

**STATEMENT OF ACCOUNT**

ACCOUNT NUMBER: XXXXXX0168
 STATEMENT DATE: 04/01/25 - 04/30/25
 801-325-6228 • 1-800-748-4302
 macu.com

TERRACE LAKES WATER CO
 6781 LITTLE LANE
 NEW PLYMOUTH ID 83655

ACCOUNT SUMMARY**TOTAL SHARES**

01 PRIMARY SAVINGS	\$15,857.93	50 BUSINESS CHECKING	\$41,936.51
07 GRANT ACCOUNT	\$381.73	58 GRANT CHECKING	\$5,720.00

TOTAL LOANS

93 USDA..... \$989,379.89

PRIMARY SAVINGS - ID 01

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
04/01	Previous Balance		14,257.33
04/25	Deposit by Check	1,600.00	15,857.33
04/30	Deposit Dividend 0.050%	0.60	15,857.93
	Annual Percentage Yield 0.050% from 04/01/25 through 04/30/25.		
	Ending Balance		15,857.93
	Dividend Earned Year to Date	1.37	
	Dividend Earned in 2024	5.63	

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
04/25/25	1,600.00	Deposit by Check	04/30/25	0.60	Deposit Dividend

2 Deposits and Other Credits \$1,600.60

GRANT ACCOUNT - ID 07

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
04/01	Previous Balance		381.57
04/30	Deposit Dividend Tiered Rate	0.16	381.73
	Annual Percentage Yield 0.510% from 04/01/25 through 04/30/25.		
	Ending Balance		381.73
	Dividend Earned Year to Date	5.87	
	Dividend Earned in 2024	24.20	



P.O. BOX 2331, SANDY, UT 84091

Questions? **Contact us!**



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1-800-748-4302



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STATEMENT LEGEND

DEPOSIT IDENTIFICATION

ID 01	Primary Savings Account
ID 02-05	Secondary Savings Accounts
ID 07	Money Market Account
ID 10	IRA
ID 11-19	IRA Certificates

LOAN IDENTIFICATION

ID 50-56	Checking Account
ID 02-05	Auto, Collateral OR Personal Loans
ID 70-79	Credit Card
ID 85	Swift Cash
ID 89	Equity Gold

For account information, or to report a lost or stolen credit card, please contact the service center at **1-800-748-4302**.

Mail loan payments to:

Loan Servicing
P.O. Box 2331
Sandy, UT 84091

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 on a separate sheet at 9800 South Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible. You must notify us no later than sixty (60) days after the mailing date or date of the first bill on which the error or problem appeared. You can call us, but doing so will not preserve your rights. In your letter, please provide 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 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 bill that are not in question. While we investigate the transaction in question, we cannot report you as delinquent or take any action to collect the amount in question. 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us toll-free at 1-800-748-4302 or write us at 9800 South Monroe Street, Sandy, UT 84070 or P.O. Box 2331, Sandy, UT 84091 as soon as possible if you think your statement is wrong or if you need more information about a transfer on the statement on which the potential error or problem appeared. If the error or problem is on a personal account, you must notify us no later than sixty (60) days after the mailing date or date of the FIRST statement on which the problem or error appeared. If the error or problem is on a business account, you must notify us no later than two (2) business days after the posting date on which the transaction appeared.

- Tell us your name and account number.
- Describe the transfer you are unsure about and include to the extent possible the type and date,
- Explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will investigate your complaint and if we have determined an error, we will correct it within one (1) business day. If we expect it will take more than ten (10) business days, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation.

CREDIT REPORTING

We may report information about your credit account to credit bureaus, including late payments, missed payments or other types of defaults on the account. We report information on a monthly basis. If you believe that we reported inaccurate information, please write us at Mountain America Consumer Loan Servicing, P.O. Box 2331, Sandy, UT 84091.



THE FINANCE CHARGE IS COMPUTED ON THE UNPAID BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING. THE FINANCE CHARGE IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY WAS TERMED "INTEREST." IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. THE LOAN BALANCE DOES NOT INCLUDE THE FINANCE CHARGE. THE FINANCE CHARGE DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.

**STATEMENT OF ACCOUNT**

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www.macu.com**Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION
04/30/25	0.16	Deposit Dividend

BUSINESS CHECKING - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
04/01	Previous Balance		35,297.86
04/01	Deposit MERCHANT BANKCD	112.00	35,409.86
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/01	Check 5498	-2,175.00	33,234.86
04/02	Deposit MERCHANT BANKCD	499.00	33,733.86
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/02	Withdrawal Revolving.....	-965.55	32,768.31
	TYPE: RL Payment CO: Revolving		
	Entry Class Code: CCD		
04/03	Deposit MERCHANT BANKCD	220.00	32,988.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/04	Deposit MERCHANT BANKCD	55.00	33,043.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/07	Deposit MERCHANT BANKCD	55.00	33,098.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/07	Deposit MERCHANT BANKCD	169.00	33,267.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/07	Deposit MERCHANT BANKCD	2,924.00	36,191.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/08	Deposit MERCHANT BANKCD	112.00	36,303.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/09	Deposit MERCHANT BANKCD	357.00	36,660.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/10	Deposit MERCHANT BANKCD	57.00	36,717.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/10	Deposit by Check	4,243.16	40,960.47
04/10	Deposit by Check	2,331.00	43,291.47
04/11	Deposit MERCHANT BANKCD	556.00	43,847.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/14	Deposit MERCHANT BANKCD	55.00	43,902.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/14	Deposit MERCHANT BANKCD	55.00	43,957.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		



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www.macu.com**BUSINESS CHECKING Continued - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Entry Class Code: CCD		
04/14	Deposit MERCHANT BANKCD	114.00	44,071.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/14	Deposit by Check	1,376.00	45,447.47
04/15	Deposit MERCHANT BANKCD	585.00	46,032.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/16	Deposit MERCHANT BANKCD	296.00	46,328.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/16	Deposit	57.00	46,385.47
04/16	Deposit by Check	1,884.00	48,269.47
04/16	Deposit by Check	2,824.00	51,093.47
04/17	Deposit MERCHANT BANKCD	102.00	51,195.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/18	Deposit MERCHANT BANKCD	275.00	51,470.47
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/18	Withdrawal IDAHO POWER CO.....	-25.85	51,444.62
	TYPE: POWER BILL CO: IDAHO POWER CO.		
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
04/18	Withdrawal IDAHO POWER CO.....	-28.06	51,416.56
	TYPE: POWER BILL CO: IDAHO POWER CO.		
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
04/18	Withdrawal IDAHO POWER CO.....	-240.06	51,176.50
	TYPE: POWER BILL CO: IDAHO POWER CO.		
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
04/18	Withdrawal IDAHO POWER CO.....	-648.75	50,527.75
	TYPE: POWER BILL CO: IDAHO POWER CO.		
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
04/18	Check 5504	-390.32	50,137.43
04/21	Deposit MERCHANT BANKCD	55.00	50,192.43
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/21	Deposit MERCHANT BANKCD	57.00	50,249.43
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/21	Deposit MERCHANT BANKCD	224.00	50,473.43
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/21	Check 5500	-968.93	49,504.50
04/21	Check 5501	-2,175.00	47,329.50
04/21	Check 5503	-800.00	46,529.50
04/22	Withdrawal Transfer To Loan 93.....	-7,704.90	38,824.60

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BUSINESS CHECKING Continued - ID 50

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
04/23	Check 5499	-133.99	38,690.61
04/25	Deposit by Check	3,241.90	41,932.51
04/28	Deposit MERCHANT BANKCD	59.00	41,991.51
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/29	Deposit MERCHANT BANKCD	393.00	42,384.51
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
04/29	Check 5505	-560.00	41,824.51
04/30	Deposit MERCHANT BANKCD	112.00	41,936.51
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
	Ending Balance		41,936.51
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2024	0.00	

Checks Cleared

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
5498	2175.00	5500	968.93	5503*	800.00	5505	560.00		
5499	133.99	5501	2175.00	5504	390.32				

7 Checks Cleared \$7,203.24

*Asterisk next to number indicates skip in number sequence.

Withdrawals and Other Charges

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
04/02/25	965.55	Withdrawal	04/18/25	240.06	Withdrawal
04/18/25	25.85	Withdrawal	04/18/25	648.75	Withdrawal
04/18/25	28.06	Withdrawal	04/22/25	7,704.90	Withdrawal Transfer

6 Withdrawals and Other Charges \$9,613.17

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
04/01/25	112.00	Deposit	04/14/25	1,376.00	Deposit by Check
04/02/25	499.00	Deposit	04/15/25	585.00	Deposit
04/03/25	220.00	Deposit	04/16/25	296.00	Deposit
04/04/25	55.00	Deposit	04/16/25	57.00	Deposit
04/07/25	55.00	Deposit	04/16/25	1,884.00	Deposit by Check
04/07/25	169.00	Deposit	04/16/25	2,824.00	Deposit by Check
04/07/25	2,924.00	Deposit	04/17/25	102.00	Deposit
04/08/25	112.00	Deposit	04/18/25	275.00	Deposit
04/09/25	357.00	Deposit	04/21/25	55.00	Deposit
04/10/25	57.00	Deposit	04/21/25	57.00	Deposit
04/10/25	4,243.16	Deposit by Check	04/21/25	224.00	Deposit

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www.macu.com**Deposits and Other Credits Continued**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
04/10/25	2,331.00	Deposit by Check	04/25/25	3,241.90	Deposit by Check
04/11/25	556.00	Deposit	04/28/25	59.00	Deposit
04/14/25	55.00	Deposit	04/29/25	393.00	Deposit
04/14/25	55.00	Deposit	04/30/25	112.00	Deposit
04/14/25	114.00	Deposit			

31 Deposits and Other Credits \$23,455.06

GRANT CHECKING - ID 58

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
04/01	Previous Balance		0.00
04/25	Deposit by Check	5,720.00	5,720.00
	Ending Balance		5,720.00
	Dividend Earned Year to Date	0.00	
	Dividend Earned in 2024	0.00	

Deposits and Other Credits

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
04/25/25	5,720.00	Deposit by Check			

USDA - ID 93

Annual Percentage Rate 10.250% Periodic Rate (Daily) .028082%

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	Previous Principal Balance.....		989,379.89
04/22	Payment Transfer From Share 50	-7,704.90	989,379.89
	7,704.90 Interest		
04/30	Ending Principal Balance.....		989,379.89
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: May 22, 2025		
	Interest Paid in 2024	68,327.82	
	Interest Paid YTD	30,819.60	

YEAR-TO-DATE SUMMARY

Dividend Earned Year to Date.....	7.24
Dividend Earned in 2024.....	29.83



PAYMENT COUPON STUB—SAVE FOR YOUR RECORDS

DATE PAID _____

ACCT./ LOAN NO. XXXXXX0168 ID 93

DESCRIPTION _____

USDA

AMOUNT DUE \$7704.90

TOTAL PAID \$ _____

CHECK # _____

NOTE _____

MOUNTAIN AMERICA —ID 93

ACCOUNT NO./ LOAN NO./DESCRIPTION
XXXXXX0168 ID 93 USDA

AMOUNT:
\$7704.90

PLEASE MAKE ANY ADDRESS CORRECTIONS BELOW:

TERRACE LAKES WATER CO
6781 LITTLE LANE
NEW PLYMOUTH ID 83655

DUE DATE:
05/22/25

TOTAL:



A LATE CHARGE MAY APPLY IF YOUR PAYMENT IS NOT MADE BY THE DUE DATE. PLEASE REFER TO YOUR ORIGINAL LOAN DISCLOSURE FOR SPECIFIC TERMS.

Acceptable payment methods:
1) ONLINE at macu.com. 2) MOBILE in the Mountain America app. 3) WALK-IN at any Mountain America branch.
4) MAIL coupon and check payable to **Mountain America Credit Union, P.O. Box 2331, Sandy, UT 84091.**

