

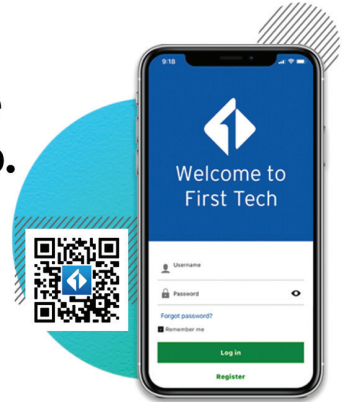
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ATUL S HIRPARA
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BELLEVUE WA 98005-1025



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Membership Savings 9319233020

Trans Date	Effect. Date	Description	Amount	Balance
	10/01	Starting Balance		5.00

There are no transactions for this period.

Truth in Savings Disclosure:

For Period 10/01 through 12/31
Annual Percentage Yield Earned: 0.00%
Dividends Earned Year-to-Date: \$0.00

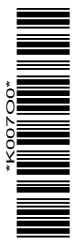
13 Mo Bump Up Certificate 9348560963

Joint Account Owner(s): Vandana Gangwar

Trans Date	Effect. Date	Description	Amount	Balance
	10/01	Starting Balance		105,517.24
10/21	10/21	Credit Dividend	316.03	105,833.27
10/22	10/22	Closeout Withdrawal	-105,833.27	0.00

Truth in Savings Disclosure:

For Period 10/01 through 10/22
Annual Percentage Yield Earned: 5.34%
Dividends Earned Year-to-Date: \$4,351.38
Dividend Rate: 3.400%
Maturity Date: 11/22/2025



13 Mo Bump Up Certificate 9348600215
Joint Account Owner(s): Vandana Gangwar

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>	<u>Balance</u>
	10/01	Starting Balance		295,107.93
10/27	10/27	Credit Dividend	1,136.41	296,244.34
10/31	10/31	Credit Dividend	110.08	296,354.42
11/01	11/01	Closeout Withdrawal	-296,354.42	0.00

Truth in Savings Disclosure: For Period 10/01 through 11/01
Annual Percentage Yield Earned: 5.09%
Dividends Earned Year-to-Date: \$12,532.49
Dividend Rate: 3.400%
Maturity Date: 11/28/2025

6 Month Certificate 9348686669

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>	<u>Balance</u>
	10/01	Starting Balance		261,095.99
10/10	10/10	Credit Dividend	293.91	261,389.90
10/31	10/31	Credit Dividend	553.42	261,943.32
11/30	11/30	Credit Dividend	792.27	262,735.59
12/31	12/31	Credit Dividend	821.16	263,556.75

Truth in Savings Disclosure: For Period 10/01 through 12/31
Annual Percentage Yield Earned: 3.78%
Dividends Earned Year-to-Date: \$10,851.29
Dividend Rate: 3.690%
Maturity Date: 04/12/2025

6 Month Certificate 9348686768
Joint Account Owner(s): Vandana Gangwar

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>	<u>Balance</u>
	10/01	Starting Balance		104,438.41
10/10	10/10	Credit Dividend	117.56	104,555.97
10/31	10/31	Credit Dividend	221.37	104,777.34
11/30	11/30	Credit Dividend	316.91	105,094.25
12/31	12/31	Credit Dividend	328.46	105,422.71

Truth in Savings Disclosure: For Period 10/01 through 12/31
Annual Percentage Yield Earned: 3.78%
Dividends Earned Year-to-Date: \$4,340.53
Dividend Rate: 3.690%
Maturity Date: 04/12/2025

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 us on a separate sheet at First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us 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 not sure about.

If you have authorized us to pay your loan automatically from your savings account, you can stop the payment on any amount you think is incorrect. To stop the payment, we must receive your letter three 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 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is 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 your periodic statements 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 portion of your outstanding balance that is 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 didn't 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 10 days telling us that you still refuse to pay, we must tell anyone we report to that you have a question on about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

ELECTRONIC FUNDS TRANSFER ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfer, telephone us at 855.855.8805 or write us at PO Box 2100, Beaverton, OR 97075-2100 if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. Please provide us the following information:

- Your name and account number.
- Describe the error or the 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.
- The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more 10 business days to do this, we will 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.



