



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

STATEMENT OF ACCOUNTS

February 29, 2024

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RETURN SERVICE REQUESTED

NORTHEAST IOWA RADIO AMATEUR ASSOCIATION
433 PARKHAVEN DR
WATERLOO IA 50701

Check your account with Incredi-Bill®

Manage your finances 24/7 with Incredi-Bill®!
Our live chat assistant can help you:

- Check balances
- Transfer funds
- Make payments
- And much more

Visit veridiancu.org and click the live chat icon in the bottom right corner to get started.

Virtual Annual Meeting Tuesday, April 23 at 5 p.m.

Register to attend from any mobile device or computer at veridiancu.org/election.

Cast your vote March 19 - April 18 at veridiancu.org/election.

Help elect candidates running for Veridian's Directors and Associate Directors.

Vote electronically at veridiancu.org/election or stop by a branch,

March 19 - April 18. You'll receive an email on March 19 with instructions and login details. If you don't receive an email, **chat online or call 800-235-3228.**

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	\$1,574.15	\$1,600.10
Total			\$4,279.41	\$4,305.36

OS-NORTHEAST IOWA RADIO

901492001

02/01/2024 to 02/29/2024

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

02/01/2024 to 02/29/2024

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: \$1,574.15

Date	Description	Amount	Balance
02/12/24	Over Counter Check 1033	-\$160.00	\$1,414.15
02/12/24	Ext Deposit STRIPE - TRANSFER ST-I7R3Q1E1Z8Y7	\$20.09	\$1,434.24
02/13/24	Deposit	\$100.00	\$1,534.24
02/13/24	Ext Deposit STRIPE - TRANSFER ST-N8J8N6P9Z0Q2	\$60.57	\$1,594.81
02/14/24	Ext Deposit STRIPE - TRANSFER ST-G8C5O3S0D3M3	\$20.09	\$1,614.90
02/16/24	Deposit	\$40.00	\$1,654.90

This credit union is federally insured by the National Credit Union Administration.



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OD-NORTHEAST IOWA RADIO (continued)

1590090149205

ACCOUNT ACTIVITY FOR OD-NORTHEAST IOWA RADIO (continued)

Date	Description	Amount	Balance
02/18/24	Deposit Test Session- Mark Colby	\$60.00	\$1,714.90
02/21/24	Ext Deposit STRIPE - TRANSFER ST-U4V6F4S0R4S3	\$20.09	\$1,734.99
02/27/24	POS Withdraw AMERICAN RADIO RELA860-5940225 CTUS	-\$60.00	\$1,674.99
02/29/24	Over Counter Check 1034	-\$74.89	\$1,600.10
		Ending Balance: \$1,600.10	

CLEARED CHECKS

Date Cleared	Check #	Amount	Date Cleared	Check #	Amount	Date Cleared	Check #	Amount
02/12/2024	1033	\$160.00	02/29/2024	1034	\$74.89			

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.



This credit union is federally insured by the National Credit Union Administration.

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