Everett Farms Homeowners Association Balance Sheet

As of June 30, 2025

	Jun 30, 25
ASSETS	
Current Assets	
Checking/Savings	
MSU Spartan Saver 131086509	5.00
MSU IMMA 131086529	14,362.54
MSU Sm Bus Checking 131086589	15,171.84
Total Checking/Savings	29,539.38
Accounts Receivable	
Accounts Receivable	530.00
Total Accounts Receivable	530.00
Total Current Assets	30,069.38
TOTAL ASSETS	30,069.38
LIABILITIES & EQUITY	
Equity	
Fund Balance	18,219.95
Net Income	11,849.43
Total Equity	30,069.38
TOTAL LIABILITIES & EQUITY	30,069.38

2:52 PM 10/03/25

Everett Farms Homeowners Association Check Detail

January through June 2025

Туре	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	1008	01/03/2025	USPS		MSU Sm Bus Chec		-142.00
					Postage, Mailing Se	-142.00	142.00
TOTAL						-142.00	142.00
Check	1009	01/03/2025	Eastside Tax & Ac		MSU Sm Bus Chec		-50.00
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	1010	01/07/2025	Sustain Lawn Serv		MSU Sm Bus Chec		-775.00
					Landscaping Etc	-775.00	775.00
TOTAL						-775.00	775.00
Check	1011	01/20/2025	Cary Ford		MSU Sm Bus Chec		-78.86
					Printing and Copying	-78.86	78.86
TOTAL						-78.86	78.86
Check	1012	01/20/2025	Auto Owners Insur		MSU Sm Bus Chec		-1,354.00
					Insurance	-1,354.00	1,354.00
TOTAL						-1,354.00	1,354.00
Check	1013	01/20/2025	Consumers Energy		MSU Sm Bus Chec		-103.49
					Electricity	-103.49	103.49
TOTAL						-103.49	103.49
Check	1014	02/04/2025	Eastside Tax & Ac		MSU Sm Bus Chec		-125.00
					Accounting Fees	-125.00	125.00
TOTAL						-125.00	125.00
Check	1015	02/05/2025	Mark Watrich		MSU Sm Bus Chec		-44.34
					Books, Subscription	-44.34	44.34
TOTAL						-44.34	44.34
Check	1016	02/20/2025	Consumers Energy		MSU Sm Bus Chec		-99.83
					Electricity	-99.83	99.83
TOTAL						-99.83	99.83
Check	1017	03/14/2025	Meridian Charter T		MSU Sm Bus Chec		-24.00
					Water	-24.00	24.00
TOTAL						-24.00	24.00

2:52 PM 10/03/25

Everett Farms Homeowners Association Check Detail

January through June 2025

Туре	Num_	Date	Name	Item	Account	Paid Amount	Original Amount
Check	1018	03/14/2025	My Safe Domains		MSU Sm Bus Chec		-295.00
					Books, Subscription	-295.00	295.00
TOTAL						-295.00	295.00
Check	1019	03/20/2025	Consumers Energy		MSU Sm Bus Chec		-99.00
					Electricity	-99.00	99.00
TOTAL						-99.00	99.00
Check	1020	04/21/2025	Consumers Energy		MSU Sm Bus Chec		-199.59
					Electricity	-199.59	199.59
TOTAL						-199.59	199.59
Check	1021	04/21/2025	Sustain Lawn Serv		MSU Sm Bus Chec		-302.50
					Landscaping Etc	-302.50	302.50
TOTAL						-302.50	302.50
Check	1022	04/21/2025	Eastside Tax & Ac		MSU Sm Bus Chec		-150.00
					Accounting Fees	-150.00	150.00
TOTAL						-150.00	150.00
Check	1023	05/09/2025	Sustain Lawn Serv		MSU Sm Bus Chec		-110.00
					Landscaping Etc	-110.00	110.00
TOTAL						-110.00	110.00
Check	1024	05/09/2025	Eastside Tax & Ac		MSU Sm Bus Chec		-50.00
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	1025	06/20/2025	Consumers Energy		MSU Sm Bus Chec		-97.62
					Electricity	-97.62	97.62
TOTAL						-97.62	97.62
Check	1026	06/02/2025	Sustain Lawn Serv		MSU Sm Bus Chec		-850.40
					Landscaping Etc	-850.40	850.40
TOTAL						-850.40	850.40
Check	1027	06/04/2025	Eastside Tax & Ac		MSU Sm Bus Chec		-50.00
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00

2:52 PM 10/03/25

Everett Farms Homeowners Association Check Detail

January through June 2025

Туре	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	1028	06/11/2025	Meridian Charter T		MSU Sm Bus Chec		-36.00
					Water	-36.00	36.00
TOTAL						-36.00	36.00

Everett Farms Homeowners Association Profit & Loss Budget vs. Actual January through June 2025

	Jan - Jun 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Investments Interest-Savings, Short-term CD	74.36		
Total Investments	74.36		
Program Income			
Dues	16,060.00	16,500.00	-440.00
Program Income - Other	190.00		
Total Program Income	16,250.00	16,500.00	-250.00
Miscellaneous Income	31.70		
Total Income	16,356.06	16,500.00	-143.94
Expense			
Business Expenses			
Insurance	1,354.00	1,280.00	74.00
Total Business Expenses	1,354.00	1,280.00	74.00
Contract Services			
Accounting Fees	425.00	1,000.00	-575.00
Holiday Decorations	0.00	450.00	-450.00
Irrigation	0.00	1,160.00	-1,160.00
Landscaping Etc	2,037.90	5,500.00	-3,462.10
Legal Fees	0.00	140.00	-140.00
Mowing	0.00	3,590.00	-3,590.00
Total Contract Services	2,462.90	11,840.00	-9,377.10
Operations			
Books, Subscriptions, Reference	339.34		
Postage, Mailing Service	142.00	200.00	- 58.00
Printing and Copying	78.86 0.00	789.00	-789.00
Supplies			
Total Operations	560.20	989.00	-428.80
Utilities		450.00	
Water	60.00	450.00	-390.00
Electricity	599.53	1,200.00	-600.47
Total Utilities	659.53	1,650.00	-990.47
Total Expense	5,036.63	15,759.00	-10,722.37
Net Ordinary Income	11,319.43	741.00	10,578.43
Income	11,319.43	741.00	10,578.43



Statement of Account

Apr 1 2025 to Apr 30 2025

Account Number: 1310865

Page 1

3777 WEST ROAD P.O. BOX 1208 EAST LANSING, MI 48826 TELEPHONE: (517) 333-2424 1-800-MSU-4YOU

EVERETT FARMS HOMEOWNERS ASSOCIATION PO BOX 335 HASLETT MI 48840-0335

**DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

BUSINESS	SPARTAN S	AVER - 09					Dividends Earned YTD: \$0.00
Post Date	Trans Date	<u>Amount</u>	<u>Balance</u>	<u>Description</u>			
04-01			5.00	Balance Forward			
04-30			5.00	Ending Balance			
BUSINESS	IMMA - 29						Dividends Earned YTD: \$48.14
Post Date	Trans Date	<u>Amount</u>	<u>Balance</u>	<u>Description</u>			
04-01			14,323.44	Balance Forward			
04-30		12.88	14,336.32	Deposit Dividend T	iered Rate		
	Annı	ual Percenta	age Yield Earned	1.10% from 04/01/2	025 through	04/30/2025	
04-30			14,336.32	Ending Balance			
SMALL BU	SINESS CHE	CKING - 8	9				Dividends Earned YTD: \$0.00
Post Date	Trans Date	<u>Amount</u>	<u>Balance</u>	<u>Description</u>			
04-01			16,715.25	Balance Forward			
04-02		370.00	17,085.25	Deposit			
04-23		-150.00	16,935.25	Draft 1022			
04-25		-302.50	16,632.75	Draft 1021			
04-29		-199.59	16,433.16	Draft 1020			
04-30			16,433.16	Ending Balance			
Cleared	I Check Sum	mary					
<u>Numbe</u>	r Amou	<u>unt</u>	<u>Number</u>	<u>Amount</u>	<u>Number</u>	<u>Amount</u>	
1020	199	.59	1021	302.50	1022	150.00	
3 Clear	ed Checks for	r \$652.09					
* denote	es draft out of	sequence					
Deposi	ts and Other	Credits					
<u>Date</u>	<u>Amount</u>	<u>Descri</u>	<u>ption</u>				
04-02	370.00	Deposi	t				

YEAR-TO-DATE SUMMARIES

Dividends Paid 48.14

Everett Farms Homeowners Association Reconciliation Detail

MSU IMMA 131086529, Period Ending 04/30/2025

Туре	Date	Num	Name	Clr	Amount	Balance
	Fransactions					14,323.44
•	its and Credits - 1 ite	m		V	40.00	40.00
Deposit	05/31/2025			Χ _	12.88	12.88
Total D	Deposits and Credits			_	12.88	12.88
Total Clea	ared Transactions			_	12.88	12.88
Cleared Balance	е			_	12.88	14,336.32
Register Balanc	e as of 04/30/2025			_	12.88	14,336.32
Ending Balanc	e				12.88	14,336.32

Everett Farms Homeowners Association Reconciliation Detail

MSU Sm Bus Checking 131086589, Period Ending 04/30/2025

Туре	Date	Num	Name	Clr	Amount	Balance
Beginning Bala	nce	•				16,715.25
Cleared T	Fransactions					
Check	s and Payments - 3 i	tems				
Check	04/21/2025	1021	Sustain Lawn Servic	Χ	-302.50	-302.50
Check	04/21/2025	1020	Consumers Energy	Χ	-199.59	-502.09
Check	04/21/2025	1022	Eastside Tax & Acc	Χ _	-150.00	-652.09
Total C	Checks and Payments				-652.09	-652.09
Depos	its and Credits - 1 ite	em				
Deposit	04/02/2025			Χ _	370.00	370.00
Total D	Deposits and Credits			_	370.00	370.00
Total Clea	ared Transactions			_	-282.09	-282.09
Cleared Balance	e				-282.09	16,433.16
Uncleared	d Transactions					
Check	s and Payments - 1 i	tem				
Check	03/20/2025	1019	Consumers Energy	_	-99.00	-99.00
Total C	Checks and Payments				-99.00	-99.00
Depos	its and Credits - 1 ite	em				
Deposit	04/21/2025	DEP	Meridian Township	_	31.70	31.70
Total D	Deposits and Credits			_	31.70	31.70
Total Unc	leared Transactions			_	-67.30	-67.30
Register Balanc	e as of 04/30/2025				-349.39	16,365.86
New Tran						
	s and Payments - 2 i				440.00	440.00
Check	05/09/2025	1023	Sustain Lawn Servic		-110.00	-110.00
Check	05/09/2025	1024	Eastside Tax & Acc	_	-50.00	-160.00
Total C	Checks and Payments			_	-160.00	-160.00
Total New	/ Transactions			_	-160.00	-160.00
Ending Balance	e				-509.39	16,205.86



3777 WEST ROAD PO BOX 1208 EAST LANSING, MI 48826-1208 TELEPHONE: 517-333-2424 800-678-4968

29270 1 AV 0.545

HASLETT MI 48840-0335

PO BOX 335

Statement of Account

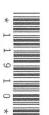
May 1 2025 to May 31 2025 Account Number: 1310865

Page 1 of 1

Make Your Summer One To Remember

Give your summer an upgrade with a new boat or RV.

Apply today! msufcu.org/vehicleloans



**DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals

EVERETT FARMS HOMEOWNERS ASSOCIATION

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

76335 - 29270 - 86

BUSIN	IESS SPA	RTAN SAVER - 09				19	Dividends Earn	ned YTD: \$0.00
Post	Trans							
Date	Date	<u>Amount</u>	Balance	Description				
05-01			5.00	Balance Forward				
05-31			5.00	Ending Balance		5.64 TOBOX		
BUSIN	IESS IMM	A - 29					Dividends Earne	ed YTD: \$61.46
Post	Trans							
<u>Date</u>	<u>Date</u>	<u>Amount</u>	Balance	Description				
05-01			14,336.32	Balance Forward				
05-31		13.32	14,349.64	Deposit Dividend Ti				
	/	Annual Percentage	Yield Earned 1.	10% from 05/01/25 th	nrough 05/31	1/25		
05-31			14,349.64	Ending Balance				
SMALI	L BUSINES	SS CHECKING - 89)				Dividends Earn	ned YTD: \$0.00
Post	Trans							
Date	Date	<u>Amount</u>	Balance	Description				
05-01			16,433.16	Balance Forward				
05-09		-99.00	16,334.16	Draft 1019				
05-13		31.70	16,365.86	Deposit				
05-14		-50.00	16,315.86	Draft 1024				
05-27		-110.00	16,205.86	Draft 1023				
05-31			16,205.86	Ending Balance				
	Cleared C	heck Summary						
N	lumber	Amount	Number	Amount	Number	Amount	Number	Amount
1	019	99.00	1023*	110.00	1024	50.00	4	
*	denotes d	raft out of sequence	9					
		eared for 259.00	S					
	Diano on	74104 101 E00100						
	Deposits a	nd Other Credits						
	Date	Amount Descri	ption		Date	Amount Desc	ription	
0)5/13	31.70 Deposi	-				•	
		3 0 23pool	•					

YEAR-TO-DATE SUMMARIES

Dividends Paid

61.46

Draft Number	Amount	Draft Number	Amount	Period Ending
				Subtract from your draft register any charges listed on this draft statement which you have not previously deducted from your balance. Add any dividends.
			1	2. Enter draft balance shown on this statement here.
				(+ \$
		14		3. Enter deposits made later than
				the ending date of this statement + \$
	i			+ \$
		7 19 1 1 19		TOTAL (2 plus 3) \$
				4. In your draft register, check off all drafts paid. In area provided at left list numbers and amounts of all unpaid drafts.
	1	20		5. Subtract total drafts outstanding.
		Total▶		6. This amount should equal your draft register balance.

If you do not balance: 1. Verify additions and subtractions, both above and in your draft register. 2. Compare the dollar amounts of drafts listed on this statement with the draft amounts listed in your draft register. 3. Compare the dollar amount of deposits listed on this statement with the deposit amounts recorded in your draft register.

FOR CONSUMER OPEN-END LOANS ONLY (CONSUMER LINES OF CREDIT, CREDIT CARDS, AND HELOCS)

What to do if you find a mistake on your statement:

If you think there is an error on your statement, write to us or call us at:

MSU Federal Credit Union

PO Box 1208

East Lansing, MI 48826-1208

800-678-4968

You may also visit our website: www.msufcu.org.

In your letter, please provide the following information:

- Account Information: Your name and account number.
 - Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: Describe what you believe to be in error on your statement and why you believe it is an error.

You must contact us within 60 days of the error appearing on your statement.

You must notify us of any potential errors in writing by mail or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may be required 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 question or report 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 question, you are responsible for the remainder of your balance.
- · We can apply any unpaid amount against your credit limit.

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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have 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 100 miles of your current mailing address, and the purchase price must have been more than \$50.
- 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 listed above. While we investigate, the same rules apply to the disputed amount as discussed above.

FOR CONSUMER ACCOUNTS ONLY: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, write us or call us as soon as possible at:

MSU Federal Credit Union

PO Box 1208

East Lansing, MI 48826-1208

800-678-4968

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- Account Information: Your name and account number.
- Description of Problem: 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.
- · Dollar Amount: 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 to do so, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



5:18 PM 06/11/25

Everett Farms Homeowners Association Reconciliation Summary MSU IMMA 131086529, Period Ending 05/31/2025

	May 31, 25
Beginning Balance Cleared Transactions	14,336.32
Deposits and Credits - 1 item	13.32
Total Cleared Transactions	13.32
Cleared Balance	14,349.64
Register Balance as of 05/31/2025	14,349.64
Ending Balance	14,349.64



Beginning Balance

Cleared Balance

Ending Balance

Cleared Transactions

Register Balance as of 05/31/2025

New Transactions

Total New Transactions

Total Cleared Transactions

Checks and Payments - 3 items Deposits and Credits - 1 item

Checks and Payments - 3 items

Everett Farms Homeowners Association Reconciliation Summary

MSU Sm Bus Checking 131086589, Period Ending 05/31/2025

May 31, 25	
	16,433.16
-259.00	
31.70	
-227.30	
	16,205.86
	16,205.86
-936.40	
-936.40	
	15,269.46
I 1943 Alba Della Care	
31 يوندية	
er og	
75.00 21.70	
• .	
. A 1197A 1197A -	
a stock o	
ing the second s	
विस्त के अपने के किया है। असी के अपने के किया है।	
e as the con-	
. 91 	
et y	
+ 61 4 	
His Care	
er e	



3777 WEST ROAD PO BOX 1208 EAST LANSING, MI 48826-1208 TELEPHONE: 517-333-2424 800-678-4968

104084 1 AV 0.545

HASLETT MI 48840-0335

PO BOX 335

BUSINESS SPARTAN SAVER - 09

Statement of Account

Jun 1 2025 to Jun 30 2025 Account Number: 1310865

Page 1 of 1

Earn Cash Back on Every Purchase

Choose the cash back Visa Credit Card that fits the way you spend and save.





Dividends Earned YTD: \$0.00



որժվիումովիվիուլիրուիրկՈՍիլնրրվիվունոնիկՈւնդիլիունին

EVERETT FARMS HOMEOWNERS ASSOCIATION

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

235077 - 104084- 712

Post	Trans							
Date	Date	<u>Amount</u>	Balance	Description				
06-01			5.00	Balance Forward				
06-30			5.00	Ending Balance				
BUSINESS IMMA - 29				1	Dividends Earne	d YTD: \$74.36		
Post	Trans							
Date	Date	Amount	Balance	Description				
06-01			14,349.64	Balance Forward				
06-30		12.90	14,362.54	Deposit Dividend Ti	iered Rate			
		Annual Percenta	ge Yield Earned 1.	10% from 06/01/25 th	rrough 06/30/2	25		
06-30			14,362.54	Ending Balance				
MONE	Y MARK	ET BUSINESS C	HECKING - 80	No. of Street, or other Party of Street, or			Dividends Earn	ed YTD: \$0.00
Post	Trans							
Date	Date	<u>Amount</u>	Balance	Description				
06-18			0.00	Balance Forward				
06-18				Check #1028				
06-18				NSF amount \$36.00				
				MONEY MARKET E			ed	
				u will receive for th				
				nent for tax reporting	ng purposes *	**		
		ESS CHECKING	- 89				Dividends Earn	ed YTD: \$0.00
Post	Trans	ESS CHECKING	- 89				Dividends Earn	ed YTD: \$0.00
Post Date		ESS CHECKING Amount	Balance	Description			Dividends Earn	ed YTD: \$0.00
Post Date 06-01	Trans	<u>Amount</u>	<u>Balance</u> 16,205.86	Balance Forward			Dividends Earn	ed YTD: \$0.00
Post <u>Date</u> 06-01 06-06	Trans	<u>Amount</u> -850.40	<u>Balance</u> 16,205.86 15,355.46	Balance Forward Draft 1026			Dividends Earn	ed YTD: \$0.00
Post <u>Date</u> 06-01 06-06 06-13	Trans	<u>Amount</u>	<u>Balance</u> 16,205.86 15,355.46 15,305.46	Balance Forward Draft 1026 Draft 1027			Dividends Earn	ed YTD: \$0.00
Post <u>Date</u> 06-01 06-06	Trans	<u>Amount</u> -850.40	<u>Balance</u> 16,205.86 15,355.46	Balance Forward Draft 1026			Dividends Earn	ed YTD: \$0.00
Post <u>Date</u> 06-01 06-06 06-13 06-30	Trans <u>Date</u>	<u>Amount</u> -850.40	Balance 16,205.86 15,355.46 15,305.46 15,305.46	Balance Forward Draft 1026 Draft 1027			Dividends Earn	ed YTD: \$0.00
Post <u>Date</u> 06-01 06-06 06-13 06-30	Trans <u>Date</u>	<u>Amount</u> -850.40 -50.00	Balance 16,205.86 15,355.46 15,305.46 15,305.46	Balance Forward Draft 1026 Draft 1027	Number	Amount	Dividends Earn	ed YTD: \$0.00
Post <u>Date</u> 06-01 06-06 06-13 06-30	Trans <u>Date</u>	Amount -850.40 -50.00 Check Summa	Balance 16,205.86 15,355.46 15,305.46 15,305.46	Balance Forward Draft 1026 Draft 1027 Ending Balance	<u>Number</u>	<u>Amount</u>		
Post <u>Date</u> 06-01 06-06 06-13 06-30 <u>N</u>	Trans Date Cleared lumber 026	Amount -850.40 -50.00 Check Summa Amount 850.40	Balance 16,205.86 15,355.46 15,305.46 15,305.46 ry Number 1027	Balance Forward Draft 1026 Draft 1027 Ending Balance Amount	Number	<u>Amount</u>		
Post <u>Date</u> 06-01 06-06 06-13 06-30 C	Trans Date Cleared lumber 026 denotes	Amount -850.40 -50.00 Check Summa Amount	Balance 16,205.86 15,355.46 15,305.46 15,305.46 ry Number 1027	Balance Forward Draft 1026 Draft 1027 Ending Balance Amount	Number	<u>Amount</u>		
Post <u>Date</u> 06-01 06-06 06-13 06-30 C	Trans Date Cleared lumber 026 denotes Drafts C	Amount -850.40 -50.00 Check Summa Amount 850.40 draft out of seque	Balance 16,205.86 15,355.46 15,305.46 15,305.46 ry Number 1027	Balance Forward Draft 1026 Draft 1027 Ending Balance Amount	Number	<u>Amount</u>		

Draft Number	Amount	Draft Number	Amount	Period Ending		
					Subtract from your draft register any charges listed on this draft statement which you have not previously deducted from your balance. Add any dividends.	
					Enter draft balance shown on this statement here.	\$
					(+	\$
					3. Enter deposits made later than the ending date of this statement	\$
					+	\$
					TOTAL (2 plus 3)	\$
					In your draft register, check off all drafts paid. In area provided at left list numbers and amounts of all unpaid drafts.	
				1	5. Subtract total drafts outstanding.	\$
		Total▶			6. This amount should equal your draft register balance.	\$

If you do not balance: 1. Verify additions and subtractions, both above and in your draft register. 2. Compare the dollar amounts of drafts listed on this statement with the draft amounts listed in your draft register. 3. Compare the dollar amount of deposits listed on this statement with the deposit amounts recorded in your draft register.

FOR CONSUMER OPEN-END LOANS ONLY (CONSUMER LINES OF CREDIT, CREDIT CARDS, AND HELOCS)

What to do if you find a mistake on your statement:

If you think there is an error on your statement, write to us or call us at:

MSU Federal Credit Union

PO Box 1208

East Lansing, MI 48826-1208

800-678-4968

You may also visit our website: www.msufcu.org.

In your letter, please provide the following information:

- Account Information: Your name and account number.
 - Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: Describe what you believe to be in error on your statement and why you believe it is an error.

You must contact us within 60 days of the error appearing on your statement.

You must notify us of any potential errors in writing by mail or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may be required 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 question or report 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 question, you are responsible for the remainder of your balance.
- · We can apply any unpaid amount against your credit limit.

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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have 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 100 miles of your current mailing address, and the purchase price must have been more than \$50.
- 2. You must have used your credit card for the purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

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 listed above. While we investigate, the same rules apply to the disputed amount as discussed above.

FOR CONSUMER ACCOUNTS ONLY: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, write us or call us as soon as possible at:

MSU Federal Credit Union

PO Box 1208

East Lansing, MI 48826-1208

800-678-4968

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- Account Information: Your name and account number.
- Description of Problem: 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.
- · Dollar Amount: 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 to do so, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



5:24 PM 07/21/25

Everett Farms Homeowners Association Reconciliation Summary

MSU IMMA 131086529, Period Ending 06/30/2025

Jun 30, 25	
	14,349.64
12.90	
12.90	
	14,362.54
	14,362.54
-415.00 415.00	
0.00	
	14,362.54
\$ 10.0720707 surganización se en estado en escale	
944 b	
18 W	
en etwater tet	
44.7 f (1.1) 44.7 € 1.11 1.11 (1.1)	
and the second second	
o proposition of the second	
i de la companya de l	
1) es	
entre.	
All the second of the second o	
Land Bridge	

Cleared Transactions
Deposits and Credits - 1 item

Total Cleared Transactions

Cleared Balance

Register Balance as of 06/30/2025

New Transactions
Checks and Payments - 1 item
Deposits and Credits - 1 item

Total New Transactions

Ending Balance

5:26 PM 07/21/25

Everett Farms Homeowners Association Reconciliation Summary MSU Sm Bus Checking 131086589, Period Ending 06/30/2025

	Jun 30, 25	
Beginning Balance Cleared Transactions		16,205.86
Checks and Payments - 2 items	-900.40	
Total Cleared Transactions	-900.40	
Cleared Balance		15,305.46
Uncleared Transactions Checks and Payments - 1 item	-36.00	
Total Uncleared Transactions	-36.00	
Register Balance as of 06/30/2025		15,269.46
New Transactions Checks and Payments - 3 items Deposits and Credits - 1 item	369,43 ≌ ≅415:00	
Total New Transactions	45.57	
Ending Balance	Control of the Contro	15,315.03