



PO Box 5238, Englewood, CO 80155-5238

RETURN SERVICE REQUESTED

Account Number
XXXXXX2948

Statement Date
11/30/2023

LEISURE VILLAGE CONDOMINIUM ASSOCIATION
UNIT E
2805 LEISURE DRIVE
FORT COLLINS CO 80525-2193

303.691.2345	Share Savings	\$5.00
970.416.5000	Checking	\$0.00
800.437.7328	Money Market	\$0.00
	Certificates & IRA's	\$52,754.60
canvas.org	Auto	\$0.00
	Other	\$0.00
	Line of Credit	\$0.00
	Home Loans	\$0.00

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Trans	Post	Type	Transaction Description	Amount	Balance
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ID: 90 BUSINESS SHARE

10/01			Starting Balance		\$5.00
11/28	11/28	DP	ACH JPMorgan Chase TYPE: ACCTVERIFY CO: JPMorgan Chase	0.26	5.26
11/28	11/28	DP	ACH JPMorgan Chase TYPE: ACCTVERIFY CO: JPMorgan Chase	0.34	5.60
11/28	11/28	WD	ACH JPMorgan Chase TYPE: ACCTVERIFY CO: JPMorgan Chase	-0.60	5.00
11/30			Ending Balance for BUSINESS SHARE		\$5.00

2 Deposit : \$0.60 • 1 Withdrawal : \$-0.60 • Dividend YTD : \$0.00

Trans	Post	Type	Transaction Description	Amount	Balance
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ID: 01 12 MONTH CERTIFICATE

10/01			Starting Balance		\$52,272.22
10/31	10/31	DP	DIVIDEND Annual Percentage Yield Earned 5.650% from 10/01/2023 through 10/31/2023	244.58	52,516.80
11/30	11/30	DP	DIVIDEND Annual Percentage Yield Earned 5.650% from 11/01/2023 through 11/30/2023	237.80	52,754.60
11/30			Ending Balance for 12 MONTH CERTIFICATE		\$52,754.60
			Matures on 09/25/2024		

2 Deposit : \$482.38 • Dividend YTD : \$2,460.26

LEGEND: **DP** = Deposit • **WD** = Withdrawal • **LA** = Loan Advance • **LP** = Loan Payment • **AD** = Adjustment
Your **ID** is an extension of your member number, which identifies each specific account you have with Canvas.



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Y-T-D SUMMARIES

Total Dividend YTD

\$2,460.26

Total Dividend YTD in 2022

\$294.34

Checking Reconciliation This Form is Provided to Assist You in Balancing Your Checking Account

CHECK NUMBER	AMOUNT	OTHER DEBITS	AMOUNT
TOTAL			

PERIOD ENDING		
1.	SUBTRACT from your check register any charges listed on this statement which you have not previously deducted from your BALANCE. Also add any DIVIDEND.	
2.	Enter BALANCE shown on this statement here \$	
3.	Enter DEPOSITS made later than the ENDING DATE of this statement + \$	
		+ \$
		+ \$
TOTAL (2 plus 3) \$		
4.	In your register check off ALL CHECKS PAID, and in area provided at left, list NUMBERS & AMOUNTS of all unpaid CHECKS/DEBITS	
5.	Subtract TOTAL CHECKS/DEBITS OUTSTANDING - \$	
6.	This amount should equal your REGISTER BALANCE \$	

IF YOUR ACCOUNT DOES NOT BALANCE, PLEASE CHECK THE FOLLOWING CAREFULLY

- 1) Is the amount of your deposits entered in your register correct?
- 2) Have all checks and debits been deducted from your balance?
- 3) Have you deducted service charges from your register balance?
- 4) Have you checked all additions or subtractions in your register?

HOW TO COMPUTE YOUR FINANCE CHARGE

Each loan marked with an * or ** is open-end credit. The balances of such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance." Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction or principal. The Finance Charges shown on the statement accrued from the date of the last payment (computed by multiplying the daily periodic rate in effect for that period, times each such balance figure during that period, times the number of days that figure is outstanding during the period that daily periodic rate was in effect) are deducted directly from each payment. The daily periodic rate and the annual percentage rate for loan accounts marked with ** are a variable rate which may change.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us at the address listed on your statement. We must hear from you no later than sixty (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, include the following information:

- 1) Your name and account number.
- 2) The dollar amount of the suspected error and the date(s) of occurrence.
- 3) Describe the error and explain, if you can, why you believe there is an error.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us at least three (3) business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within thirty (30) days of receipt, unless we have corrected the error by then. Within ninety (90) days of receipt, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including Finance Charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any Finance Charges related to any questioned amount. If we did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a dispute about your statement. We must also tell you the name of anyone we reported you to. When the matter is resolved, we must notify anyone we reported you to of the resolution. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement was correct.

Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a 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 property or services. There are two limitations on this right:

- a) You must have made the purchase in your home state, or, if not within your home state, within 100 miles of your current mailing address, and
- b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call the number on the front of this statement or write to us at the address shown on the front of this statement if you think your statement is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than **sixty (60)** days after we sent you the **FIRST** statement on which the error or problem appeared.

- 1) Tell us your name and account number.
- 2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error and date(s) it occurred.

We will investigate your complaint, and should an error be found, we will correct the error(s). If we take more than ten (10) business days to investigate your complaint, we will re-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 the investigation.

If you give us notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days to credit your account should an error be found.

If the error you assert is an unauthorized Mastercard transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

Please visit canvas.org/disclosures to view the Mastercard Guide to Benefits.

