



P.O. Box 6000  
Waterloo, IA 50704-6000

## STATEMENT OF ACCOUNTS

January 31, 2025

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### RETURN SERVICE REQUESTED

NORTHEAST IOWA RADIO AMATEUR ASSOCIATION  
433 PARKHAVEN DR  
WATERLOO IA 50701

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### SUMMARY OF ACCOUNTS

Account Name	Account Number	Dividends Year-To-Date	Beginning Balance	Ending Balance
OS-NORTHEAST IOWA RADIO	901492001	\$0.00	\$2,705.26	\$2,705.26
OD-NORTHEAST IOWA RADIO	1590090149205	\$0.00	\$1,608.43	\$1,870.71
<b>Total</b>			<b>\$4,313.69</b>	<b>\$4,575.97</b>

### OS-NORTHEAST IOWA RADIO

901492001

01/01/2025 to 01/31/2025

Interest Rate: 0.000%

Dividends earned this period: \$0.00

OVERDRAFT FEES	This Period	Year-To-Date	RETURNED ITEM FEES	This Period	Year-To-Date	TOTAL FEES	This Period	Year-To-Date
	\$0.00	\$0.00		\$0.00	\$0.00		\$0.00	\$0.00

### OD-NORTHEAST IOWA RADIO

1590090149205

01/01/2025 to 01/31/2025

Interest Rate: 0.000%

Dividends earned this period: \$0.00

OVERDRAFT FEES	This Period	Year-To-Date	RETURNED ITEM FEES	This Period	Year-To-Date	TOTAL FEES	This Period	Year-To-Date
	\$0.00	\$0.00		\$0.00	\$0.00		\$0.00	\$0.00

### ACCOUNT ACTIVITY FOR OD-NORTHEAST IOWA RADIO

Starting Balance: \$1,608.43

Date	Description	Amount	Balance
01/07/25	Ext Deposit STRIPE - TRANSFER ST-W8X3I1M3Q2U1	\$60.57	\$1,669.00
01/13/25	Ext Deposit STRIPE - TRANSFER ST-C4J9Y7O6O9G7	\$20.09	\$1,689.09
01/14/25	Deposit	\$20.00	\$1,709.09
01/14/25	Ext Deposit STRIPE - TRANSFER ST-E1Y6M1T1E3A2	\$161.62	\$1,870.71
		<b>Ending Balance: \$1,870.71</b>	

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Each loan marked \* is an open-ended loan. The balance used to compute the FINANCE CHARGE on open-ended loans is the daily unpaid principal balance. To get the daily unpaid principal balance, we take the beginning balance each day, add any new advances or debits and subtract any payments or credits. The FINANCE CHARGE is computed by applying the appropriate daily periodic rate to the daily unpaid balance for the number of days the balance remains unpaid.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON 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 of paper at the address shown in the upper left corner on the first page of the statement 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 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 question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS (EFT)

Telephone or write us at the phone number or address on the first page of the statement as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or EFT transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Please include the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or transfer you are unsure about and explain as clearly as possible why you believe there is an error or why you need more information.

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



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