

## **RETURN SERVICE REQUESTED**

>000020 9474508 0002 93534 10Z 0000

Late Payment Warning: If we do not receive your payment by 09/21/2024, a

BORROWER CO-BORROWER ADDRESS LINE CITY, STATE ZIP

Account Number 60-\*\*\*\*\*32

late fee of \$25.00 will be assessed.

Interest Charged This Period

**Payment Information** 

New Balance

Payment Due Date

Past Due Amount

Minimum Payment

**Current Amount Due** 

Account Summary Advances and Debits

Payments and Credits

Days in Billing Cycle

New Balance

Credit Limit Available Credit

## Statement Period: 07/23/2024 - 08/23/2024

Page 1 of 4

CUSTOMER NAME
Account Number: 60-\*\*\*\*\*32

Managing Your Accounts					
	Loan Servicing	(513) 247-0303 / (800) 582-9702			
遇	Telephone Banking (24/7)	(877) 351-0612			
$\times$	Mailing Address	8805 Governors Hill Dr. Cincinnati, OH 45249			
	Online Resource	USavingsBank.com			

# Introducing your NEW monthly statement!

We are pleased to introduce a new look to your monthly statement from Union Savings Bank. The new statement is designed to make it easier for you to review your account, whether you receive it by mail or via eStatement.

Please visit our website at USavingsBank.com or call (855) 247-0300 to learn more about our online and mobile banking solutions.

Annual Percentage Rate (APR)		9.5000%					
Transactions Activity 07/23/2024 to 08/23/2024							
Post Date	Effective Date	Description		Principal	Interest	Other	Total
07/23/2024		Beginning Balance					\$9,580.04
08/05/2024	08/05/2024	Reg Pymt		-\$75.00	-\$76.83		\$151.83
08/23/2024		Ending Balance					\$9,504.31

\$9.504.31

\$0.00

\$0.00

\$0.00

-\$151.83

\$9,504.31 \$57,100.00

\$47,671.79

\$76.10

31

\$151.10

09/20/2024

Detach and mail your coupon with your payment

**USSB** UNION SAVINGS B805 GOVERNORS HILL DR. CINCINNATI, OH 45249

BORROWER CO-BORROWER ADDRESS LINE CITY, STATE ZIP

 $\times$ 

Account Number Payment Due Date: Payment Due Amount: Write in the Amount Enclosed 60-\*\*\*\*\*32 09/20/2024 \$151.10

Please make checks payable to Union Savings Bank.

□ Check this box and indicate change of mailing address,email address or telephone numbers on reverse side.

Union Savings Bank PO BOX 740461 Cincinnati, OH 45274  $\boldsymbol{\times}$ 

03580AAAAAAAAAA00001511000000151102

IF THIS ACCOUNT IS A REVOLVING LINE OF CREDIT, PLEASE READ THE FOLLOWING IMPORTANT INFORMATION:

### **BILLING RIGHTS SUMMARY**

#### What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at the name and address shown on the front of this statement. In your letter, give us the following information:

Account information: Your name and account number

Dollar amount: The dollar amount of the suspected error

Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have 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.

#### BALANCE SUBJECT TO INTEREST RATE (HOW INTEREST IS CALCULATED)

We calculate the interest portion of your account by applying the daily periodic rate to the "Daily Balances" of your Account (including current transactions) for each day included in the calculation period ("billing cycle"). To calculate the Daily Balance for each day, we take the beginning principal balance of your account for that day, add any new loan advances/purchases, (and if applicable, any "capitalized fees" which are added to the principal balance), and subtract any payments or credits applied as of that day. Each Daily Balance is multiplied by the applicable daily periodic rate(s) for the balance of that cycle. The total interest is the sum of the interest charges for all days in the billing cycle.

If the front of this statement contains the notation "Interest Capitalized", the interest charges will be included in the Daily Balances used to calculate interest. Those interest charges will become part of the Daily Balance at the start of the next billing cycle after they are charged.

If the front of this statement does not contain the notation "Interest Capitalized", interest charges are excluded from the Daily Balances used to calculate interest.

If fees (other than interest, late charges, and annual fees, if any) appear on the front of this statement in the principal amount column, then those fees are "capitalized fees" and are added to the Daily Balance on the day they are charged. Fees that do not appear in the principal amount column are not capitalized and are not included in the Daily Balances.

Name		
Address		
City		
State	Zip	
() Home Phone	() Business Phone	
email address		

#### Please enter new mailing address, telephone number, or email address here:

Checks Collected Electronically:

We may process payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft) for the amount of the check. Funds may be withdrawn quickly. Checks are not returned to you and will be destroyed. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If a payment received by check is returned for reasons of "Non-sufficient Funds" or "Uncollected Funds", your check may be converted to an electronic entry and may be submitted electronically for the face amount. This transaction is authorized through the provision of this notice and subsequent receipt of your check.

60-\*\*\*\*32

08/23/2024

Fees Charged				
Posted Date	Effective Date	Description	Amount	
		No fees this period		
		Interest Charged		
Posted Date	Effective Date	Description	Amount	
			\$0.00	
		Interest Charged This Period	\$76.10	
		Year-To-Date Totals for 2024		
Description			Amount	
Total Fees Charge	ed in 2024		\$25.00	
Total Interest Char	rged in 2024		\$616.39	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the Annual Interest rate on your account.				
Interest Charge Detail for - Account Number - 60-*****32				
Effective Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days	
07/24/2024	9.5000% Variable	\$9,457.24	31	

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