



P.O. Box 196613 • Anchorage, Alaska 99519-6613 • globalcu.org

**STATEMENT OF ACCOUNT**

ACCOUNT 4525282  
 STATEMENT PERIOD  
 FROM 10-01-24  
 THROUGH 10-31-24  
 PAGE 1

005365 90057840500 3 03 01 0 0000 0 000



APPLE VALLEY FOOTHILL CO. WATER DISTRICT  
 22545 DEL ORO RD  
 APPLE VALLEY CA 92308-8206

**2025 Election Information**

The Global Credit Union Nominating Committee has nominated the following candidates for Board positions: Geri Wacker and Lorrان Skinner. Ballots will be mailed to members in April 2025 (if applicable), and the election results will be announced at the 2025 Annual Meeting scheduled for May 21, 2025. To learn more, visit globalcu.org.

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ACCOUNT SUMMARY					
SHARE ACCOUNTS		DIVIDENDS YEAR-TO-DATE	WITHHOLDING YEAR-TO-DATE	PREVIOUS BALANCE	NEW BALANCE
10	SAVINGS	0.00	0.00	45.19	0.00
20	MONEY MARKET	222.75	0.00	80,075.03	79,635.02
70	BUSINESS CHEK	12.06	0.00	36,393.05	49,267.46
TOTAL SHARE ACCOUNTS					128,902.48

SAVINGS - 10					
Effective	Posted	TRANSACTION DESCRIPTION	AMOUNT	BALANCE	EXPANDED TRANSACTION DESCRIPTION
		PREVIOUS BALANCE		45.19	
10-21	10-21	WITHDRAWAL	-45.19	0.00	LEVY/GARNISHMENT FEE 1520989
		NEW BALANCE		0.00	
		DIVIDEND YEAR TO DATE	0.00		

MONEY MARKET - 20					
Effective	Posted	TRANSACTION DESCRIPTION	AMOUNT	BALANCE	EXPANDED TRANSACTION DESCRIPTION
		PREVIOUS BALANCE		80,075.03	
10-21	10-21	WITHDRAWAL	-54.81	80,020.22	LEVY/GARNISHMENT FEE 1520989
10-21	10-21	WITHDRAWAL	-412.35	79,607.87	LEVY 1520989 CA EDD 888-435-4990
10-31	10-31	DEPOSIT DIVIDEND TIERED RATE	27.15	79,635.02	ANNUAL PERCENTAGE YIELD EARNED 0.40% FROM 10/01/24 THROUGH 10/31/24 BASED ON AVERAGE DAILY BALANCE OF 79,909.26
		NEW BALANCE		79,635.02	
		DIVIDEND YEAR TO DATE	222.75		

**BUSINESS CHEK - 70**

**BALANCES DURING THIS STATEMENT:**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-01	28,236.44	10-02	28,225.44	10-03	28,142.30

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**BUSINESS CHEK - 70 (CONTINUED)**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-06	28,130.45	10-07	36,947.72	10-08	37,539.06
10-09	37,790.51	10-10	37,984.81	10-11	41,008.43
10-15	41,464.29	10-17	41,473.81	10-18	43,739.74
10-19	43,679.74	10-20	43,602.55	10-21	37,438.25
10-22	37,492.39	10-23	37,632.69	10-25	44,902.66
10-28	47,912.40	10-29	49,092.14	10-30	49,211.54
10-31	49,267.46				

**CHECKS IN NUMERICAL ORDER: (12 TOTALING 3,831.36)**

CK#	DATE	AMOUNT	CK#	DATE	AMOUNT	CK#	DATE	AMOUNT
4530	10-17	45.00	4538	10-31	60.00	4540	10-22	45.00
4542	10-15	135.00	4543	10-03	53.19	4544	10-01	2,984.14
4545	10-11	47.03	4546	10-30	37.00	4547	10-31	60.00
4548	10-30	45.00	4550	10-30	45.00	325272039	10-28	275.00

\* Includes checks written and/or issued using Bill Pay. Checks converted to electronic (ACH) transactions are listed under Other Withdrawals/Debits

**OTHER WITHDRAWALS/DEBITS: (27 TOTALING 13,167.18)**

Effective	Posted	DESCRIPTION	AMOUNT
10-01	10-01	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/01 PURCH 2403629427542752971601 ADOBE INC. 408-536-6000 CA	12.99
10-01	10-01	WITHDRAWAL ACH PAYCHEX EIB TYPE: INVOICE CO: PAYCHEX EIB	84.12
10-01	10-01	WITHDRAWAL ACH PAYCHEX TPS TYPE: TAXES DATA: 38949 CO: PAYCHEX TPS	1,058.59
10-01	10-01	WITHDRAWAL ACH PAYCHEX INC. TYPE: PAYROLL CO: PAYCHEX INC.	4,077.92
10-02	10-02	WITHDRAWAL ACH SOUTHWEST GAS TYPE: PAYMENT CO: SOUTHWEST GAS	11.00
10-03	10-03	WITHDRAWAL ACH PAYCLIX TYPE: ACHTRANS DATA: 8667292549 CO: PAYCLIX NAME: APPLE VALLEY FOOTHILL	29.95
10-06	10-06	WITHDRAWAL DEBIT CARD PURCHASE 10/05 PURCH 2402268427942802990001 DIGALERT 951-8088133 CA	11.85
10-08	10-08	WITHDRAWAL POS #428212029974 APPLE VALLEY GAS AND MAR APPLE VALLEY CA	52.00
10-10	10-10	WITHDRAWAL ACH PAYCHEX EIB TYPE: INVOICE CO: PAYCHEX EIB	58.00
10-15	10-15	WITHDRAWAL DEBIT CARD PURCHASE 10/15 PURCH 2418310428942892890001 BILLS POOL SUPPLY APPLE VALLEY CA	234.18
10-17	10-17	WITHDRAWAL POS #429116226987 BATTERY MART OF APPLE APPLE VALLEY CA	125.78
10-18	10-18	WITHDRAWAL DEBIT CARD PURCHASE 10/18 PURCH 2469216429242922310151 AMAZON MKTPL*G38KC6EJ3 AMZN.COM/BILL WA	52.50
10-19	10-19	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/19 PURCH 2449216429342932800002 MOJAVE COMMUNICATIONS WWW.MOJAVECOM CA	60.00
10-20	10-20	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/20 PURCH 2469216429442942510009 OOMA,INC 888-711-6662 CA	77.19
10-21	10-21	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	49.67
10-21	10-21	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	195.49
10-21	10-21	WITHDRAWAL ACH SO CAL EDISON CO TYPE: DIRECTPAY DATA: DIRECT DEBITING CO: SO CAL EDISON CO	1,700.70
10-21	10-21	WITHDRAWAL ACH COBANK TYPE: LOAN PMTS CO: COBANK	4,453.74
10-22	10-22	WITHDRAWAL POS #429612811136 CENTRAL MARKET APPLE VALLEY CA	36.01
10-25	10-25	WITHDRAWAL DEBIT CARD PURCHASE 10/25 PURCH 2401134429942992700009 AMAZON MARK* ES2ZH2IO3 HTTPSAMAZON.C WA	188.17
10-25	10-25	WITHDRAWAL DEBIT CARD PURCHASE 10/25 PURCH 2469216429942992410490 AMZN MKTP US*U712T5Y43 AMZN.COM/BILL WA	316.28
10-28	10-28	WITHDRAWAL DEBIT CARD PURCHASE 10/28 PURCH 2469216430243022310734 AMAZON MKTPL*BL08I8M43 AMZN.COM/BILL WA	182.01
10-29	10-29	RECURRING WITHDRAWAL DEBIT CARD PURCHASE 10/29 PURCH 2403629430343032874235 ADOBE *ADOBE 408-536-6000 CA	35.99
10-31	10-31	WITHDRAWAL POS #430515633589 HARBOR FREIGHT TOOLS 6 HESPERIA CA	16.15
10-31	10-31	WITHDRAWAL POS #430512865439 APPLE VALLEY GAS AND MAR APPLE VALLEY CA	33.00
10-31	10-31	WITHDRAWAL ACH SOUTHWEST GAS TYPE: PAYMENT CO: SOUTHWEST GAS	11.00

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BUSINESS CHEK - 70 (CONTINUED)

Table with 4 columns: Effective, Posted, DESCRIPTION, AMOUNT. Row 1: 10-31, 10-31, WITHDRAWAL ACTIVITY FEE ACTIVITY FEE-TOTAL CHECKS PAID 12 ACTIVITY FEE-TOTAL CHECKS DEPOSITED 117, 2.90

DEPOSITS/OTHER CREDITS: (55 TOTALING 29,872.95)

Table with 4 columns: Effective, Posted, DESCRIPTION, AMOUNT. Multiple rows listing various deposit transactions with dates and amounts, totaling 29,872.95.

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BUSINESS CHEK - 70 (CONTINUED)

Table with columns: Effective, Posted, DESCRIPTION, AMOUNT. Rows include deposit transactions for BaseCommerce and Nuvei Commerce, and a dividend payment.

CHECKING SUMMARY:

Summary table with columns: Description, Amount. Rows include Previous Balance, Deposits, Checks, Other Withdrawals, New Balance, and Dividend Year to Date.



**PLEASE USE GLOBAL FEDERAL CREDIT UNION'S (GLOBAL OR GLOBAL CREDIT UNION)  
ULTRABRANCH SERVICE TO CONFIRM AUTOMATIC TRANSFERS AND DEPOSITS**

globalcu.org

**FOR OTHER QUESTIONS, CALL THE MEMBER SERVICE CENTER**

(800) 525-9094 or (907) 563-4567

24 hours a day, 7 days a week

**TO PROVIDE WRITTEN NOTICE REGARDING ERRORS OR QUESTIONS, SEND INQUIRIES TO:**

Global Federal Credit Union  
P.O. Box 196613  
Anchorage, Alaska 99519-6613

- INCLUDE:
1. Your name and account number.
  2. The transaction involved, including the date and check number, if applicable.
  3. The dollar amount of the check, transaction, or suspected error.
  4. A detailed description of the question, error, or other problem.

\* **In Case of Errors or Questions About Your Share Accounts:** Call us at the above number or write us at the above address as soon as you can if you think your statement is wrong or if you need more information about a transaction on the statement. You must notify Global of errors or other problems IN WRITING no later than sixty (60) days after the FIRST statement of account containing an error or problem is made available to you.

\* **In Case of Errors or Questions About Your Electronic Transfers:** Call us at the above number or write us at the above address as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt.

	<b>Consumer Accounts</b>	<b>Non-Consumer (Business) Accounts</b>
<b>We must hear from you:</b>	No later than sixty (60) days after the FIRST statement on which the error or problem appeared is made available to you.	No later than 3 p.m. Alaska time the day after the transaction is posted.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the funds during the time it takes us to complete our investigation. (Business days are Monday through Friday, excluding Federal holidays.)

\* **In Case of Errors or Questions About Your Credit Line Loan Bill and Statement:** If you think your bill and statement is wrong, or if you need more information about a transaction on your bill and statement, WRITE us on a separate sheet at the above address as soon as possible. We must hear from you no later than sixty (60) days after the FIRST bill and statement on which the error or problem appeared is made available to you. You may call us, but doing so will not preserve your rights.

You do not have to pay any amount in question while we are investigating your claim, but you are still obligated to pay the parts of your bill that are not in question. During the investigation, we cannot report you as delinquent or take any action to collect the amount in question.

**IMPORTANT INFORMATION REGARDING CREDIT LINE LOAN BILL AND STATEMENT**

- \* **Outstanding Loan Balance:** The outstanding loan balance is the unpaid loan balance at the close of each calendar day after all payments and advances for the day have been posted to the account.
- \* **Finance Charges:** Finance charges are calculated whenever any change in the outstanding loan balance occurs by multiplying the outstanding loan balance by the annual percentage rate (calculated as daily factor) times the number of days the loan balance was outstanding since the last computation of finance charges. Finance charges are collected upon receipt of payments.
- \* **Late Fees:** Loans in default seven (7) days or more will be assessed a late fee of 20% of the interest due upon receipt of payment with a minimum of five (5) cents and a maximum of \$25.00. There is no maximum late fee on loans in default three (3) payments or more.
- \* **Minimum Payment:**
  - \* Unsecured credit line loans: A minimum scheduled payment is due each billing cycle, whether or not the loan was paid ahead or the balance increased during the cycle. This minimum payment shall be \$10.00 or 3% of the outstanding balance, whichever is greater, plus any amount in excess of the authorized credit limit at the time of billing.
  - \* Secured credit line loans: A minimum scheduled payment is due each billing cycle, whether or not the loan was paid ahead or the balance increased during the cycle. The minimum payment shall be \$25.00 or 1.5% of the outstanding balance, whichever is greater, plus any amount in excess of the authorized credit limit at the time of billing.
- \* **Prepayments:** Credit line loans may be paid in full or prepaid in any amount at any time.