



2744 Century Blvd, Wyomissing, PA 19610-3345

TEMP RETURN SERVICE REQUESTED

519261 2513 1/3 UNQ 08-31-21 CLT
000002512 1



INH Heating and Air Conditioning
500 Faith Dr
Mohrsville PA 19541

Member Statement

610.372.8010 | 800.563.9383

F. 610.372.8105 | discoveryfcu.org

Member Number XXXXXXX253

Statement For 08/01/2021 - 08/31/2021

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Your Account Balances as of 08/31

Basic Savings ID 0001	\$5.00
Business Checking ID 0024	44,810.26
Account Balance Total	\$44,815.26

Apply for a loan 24/7 at
discoveryfcu.org.

BASIC SAVINGS ID 0001

Beginning Balance	\$5.00
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$5.00

BUSINESS CHECKING ID 0024

Beginning Balance	\$51,300.01
15 Total Deposits for	33,443.60
24 Total Withdrawals for	39,933.35-
Ending Balance	\$44,810.26

Annual Percentage Yield earned 0.100% from 08/01/2021 through 08/31/2021, based on Avg Daily Balance of \$42,391.71

Date	Transaction Description	Amount	Balance
08/02	Withdrawal ACH UNEMP COMP EFT PADLIUCCON UCEFT3202120210713	\$261.35-	\$51,038.66
08/02	Withdrawal ACH BERKS EIT BUREAU BERKS EIT BEITB: EREPORTING	602.56-	50,436.10
08/04	Withdrawal ACH CAPITAL ONE ONLINE PMT MARVIN I KACHEL III	1,398.20-	49,037.90
08/05	Withdrawal ACH INTUIT PAYROLL S QUICKBOOKS INH HEATING & AIR COND	3,581.35-	45,456.55
08/05	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:121753285	600.00	46,056.55
08/05	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:121753292	300.00	46,356.55
08/05	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:121753305	100.00	46,456.55
08/09	Withdrawal ACH CHASE CREDIT CRD EPAY HOLLY KACHEL	5,636.63-	40,819.92
08/10	Withdrawal ACH WELLS FARGO AUTO FEE & PMTS MARVIN,I,KACHEL:3	350.00-	40,469.92
08/10	Card purchase East Penn StorageLe Terminal ID: 00000000 610-9168888 PA Ref:019471	217.30-	40,252.62
08/11	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:122355413	500.00	40,752.62
08/11	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:122355420	2,000.00	42,752.62
08/11	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:122355445	1,500.00	44,252.62
08/12	Withdrawal ACH INTUIT PAYROLL S QUICKBOOKS INH HEATING & AIR COND	3,280.26-	40,972.36
08/12	Check #1098 Tracer 011821998	3,000.00-	37,972.36
08/13	Withdrawal ACH IRS USATAXPYMT INH HEATING AND AIR CO	54.00-	37,918.36
08/13	Withdrawal Bill payment MSFT *<E0600FIQ8 Terminal ID: 02028181 -- MSBILL.INFO WA Ref:888888	13.25-	37,905.11
08/16	Withdrawal ACH FORD MOTOR CR FORDCREDIT INH Heating & Air	662.89-	37,242.22
08/16	Withdrawal ACH COMMWLTHOFPA INT PAEMPLOYTX 1321000004458906	468.81-	36,773.41

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BUSINESS CHECKING ID 0024		Continued from previous page.	
Date	Transaction Description	Amount	Balance
08/16	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:122857280	5,500.00	42,273.41
08/16	Withdrawal ACH IRS USATAXPYMT INH HEATING AND AIR CO	8,290.80-	33,982.61
08/17	Withdrawal ACH DONEGAL INS GRP INSURANCE NA *INH HEATING AIR C	936.48-	33,046.13
08/18	Deposit Check	10,530.00	43,576.13
08/19	Withdrawal ACH COMMWLTHOFPA INT PAEMPLOYTX 1321000004542901	283.81-	43,292.32
08/19	Withdrawal ACH CITIZENS ONE AUT LOAN PYMNT CONDITIONI	561.65-	42,730.67
08/19	Withdrawal ACH INTUIT PAYROLL S QUICKBOOKS INH HEATING & AIR COND	3,187.24-	39,543.43
08/24	Withdrawal ACH ATT Payment HOLLY KACHEL	267.10-	39,276.33
08/24	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:123662150	5,960.00	45,236.33
08/26	Withdrawal ACH INTUIT PAYROLL S QUICKBOOKS INH HEATING & AIR COND	3,187.27-	42,049.06
08/29	Card purchase AT&T DF ZPH65 43094 Terminal ID: 0014 WWW.ATT.COM PA Ref:000030	43.80-	42,005.26
08/29	Card purchase AT&T 3094 Terminal ID: 0001 READING PA Ref:010579	84.00-	41,921.26
08/30	Check #1100 Tracer 012679891	3,497.18-	38,424.08
08/31	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:124365279	140.00	38,564.08
08/31	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:124365286	350.00	38,914.08
08/31	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:124365293	5,500.00	44,414.08
08/31	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:124365303	370.00	44,784.08
08/31	Deposit Shared branch Discovery FCU Terminal ID: 00091243 Mobile Wyomissing PA Ref:124365310	90.00	44,874.08
08/31	Check #1101 Tracer 012738966	67.42-	44,806.66
08/31	Dividend Deposit	3.60	44,810.26

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

3 Checks Cleared for \$6,564.60

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1098	08/12/21	\$3,000.00	1100 *	08/30/21	\$3,497.18	1101	08/31/21	67.42

YTD Summary of Accounts

YTD Taxable Dividends	\$46.73
YTD Taxable Interest	\$0.00
YTD Other Interest	\$0.00
Deferred	\$0.00

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HOW TO COMPUTE YOUR FINANCE CHARGE

Each loan marked with an * is open end credit. The balances of such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance." Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The FINANCE CHARGES shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect for that period times each such balance figure during that period times the number of days that figure is outstanding during the period that daily periodic rate was in effect, and are deducted directly from each payment. The daily periodic rate and the annual percentage rate for loan accounts marked with * are a variable rate which may change.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.

If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your CREDIT CARD Account automatically from your share account, Draft Account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct or explain why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If you find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

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

SPECIAL RULE FOR CREDIT CARDS

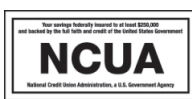
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state, or, if not, within your home state within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at one of our Local Offices as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for that amount you think is in error so that you will have use of the money during the time it takes us to complete our investigations.



Thank you for choosing Discovery FCU