

Account Statement

Account Number **xxxxxxx416**
Statement For **05/01/2023 - 05/31/2023**
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RETURN SERVICE REQUESTED

641776 42608 1/4 UNQ 05-31-23 CLT
000042607 1



WQC INC
413 PORT REPUBLIC RD
WAYNESBORO VA 22980

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Your Account Balances as of 05/31

Business Main Share Savings ID 0000	\$5,696.36
Business Checking ID 0090	\$3,904.68
Account Balance Total	\$9,601.04

Total Dividends Paid Year-To-Date \$1.06

Business Main Share Savings ID 0000		Beginning Balance	\$5,105.36
Total Dividends Paid Year-To-Date \$0.13		2 Total Deposits for	\$1,182.00
		1 Total Withdrawals for	\$-591.00
		Ending Balance	\$5,696.36

Date	Transaction	Balance	Transaction Description
05/18	-591.00	4,514.36	Withdrawal Online Banking Transfer To Share 0090 REF # 5268427
05/18	591.00	5,105.36	Deposit Online Banking Transfer From Share 0090 REF # 5268438
05/18	591.00	5,696.36	Deposit Online Banking Transfer From Share 0090 REF # 5268446

Business Checking ID 0090		Beginning Balance	\$1,612.34
Total Dividends Paid Year-To-Date \$0.93		19 Total Deposits for	\$3,480.34
		3 Total Withdrawals for	\$-1,188.00
		Ending Balance	\$3,904.68

APY earned 0.130% from 05/01/2023 through 05/31/2023, based on Avg Daily Bal of \$3,115.60

Date	Transaction	Balance	Transaction Description
05/01	72.00	1,684.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/02	324.00	2,008.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/02	-6.00	2,002.34	Recurring Withdrawal Debit Card Merch. Post: 05/01 GOOGLE*GSUITE WQCFOOTB CC GOOGLE.CO CA
05/03	250.00	2,252.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/04	45.00	2,297.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/08	45.00	2,342.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/09	90.00	2,432.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/10	72.00	2,504.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/10	180.00	2,684.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/11	45.00	2,729.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/12	180.00	2,909.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/16	45.00	2,954.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/17	635.00	3,589.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/18	591.00	4,180.34	Deposit by Check
05/18	591.00	4,771.34	Deposit Online Banking Transfer From Share 0000 REF # 5268427
05/18	-591.00	4,180.34	Withdrawal Online Banking Transfer To Share 0000 REF # 5268438
05/18	-591.00	3,589.34	Withdrawal Online Banking Transfer To Share 0000 REF # 5268446
05/19	45.00	3,634.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/22	90.00	3,724.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine

This statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.
If you wish to change your name, address, or contact information contact the credit union using the information on the front of this statement.

The following procedure is for your Share/Draft Account only!

Step 1

Obtain your account register and check off the following items listed on your Share/Draft Account: (1) Personal drafts (2) Cash dispenser uses (3) Automatic transfers (4) Deposits. If any of the above items (1) thru (4) are on your Share/Draft Account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

Step 2

Enter each credit union charge against your Share/Draft Account into your register and adjust your register balance.

Step 3

List and total all deposits on your Share/Draft Account not checked off in your account register. This total will be used in **Step 5**.

Date	Amount	Number	Amount	Number	Amount
1		1		9	
2		2		10	
3		3		11	
4		4		12	
5		5		13	
6		6		14	
7		7		15	
8		8		16	
Total				Total	

Step 4

List and total all drafts and other payments on your Share/Draft Account not checked off in your account register. This total will be used in **Step 5**.

Step 5

ENTER: Share/Draft Account share balance	\$ _____
ADD: Your Total deposits not on your Share/Draft Account. Step 3	\$ _____
SUB-TOTAL:	\$ _____
SUBTRACT: Total drafts and other payments on your Share/Draft Account not checked off in your account register. Step 4	\$ _____
SUB-TOTAL:	\$ _____
ENTER and SUBTRACT: Balance on your account register	\$ _____
Total (Should be 0)	\$ _____
IF THE TOTAL IS NOT ZERO, RECHECK STEPS 1 THRU 5	

Other Than Home-Equity Plans

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address on the front of the first page of this statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential error and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in questions, or reports you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in questions, you are responsible for the remainder of your balance.
- We can apply an unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchase

If you are dissatisfied with the goods or services that you have purchased with your credit card and you 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 1200 miles of your current mailing address, and the purchase price must be more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address on the front of the first page of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Home-Equity Plans BILLING RIGHT SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchases with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases covered regardless of amount or location of purchase.)

Important Information Regarding the Computation of your Consumer Loan Balance and Finance Charges (not credit cards): The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding periodic rate. The sum of these charges is the finance charge you owe.

Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS - Consumer Accounts Only

In Case of Errors or Questions About Your Electronic Transfers Call or write us at the phone number listed on the front of the first page of this statement as soon as you can, if you think your statement of receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared.

1. Tell us your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it 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 (10 calendar days in MA) 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 money during the time it takes us to complete our investigation.

You may call the designated phone number on the front of this statement to determine if pre-authorized transfers have occurred.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information should have a question pertaining to your accounts.

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Account Number **xxxxxxx416**
Statement For **05/01/2023 - 05/31/2023**
Page **2 of 2**

Business Checking		ID 0090	Continued from previous page.
Date	Transaction	Balance	Transaction Description
05/24	135.00	3,859.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/26	45.00	3,904.34	Deposit ACH SportsEngine TYPE: TRANSFER ID: 4270465600 CO: SportsEngine
05/31	0.34	3,904.68	Deposit Dividend Tiered Rate



Dear Member,

As an organization committed to your financial wellbeing, we are writing to inform you of a concerning trend that has been observed in our community over the past year. Impersonators are using a range of tactics to obtain your personal and financial information, and this includes creating fake websites that look like local banks and credit unions. Their aim is to trick you into giving away your banking usernames and passwords. They may also send out generic text messages that appear to be from your financial institution, claiming that there is an issue and directing you to click on a link to a fake website. However, it's not just limited to online attacks; some scammers are also pretending to be staff members from banks or credit unions, and contacting people directly via phone calls. It is important to be vigilant against these impersonators to safeguard your personal and financial information.

These fraudulent attempts extend beyond financial institutions and may come in various forms, including fake emails, texts, and websites that appear to be from legitimate organizations such as the IRS, law enforcement agencies, or Amazon. These impersonators may use scare tactics to trick you into revealing sensitive information such as your full social security number, complete credit card details, card expiration dates, and CVV (the 3-digit security code on the back of your card) codes. It is worth noting that expiration dates and CVV codes are typically required only for processing transactions, and are never used to verify your identity. Scammers often demand immediate action, such as requesting that you send money or purchase gift cards to avoid immediate consequences. It's important to be cautious and avoid giving out any personal or financial information without verifying the authenticity of the request.

We want to help you protect yourself against these fraudulent activities. Here are some best practices we recommend:

- Never share your online banking username and password with anyone, including family members, employers, friends, or DCCU representatives. DCCU will never ask for this information, nor should anyone else.
- Avoid sharing your debit and credit card numbers with anyone, unless it is a legitimate purchase transaction you initiated.
- Be cautious of unsolicited calls, texts, and emails asking for personal or financial information. Impersonators may use scare tactics, such as threatening to freeze your account or arrest you, to prompt you to take action.
- Be aware that impersonators may also pretend to be from your financial institution's fraud team or other departments to trick you into sharing your personal or financial information. Always verify the identity of the person you are speaking with, when in doubt disconnect the call and contact the organization directly.
- Use strong and unique passwords for your accounts and enable two-factor authentication whenever possible.
- Regularly monitor your accounts for any suspicious activity, such as unexpected transactions or changes to your personal information.

It is also important to note that DCCU will never send you a clickable link in a text message. If you receive a message claiming to be from us with a clickable link, do not click on it and contact us immediately. If you suspect any fraudulent activity or have any concerns, please do not hesitate to contact us. We are here to help you navigate through any security concerns you may have.

We also encourage you to visit the fraud prevention resources available in the "Member Resources" section of mydccu.com to learn how to better protect yourself.

Thank you for your attention to this matter as we remain committed to your financial safety and security.

Sincerely,

DuPont Community Credit Union