

**STATEMENT OF ACCOUNT**

ACCOUNT NUMBER: XXXXXX0168  
 STATEMENT DATE: 03/01/25 - 03/31/25  
 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 .....	\$14,257.33	50 BUSINESS CHECKING .....	\$35,297.86
07 GRANT ACCOUNT .....	\$381.57		

**TOTAL LOANS**

93 USDA.....	\$989,379.89
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**PRIMARY SAVINGS - ID 01**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
03/01	Previous Balance .....		8,201.93
03/26	Deposit Home Banking Transfer From Share 07..... ECWAG reimburse Keltic	6,055.00	14,256.93
03/31	Deposit Dividend 0.050% .....	0.40	14,257.33
	Annual Percentage Yield 0.050% from 03/01/25 through 03/31/25.		
	Ending Balance .....		14,257.33
	Dividend Earned Year to Date.....	0.77	
	Dividend Earned in 2024 .....	5.63	

**Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
03/26/25	6,055.00	Deposit Home Banking Transfer	03/31/25	0.40	Deposit Dividend

2 Deposits and Other Credits \$6,055.40

**GRANT ACCOUNT - ID 07**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
03/01	Previous Balance .....		376.17
03/18	Deposit RD TREAS 310 .....	19,849.00	20,225.17
	TYPE: MISC PAY CO: RD TREAS 310		
	Entry Class Code: CCD		
03/26	Withdrawal Home Banking Transfer To Share 50 .....	-13,794.00	6,431.17
	ECWAG Idaho Power		
03/26	Withdrawal Home Banking Transfer To Share 01 .....	-6,055.00	376.17
	ECWAG reimburse Keltic		



P.O. BOX 2331, SANDY, UT 84091

Questions? **Contact us!**



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## STATEMENT LEGEND

### DEPOSIT IDENTIFICATION

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

### LOAN IDENTIFICATION

<b>ID 50-56</b>	Checking Account
<b>ID 02-05</b>	Auto, Collateral OR Personal Loans
<b>ID 70-79</b>	Credit Card
<b>ID 85</b>	Swift Cash
<b>ID 89</b>	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.

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[www.macu.com](http://www.macu.com)**GRANT ACCOUNT Continued - ID 07**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
03/31	Deposit Dividend Tiered Rate .....	5.40	381.57
	Annual Percentage Yield 1.160% from 03/01/25 through 03/31/25.		
	Ending Balance .....		381.57
	Dividend Earned Year to Date .....	5.71	
	Dividend Earned in 2024 .....	24.20	

**Withdrawals and Other Charges**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
03/26/25	13,794.00	Withdrawal Home Banking Transfer	03/26/25	6,055.00	Withdrawal Home Banking

2 Withdrawals and Other Charges \$19,849.00

**Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
03/18/25	19,849.00	Deposit	03/31/25	5.40	Deposit Dividend

2 Deposits and Other Credits \$19,854.40

**BUSINESS CHECKING - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
03/01	Previous Balance .....		32,237.98
03/03	Deposit MERCHANT BANKCD .....	55.00	32,292.98
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/03	Deposit MERCHANT BANKCD .....	110.00	32,402.98
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/03	Deposit MERCHANT BANKCD .....	167.00	32,569.98
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/04	Deposit MERCHANT BANKCD .....	55.00	32,624.98
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/04	Withdrawal .....	-57.00	32,567.98
	RD 2/28 chargeback NOT AUTHORIZED		
03/04	Withdrawal .....	-57.00	32,510.98
	RD 2/28 chargeback NOT AUTHORIZED		
03/04	Check 5485 .....	-2,175.00	30,335.98
03/05	Deposit MERCHANT BANKCD .....	3,024.00	33,359.98
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/06	Deposit MERCHANT BANKCD .....	369.00	33,728.98
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/06	Check 5487 .....	-1,950.00	31,778.98



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**BUSINESS CHECKING Continued - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
03/07	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	130.00	31,908.98
03/10	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	534.00	32,442.98
03/11	Withdrawal Revolving..... TYPE: RL Payment CO: Revolving Entry Class Code: CCD	-965.55	31,477.43
03/11	Check 5486 .....	-39.94	31,437.49
03/12	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	723.00	32,160.49
03/13	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	112.00	32,272.49
03/14	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	283.00	32,555.49
03/14	Deposit by Check .....	4,153.00	36,708.49
03/14	Deposit by Check .....	3,800.00	40,508.49
03/14	Deposit by Check .....	2,953.00	43,461.49
03/17	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	57.00	43,518.49
03/17	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	169.00	43,687.49
03/18	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	47.00	43,734.49
03/18	Check 5488 .....	-2,175.00	41,559.49
03/18	Check 5489 .....	-500.00	41,059.49
03/19	Deposit MERCHANT BANKCD ..... TYPE: DEPOSIT CO: MERCHANT BANKCD Entry Class Code: CCD	228.00	41,287.49
03/19	Withdrawal IDAHO POWER CO..... TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB	-26.12	41,261.37
03/19	Withdrawal IDAHO POWER CO..... TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB	-28.24	41,233.13
03/19	Withdrawal IDAHO POWER CO..... TYPE: POWER BILL CO: IDAHO POWER CO. NAME: TERRACE LAKES WATER CO Entry Class Code: WEB	-261.70	40,971.43
03/19	Withdrawal IDAHO POWER CO..... TYPE: POWER BILL CO: IDAHO POWER CO.	-722.37	40,249.06



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**BUSINESS CHECKING Continued - ID 50**

POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	NEW BALANCE
	NAME: TERRACE LAKES WATER CO		
	Entry Class Code: WEB		
03/19	Check 5491 .....	-105.95	40,143.11
03/19	Check 5492 .....	-1,520.80	38,622.31
03/20	Deposit MERCHANT BANKCD .....	55.00	38,677.31
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/20	Check 5490 .....	-515.43	38,161.88
03/20	Check 5496 .....	-444.62	37,717.26
03/21	Deposit MERCHANT BANKCD .....	55.00	37,772.26
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/21	Deposit by Check .....	1,864.00	39,636.26
03/21	Deposit by Check .....	3,085.00	42,721.26
03/21	Check 5497 .....	-13,794.00	28,927.26
03/22	Withdrawal Transfer To Loan 93 .....	-7,704.90	21,222.36
03/24	Deposit MERCHANT BANKCD .....	55.00	21,277.36
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/24	Check 5493 .....	-55.00	21,222.36
03/24	Check 5495 .....	-20.00	21,202.36
03/25	Check 5494 .....	-1,312.50	19,889.86
03/26	Deposit MERCHANT BANKCD .....	12.00	19,901.86
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/26	Deposit Home Banking Transfer From Share 07.....	13,794.00	33,695.86
	ECWAG Idaho Power		
03/27	Deposit by Check .....	1,447.00	35,142.86
03/28	Deposit MERCHANT BANKCD .....	165.00	35,307.86
	TYPE: DEPOSIT CO: MERCHANT BANKCD		
	Entry Class Code: CCD		
03/31	Withdrawal Analysis Fee .....	-10.00	35,297.86
	Ending Balance .....		35,297.86
	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
5485	2175.00	5488	2175.00	5491	105.95	5494	1312.50	5497	13794.00
5486	39.94	5489	500.00	5492	1520.80	5495	20.00		
5487	1950.00	5490	515.43	5493	55.00	5496	444.62		

13 Checks Cleared \$24,608.24

\*Asterisk next to number indicates skip in number sequence.

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DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
03/04/25	57.00	Withdrawal	03/19/25	261.70	Withdrawal
03/04/25	57.00	Withdrawal	03/19/25	722.37	Withdrawal
03/11/25	965.55	Withdrawal	03/22/25	7,704.90	Withdrawal Transfer
03/19/25	26.12	Withdrawal	03/31/25	10.00	Withdrawal Fee
03/19/25	28.24	Withdrawal			

9 Withdrawals and Other Charges \$9,832.88

**Deposits and Other Credits**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
03/03/25	55.00	Deposit	03/17/25	57.00	Deposit
03/03/25	110.00	Deposit	03/17/25	169.00	Deposit
03/03/25	167.00	Deposit	03/18/25	47.00	Deposit
03/04/25	55.00	Deposit	03/19/25	228.00	Deposit
03/05/25	3,024.00	Deposit	03/20/25	55.00	Deposit
03/06/25	369.00	Deposit	03/21/25	55.00	Deposit
03/07/25	130.00	Deposit	03/21/25	1,864.00	Deposit by Check
03/10/25	534.00	Deposit	03/21/25	3,085.00	Deposit by Check
03/12/25	723.00	Deposit	03/24/25	55.00	Deposit
03/13/25	112.00	Deposit	03/26/25	12.00	Deposit
03/14/25	283.00	Deposit	03/26/25	13,794.00	Deposit Home Banking Transfer
03/14/25	4,153.00	Deposit by Check	03/27/25	1,447.00	Deposit by Check
03/14/25	3,800.00	Deposit by Check	03/28/25	165.00	Deposit
03/14/25	2,953.00	Deposit by Check			

27 Deposits and Other Credits \$37,501.00

**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
03/22	Payment Transfer From Share 50 .....	-7,704.90	989,379.89
	7,704.90 Interest		
03/31	Ending Principal Balance.....		989,379.89
	Payment Due: \$0.00		
	CPI Fee Due: \$0.00		
	Total Due:\$0.00		
	Due Date: April 22, 2025		
	Interest Paid in 2024	68,327.82	
	Interest Paid YTD	23,114.70	

**YEAR-TO-DATE SUMMARY**

Dividend Earned Year to Date.....	6.48
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**

**PLEASE MAKE ANY ADDRESS CORRECTIONS BELOW:**

TERRACE LAKES WATER CO  
6781 LITTLE LANE  
NEW PLYMOUTH ID 83655

AMOUNT:

\$7704.90

**DUE DATE:**

04/22/25

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](https://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.**

