and amounts from any attachments)						\$ 0

**If you are self-employed, sections 6 and 7 must be completed before continuing.**

**Section 5: Monthly Income and Expenses (Foreign and Domestic)**

Monthly Income/Expense Statement (For additional information, refer to Publication 1854.)

Total Income (Amounts reported in U.S. dollars)		Total Living Expenses (Amounts reported in U.S. dollars)		IRS USE ONLY
Source	Gross Monthly	Expense Items <sup>6</sup>	Actual Monthly	Allowable Expenses
<b>20</b> Wages (Taxpayer) <sup>1</sup>	\$ <b>4,557</b>	<b>35</b> Food, Clothing and Misc. <sup>7</sup>	\$ <b>1,700</b>	
<b>21</b> Wages (Spouse) <sup>1</sup>	\$ <b>3,255</b>	<b>36</b> Housing and Utilities <sup>8</sup>	\$ <b>1,490</b>	
<b>22</b> Interest - Dividends	\$ <b>0</b>	<b>37</b> Vehicle Ownership Costs <sup>9</sup>	\$ <b>1,249</b>	
<b>23</b> Net Business Income <sup>2</sup>	\$ <b>0</b>	<b>38</b> Vehicle Operating Costs <sup>10</sup>	\$ <b>528</b>	
<b>24</b> Net Rental Income <sup>3</sup>	\$ <b>0</b>	<b>39</b> Public Transportation <sup>11</sup>	\$ <b>0</b>	
<b>25</b> Distributions (K-1, IRA, etc.) <sup>4</sup>	\$ <b>0</b>	<b>40</b> Health Insurance	\$ <b>154</b>	
<b>26</b> Pension (Taxpayer)	\$ <b>0</b>	<b>41</b> Out of Pocket Health Care Costs <sup>12</sup>	\$ <b>237</b>	
<b>27</b> Pension (Spouse)	\$ <b>0</b>	<b>42</b> Court Ordered Payments	\$ <b>0</b>	
<b>28</b> Social Security (Taxpayer)	\$ <b>0</b>	<b>43</b> Child/Dependent Care	\$ <b>0</b>	
<b>29</b> Social Security (Spouse)	\$ <b>0</b>	<b>44</b> Life Insurance	\$ <b>43</b>	
<b>30</b> Child Support	\$ <b>0</b>	<b>45</b> Current year taxes (Income/FICA) <sup>13</sup>	\$ <b>2,073</b>	
<b>31</b> Alimony	\$ <b>0</b>	<b>46</b> Secured Debts (Attach list)	\$ <b>0</b>	
Other Income (Specify below) <sup>5</sup>		<b>47</b> Delinquent State or Local Taxes	\$ <b>200</b>	
<b>32</b>	\$	<b>48</b> Other Expenses (Attach list)	\$ <b>335</b>	
<b>33</b>	\$	<b>49</b> Total Living Expenses (add lines 35-48)	\$ <b>8,380</b>	
<b>34</b> Total Income (add lines 20-33)	\$ <b>7,812</b>	<b>50</b> Net difference (Line 34 minus 49)	\$ <b>-197</b>	

**1 Wages, salaries, pensions, and social security:** Enter gross monthly wages and/or salaries. Do not deduct tax withholding or allotments taken out of pay, such as insurance payments, credit union deductions, car payments, etc. To calculate the gross monthly wages and/or salaries:

*If paid weekly* - multiply weekly gross wages by 4.3. Example: \$425.89 x 4.3 = \$1,831.33

*If paid biweekly (every 2 weeks)* - multiply biweekly gross wages by 2.17. Example: \$972.45 x 2.17 = \$2,110.22

*If paid semimonthly (twice each month)* - multiply semimonthly gross wages by 2. Example: \$856.23 x 2 = \$1,712.46

- 2 Net Income from Business:** Enter monthly net business income. This is the amount earned after ordinary and necessary monthly business expenses are paid. **This figure is the amount from page 6, line 89.** If the net business income is a loss, enter "0". Do not enter a negative number. If this amount is more or less than previous years, attach an explanation.
- 3 Net Rental Income:** Enter monthly net rental income. This is the amount earned after ordinary and necessary monthly rental expenses are paid. Do not include deductions for depreciation or depletion. If the net rental income is a loss, enter "0." Do not enter a negative number.
- 4 Distributions:** Enter the total distributions from partnerships and subchapter S corporations reported on Schedule K-1, and from limited liability companies reported on Form 1040, Schedule C, D or E. Enter total distributions from IRAs if not included under pension income.
- 5 Other Income:** Include agricultural subsidies, unemployment compensation, gambling income, oil credits, rent subsidies, sharing economy income from providing on-demand work, services or goods (e.g., Uber, Lyft, AirBnB, VRBO) and income through digital platforms like an app or website (e.g., YouTube, TikTok), etc. Recurring capital gains from the sale of securities including cryptocurrency and non-fungible tokens.
- 6 Expenses not generally allowed:** We generally do not allow tuition for private schools, public or private college expenses, charitable contributions, voluntary retirement contributions or payments on unsecured debts. However, we may allow the expenses if proven that they are necessary for the health and welfare of the individual or family or the production of income. See Publication 1854 for exceptions.
- 7 Food, Clothing and Miscellaneous:** Total of food, clothing, housekeeping supplies, and personal care products for one month. The miscellaneous allowance is for expenses incurred that are not included in any other allowable living expense items. Examples are credit card payments, bank fees and charges, reading material, and school supplies.
- 8 Housing and Utilities:** For principal residence: Total of rent or mortgage payment. Add the average monthly expenses for the following: property taxes, homeowner's or renter's insurance, maintenance, dues, fees, and utilities. Utilities include gas, electricity, water, fuel, oil, other fuels, trash collection, telephone, cell phone, cable television and internet services.
- 9 Vehicle Ownership Costs:** Total of monthly lease or purchase/loan payments.
- 10 Vehicle Operating Costs:** Total of maintenance, repairs, insurance, fuel, registrations, licenses, inspections, parking, and tolls for one month.
- 11 Public Transportation:** Total of monthly fares for mass transit (e.g., bus, train, ferry, taxi, etc.)
- 12 Out of Pocket Health Care Costs:** Monthly total of medical services, prescription drugs and medical supplies (e.g., eyeglasses, hearing aids, etc.)
- 13 Current Year Taxes:** Include state and Federal taxes withheld from salary or wages, or paid as estimated taxes.

**Certification:** Under penalties of perjury, I declare that to the best of my knowledge and belief this statement of assets, liabilities, and other information is true, correct, and complete.

Taxpayer's Signature	Spouse's signature	Date
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After we review the completed Form 433-A, you may be asked to provide verification for the assets, encumbrances, income and expenses reported. Documentation may include previously filed income tax returns, pay statements, self-employment records, bank and investment statements, loan statements, bills or statements for recurring expenses, etc.

IRS USE ONLY (Notes)



**Sections 6 and 7 must be completed only if you are SELF-EMPLOYED.**

**Section 6: Business Information (Foreign and Domestic)**

**51** Is the business a sole proprietorship (*filing Schedule C*)  **Yes**, Continue with Sections 6 and 7.  **No**, Complete Form 433-B.  
All other business entities, including limited liability companies, partnerships or corporations, must complete Form 433-B.

<b>52a</b> Business Name & Address ( <i>if different than 1b</i> )		<b>52b</b> Business Telephone Number ( )
<b>53</b> Employer Identification Number	<b>54</b> Type of Business	<b>55</b> Is the business a Federal Contractor <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
<b>56</b> Business Website (web address)	<b>57</b> Total Number of Employees	<b>58</b> Average Gross Monthly Payroll
<b>59</b> Frequency of Tax Deposits	<b>60</b> Does the business engage in e-Commerce ( <i>Internet sales</i> ) If yes, complete <i>lines 61a and 61b</i> <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>	

**PAYMENT PROCESSOR** (*e.g., PayPal, Authorize.net, Google Checkout, BitPay, Crypto.com, etc.*) Include virtual currency wallet, exchange or digital currency exchange.

Name & Address ( <i>Street, City, State, ZIP code, and Country</i> )	Payment Processor Account Number
<b>61a</b>	
<b>61b</b>	

**CREDIT CARDS ACCEPTED BY THE BUSINESS**

Credit Card	Merchant Account Number	Issuing Bank Name & Address ( <i>Street, City, State, ZIP code, and Country</i> )
<b>62a</b>		
<b>62b</b>		
<b>62c</b>		

**63 BUSINESS CASH ON HAND** Include cash that is not in a bank. **Total Cash on Hand** \$

**BUSINESS BANK ACCOUNTS** Include checking accounts, online and mobile (*e.g., PayPal*) accounts, money market accounts, savings accounts, and stored value cards (*e.g., payroll cards, government benefit cards, etc.*). Report Personal Accounts in Section 4.

Type of Account	Full name & Address ( <i>Street, City, State, ZIP code, and Country</i> ) of Bank, Savings & Loan, Credit Union or Financial Institution.	Account Number	Account Balance As of _____ <i>mmddyyyy</i>
<b>64a</b>			\$
<b>64b</b>			\$
<b>64c Total Cash in Banks</b> ( <i>Add lines 64a, 64b and amounts from any attachments</i> )			\$

**ACCOUNTS/NOTES RECEIVABLE** Include e-payment accounts receivable and factoring companies, and any bartering or online auction accounts. (*List all contracts separately, including contracts awarded, but not started.*) **Include Federal, state and local government grants and contracts.**

Accounts/Notes Receivable & Address ( <i>Street, City, State, ZIP code, and Country</i> )	Status ( <i>e.g., age, factored, other</i> )	Date Due ( <i>mmddyyyy</i> )	Invoice Number or Government Grant or Contract Number	Amount Due
<b>65a</b>				\$
<b>65b</b>				\$
<b>65c</b>				\$
<b>65d</b>				\$
<b>65e</b>				\$
<b>65f Total Outstanding Balance</b> ( <i>Add lines 65a through 65e and amounts from any attachments</i> )				\$

**BUSINESS ASSETS** Include all tools, books, machinery, equipment, inventory or other assets used in trade or business. Include a list and show the value of all intangible assets such as licenses, patents, domain names, copyrights, trademarks, mining claims, etc.

	Purchase/Lease Date (mmddyyyy)	Current Fair Market Value (FMV)	Current Loan Balance	Amount of Monthly Payment	Date of Final Payment (mmddyyyy)	Equity FMV Minus Loan
<b>66a</b> Property Description		\$	\$	\$		\$
Location (street, city, state, ZIP code, and country)			Lender/Lessor/Landlord Name, Address (street, city, state, ZIP code), and Phone			
			Phone			
<b>66b</b> Property Description		\$	\$	\$		\$
Location (street, city, state, ZIP code, and country)			Lender/Lessor/Landlord Name, Address (street, city, state, ZIP code), and Phone			
			Phone			
<b>66c Total Equity</b> (Add lines 66a, 66b and amounts from any attachments)						\$

**Section 7 should be completed only if you are SELF-EMPLOYED**

**Section 7: Sole Proprietorship Information** (lines 67 through 87 should reconcile with business Profit and Loss Statement)

Accounting Method Used:  Cash  Accrual

Use the prior 3, 6, 9 or 12 month period to determine your typical business income and expenses.

**Income and Expenses during the period** (mmddyyyy) \_\_\_\_\_ to (mmddyyyy) \_\_\_\_\_

Provide a breakdown below of your average monthly income and expenses, based on the period of time used above.

Total Monthly Business Income (Amounts reported in U.S. dollars)		Total Monthly Business Expenses (Amounts reported in U.S. dollars) (Use attachments as needed)	
Source	Gross Monthly	Expense Items	Actual Monthly
<b>67</b> Gross Receipts	\$	<b>77</b> Materials Purchased <sup>1</sup>	\$
<b>68</b> Gross Rental Income	\$	<b>78</b> Inventory Purchased <sup>2</sup>	\$
<b>69</b> Interest	\$	<b>79</b> Gross Wages & Salaries	\$
<b>70</b> Dividends	\$	<b>80</b> Rent	\$
<b>71</b> Cash Receipts not included in lines 67-70	\$	<b>81</b> Supplies <sup>3</sup>	\$
Other Income (Specify below)		<b>82</b> Utilities/Telephone <sup>4</sup>	\$
<b>72</b>	\$	<b>83</b> Vehicle Gasoline/Oil	\$
<b>73</b>	\$	<b>84</b> Repairs & Maintenance	\$
<b>74</b>	\$	<b>85</b> Insurance	\$
<b>75</b>	\$	<b>86</b> Current Taxes <sup>5</sup>	\$
<b>76 Total Income</b> (Add lines 67 through 75)	\$	<b>87</b> Other Expenses, including installment payments (Specify)	\$
		<b>88 Total Expenses (Add lines 77 through 87)</b>	\$
		<b>89 Net Business Income (Line 76 minus 88)</b> <sup>6</sup>	\$

**Enter the monthly net income amount from line 89 on line 23, section 5. If line 89 is a loss, enter "0" on line 23, section 5. Self-employed taxpayers must return to page 4 to sign the certification.**

- 1 Materials Purchased:** Materials are items directly related to the production of a product or service.
- 2 Inventory Purchased:** Goods bought for resale.
- 3 Supplies:** Supplies are items used in the business that are consumed or used up within one year. This could be the cost of books, office supplies, professional equipment, etc.
- 4 Utilities/Telephone:** Utilities include gas, electricity, water, oil, other fuels, trash collection, telephone, cell phone and business internet.

- 5 Current Taxes:** Real estate, excise, franchise, occupational, personal property, sales and employer's portion of employment taxes.
- 6 Net Business Income:** Net profit from Form 1040, Schedule C may be used if duplicated deductions are eliminated (e.g., expenses for business use of home already included in housing and utility expenses on page 4). Deductions for depreciation and depletion on Schedule C are not cash expenses and must be added back to the net income figure. In addition, interest cannot be deducted if it is already included in any other installment payments allowed.

**IRS USE ONLY** (Notes)

**Privacy Act:** The information requested on this Form is covered under Privacy Acts and Paperwork Reduction Notices which have already been provided to the taxpayer.

# Form 433-A Supplemental

**PERSONAL VEHICLES - SUPPLEMENTAL (Section 4)**

Description	Fair Market Value	Loan Balance	Equity
1996 DODGE TRUCK			
Purchase Date:			
Monthly Payment: \$0 until			
Lender:			
Mileage: 185706 License #:			
VIN:			\$0
<b>TOTAL</b> <i>(Added to line 18c on main form)</i>			<b><u>\$0</u></b>

**OTHER EXPENSES - SUPPLEMENTAL (Section 5)**

Expense Item	Monthly Expense
Accounting and legal fees (IRM 5.15.1.11)	\$25
Tax preparation (IRM 5.15.1.11)	\$10
Tax resolution (IRM 5.15.1.11)	\$300
<b>TOTAL</b> <i>(Carried to line 48 on main form)</i>	<b><u>\$335</u></b>

# Collection Information Statement

Name(s) and Address WALTER BARBER PO BOX 2885 KIRTLAND, NM 87417	Your Social Security Number or Individual Taxpayer Identification Number 585-35-5359 <hr/> Your Spouse's Social Security Number or Individual Taxpayer Identification Number 585-84-9415
<input type="checkbox"/> If address provided above is different than last return filed, please check here	Your telephone numbers Home: _____ Work: (505) 592-0022 Cell: (505) 330-2249
County of Residence SAN JUAN	Spouse's telephone numbers Home: _____ Work: _____ Cell: _____

Enter the number of people in the household who can be claimed on this year's tax return including you and your spouse. Under 65 3 65 and Over 0

If you or your spouse are self employed or have self employment income, provide the following information:

Name of Business	Business EIN	Type of Business	Number of Employees (not counting owner)
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### A. ACCOUNTS / LINES OF CREDIT

**PERSONAL BANK ACCOUNTS** Include checking, online, mobile (e.g., PayPal), savings accounts, money market accounts. (Use additional sheets if necessary.)

Name and Address of Institution	Account Number	Type of Account	Current Balance/Value	Check if Business Account
First Financial Credit Union, ,		Checking	500	<input type="checkbox"/>
Bank of America, ,		Checking	0	<input type="checkbox"/>

**INVESTMENTS** Include Certificates of Deposit, Trusts, Individual Retirement Accounts (IRAs), Keogh Plans, Simplified Employee Pensions, 401(k) Plans, Profit Sharing Plans, Mutual Funds, Stocks, Bonds, Commodities (Silver, Gold, etc.), and other investments. If applicable, include business accounts. (Use additional sheets if necessary.)

Name and Address of Institution	Account Number	Type of Account	Current Balance/Value	Check if Business Account
, ,		401(k)	1,200	<input type="checkbox"/>
				<input type="checkbox"/>

**VIRTUAL CURRENCY (CRYPTOCURRENCY)** List all virtual currency you own or in which you have a financial interest (e.g., Bitcoin, Ethereum, Litecoin, Ripple, etc.). (Use additional sheets if necessary.)

Type of Virtual Currency	Name of Virtual Currency Wallet, Exchange or Digital Currency Exchange (DCE)	Email Address Used to Set-up With the Virtual Currency Exchange or DCE	Location(s) of Virtual Currency (Mobile Wallet, Online, and/or External Hardware storage)	Virtual Currency Amount and Value in US dollars as of today (e.g., 10 Bitcoins \$64,600 USD)

**B. REAL ESTATE** Include home, vacation property, timeshares, vacant land and other real estate. (Use additional sheets if necessary.)

Description/Location/County	Monthly Payment(s)	Financing		Current Value	Balance Owed	Equity
500 YDS N OF COMMUNI FRUITLAND, NM 87416 SAN JUAN <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Other	0	Year Purchased	Purchase Price	0	0	0
		Year Refinanced	Refinance Amount			
 <input type="checkbox"/> Primary Residence <input type="checkbox"/> Other		Year Purchased	Purchase Price			
		Year Refinanced	Refinance Amount			

**C. OTHER ASSETS** Include cars, boats, recreational vehicles, whole life policies, etc. Include make, model and year of vehicles and name of Life Insurance company in Description. If applicable, include business assets such as tools, equipment, inventory, etc. (Use additional sheets if necessary.)

Description	Monthly Payment	Year Purchased	Final Payment (mo/yr)	Current Value	Balance Owed	Equity
1996 DODGE TRUCK	0		/	0	0	0
2024 CHEVROLET SILVERADO	1,000		/	54,000	54,000	0

**D. CREDIT CARDS** (Visa, MasterCard, American Express, Department Stores, etc.)

Type	Credit Limit	Balance Owed	Minimum Monthly Payment

**TURN PAGE TO CONTINUE**

**E. BUSINESS INFORMATION** Complete E1 for Accounts Receivable owed to you or your business. (Use additional sheets if necessary.) Complete E2 if you or your business accepts credit card payments. Include virtual currency wallet, exchange or digital currency exchange.

**E1. Accounts Receivable owed to you or your business**

Name	Address	Amount Owed
List total amount owed from additional sheets		0
Total amount of accounts receivable available to pay to IRS now		0

**E2. Name of individual or business on account**

Credit Card (Visa, Master Card, etc.)	Issuing Bank Name and Address	Merchant Account Number

**F. EMPLOYMENT INFORMATION** If you have more than one employer, include the information on another sheet of paper. (If attaching a copy of current pay stub, you do not need to complete this section.)

Your current Employer (name and address) ARMADA LOGISTICS  How often are you paid (check one) <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Biweekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly Gross per pay period <u>2,100</u> Taxes per pay period (Fed) <u>102</u> (State) <u>167</u> (Local) <u>0</u> How long at current employer <u>years 8 mo.</u>	Spouse's current Employer (name and address) SAN JUAN CENTER OF INDEPENDENCE  How often are you paid (check one) <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Biweekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly Gross per pay period <u>1,500</u> Taxes per pay period (Fed) <u>323</u> (State) <u>88</u> (Local) <u>0</u> How long at current employer <u>2 years mo.</u>
--	--

**G. NON-WAGE HOUSEHOLD INCOME** List monthly amounts. For Self-Employment and Rental Income, list the monthly amount received after expenses or taxes and attach a copy of your current year profit and loss statement.

Alimony Income	0	Net Rental Income	0	Interest/Dividends Income	0
Child Support Income	0	Unemployment Income	0	Social Security Income	0
Net Self Employment Income	0	Pension Income	0	Other:	

**H. MONTHLY NECESSARY LIVING EXPENSES** List monthly amounts. (For expenses paid other than monthly, see instructions.)

**1. Food / Personal Care** See instructions. If you do not spend more than the standard allowable amount for your family size, fill in the Total amount only.

	Actual Monthly Expenses	IRS Allowed
Food	400	
Housekeeping Supplies	85	
Clothing and Clothing Services	207	
Personal Care Products & Services	91	
Miscellaneous	381	
<b>Total</b>	<b>1,164</b>	

**2. Transportation**

	Actual Monthly Expenses	IRS Allowed
Gas / Insurance / Licenses / Parking / Maintenance etc.	540	
Public Transportation	0	
<b>Total</b>	<b>540</b>	

**3. Housing & Utilities**

	Actual Monthly Expenses	IRS Allowed
Rent	0	
Electric, Oil/Gas, Water/Trash	550	
Telephone/Cell/Cable/Internet	440	
Real Estate Taxes and Insurance (if not included in B above)	0	
Maintenance and Repairs	500	
<b>Total</b>	<b>1,490</b>	

**4. Medical**

	Actual Monthly Expenses	IRS Allowed
Health Insurance	154	
Out of Pocket Health Care Expenses	75	
<b>Total</b>	<b>229</b>	

**5. Other**

	Actual Monthly Expenses	IRS Allowed
Child / Dependent Care	0	
Estimated Tax Payments	0	
Term Life Insurance	43	
Retirement (Employer Required)	0	
Retirement (Voluntary)	0	
Union Dues	0	
Delinquent State & Local Taxes (minimum payment)	200	
Student Loans (minimum payment)	0	
Court Ordered Child Support	0	
Court Ordered Alimony	0	
Other Court Ordered Payments	0	
Other (specify) * See SUPPL. *	335	
Other (specify)		
Other (specify)		
<b>Total</b>	<b>578</b>	

Under penalty of perjury, I declare to the best of my knowledge and belief this statement of assets, liabilities and other information is true, correct and complete.

Your signature	Spouse's signature	Date
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# Form 433-F Supplemental

**OTHER ASSETS - SUPPLEMENTAL (Section C)**

Description	Current Value	Balance Owed	Equity
2023 HYUNDAI TUSCON			
Purchase Year:			
Monthly Payment: \$620		\$28,000	\$0
<b>TOTAL</b> <i>(first six assets on main form)</i>			<b><u>\$0</u></b>

**OTHER MONTHLY NECESSARY LIVING EXPENSES (Section H)**

Description	Amount
Accounting and legal fees (IRM 5.15.1.11)	\$25
Tax preparation (IRM 5.15.1.11)	\$10
Tax resolution (IRM 5.15.1.11)	\$300
<b>TOTAL</b>	<b><u>\$335</u></b>

# FirstFinancial

## CREDIT UNION

P.O. Box 25587  
Albuquerque, NM 87125-0587

DIRECT INQUIRIES TO 505-766-5600 or 1-800-342-8298

### STATEMENT OF ACCOUNT

Member No.	Statement Period	Page
XXXX2186	12/01/23 - 12/31/23	1 of 5

PHONE: 766-5600 (ALB) 722-6608 (GALLUP) 356-5530 (PORTALES)  
327-4478 (FARMINGTON) 1-800-342-8298 (TOLL-FREE)  
FIRST LINE: 768-7126 (ABQ) 722-7447 (GALLUP) 359-1263 (PORTALES)  
327-5300 (FARMINGTON) 1-800-344-8115 (TOLL-FREE)

DAPHINE LANSING-BARBER  
PO BOX 2885  
KIRTLAND NM 87417

**\$1,500**  
**SCHOLARSHIP APPLICATIONS**  
**ARE NOW AVAILABLE!**  
FFNM.ORG/SCHOLARSHIPS  
www.ffnm.org

ADDITIONAL OWNER(S) : WALTER BARBER

#### PRIMARY SAVINGS (0001)

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Dividends YTD
269.85	0.08	0.00	269.93	0.73

Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
<b>Dec 01</b>		<b>Balance Forward</b>			<b>269.85</b>
12-31-23	12-31-23	Deposit Dividend 0.350%			269.85
<b>Dec 31</b>		<b>Ending Balance</b>		0.08	<b>269.93</b>

Dividends Paid Year to Date \$0.73

0001 PRIMARY SAVINGS 0.350%% Annual Percentage Yield earned from 12/01/23 through 12/31/23

	Total for This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

#### KASASA CASH BACK (0100)

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Dividends YTD
812.69	7,761.17	-7,706.24	867.62	0.00

Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
<b>Dec 01</b>		<b>Balance Forward</b>			<b>812.69</b>
12-01-23	12-01-23	Withdrawal POS #333550426806 SY8 DICKS SPORTING 001108 5050 MAIN STREET FARMINGTON NM	-97.36		715.33
12-01-23	12-01-23	Withdrawal POS #333544544339 SW C&C FARMINGT FARMINGTON NM	-31.96		683.37
12-02-23	12-01-23	Withdrawal POS #333600801677 GAS MAX 516 US 491 US GALLUP NM	-5.78		677.59
12-02-23	12-02-23	Recurring Withdrawal Debit Card CONSUMER DEBIT SXM*SIRIUSXM.COM/ACCT 1221 AVENUE OF THE A	-18.14		659.45
12-02-23	12-02-23	Withdrawal POS #5VKX2790DXL4 AMAZON.COM*K47CZ59T3 SEATTLE WA	-9.73		649.72
12-02-23	12-02-23	Withdrawal Debit Card CONSUMER DEBIT BLAKE S LOTABURGER - 0 420 E BROADWAY FARM	-28.32		621.40
12-02-23	12-02-23	Withdrawal Debit Card CONSUMER DEBIT PY *CENTRAL STORAGE 4206 US 64 KIRTLAND NM	-105.00		516.40
12-03-23	12-03-23	Withdrawal POS #333721828617 SAFEWAY #0683 FARMINGTON CO	-20.63		495.77
12-03-23	12-03-23	Withdrawal POS #333700430620 Speedway 1020 Bisti Hwy Farmington NM	-20.01		475.76
12-04-23	12-04-23	Withdrawal ACH Lowes CO: Lowes NAME: BARBERDAPHINE	-41.00		434.76
12-04-23	12-04-23	Withdrawal ACH TAX_REV_PIT_ECKS CO: TAX_REV_PIT_ECKS	-50.00		384.76
12-04-23	12-04-23	Withdrawal POS #333800144338 DOLLAR GENERAL #21749 DG 217493228 US HWY 64 WATERFLOW NM	-9.80		374.96
12-05-23	12-05-23	Withdrawal Debit Card CONSUMER DEBIT CHURCHS CHICKEN 4645 12324 GROSBEAK DR DEN	-28.15		346.81
12-05-23	12-05-23	Recurring Withdrawal Bill Payment #333907143130 8554233729 AFFIRM PAY XX00K44R SAN FRANCISCO CA	-46.75		300.06
12-05-23	12-05-23	Withdrawal ACH TruStage TYPE: AD&D INSUR CO: TruStage	-15.00		285.06
12-05-23	12-05-23	Withdrawal POS #333900637057 Speedway 727 W Broadway Farmington NM	-30.00		255.06

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#### KASASA CASH BACK (0100) - Continued

Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
12-05-23	12-05-23	Recurring Withdrawal Debit Card CONSUMER DEBIT MCW#0032-WEST MAIN 1309 W MAIN ST FARMINGT	-21.63		233.43
12-05-23	12-05-23	Withdrawal POS #333964539705 FAMILY DOLLAR # KIRTLAND NM	-27.24		206.19
12-06-23	12-06-23	Deposit ACH SJ CENTER CO: SJ CENTER		1,480.47	1,686.66
12-06-23	12-06-23	Withdrawal POS #334021827961 SAFEWAY #0683 FARMINGTON CO	-57.95		1,628.71
12-06-23	12-06-23	Withdrawal POS #334000185893 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-24.72		1,603.99
12-07-23	12-06-23	Withdrawal Kiosk Transfer To Loan 0105	-160.00		1,443.99
12-07-23	12-07-23	Withdrawal POS #120731214436 GOLDEN MARKETS LLC FRUITLAND NM	-8.76		1,435.23
12-07-23	12-07-23	Withdrawal POS #334121825829 SAFEWAY #0683 FARMINGTON CO	-40.37		1,394.86
12-07-23	12-07-23	Withdrawal POS #334120363445 CIRCLE W FOOD S WATERFLOW NM	-20.00		1,374.86
12-08-23	12-08-23	Withdrawal Debit Card CONSUMER DEBIT PNM * OneMain Financia 5201 Great America	-325.00		1,049.86
12-08-23	12-08-23	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-8.27		1,041.59
12-08-23	12-08-23	Withdrawal Debit Card CONSUMER DEBIT VENMO 117 BARROW STREET NEW YORK NY	-100.00		941.59
12-08-23	12-08-23	Deposit ACH GUSTO TYPE: PAY 859196 CO: GUSTO		1,829.51	2,771.10
12-08-23	12-08-23	Withdrawal ACH CAPITAL ONE TYPE: ONLINE PMT CO: CAPITAL ONE NAME: DAPHINE LANSINGBARBER	-50.00		2,721.10
12-08-23	12-08-23	Withdrawal Debit Card CONSUMER DEBIT THE NAVAJO TRIBAL UTIL INDIAN RTE 12 92872	-150.00		2,571.10
12-08-23	12-08-23	Withdrawal Debit Card CONSUMER DEBIT Subway 24054 101 Ayani Neez Blvd 505368433	-44.70		2,526.40
12-08-23	12-08-23	Withdrawal Shared Branch #413750 ZELLE WALTER BARBER XBA1Q96ND	-440.00		2,086.40
12-08-23	12-08-23	Withdrawal POS #120854184554 GOLDEN MARKETS LLC FRUITLAND NM	-15.00		2,071.40
12-08-23	12-08-23	Withdrawal POS #334296448910 SY8 DICKS SPORTING 002007 5050 MAIN STREET FARMINGTON NM	-61.98		2,009.42
12-08-23	12-08-23	Withdrawal POS #120812500049 SAMS CLUB SAM'S Club FARMINGTON NM	-42.33		1,967.09
12-08-23	12-08-23	Withdrawal POS #2GDBR71E94ZF AMAZON.COM*506RV8SR3 SEATTLE WA	-4.65		1,962.44
12-09-23	12-09-23	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-16.82		1,945.62
12-09-23	12-09-23	Recurring Withdrawal Debit Card CONSUMER DEBIT VZWRLSS*BILL PAY VW 600 COOLIDGE DRIVE FOL	-136.80		1,808.82
12-09-23	12-09-23	Withdrawal Debit Card CONSUMER DEBIT SACRED WIND COMMUNICAT 5901 - J WYOMING BL	-75.00		1,733.82
12-09-23	12-09-23	Withdrawal Debit Card CONSUMER DEBIT BLAKE S LOTABURGER - 0 420 E BROADWAY FARM	-34.81		1,699.01
12-09-23	12-09-23	Withdrawal POS #120983213943 GOLDEN MARKETS LLC FRUITLAND NM	-9.86		1,689.15
12-09-23	12-09-23	Withdrawal POS #120948222703 GOLDEN MARKETS LLC FRUITLAND NM	-16.20		1,672.95
12-10-23	12-10-23	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-9.09		1,663.86
12-10-23	12-10-23	Withdrawal POS #334410738692 NNT BIG R OF FARMIN002261 908 E MAIN ST FARMINGTON NM	-62.73		1,601.13
12-10-23	12-10-23	Withdrawal POS #121014200757 TARGET T- 4900 E Main Farmington NM	-58.22		1,542.91
12-10-23	12-10-23	Withdrawal POS #334444543816 SW C&C FARMINGT FARMINGTON NM	-31.96		1,510.95
12-10-23	12-10-23	Withdrawal POS #121068073203 ENTERTAINMART #65 FARMINGTON NM	-33.51		1,477.44
12-10-23	12-10-23	Withdrawal POS #653761 7211 34 Farmington NM	-10.36		1,467.08
12-11-23	12-11-23	Withdrawal Debit Card CONSUMER DEBIT SAMSCLUB #6347 4500 EAST MAIN FARMINGTON N	-148.00		1,319.08
12-11-23	12-11-23	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		1,269.08
12-11-23	12-11-23	Withdrawal POS #334521824471 SAFEWAY #0683 FARMINGTON CO	-41.83		1,227.25
12-12-23	12-12-23	Withdrawal Debit Card CONSUMER DEBIT STARBUCKS STORE 47153 2900 E Main St FARM	-20.11		1,207.14
12-12-23	12-12-23	Withdrawal Debit Card CONSUMER DEBIT LA CABANA FARMINGTON 934 E MAIN ST FARMING	-78.00		1,129.14
12-13-23	12-13-23	Withdrawal Debit Card CONSUMER DEBIT SPI*DIRECT SERVICE 2260 E IMPERIAL HWY 888	-122.43		1,006.71
12-13-23	12-13-23	Withdrawal POS #121310000018 SAMS CLUB SAM'S Club FARMINGTON NM	-30.02		976.69
12-13-23	12-14-23	Recurring Withdrawal Bill Payment #334868438663 MSBILL.INFO ONE MICROSOFT WAY MSBILL.INFO WA	-10.67		966.02
12-13-23	12-13-23	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F26250 HWY 491 SHIPROCK NM	-22.69		943.33
12-14-23	12-14-23	Withdrawal POS #334821829127 SAFEWAY #0683 FARMINGTON CO	-25.79		917.54
12-14-23	12-14-23	Withdrawal POS #334900130205 GAS MAX 516 US 491 US GALLUP NM	-7.87		909.67
12-15-23	12-15-23	Withdrawal POS #121512410622 TARGET T- 4900 E Main Farmington NM	-22.55		887.12



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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
12-15-23	12-15-23	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F3397 2215 E MAIN ST FARMINGTON	-21.82		865.30
12-15-23	12-15-23	Withdrawal POS #283535 7211 34 Farmington NM	-25.98		839.32
12-16-23	12-15-23	Withdrawal POS #444065 7211 20 Shiprock NM	-10.10		829.22
12-16-23	12-16-23	Withdrawal POS #335034285646 WAL-MART #3428 FARMINGTON NM	-83.87		745.35
12-17-23	12-17-23	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F26250 HWY 491 SHIPROCK NM	-27.93		717.42
12-17-23	12-17-23	Withdrawal POS #335100658745 Speedway Hwy 491 MM 23 Tohatchi NM	-25.02		692.40
12-18-23	12-18-23	Withdrawal Debit Card CONSUMER DEBIT TACO BOX 777 W Broadway FARMINGTON NM	-24.65		667.75
12-18-23	12-18-23	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		617.75
12-18-23	12-18-23	Withdrawal POS #335221828733 SAFEWAY #0683 FARMINGTON CO	-25.99		591.76
12-18-23	12-18-23	Recurring Withdrawal Debit Card CONSUMER DEBIT ADOBE *CREATIVE CLOUD 345 PARK AVE 4085366	-63.89		527.87
12-19-23	12-19-23	Withdrawal POS #335321825467 SAFEWAY #0683 FARMINGTON CO	-31.77		496.10
12-20-23	12-20-23	Deposit ACH SJ CENTER CO: SJ CENTER		1,478.47	1,974.57
12-20-23	12-20-23	Withdrawal Debit Card CONSUMER DEBIT FARMINGTON SECATH 3401 E. 30th Street FARM	-25.03		1,949.54
12-20-23	12-20-23	Recurring Withdrawal Debit Card CONSUMER DEBIT Netflix.com 100 Winchester Circle Los Gato	-24.56		1,924.98
12-20-23	12-20-23	Withdrawal Debit Card CONSUMER DEBIT KFC G255008 532 E MAIN FARMINGTON NM	-12.97		1,912.01
12-20-23	12-20-23	Recurring Withdrawal Debit Card CONSUMER DEBIT Microsoft*14 Day Trial 1 Microsoft Way Red	-18.15		1,893.86
12-20-23	12-20-23	Withdrawal POS #335480429275 SY8 DICKS SPORTING 000619 5050 MAIN STREET FARMINGTON NM	-110.32		1,783.54
12-20-23	12-20-23	Withdrawal POS #335408032350 NST BEST BUY 0002859 3520 E MAIN ST FARMINGTON NM	-81.45		1,702.09
12-20-23	12-20-23	Withdrawal POS #335400645290 Speedway 727 W Broadway Farmington NM	-25.00		1,677.09
12-20-23	12-20-23	Withdrawal POS #335400024105 GAMESTOP #4333 4601 E MAIN ST STE 700 FARMINGTON NM	-16.20		1,660.89
12-21-23	12-21-23	Withdrawal ACH CAPITAL ONE TYPE: MOBILE PMT CO: CAPITAL ONE NAME: DAPHINE LANSINGBARBER	-50.00		1,610.89
12-21-23	12-21-23	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY CO: CAPITAL ONE AUTO NAME: DAPHINE LANSING BARBER	-620.00		990.89
12-21-23	12-21-23	Withdrawal Debit Card CONSUMER DEBIT SACRED WIND COMMUNICAT 5901 - J WYOMING BL	-76.00		914.89
12-21-23	12-21-23	Recurring Withdrawal Debit Card CONSUMER DEBIT SIMPLISAFE 294 Washington St Fl 9 888-957-	-10.64		904.25
12-21-23	12-21-23	Withdrawal Debit Card CONSUMER DEBIT PIZZA 9 OF FARMINGTON 685 SCOTT AVE FARMIN	-30.00		874.25
12-21-23	12-21-23	Withdrawal POS #335531232405 LITTLE WATER EX SHIPROCK NM	-7.32		866.93
12-21-23	12-21-23	Withdrawal POS #335531239353 LITTLE WATER EX SHIPROCK NM	-25.22		841.71
12-22-23	12-22-23	Deposit ACH GUSTO TYPE: PAY 203160 CO: GUSTO		2,956.22	3,797.93
12-22-23	12-22-23	Withdrawal ACH LEGALSHIELD TYPE: PAYMENT CO: LEGALSHIELD	-25.00		3,772.93
12-22-23	12-22-23	Withdrawal ACH Lowes TYPE: SYF PAYMNT CO: Lowes NAME: BARBERDAPHINE	-100.00		3,672.93
12-22-23	12-22-23	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-47.51		3,625.42
12-22-23	12-22-23	Withdrawal POS #335659868553 NNT BIG R OF FARMIN002776 908 E MAIN ST FARMINGTON NM	-52.64		3,572.78
12-22-23	12-22-23	Withdrawal POS #122228004230 ACE HARDWARE OF FARMIN FARMINGTON NM	-139.87		3,432.91
12-22-23	12-22-23	Withdrawal POS #122218503648 TARGET T- 4900 E Main Farmington NM	-21.63		3,411.28
12-23-23	12-22-23	Withdrawal Debit Card CONSUMER DEBIT WAL WAL-MART SUPER 621282 3428 WAL-SAMS FA	-35.79		3,375.49
12-23-23	12-22-23	Withdrawal Debit Card CONSUMER DEBIT WM SUPERCENTER #3428 Wal-Mart Super Center	-21.51		3,353.98
12-23-23	12-23-23	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-17.31		3,336.67
12-23-23	12-23-23	Withdrawal Debit Card CONSUMER DEBIT FAMILY FIRST CHIROPAC 2700 Farmington Ave	-55.00		3,281.67
12-23-23	12-23-23	Withdrawal POS #335744547126 SW C&C FARMINGT FARMINGTON NM	-11.58		3,270.09
12-23-23	12-23-23	Withdrawal POS #122311400054 SAMS CLUB SAM'S Club FARMINGTON NM	-41.76		3,228.33
12-23-23	12-23-23	Withdrawal POS #122314201065 TARGET T- 4900 E Main Farmington NM	-29.98		3,198.35
12-24-23	12-24-23	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-7.76		3,190.59

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
12-24-23	12-24-23	Withdrawal Debit Card CONSUMER DEBIT LA CABANA FARMINGTON 934 E MAIN ST FARMING	-43.43		3,147.16
12-24-23	12-24-23	Withdrawal Debit Card CONSUMER DEBIT SQ *FELICIA 760 Katherine Ave Farmington N	-45.34		3,101.82
12-24-23	12-24-23	Withdrawal Debit Card CONSUMER DEBIT SAMS CLUB #6347 4500 E MAIN ST FARMINGTON	-39.98		3,061.84
12-24-23	12-24-23	Withdrawal Debit Card CONSUMER DEBIT WAL WAL-MART SUPER 651161 3428 WAL-SAMS FA	-49.71		3,012.13
12-25-23	12-25-23	Recurring Withdrawal Debit Card CONSUMER DEBIT MASSAGE ENVY - 1091 4917 E MAIN ST STE C F	-10.83		3,001.30
12-25-23	12-25-23	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-35.54		2,965.76
12-25-23	12-25-23	Withdrawal Bill Payment #335900812849 4257038358 MICROSOFT*XBOX REDMOND WA	-47.33		2,918.43
12-25-23	12-25-23	Withdrawal Debit Card CONSUMER DEBIT CHICK-FIL-A #03646 4910 EAST MAIN STREET F	-12.43		2,906.00
12-25-23	12-25-23	Withdrawal Debit Card CONSUMER DEBIT CHICK-FIL-A #03646 4910 EAST MAIN STREET F	-35.57		2,870.43
12-25-23	12-25-23	Withdrawal Bill Payment #335900904863 4257038358 MICROSOFT*XBOX REDMOND WA	-1.67		2,868.76
12-25-23	12-25-23	Withdrawal POS #621585 7211 37 Kirtland NM	-23.32		2,845.44
12-26-23	12-26-23	Withdrawal ACH COMENITY PAY CP TYPE: WEB PYMT CO: COMENITY PAY CP NAME: WALTER BARBER	-50.00		2,795.44
12-26-23	12-26-23	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		2,745.44
12-26-23	12-26-23	Withdrawal ACH TARGET CARD SRVC TYPE: BILL PAY CO: TARGET CARD SRVC NAME: 2D LA0000000NSING-BART	-50.00		2,695.44
12-26-23	12-26-23	Withdrawal ACH CAPITAL ONE TYPE: MOBILE PMT CO: CAPITAL ONE NAME: DAPHINE LANSINGBARBER	-100.00		2,595.44
12-26-23	12-26-23	Withdrawal ACH Sams Club TYPE: SYF PAYMNT CO: Sams Club NAME: BARBERWALTER	-150.00		2,445.44
12-26-23	12-26-23	Withdrawal ACH CAPITAL ONE TYPE: ONLINE PMT CO: CAPITAL ONE NAME: WALTER BARBER	-150.00		2,295.44
12-26-23	12-26-23	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY CO: CAPITAL ONE AUTO NAME: WALTER BARBER	-420.00		1,875.44
12-26-23	12-26-23	Withdrawal ACH CREDIT FIRST NA TYPE: CFNA PYMT CO: CREDIT FIRST NA NAME: LANSING BARBER,DAPHINE	-50.00		1,825.44
12-26-23	12-26-23	Withdrawal POS #122618220578 WALGREENS 701 E 20TH S FARMINGTON NM	-6.31		1,819.13
12-27-23	12-27-23	Withdrawal ACH PROG NORTHERN TYPE: INS PREM CO: PROG NORTHERN	-186.65		1,632.48
12-27-23	12-27-23	Recurring Withdrawal Debit Card CONSUMER DEBIT VZWRLSS*BILL PAY VW 600 COOLIDGE DRIVE FOL	-223.06		1,409.42
12-27-23	12-27-23	Withdrawal Debit Card CONSUMER DEBIT CPP*EMPIRE ATHLETICS 4001 E MAIN ST FARMIN	-96.65		1,312.77
12-27-23	12-27-23	Withdrawal POS #1G0HZJN72329 AMAZON.COM*VN9719IC3 SEATTLE WA	-42.81		1,269.96
12-27-23	12-27-23	Withdrawal POS #336100648861 Speedway 727 W Broadway Farmington NM	-25.00		1,244.96
12-27-23	12-27-23	Withdrawal POS #336121826387 SAFEWAY #0683 FARMINGTON CO	-36.98		1,207.98
12-28-23	12-27-23	Withdrawal POS #336120483468 MAVERIK #730 FARMINGTON NM	-30.12		1,177.86
12-28-23	12-28-23	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage	-18.25		1,159.61
12-28-23	12-28-23	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage	-25.00		1,134.61
12-28-23	12-28-23	Withdrawal POS #336200190890 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-27.64		1,106.97
12-29-23	12-28-23	Withdrawal POS #336200631676 Speedway 301 E 20th Street Farmington NM	-14.76		1,092.21
12-29-23	12-29-23	Withdrawal Debit Card CONSUMER DEBIT Subway 10366 300 E 20th St Farmington NM	-56.89		1,035.32
12-29-23	12-29-23	Recurring Withdrawal Debit Card CONSUMER DEBIT MCW#0031-E. 20TH 2609 E 20TH ST FARMINGTON	-21.63		1,013.69
12-29-23	12-29-23	Withdrawal Debit Card CONSUMER DEBIT RECREATION CENTER 1101 FAIRGROUNDS RD FARM	-6.00		1,007.69
12-29-23	12-29-23	Withdrawal at ATM #33633162 BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-43.25		964.44
12-29-23	12-29-23	Withdrawal Foreign ATM W/D BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-1.25		963.19
12-29-23	12-29-23	Withdrawal POS #336300716332 DOLLAR TREE 501 E BROADWAY FARMINGTON NM	-1.25		961.94
12-29-23	12-29-23	Withdrawal POS #336300191079 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-14.06		947.88

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
12-29-23	12-29-23	Withdrawal Debit Card CONSUMER DEBIT WAL-MART #3428 1400 WEST MAIN STREET FARM	-41.20		906.68
12-29-23	12-29-23	Withdrawal Debit Card CONSUMER DEBIT WM SUPERCENTER #3428 Wal-Mart Super Center	-15.95		890.73
12-30-23	12-29-23	Withdrawal POS #821981 7211 37 Kirtland NM	-16.30		874.43
12-30-23	12-30-23	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-17.31		857.12
12-30-23	12-30-23	Withdrawal Debit Card CONSUMER DEBIT RECREATION CENTER 1101 FAIRGROUNDS RD FARM	-6.00		851.12
12-31-23	12-31-23	Deposit Adjustment Kasasa ATM Fees		9.00	860.12
12-31-23	12-31-23	Deposit Adjustment Kasasa Cash Back		7.50	867.62
<b>Dec 31</b>		<b>Ending Balance</b>			<b>867.62</b>

Dividends Paid Year to Date      \$0.00

	Total for This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	56.00

#### CASHPLEASE LOAN (0105)

Beginning Balance	Ending Balance	Payment Amount	Past Due Amount	Total Amount Due	Next Payment Due Date	Annual Percentage Rate	Daily Periodic Rate
752.43	602.82	157.91	0.00	153.73	01/11/24	18.000%	.049315%

Trans Date	Effective Date	Description	Amount	Interest	Principal	Fee	Balance
<b>Dec 01</b>		<b>Balance Forward</b>					<b>752.43</b>
12/07/23	12/06/23	Payments Kiosk Transfer From Share 0100	-160.00	10.39	-149.61	0.00	602.82
<b>Dec 31</b>		<b>Ending Balance</b>					<b>602.82</b>
		Past - Due Amount(due immediately)	0.00				
		Monthly Payment	157.91				
		Total Payment Due	153.73				
		<b>Payment Due Date</b>					<b>01/11/24</b>

Fees Post	Description	Amount
	Total fees for this period	0.00

Interest Charged	Description	Amount
	Interest Charge on Loan 0105 CASHPLEASE LOAN	10.39
	Interest Charged Year to Date	22.82
	Interest Charged in This Period	10.39

\*\*ANNUAL PERCENTAGE RATE 18.000%\*\* \*\*PERIODIC RATE(DAILY) .049315%\*\*\*

#### 2023 Loan Totals Year-to-Date

Fees Charged YTD	0.00
Interest Charged YTD	22.82

#### Statement Summary

Total Dividends Paid Year to Date	0.73
Total Nontaxable Dividends Year to Date	0.00
Total Interest Charged Year to Date	22.82
Total Interest Charged This Period	10.39

#### Account Balance Summary

Shares	Balance	Loans	Balance
PRIMARY SAVINGS	269.93	CASHPLEASE LOAN	602.82
KASASA CASH BACK	867.62		
<b>Total</b>	<b>1,137.55</b>	<b>Total</b>	<b>602.82</b>

- Annual Percentage Rate may vary on HELOC loans.

- If you think your bill is incorrect, write us at PO Box 25587, Albuquerque, NM 87125

# FirstFinancial

CREDIT UNION  
P.O. Box 25587  
Albuquerque, NM 87125-0587

DIRECT INQUIRIES TO 505-766-5600 or 1-800-342-8298

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PHONE: 766-5600 (ALB) 722-6608 (GALLUP) 356-5530 (PORTALES)  
327-4478 (FARMINGTON) 1-800-342-8298 (TOLL-FREE)  
FIRST LINE: 768-7126 (ABQ) 722-7447 (GALLUP) 359-1263 (PORTALES)  
327-5300 (FARMINGTON) 1-800-344-8115 (TOLL-FREE)

DAPHINE LANSING-BARBER  
PO BOX 2885  
KIRTLAND NM 87417

ADDITIONAL OWNER(S) : WALTER BARBER					
PRIMARY SAVINGS (0001)					
Beginning Balance		Deposits/Credits	Withdrawals/Debits	Ending Balance	Dividends YTD
269.93		0.08	0.00	270.01	0.08
Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
Jan 01		<b>Balance Forward</b>			<b>269.93</b>
01-31-24	01-31-24	Deposit Dividend 0.350%		0.08	270.01
Jan 31		<b>Ending Balance</b>			<b>270.01</b>
Dividends Paid Year to Date		\$0.08			
0001 PRIMARY SAVINGS 0.350%% Annual Percentage Yield earned from 01/01/24 through 01/31/24					
			<b>Total for This Period</b>	<b>Total Year-to-Date</b>	
<b>Total Returned Item Fees</b>			0.00	0.00	
<b>Total Overdraft Fees</b>			0.00	0.00	

KASASA CASH BACK (0100)					
Beginning Balance		Deposits/Credits	Withdrawals/Debits	Ending Balance	Dividends YTD
867.62		7,047.68	-6,369.10	1,546.20	0.00
Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
Jan 01		<b>Balance Forward</b>			<b>867.62</b>
01-01-24	01-01-24	Withdrawal Debit Card CONSUMER DEBIT MIKASA FARMINGTON 400 W MAIN S FARMINGTON	-70.36		797.26
01-01-24	01-01-24	Withdrawal POS #400118681771 ALBERTSONS #082 FARMINGTON NM	-111.17		686.09
01-02-24	01-01-24	Withdrawal Bill Payment #400100174815 4257038358 MICROSOFT*XBOX REDMOND WA	-10.67		675.42
01-02-24	01-02-24	Recurring Withdrawal Debit Card CONSUMER DEBIT SXM*SIRIUSXM.COM/ACCT 1221 AVENUE OF THE A	-18.14		657.28
01-02-24	01-02-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		607.28
01-02-24	01-02-24	Withdrawal Debit Card CONSUMER DEBIT PY *RDS CENTRAL, LLC 904 SCHOFIELD LN FARM	-105.00		502.28
01-02-24	01-02-24	Withdrawal POS #3G3U8REM1AX8 AMAZON.COM*WH2FY9P23 SEATTLE WA	-30.28		472.00
01-02-24	01-02-24	Withdrawal at ATM #000000003839 WELLS FARGO BANK Kirtland NM	-23.00		449.00
01-02-24	01-02-24	Withdrawal Foreign ATM W/D WELLS FARGO BANK Kirtland NM	-1.25		447.75
01-02-24	01-02-24	Withdrawal POS #400200651740 Speedway 727 W Broadway Farmington NM	-30.00		417.75
01-03-24	01-03-24	Deposit ACH SJ CENTER CO: SJ CENTER		1,480.47	1,898.22
01-03-24	01-03-24	Withdrawal POS #400392598584 NNT TEA TOK LLC 001396 531 E MAIN ST FARMINGTON NM	-16.97		1,881.25
01-03-24	01-03-24	Withdrawal POS #4G0ALPZG28L8 AMAZON.COM*TK7UY9FB2 SEATTLE WA	-34.56		1,846.69
01-03-24	01-03-24	Withdrawal POS #400342598652 NNT TEA TOK LLC 000397 531 E MAIN ST FARMINGTON NM	-16.16		1,830.53
01-03-24	01-03-24	Withdrawal Kiosk Transfer To Loan 0105	-160.00		1,670.53

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**FIRST FINANCIAL CREDIT UNION**

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
01-04-24	01-04-24	Withdrawal ACH TruStage TYPE: AD&D INSUR CO: TruStage	-15.00		1,655.53
01-04-24	01-04-24	Withdrawal POS #400400016378 SALLY BEAUTY #0828 3000 E 20TH ST STE C1 FARMINGTON NM	-41.76		1,613.77
01-05-24	01-05-24	Withdrawal Debit Card CONSUMER DEBIT LA CABANA FARMINGTON 934 E MAIN ST FARMING	-67.34		1,546.43
01-05-24	01-05-24	Withdrawal Debit Card CONSUMER DEBIT PNM * OneMain Financia 5201 Great America	-325.00		1,221.43
01-05-24	01-05-24	Recurring Withdrawal Bill Payment #400506019582 8554233729 AFFIRM PAY GRO5J0TK SAN FRANCISCO CA	-46.75		1,174.68
01-05-24	01-05-24	Deposit ACH GUSTO TYPE: PAY 539732 CO: GUSTO		913.01	2,087.69
01-05-24	01-05-24	Recurring Withdrawal Debit Card CONSUMER DEBIT MCW#0032-WEST MAIN 1309 W MAIN ST FARMINGT	-21.63		2,066.06
01-05-24	01-05-24	Withdrawal Debit Card CONSUMER DEBIT THE NAVAJO TRIBAL UTIL INDIAN RTE 12 92872	-230.00		1,836.06
01-05-24	01-05-24	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-23.48		1,812.58
01-05-24	01-05-24	Withdrawal Debit Card CONSUMER DEBIT RECREATION CENTER 1101 FAIRGROUNDS RD FARM	-4.00		1,808.58
01-05-24	01-05-24	Withdrawal Shared Branch #379360 ZELLE WALTER BARBER EBP1VCN5D	-420.00		1,388.58
01-06-24	01-06-24	Withdrawal Debit Card CONSUMER DEBIT SPEEDWAY 09768 3890 US 3890 HIGHWAY 64 FRU	-6.88		1,381.70
01-06-24	01-06-24	Withdrawal Debit Card CONSUMER DEBIT RECREATION CENTER 1101 FAIRGROUNDS RD FARM	-4.00		1,377.70
01-06-24	01-06-24	Withdrawal Debit Card CONSUMER DEBIT PIZZA 9 OF FARMINGTON 685 SCOTT AVE FARMIN	-83.80		1,293.90
01-06-24	01-06-24	Withdrawal POS #400600674749 Speedway 4199 US Hwy 64 Kirtland NM	-25.10		1,268.80
01-07-24	01-07-24	Withdrawal POS #400764531826 FAMILY DOLLAR # KIRTLAND NM	-9.20		1,259.60
01-07-24	01-07-24	Withdrawal POS #400718682885 ALBERTSONS #082 FARMINGTON NM	-27.33		1,232.27
01-07-24	01-07-24	Withdrawal POS #28391200 SW C&C FARMINGTON 3030 E MAIN ST STE E3 FARMINGTON NM	-39.95		1,192.32
01-07-24	01-07-24	Withdrawal POS #400723340049 SAFEWAY #2004 FARMINGTON CO	-15.98		1,176.34
01-08-24	01-08-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		1,126.34
01-08-24	01-08-24	Withdrawal POS #6VBS54F460CP AMAZON.COM*RT4RP8EX0 SEATTLE WA	-35.60		1,090.74
01-09-24	01-08-24	Withdrawal POS #000000JL7I0S AMAZON.COM*TK6202202 SEATTLE WA	-18.37		1,072.37
01-09-24	01-09-24	Withdrawal Debit Card CONSUMER DEBIT TEXAS ROADHOUSE #2446 4601 EAST MAIN STREE	-85.80		986.57
01-09-24	01-09-24	Withdrawal POS #400900132684 SMITHS FUEL #1409 600 E 20TH ST FARMINGTON NM	-30.11		956.46
01-10-24	01-10-24	Withdrawal Debit Card CONSUMER DEBIT SAFEWAY FUEL2004 3540 EAST MAIN STREET FAR	-25.07		931.39
01-10-24	01-10-24	Withdrawal POS #401021820734 SAFEWAY #0683 FARMINGTON CO	-28.98		902.41
01-11-24	01-11-24	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-55.12		847.29
01-11-24	01-11-24	Withdrawal POS #401170041357 O'REILLY 5088 KIRTLAND NM	-10.67		836.62
01-11-24	01-11-24	Withdrawal POS #401164539768 FAMILY DOLLAR # KIRTLAND NM	-28.14		808.48
01-12-24	01-12-24	Withdrawal POS #011228215843 GOLDEN MARKETS LLC FRUITLAND NM	-8.96		799.52
01-12-24	01-12-24	Withdrawal POS #011216300103 SAMS CLUB SAM'S Club FARMINGTON NM	-26.51		773.01
01-12-24	01-12-24	Withdrawal POS #011217016988 TARGET T- 4900 E Main Farmington NM	-67.25		705.76
01-13-24	01-13-24	Withdrawal Debit Card CONSUMER DEBIT Microsoft*Xbox 1 Microsoft Way Redmond WA	-10.81		694.95
01-13-24	01-13-24	Withdrawal Debit Card CONSUMER DEBIT MICROSOFT*XBOX ONE MICROSOFT WAY MSBILL.IN	-32.46		662.49
01-13-24	01-13-24	Withdrawal Debit Card CONSUMER DEBIT BB OF GALLUP #22 3410 W HISTORIC HIGH GALL	-11.02		651.47
01-13-24	01-13-24	Withdrawal Debit Card CONSUMER DEBIT POPEYES 14068 2408 E MAIN ST FARMINGTON NM	-14.80		636.67
01-14-24	01-14-24	Recurring Withdrawal Debit Card CONSUMER DEBIT Microsoft*Microsoft 36 1 Microsoft Way Red	-10.67		626.00
01-15-24	01-15-24	Withdrawal at ATM #000000001168 WELLS FARGO BANK Farmington NM	-43.00		583.00
01-15-24	01-15-24	Withdrawal Foreign ATM W/D WELLS FARGO BANK Farmington NM	-1.25		581.75
01-15-24	01-15-24	Withdrawal Adjustment POS #50KVXOXHJFIH AMAZON.COM SEATTLE WA	21.63		603.38
01-15-24	01-15-24	Withdrawal POS #401500155832 TRACTOR SUPPLY CO #1674 141 SOUTH BROWNING P FARMINGTON NM	-36.21		567.17
01-16-24	01-16-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		517.17
01-16-24	01-16-24	Withdrawal Debit Card CONSUMER DEBIT BLAKE S LOTABURGER - 0 420 E BROADWAY FARM	-36.65		480.52

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01-16-24	01-16-24	Withdrawal POS #401600998146 SHIPROCK QUICK SHIPROCK NM	-5.81		474.71
01-16-24	01-16-24	Withdrawal POS #401600658643 Speedway 727 W Broadway Farmington NM	-25.00		449.71
01-16-24	01-16-24	Withdrawal POS #011687568596 NAVAJO PREPARATORY SCH FARMINGTON NM	-15.00		434.71
01-16-24	01-16-24	Withdrawal POS #1T039Y3SAO0P AMAZON.COM*R84TB98Z0 SEATTLE WA	-31.15		403.56
01-17-24	01-16-24	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F37117 1608 W MAIN STREET FARMINGTON NM	-13.17		390.39
01-17-24	01-17-24	Deposit ACH SJ CENTER CO: SJ CENTER		1,480.47	1,870.86
01-17-24	01-17-24	Withdrawal Debit Card CONSUMER DEBIT DOMINO'S 6547 SHIPROCK QUICKSTOP SHIPROCK NM	-15.71		1,855.15
01-17-24	01-17-24	Withdrawal POS #27T2QZYH84ED AMAZON.COM*R83SU3OK2 SEATTLE WA	-24.87		1,830.28
01-17-24	01-17-24	Withdrawal POS #401700194913 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-18.97		1,811.31
01-17-24	01-17-24	Withdrawal at ATM #000000000451 WELLS FARGO BANK Kirtland NM	-303.00		1,508.31
01-17-24	01-17-24	Withdrawal Foreign ATM W/D WELLS FARGO BANK Kirtland NM	-1.25		1,507.06
01-18-24	01-18-24	Withdrawal ACH TARGET CARD SRVC TYPE: BILL PAY CO: TARGET CARD SRVC NAME: 2D LA00000000NSING-BART	-50.00		1,457.06
01-18-24	01-18-24	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY CO: CAPITAL ONE AUTO NAME: DAPHINE LANSING BARBER	-320.00		1,137.06
01-18-24	01-18-24	Withdrawal Debit Card CONSUMER DEBIT THE NAVAJO TRIBAL UTIL INDIAN RTE 12 92872	-230.00		907.06
01-18-24	01-18-24	Withdrawal Debit Card CONSUMER DEBIT SPI*DIRECT SERVICE 2260 E IMPERIAL HWY 888	-113.00		794.06
01-18-24	01-18-24	Recurring Withdrawal Debit Card CONSUMER DEBIT ADOBE INC. 345 PARK AVE 4085366000 CA	-63.89		730.17
01-18-24	01-18-24	Withdrawal POS #011831222454 GOLDEN MARKETS LLC FRUITLAND NM	-8.69		721.48
01-19-24	01-19-24	Deposit ACH GUSTO TYPE: PAY 891313 CO: GUSTO		1,668.76	2,390.24
01-19-24	01-19-24	Withdrawal ACH CAPITAL ONE TYPE: ONLINE PMT CO: CAPITAL ONE NAME: WALTER BARBER	-100.00		2,290.24
01-19-24	01-19-24	Withdrawal Debit Card CONSUMER DEBIT POPEYES 14068 2408 E MAIN ST FARMINGTON NM	-9.72		2,280.52
01-19-24	01-19-24	Withdrawal POS #60IHU7775N48 AMAZON.COM*R874J4LM1 SEATTLE WA	-25.52		2,255.00
01-19-24	01-19-24	Withdrawal POS #011912511440 WALGREENS 701 E 20TH S FARMINGTON NM	-64.65		2,190.35
01-19-24	01-19-24	Withdrawal Bill Payment #401900318954 4257038358 MICROSOFT*14 DAY TRIAL REDMOND WA	-18.15		2,172.20
01-20-24	01-20-24	Withdrawal POS #402000638917 Speedway 3890 US Hwy 64 Fruitland NM	-38.95		2,133.25
01-20-24	01-20-24	Withdrawal POS #402068538288 MAVERIK #671 GALLUP NM	-7.64		2,125.61
01-20-24	01-20-24	Withdrawal POS #402077400804 FLYING J #612 WINSLOW AZ	-14.18		2,111.43
01-20-24	01-20-24	Withdrawal Debit Card CONSUMER DEBIT NNT BURGER KING #35772456 301 SOUTH BEELIN	-27.56		2,083.87
01-20-24	01-20-24	Withdrawal Debit Card CONSUMER DEBIT FAMILY FIRST CHIROPAC 2700 Farmington Ave	-55.00		2,028.87
01-20-24	01-20-24	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-17.11		2,011.76
01-20-24	01-20-24	Withdrawal Debit Card CONSUMER DEBIT DAIRY QUEEN #10339 4216 US 64 KIRTLAND NM	-18.65		1,993.11
01-20-24	01-20-24	Withdrawal Debit Card CONSUMER DEBIT SACRED WIND COMMUNICAT 5901 - J WYOMING BL	-46.57		1,946.54
01-20-24	01-20-24	Withdrawal Debit Card CONSUMER DEBIT EARNHARDT CHEVROLET 2121 N. ARIZONA AVE CH	-500.00		1,446.54
01-20-24	01-20-24	Withdrawal POS #012019000128 SAMS CLUB SAM'S Club FLAGSTAFF AZ	-56.93		1,389.61
01-20-24	01-20-24	Withdrawal POS #012019228906 SAMS CLUB SAM'S Club FLAGSTAFF AZ	-13.48		1,376.13
01-21-24	01-21-24	Recurring Withdrawal Debit Card CONSUMER DEBIT NETFLIX.COM 121 Albright Way NETFLIX.COM C	-24.56		1,351.57
01-21-24	01-21-24	Recurring Withdrawal Debit Card CONSUMER DEBIT SIMPLISAFE 294 Washington St Fl 9 888-957-	-10.64		1,340.93
01-21-24	01-21-24	Withdrawal Debit Card CONSUMER DEBIT OCEAN BLUE-PAYSON 400 S BEELINE HIGHWAY PA	-10.00		1,330.93
01-21-24	01-21-24	Withdrawal POS #402104109774 NNT BIG R OF FARMIN001202 908 E MAIN ST FARMINGTON NM	-44.34		1,286.59
01-21-24	01-21-24	Withdrawal POS #402121822600 SAFEWAY #0683 FARMINGTON CO	-34.35		1,252.24
01-22-24	01-22-24	Withdrawal Debit Card CONSUMER DEBIT STARBUCKS STORE 54834 2730 W. Dove Valley	-20.73		1,231.51
01-22-24	01-22-24	Withdrawal ACH LEGALSHIELD TYPE: PAYMENT CO: LEGALSHIELD	-25.00		1,206.51
01-22-24	01-22-24	Withdrawal ACH COMENITY PAY CP TYPE: WEB PYMT CO: COMENITY PAY CP NAME: WALTER BARBER	-50.00		1,156.51

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
01-22-24	01-22-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		1,106.51
01-22-24	01-22-24	Withdrawal ACH Sams Club TYPE: SYF PAYMNT CO: Sams Club NAME: BARBERWALTER	-60.00		1,046.51
01-22-24	01-22-24	Withdrawal Debit Card CONSUMER DEBIT WINGSTOP - 1038 3030 E MAIN ST FARMINGTON	-37.00		1,009.51
01-22-24	01-22-24	Withdrawal Debit Card CONSUMER DEBIT NNT BURGER KING #18961226 948 EAST MAIN ST	-18.69		990.82
01-22-24	01-22-24	Withdrawal ACH CREDIT FIRST NA TYPE: CFNA PYMT CO: CREDIT FIRST NA NAME: LANSING BARBER,DAPHINE	-55.07		935.75
01-23-24	01-23-24	Withdrawal Debit Card CONSUMER DEBIT LA CABANA FARMINGTON 934 E MAIN ST FARMING	-10.66		925.09
01-23-24	01-23-24	Withdrawal POS #402300078825 Speedway 4220 Hwy 64 Kirtland NM	-45.75		879.34
01-23-24	01-23-24	Withdrawal at ATM #00000000155 WELLS FARGO BANK Shiprock NM	-23.00		856.34
01-23-24	01-23-24	Withdrawal Foreign ATM W/D WELLS FARGO BANK Shiprock NM	-1.25		855.09
01-24-24	01-24-24	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-47.50		807.59
01-24-24	01-24-24	Recurring Withdrawal Debit Card CONSUMER DEBIT MASSAGE ENVY - 1091 4917 E MAIN ST STE C F	-10.83		796.76
01-24-24	01-24-24	Withdrawal POS #402400196361 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-13.05		783.71
01-24-24	01-24-24	Withdrawal POS #012437215018 GOLDEN MARKETS LLC FRUITLAND NM	-6.68		777.03
01-26-24	01-26-24	Withdrawal Debit Card CONSUMER DEBIT DAIRY QUEEN 13674 721 E MAIN ST FARMINGTON	-9.83		767.20
01-26-24	01-26-24	Withdrawal POS #402600641454 Speedway 3890 US Hwy 64 Fruitland NM	-25.00		742.20
01-26-24	01-26-24	Withdrawal Debit Card CONSUMER DEBIT TST* LOS HERMANITOS RE 2400 W Main St Farm	-74.28		667.92
01-26-24	01-26-24	Withdrawal POS #012689213919 GOLDEN MARKETS LLC FRUITLAND NM	-6.57		661.35
01-27-24	01-27-24	Withdrawal Debit Card CONSUMER DEBIT DAIRY QUEEN 13674 721 E MAIN ST FARMINGTON	-21.93		639.42
01-27-24	01-27-24	Withdrawal POS #402700664563 Speedway 727 W Broadway Farmington NM	-28.49		610.93
01-29-24	01-28-24	Withdrawal Shared Branch #840920 ZELLE PETER DESWOOD EBG16CUND	-100.00		510.93
01-29-24	01-29-24	Recurring Withdrawal Debit Card CONSUMER DEBIT MCW#0031-E. 20TH 2609 E 20TH ST FARMINGTON	-21.63		489.30
01-29-24	01-29-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		439.30
01-29-24	01-29-24	Withdrawal ACH PROG NORTHERN TYPE: INS PREM CO: PROG NORTHERN	-122.02		317.28
01-29-24	01-29-24	Withdrawal POS #402920364041 CIRCLE W FOOD S WATERFLOW NM	-26.03		291.25
01-29-24	01-29-24	Withdrawal POS #402920363449 CIRCLE W FOOD S WATERFLOW NM	-14.20		277.05
01-30-24	01-29-24	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F26250 HWY 491 SHIPROCK NM	-22.89		254.16
01-30-24	01-30-24	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage	-18.25		235.91
01-30-24	01-30-24	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage	-25.00		210.91
01-30-24	01-30-24	Withdrawal Debit Card CONSUMER DEBIT SONIC DRIVE IN #2024 2112 W MAIN FARMINGTO	-11.44		199.47
01-31-24	01-31-24	Deposit ACH SJ CENTER CO: SJ CENTER		1,480.47	1,679.94
01-31-24	01-31-24	Withdrawal Debit Card CONSUMER DEBIT CHICK-FIL-A #03646 4910 EAST MAIN STREET F	-12.99		1,666.95
01-31-24	01-31-24	Withdrawal Debit Card CONSUMER DEBIT Subway 24054 101 Ayani Neez Blvd Shiprock	-40.75		1,626.20
01-31-24	01-31-24	Withdrawal at ATM #40319538 BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-103.25		1,522.95
01-31-24	01-31-24	Withdrawal Foreign ATM W/D BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-1.25		1,521.70
01-31-24	01-31-24	Deposit Adjustment Kasasa ATM Fees		17.00	1,538.70
01-31-24	01-31-24	Deposit Adjustment Kasasa Cash Back		7.50	1,546.20
<b>Jan 31</b>		<b>Ending Balance</b>			<b>1,546.20</b>

Dividends Paid Year to Date                      \$0.00

	Total for This Period	Total Year-to-Date
<b>Total Returned Item Fees</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Overdraft Fees</b>	<b>0.00</b>	<b>0.00</b>

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#### CASHPLEASE LOAN (0105)

Beginning Balance	Ending Balance	Payment Amount	Past Due Amount	Total Amount Due	Next Payment Due Date	Annual Percentage Rate	Daily Periodic Rate
602.82	451.14	157.91	0.00	151.64	02/11/24	18.000%	.049315%

Trans Date	Effective Date	Description	Amount	Interest	Principal	Fee	Balance
<b>Jan 01</b>		<b>Balance Forward</b>					<b>602.82</b>
01/03/24	01/03/24	Payments Kiosk Transfer From Share 0100	-160.00	8.32	-151.68	0.00	451.14
<b>Jan 31</b>		<b>Ending Balance</b>					<b>451.14</b>
		Past - Due Amount(due immediately)		0.00			
		Monthly Payment		157.91			
		Total Payment Due		151.64			
		<b>Payment Due Date</b>			<b>02/11/24</b>		

Fees Post	Description	Amount
	Total fees for this period	0.00

Interest Charged	Amount
Interest Charge on Loan 0105 CASHPLEASE LOAN	8.32
Interest Charged Year to Date	8.32
Interest Charged in This Period	8.32
<b>**ANNUAL PERCENTAGE RATE 18.000%** **PERIODIC RATE(DAILY) .049315%**</b>	

#### 2024 Loan Totals Year-to-Date

Fees Charged YTD	0.00
Interest Charged YTD	8.32

#### Statement Summary

Total Dividends Paid Year to Date	0.08
Total Nontaxable Dividends Year to Date	0.00
Total Interest Charged Year to Date	8.32
Total Interest Charged This Period	8.32

Shares	Balance	Loans	Balance
PRIMARY SAVINGS	270.01	CASHPLEASE LOAN	451.14
KASASA CASH BACK	1,546.20		
<b>Total</b>	<b>1,816.21</b>	<b>Total</b>	<b>451.14</b>

- Annual Percentage Rate may vary on HELOC loans.
- If you think your bill is incorrect, write us at PO Box 25587, Albuquerque, NM 87125



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PHONE: 766-5600 (ALB) 722-6608 (GALLUP) 356-5530 (PORTALES)  
327-4478 (FARMINGTON) 1-800-342-8298 (TOLL-FREE)  
FIRST LINE: 768-7126 (ABQ) 722-7447 (GALLUP) 359-1263 (PORTALES)  
327-5300 (FARMINGTON) 1-800-344-8115 (TOLL-FREE)

DAPHINE LANSING-BARBER  
PO BOX 2885  
KIRTLAND NM 87417

**\$1,500**

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**ADDITIONAL OWNER(S) : WALTER BARBER**

**PRIMARY SAVINGS (0001)**

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Dividends YTD
270.01	50.08	-133.00	187.09	0.16

Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
<b>Feb 01</b>		<b>Balance Forward</b>			<b>270.01</b>
02-14-24	02-14-24	Deposit Kiosk Transfer From Share 0100		25.00	295.01
02-16-24	02-16-24	Deposit Kiosk Transfer From Share 0100		25.00	320.01
02-27-24	02-27-24	Withdrawal Kiosk Transfer To Share 0100	-133.00		187.01
02-29-24	02-29-24	Deposit Dividend 0.350%		0.08	187.09
<b>Feb 29</b>		<b>Ending Balance</b>			<b>187.09</b>

Dividends Paid Year to Date \$0.16

0001 PRIMARY SAVINGS 0.360%% Annual Percentage Yield earned from 02/01/24 through 02/29/24

	Total for This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

**KASASA CASH BACK (0100)**

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Dividends YTD
1,546.20	6,740.95	-8,020.59	266.56	0.00

Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
<b>Feb 01</b>		<b>Balance Forward</b>			<b>1,546.20</b>
02-01-24	02-01-24	Withdrawal POS #403200644067 Speedway 3890 US Hwy 64 Fruitland NM	-26.02		1,520.18
02-01-24	02-01-24	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY CO: CAPITAL ONE AUTO NAME: DAPHINE LANSING BARBER	-320.00		1,200.18
02-01-24	02-01-24	Withdrawal POS #020157200205 GOLDEN MARKETS LLC FRUITLAND NM	-5.68		1,194.50
02-02-24	02-02-24	Recurring Withdrawal Debit Card CONSUMER DEBIT SXM*SIRIUSXM.COM/ACCT 1221 AVENUE OF THE A	-18.14		1,176.36
02-02-24	02-02-24	Deposit ACH GUSTO TYPE: PAY 232523 CO: GUSTO		1,954.47	3,130.83
02-02-24	02-02-24	Recurring Withdrawal Debit Card CONSUMER DEBIT VZWRLSS*BILL PAY VW 600 COOLIDGE DRIVE FOL	-223.57		2,907.26
02-02-24	02-02-24	Withdrawal Debit Card CONSUMER DEBIT PY *RDS CENTRAL, LLC 904 SCHOFIELD LN FARM	-105.00		2,802.26
02-02-24	02-02-24	Withdrawal POS #403331187432 NNT BIG R OF FARMIN002301 908 E MAIN ST FARMINGTON NM	-49.74		2,752.52
02-02-24	02-02-24	Withdrawal POS #403315589444 LOWE'S #2501 5451 E PINON HILLS BLVD FARMINGTON NM	-101.08		2,651.44
02-02-24	02-02-24	Withdrawal POS #020214000031 SAMS CLUB SAM'S Club FARMINGTON NM	-40.01		2,611.43
02-02-24	02-02-24	Withdrawal POS #37372600 O'REILLY 2797 2311 WEST MAIN STREET FARMINGTON NM	-52.97		2,558.46
02-02-24	02-02-24	Withdrawal POS #020259225337 GOLDEN MARKETS LLC FRUITLAND NM	-9.17		2,549.29
02-02-24	02-02-24	Withdrawal at ATM #40339695 BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-103.25		2,446.04

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
02-02-24	02-02-24	Withdrawal Foreign ATM W/D BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-1.25		2,444.79
02-02-24	02-02-24	Withdrawal POS #403300132041 SMITHS FUEL #1409 600 E 20TH ST FARMINGTON NM	-21.03		2,423.76
02-02-24	02-02-24	Withdrawal POS #403300212383 DOLLAR GENERAL #21923 DG 21923390 E 20TH ST FARMINGTON NM	-18.00		2,405.76
02-03-24	02-03-24	Withdrawal Debit Card CONSUMER DEBIT DAIRY QUEEN 13674 721 E MAIN ST FARMINGTON	-29.48		2,376.28
02-03-24	02-03-24	Withdrawal POS #4SSJ40WZ4BV6 AMAZON.COM*RB3HK7OQ0 SEATTLE WA	-21.63		2,354.65
02-03-24	02-03-24	Withdrawal POS #642869 GAS MAX GALLUP NM	-7.87		2,346.78
02-04-24	02-04-24	Withdrawal Kiosk Transfer To Loan 0105	-160.00		2,186.78
02-04-24	02-04-24	Withdrawal POS #403518684138 ALBERTSONS #082 FARMINGTON NM	-52.04		2,134.74
02-04-24	02-04-24	Withdrawal POS #020416302646 TARGET T- 4900 E Main Farmington NM	-27.17		2,107.57
02-04-24	02-04-24	Withdrawal POS #403544541849 SW C&C FARMINGT FARMINGTON NM	-43.54		2,064.03
02-05-24	02-04-24	Withdrawal POS #52UFVMD25UBH AMAZON.COM*RB7AR8TC0 SEATTLE WA	-34.07		2,029.96
02-05-24	02-05-24	Recurring Withdrawal Bill Payment #403606002696 8554233729 AFFIRM PAY SSLOWMFQ SAN FRANCISCO CA	-46.75		1,983.21
02-05-24	02-05-24	Withdrawal ACH TruStage TYPE: AD&D INSUR CO: TruStage	-15.00		1,968.21
02-05-24	02-05-24	Withdrawal ACH CAPITAL ONE TYPE: MOBILE PMT CO: CAPITAL ONE NAME: DAPHINE LANSINGBARBER	-30.00		1,938.21
02-05-24	02-05-24	Withdrawal ACH BEST BUY TYPE: PAYMENT CO: BEST BUY NAME: DAPHINE LANSING	-30.00		1,908.21
02-05-24	02-05-24	Withdrawal ACH COMENITY PAY CP TYPE: WEB PYMT CO: COMENITY PAY CP NAME: WALTER BARBER	-50.00		1,858.21
02-05-24	02-05-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		1,808.21
02-05-24	02-05-24	Withdrawal ACH Lowes TYPE: SYF PAYMNT CO: Lowes NAME: BARBERDAPHINE	-50.00		1,758.21
02-05-24	02-05-24	Withdrawal ACH Sams Club TYPE: SYF PAYMNT CO: Sams Club NAME: BARBERWALTER	-60.00		1,698.21
02-05-24	02-05-24	Withdrawal Debit Card CONSUMER DEBIT SAMS CLUB #6347 4500 E MAIN ST FARMINGTON	-167.10		1,531.11
02-05-24	02-05-24	Recurring Withdrawal Debit Card CONSUMER DEBIT MISTER CAR WASH #0032 1309 W MAIN ST FARM	-21.63		1,509.48
02-05-24	02-05-24	Withdrawal POS #403697964309 FAMILY DOLLAR # FARMINGTON NM	-17.04		1,492.44
02-05-24	02-05-24	Withdrawal POS #1VC2GBF7SQAB AMAZON.COM*R23QI2HV1 SEATTLE WA	-21.58		1,470.86
02-05-24	02-05-24	Withdrawal POS #403600198713 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-14.50		1,456.36
02-05-24	02-05-24	Withdrawal POS #403664645886 BASHAS' 32 SHIPROCK NM	-22.40		1,433.96
02-06-24	02-06-24	Withdrawal POS #16O8ZCJCI4IX AMAZON.COM*R25QS3Q71 SEATTLE WA	-4.65		1,429.31
02-06-24	02-06-24	Withdrawal POS #020692205405 GOLDEN MARKETS LLC FRUITLAND NM	-5.20		1,424.11
02-06-24	02-06-24	Withdrawal POS #403700198934 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-7.95		1,416.16
02-07-24	02-07-24	Withdrawal POS #403821823199 SAFEWAY #0683 FARMINGTON CO	-13.58		1,402.58
02-07-24	02-07-24	Withdrawal POS #403800670162 Speedway 727 W Broadway Farmington NM	-20.09		1,382.49
02-08-24	02-08-24	Withdrawal POS #020849181238 GOLDEN MARKETS LLC FRUITLAND NM	-5.87		1,376.62
02-09-24	02-09-24	Withdrawal Debit Card CONSUMER DEBIT SPI*DIRECT SERVICE 2260 E IMPERIAL HWY 888	-79.78		1,296.84
02-09-24	02-09-24	Withdrawal POS #2T8N4ZEKWG0Z AMAZON.COM*RB1AN3W50 SEATTLE WA	-32.63		1,264.21
02-09-24	02-09-24	Withdrawal POS #404021820848 SAFEWAY #0683 FARMINGTON CO	-13.49		1,250.72
02-09-24	02-09-24	Withdrawal POS #404000648053 Speedway 3890 US Hwy 64 Fruitland NM	-25.01		1,225.71
02-10-24	02-10-24	Withdrawal Debit Card CONSUMER DEBIT Store 4226 Highway 64 West Kirtland NM	-21.10		1,204.61
02-10-24	02-10-24	Withdrawal POS #404105016179 NNT EYEMART EXPRESS000487 3450 E MAIN FARMINGTON NM	-100.43		1,104.18
02-10-24	02-10-24	Withdrawal POS #404118681594 ALBERTSONS #082 FARMINGTON NM	-89.28		1,014.90
02-10-24	02-10-24	Withdrawal POS #404123340206 SAFEWAY #2004 FARMINGTON CO	-10.98		1,003.92
02-10-24	02-10-24	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F37117 1608 W MAIN STREET FARM	-31.08		972.84
02-11-24	02-11-24	Withdrawal Debit Card CONSUMER DEBIT SQ *FELICIA 760 Katherine Ave Farmington N	-25.51		947.33
02-11-24	02-11-24	Withdrawal POS #404223348122 SAFEWAY #2004 FARMINGTON CO	-13.60		933.73
02-11-24	02-11-24	Withdrawal POS #404223341173 SAFEWAY #2004 FARMINGTON CO	-25.00		908.73
02-12-24	02-12-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		858.73

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
02-12-24	02-12-24	Withdrawal Debit Card CONSUMER DEBIT TST* DURANGO JOES - DR 918 East Main Stree	-16.09		842.64
02-12-24	02-12-24	Withdrawal Debit Card CONSUMER DEBIT WINGSTOP - 1038 3030 E MAIN ST FARMINGTON	-49.00		793.64
02-12-24	02-12-24	Withdrawal Debit Card CONSUMER DEBIT PIZZA 9 OF FARMINGTON 685 SCOTT AVE FARMIN	-44.37		749.27
02-12-24	02-12-24	Withdrawal Debit Card CONSUMER DEBIT DUNKIN #302375 Q35 3030 E MAIN ST STE #N F	-8.21		741.06
02-12-24	02-12-24	Withdrawal Debit Card CONSUMER DEBIT DUNKIN #302375 Q35 3030 E MAIN ST STE #N F	-14.48		726.58
02-13-24	02-13-24	Withdrawal POS #021305213446 GOLDEN MARKETS LLC FRUITLAND NM	-9.26		717.32
02-14-24	02-14-24	Deposit ACH SJ CENTER CO: SJ CENTER		1,395.93	2,113.25
02-14-24	02-14-24	Recurring Withdrawal Bill Payment #404555008489 MSBILL.INFO ONE MICROSOFT WAY MSBILL.INFO WA	-10.67		2,102.58
02-14-24	02-14-24	Withdrawal POS #404534289659 WAL-MART #3428 FARMINGTON NM	-104.58		1,998.00
02-14-24	02-14-24	Withdrawal Debit Card CONSUMER DEBIT SPEEDWAY 09324 4199 US 4199 HIGHWAY 64 KIR	-2.99		1,995.01
02-14-24	02-14-24	Withdrawal Shared Branch #567110 ZELLE WALTER BARBER 8B81U1QRD	-430.00		1,565.01
02-14-24	02-14-24	Withdrawal Kiosk Transfer To Share 0001	-25.00		1,540.01
02-15-24	02-15-24	Withdrawal ACH TARGET CARD SRVC TYPE: BILL PAY CO: TARGET CARD SRVC NAME: 2D LA0000000NSING-BART	-59.73		1,480.28
02-15-24	02-15-24	Withdrawal ACH ONEMAIN FINANCIA TYPE: BILLPAY CO: ONEMAIN FINANCIA NAME: DAPHINE LANSING BARBER	-330.00		1,150.28
02-15-24	02-15-24	Withdrawal Debit Card CONSUMER DEBIT THE NAVAJO TRIBAL UTIL INDIAN RTE 12 92872	-384.00		766.28
02-15-24	02-15-24	Withdrawal POS #404621826920 SAFEWAY #0683 FARMINGTON CO	-49.62		716.66
02-15-24	02-15-24	Withdrawal POS #021573213151 GOLDEN MARKETS LLC FRUITLAND NM	-6.80		709.86
02-16-24	02-16-24	Deposit ACH GUSTO TYPE: PAY 575611 CO: GUSTO		1,839.20	2,549.06
02-16-24	02-16-24	Withdrawal POS #021607556192 WM SUPERC Wal-Mart Sup FARMINGTON NM	-110.34		2,438.72
02-16-24	02-16-24	Withdrawal Kiosk Transfer To Share 0001	-25.00		2,413.72
02-16-24	02-16-24	Withdrawal POS #404713281241 NNT BIG R OF FARMIN002081 908 E MAIN ST FARMINGTON NM	-46.50		2,367.22
02-16-24	02-16-24	Withdrawal POS #404700132700 SMITHS FUEL #1409 600 E 20TH ST FARMINGTON NM	-20.04		2,347.18
02-17-24	02-17-24	Withdrawal Debit Card CONSUMER DEBIT DAIRY QUEEN 13674 721 E MAIN ST FARMINGTON	-34.57		2,312.61
02-17-24	02-17-24	Recurring Withdrawal Bill Payment #5V73P8Y26CP3 +18008336687 PARK AVENUE,345 SAN JOSE CA	-63.89		2,248.72
02-17-24	02-17-24	Withdrawal POS #404800216374 DOLLAR GENERAL #21923 DG 21923390 E 20TH ST FARMINGTON NM	-15.00		2,233.72
02-17-24	02-17-24	Withdrawal POS #404886441694 NST BEST BUY 0001363 3520 E MAIN ST FARMINGTON NM	-16.41		2,217.31
02-17-24	02-17-24	Withdrawal POS #021715246228 WALGREENS 701 E 20TH S FARMINGTON NM	-31.92		2,185.39
02-18-24	02-17-24	Withdrawal Debit Card CONSUMER DEBIT MCDONALD'S F37117 1608 W MAIN STREET FARMIN	-27.84		2,157.55
02-18-24	02-18-24	Withdrawal Debit Card CONSUMER DEBIT Subway 10366 300 E 20th St Farmington NM	-60.19		2,097.36
02-18-24	02-18-24	Withdrawal Debit Card CONSUMER DEBIT SPI*DIRECT SERVICE 2260 E IMPERIAL HWY 888	-48.57		2,048.79
02-18-24	02-18-24	Withdrawal POS #404920365196 CIRCLE W FOOD S WATERFLOW NM	-40.00		2,008.79
02-18-24	02-18-24	Withdrawal POS #404920365886 CIRCLE W FOOD S WATERFLOW NM	-10.16		1,998.63
02-19-24	02-18-24	Withdrawal Bill Payment #404900154607 4257038358 MICROSOFT*XBOX REDMOND WA	-32.44		1,966.19
02-19-24	02-19-24	Withdrawal at ATM #40506225 BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-103.25		1,862.94
02-19-24	02-19-24	Withdrawal Foreign ATM W/D BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-1.25		1,861.69
02-19-24	02-19-24	Withdrawal POS #021963366622 Wal-Mart Super Center FARMINGTON NM	-57.05		1,804.64
02-19-24	02-19-24	Withdrawal POS #254897 GAS MAX GALLUP NM	-4.88		1,799.76
02-19-24	02-20-24	Recurring Withdrawal Bill Payment #405119029303 MSBILL.INFO ONE MICROSOFT WAY MSBILL.INFO WA	-18.15		1,781.61
02-20-24	02-20-24	Withdrawal Debit Card CONSUMER DEBIT PP*MK CNSLT- Joyce Huf 2675 W 600 N FARMIN	-27.05		1,754.56
02-20-24	02-20-24	Withdrawal ACH LEGALSHIELD TYPE: PAYMENT CO: LEGALSHIELD	-25.00		1,729.56
02-20-24	02-20-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		1,679.56
02-20-24	02-20-24	Recurring Withdrawal Bill Payment #405109015593 8005858131 NETFLIX COM LOS GATOS CA	-24.56		1,655.00
02-20-24	02-20-24	Withdrawal POS #022080213857 GOLDEN MARKETS LLC FRUITLAND NM	-26.60		1,628.40

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Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
02-20-24	02-20-24	Withdrawal POS #405121821976 SAFEWAY #0683 FARMINGTON CO	-34.85		1,593.55
02-21-24	02-20-24	Withdrawal POS #6M9BKLIFSGG0 AMAZON.COM*RW1MP4NU2 SEATTLE WA	-40.97		1,552.58
02-21-24	02-21-24	Withdrawal ACH TARGET CARD SRVC TYPE: BILL PAY CO: TARGET CARD SRVC NAME: 2D LA0000000NSING-BART	-41.65		1,510.93
02-21-24	02-21-24	Withdrawal ACH CAPITAL ONE TYPE: ONLINE PMT CO: CAPITAL ONE NAME: WALTER BARBER	-100.00		1,410.93
02-21-24	02-21-24	Recurring Withdrawal Debit Card CONSUMER DEBIT SIMPLISAFE 294 Washington St Fl 9 888-957-	-10.64		1,400.29
02-21-24	02-21-24	Withdrawal POS #022111214652 GOLDEN MARKETS LLC FRUITLAND NM	-12.20		1,388.09
02-22-24	02-22-24	Recurring Withdrawal Bill Payment #405306450350 8554233729 AFFIRM PAY ULPL7YW3 SAN FRANCISCO CA	-68.45		1,319.64
02-22-24	02-22-24	Withdrawal ACH COMENITY PAY CP TYPE: WEB PYMT CO: COMENITY PAY CP NAME: WALTER BARBER	-60.00		1,259.64
02-22-24	02-22-24	Withdrawal ACH Sams Club TYPE: SYF PAYMNT CO: Sams Club NAME: BARBERWALTER	-100.00		1,159.64
02-22-24	02-22-24	Recurring Withdrawal Debit Card CONSUMER DEBIT ONSTAR SERVICES 400 RENAISSANCE CTR FL3 88	-31.94		1,127.70
02-22-24	02-22-24	Withdrawal POS #405300678215 Speedway 727 W Broadway Farmington NM	-23.14		1,104.56
02-23-24	02-23-24	Withdrawal POS #405456904640 FARMERS MARKET FLORA VISTA NM	-38.04		1,066.52
02-23-24	02-23-24	Withdrawal POS #KSMY4Z1D7MQL AMAZON.COM*RI7N81YQ1 SEATTLE WA	-41.90		1,024.62
02-23-24	02-23-24	Withdrawal POS #405400202774 DOLLAR GENERAL #12986 DG 12986506 E BROADWAY FARMINGTON NM	-24.26		1,000.36
02-24-24	02-24-24	Recurring Withdrawal Debit Card CONSUMER DEBIT MASSAGE ENVY - 1091 4917 E MAIN ST STE C F	-10.83		989.53
02-24-24	02-24-24	Withdrawal Debit Card CONSUMER DEBIT CLERK 3 201 W CHACO ST AZTEC NM	-10.00		979.53
02-24-24	02-24-24	Withdrawal POS #5PYSXBHRZLUX AMAZON.COM*RZ7AB7A60 SEATTLE WA	-22.71		956.82
02-24-24	02-24-24	Withdrawal POS #237651 GAS MAX GALLUP NM	-7.87		948.95
02-25-24	02-25-24	Withdrawal Debit Card CONSUMER DEBIT PMT*NM MOTOR VEHICLES 1100 S SAINT FRANCIS	-19.55		929.40
02-25-24	02-25-24	Withdrawal Debit Card CONSUMER DEBIT VALLEY TRADING POST 3435 US 64 WATERFLOW N	-74.71		854.69
02-25-24	02-25-24	Withdrawal POS #405663472267 SAMSCLUB #6347 FARMINGTON NM	-26.33		828.36
02-25-24	02-25-24	Withdrawal POS #405665446262 NST BEST BUY 0002596 3520 E MAIN ST FARMINGTON NM	-27.04		801.32
02-25-24	02-25-24	Withdrawal POS #022513248884 WALGREENS 701 E 20TH S FARMINGTON NM	-6.00		795.32
02-26-24	02-26-24	Withdrawal ACH TAX_REV_PIT_ECKS TYPE: TRD PMNT CO: TAX_REV_PIT_ECKS	-50.00		745.32
02-27-24	02-27-24	Withdrawal Debit Card CONSUMER DEBIT LA CABANA FARMINGTON 934 E MAIN ST FARMING	-63.98		681.34
02-27-24	02-27-24	Withdrawal ACH PROG NORTHERN TYPE: INS PREM CO: PROG NORTHERN	-361.83		319.51
02-27-24	02-27-24	Withdrawal NSF - Paid	-28.00		291.51
02-27-24	02-27-24	Recurring Withdrawal Debit Card CONSUMER DEBIT DROPBOX*Y2XBQ38K68MH 185 Berry St Ste 400	-12.81		278.70
02-27-24	02-27-24	Deposit Kiosk Transfer From Share 0001		133.00	411.70
02-27-24	02-27-24	Withdrawal POS #896741 GAS MAX GALLUP NM	-9.06		402.64
02-27-24	02-27-24	Withdrawal NSF - Paid	-28.00		374.64
02-28-24	02-28-24	Deposit ACH SJ CENTER CO: SJ CENTER		1,397.35	1,771.99
02-28-24	02-28-24	Recurring Withdrawal Debit Card CONSUMER DEBIT VZWRLSS*BILL PAY VW 600 COOLIDGE DRIVE FOL	-223.57		1,548.42
02-28-24	02-28-24	Withdrawal Debit Card CONSUMER DEBIT PMT*NM TAX & REVENUE D 1100 S SAINT FRANCI	-136.46		1,411.96
02-28-24	02-28-24	Withdrawal Debit Card CONSUMER DEBIT PMT*NM TAX & REVENUE D 1100 S SAINT FRANCI	-51.55		1,360.41
02-28-24	02-28-24	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage	-18.25		1,342.16
02-28-24	02-28-24	Withdrawal ACH TruStage TYPE: LIFE INSUR CO: TruStage	-25.00		1,317.16
02-28-24	02-28-24	Withdrawal POS #405900237709 USPS PO 3444520417 4211 US 64 KIRTLAND NM	-36.00		1,281.16
02-28-24	02-28-24	Withdrawal POS #6BRYBUY9I2Y2 AMAZON.COM*RW3F83DI1 SEATTLE WA	-20.22		1,260.94
02-28-24	02-28-24	Withdrawal POS #405920364930 CIRCLE W FOOD S WATERFLOW NM	-26.00		1,234.94
02-28-24	02-28-24	Withdrawal POS #022877212948 GOLDEN MARKETS LLC FRUITLAND NM	-9.41		1,225.53
02-28-24	02-28-24	Withdrawal POS #405900681259 Speedway 727 W Broadway Farmington NM	-25.00		1,200.53

## STATEMENT OF ACCOUNT

### FIRST FINANCIAL CREDIT UNION

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#### KASASA CASH BACK (0100) - Continued

Trans Date	Effective Date	Description	Withdrawal	Deposit	Balance
02-28-24	02-28-24	Withdrawal POS #406000607389 NNT DOC'S DINER 002454 4130 US HWY 64 KIRTLAND NM	-67.42		1,133.11
02-29-24	02-29-24	Withdrawal ACH BEST BUY TYPE: PAYMENT CO: BEST BUY NAME: DAPHINE LANSING	-30.00		1,103.11
02-29-24	02-29-24	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY CO: CAPITAL ONE AUTO NAME: DAPHINE LANSING BARBER	-620.00		483.11
02-29-24	02-29-24	Withdrawal Debit Card CONSUMER DEBIT SACRED WIND COMMUNICAT 5901 - J WYOMING BL	-46.90		436.21
02-29-24	02-29-24	Recurring Withdrawal Debit Card CONSUMER DEBIT MISTER CAR WASH #0031 2609 E 20TH ST FARMI	-21.63		414.58
02-29-24	02-29-24	Withdrawal POS #022943161010 GOLDEN MARKETS LLC FRUITLAND NM	-28.91		385.67
02-29-24	02-29-24	Withdrawal at ATM #40608738 BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-104.33		281.34
02-29-24	02-29-24	Withdrawal Foreign ATM W/D BANK OF AMERICA *FARMINGTON MAIN FARMINGTON NM	-1.25		280.09
02-29-24	02-29-24	Withdrawal POS #406023344775 SAFEWAY #2004 FARMINGTON CO	-28.25		251.84
02-29-24	02-29-24	Withdrawal POS #270873 GAS MAX GALLUP NM	-6.28		245.56
02-29-24	02-29-24	Deposit Adjustment Kasasa ATM Fees		13.50	259.06
02-29-24	02-29-24	Deposit Adjustment Kasasa Cash Back		7.50	266.56
<b>Feb 29</b>		<b>Ending Balance</b>			<b>266.56</b>

Dividends Paid Year to Date      \$0.00

	Total for This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	56.00	56.00

#### CASHPLEASE LOAN (0105)

Beginning Balance	Ending Balance	Payment Amount	Past Due Amount	Total Amount Due	Next Payment Due Date	Annual Percentage Rate	Daily Periodic Rate
451.14	298.26	157.91	0.00	149.55	03/11/24	18.000%	.049315%
Trans Date	Effective Date	Description	Amount	Interest	Principal	Fee	Balance
<b>Feb 01</b>		<b>Balance Forward</b>					<b>451.14</b>
02/04/24	02/04/24	Payments Kiosk Transfer From Share 0100	-160.00	7.12	-152.88	0.00	298.26
<b>Feb 29</b>		<b>Ending Balance</b>					<b>298.26</b>
		Past - Due Amount(due immediately)	0.00				
		Monthly Payment	157.91				
		Total Payment Due	149.55				
		<b>Payment Due Date</b>			<b>03/11/24</b>		
<b>Fees Post</b>	<b>Description</b>					<b>Amount</b>	
	Total fees for this period					0.00	
<b>Interest Charged</b>							
	Interest Charge on Loan 0105 CASHPLEASE LOAN					7.12	
	Interest Charged Year to Date					15.44	
	Interest Charged in This Period					7.12	
	**ANNUAL PERCENTAGE RATE 18.000%** **PERIODIC RATE(DAILY) .049315%***						

#### 2024 Loan Totals Year-to-Date

Fees Charged YTD	0.00
Interest Charged YTD	15.44

#### Statement Summary

Total Dividends Paid Year to Date	0.16
Total Nontaxable Dividends Year to Date	0.00
Total Interest Charged Year to Date	15.44
Total Interest Charged This Period	7.12
<b>Account Balance Summary</b>	

Shares	Balance	Loans	Balance
PRIMARY SAVINGS	187.09	CASHPLEASE LOAN	298.26
KASASA CASH BACK	266.56		
<b>Total</b>	<b>453.65</b>	<b>Total</b>	<b>298.26</b>

## STATEMENT OF ACCOUNT

### FIRST FINANCIAL CREDIT UNION

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- Annual Percentage Rate may vary on HELOC loans.

- If you think your bill is incorrect, write us at PO Box 25587, Albuquerque, NM 87125

# San Juan Center For

## Pay Stub

Lansing-Barber, Daphine

Check No: 523761

SS #: \*\*\*-\*\*-9415

Date: 2/28/2024

NET PAY: \$1,397.35

DESCRIPTION	HOURS	CALC. RATE	AMOUNT	YTD	TYPE
Holiday Pay				\$946.00	Wages
Hourly SJCI Staff	79	\$21.50	\$1,698.50	\$7,578.75	Wages
Vacation Pay	1	\$21.50	\$21.50	\$75.25	Wages
FE,Federal Income			(\$150.00)	(\$496.38)	Taxes
FE,Federal Medicare			(\$24.94)	(\$124.70)	Taxes
FE,Federal Social			(\$106.64)	(\$533.20)	Taxes
NM,New Mexico			(\$41.07)	(\$211.03)	Taxes
PTO 1.0 fte 8 hrs.	3.69			52.82	Accruals



# Earnings Statement

## Company

Armada Logistics, LLC  
1712 Hal Ave  
Cleburne, TX 76031  
469-759-2300

## Employee

Walter Barber  
XXX-XX-5359  
P.O. BOX 2885  
KIRTLAND, NM 87417

Pay period: Feb 11, 2024 - Feb 24, 2024 Pay Day: Mar 1, 2024  
Walter Barber's bank account ( . . . 2186): \$2,153.74

### Employee Gross Earnings

Description	Rate	Hours	Current	Year To Date
<u>Regular Hours</u>   Commissioned	\$0.00	80.0	\$0.00	\$0.00
Driver Wages			\$2,505.10	\$9,302.20
Recruiting Bonus			\$0.00	\$500.00
<b>Totals</b>		<b>80.0</b>	<b>\$2,505.10</b>	<b>\$9,802.20</b>

### Employee Taxes Withheld

Employee Tax	Current	Year To Date
<u>Federal Income Tax</u>	\$47.34	\$64.24
<u>Social Security</u>	\$152.98	\$596.09
<u>Medicare</u>	\$35.78	\$139.41
<u>NM Withholding Tax</u>	\$77.70	\$258.68
<u>NM Workers' Compensation Fee</u>	\$0.00	\$2.00

### Employer Taxes

Company Tax	Current	Year To Date
<u>Social Security</u>	\$152.98	\$596.09
<u>Medicare</u>	\$35.78	\$139.41
<u>FUTA</u>	\$0.00	\$42.00
<u>NM Workers' Compensation Fee</u>	\$0.00	\$2.30
<u>NM Unemployment Insurance Tax</u>	\$8.14	\$31.72

### Employee Deductions

Description	Type	Current	Year To Date
ENROLLMENT FIRST-DENTAL-PRETAX	Dental Insurance	\$27.60	\$138.00
ENROLLMENT FIRST-VISION-PRETAX	Vision Insurance	\$9.96	\$49.80
Passenger Premium 11/10/23	Deduction	\$0.00	\$24.80

### Employer Contributions

Description	Type	Current	Year To Date
HMA-Health Ins.-Pretax-Biweekly Payroll	Medical Insurance	\$34.00	\$170.00

### Summary

Description	Current	Year To Date
<u>Gross Earnings</u>	\$2,505.10	\$9,802.20
<u>Pre-Tax Deductions/Contributions</u>	\$37.56	\$187.80
<u>Taxes</u>	\$313.80	\$1,060.42
<u>Post-Tax Deductions/Contributions</u>	\$0.00	\$24.80
<u>Net Pay</u>	\$2,153.74	\$8,529.18
<u>Total Reimbursements</u>	\$0.00	\$0.00
<u>Check Amount</u>	\$2,153.74	\$8,529.18
<u>Total Hours Worked</u>	80.0	400.0