



PO Box 3020
Longview, WA 98632-0320

Account Statement

(800) 562-5611 | www.redcanoecu.com

Account Number **XXXXXXXX405**
Statement For **05/01/2022 - 05/31/2022**
Page **1 of 2**

RETURN SERVICE REQUESTED

568344 29328 1/2 UNQ 06-01-22 CLT
000029327 1



COWLITZ COUNTY COMMUNITY HEALTH AND SAFE
C/O COWLITZ COMMUNITY NETWORK
207 N 4TH AVE
KELSO WA 98626

Red Canoe Home Loans

Make the most of your equity



Your Account Balances as of 05/31

Business Savings ID 0000	\$10.16
Small Business Checking ID 0200	2,057.28
Account Balance Total	\$2,067.44
Total Dividends Paid Year-To-Date	\$0.33

Need a Loan or a Lower Payment?

Call (800) 562-5611 or apply online
www.redcanoecu.com

BUSINESS SAVINGS ID 0000

Beginning Balance	\$10.16
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$10.16

SMALL BUSINESS CHECKING ID 0200

Total Dividends Paid Year-To-Date \$0.33

Annual Percentage Yield earned 0.020% from 05/01/2022 through 05/31/2022, based on Avg Daily Balance of \$3,911.79

Beginning Balance	\$4,479.15
2 Total Deposits for	22.85
6 Total Withdrawals for	2,444.72-
Ending Balance	\$2,057.28

Date	Transaction Description	Amount	Balance
05/05	Deposit ACH Adp Tax TYPE: ADP Tax ID: 1223006057 DATA: KB CO: ADP Tax	\$22.78	\$4,501.93
05/05	Withdrawal Debit Card Signature Debit Merch. Post: 05/04 LOVING GUIDANCE LLC 208-2143911 IL ref.	100.00-	4,401.93
05/06	Withdrawal ACH Adp Payroll Fees TYPE: ADP - FEES ID: 9659605001 DATA: OT CO: ADP PAYROLL FEES	50.66-	4,351.27
05/19	Recurring Withdrawal Bill Payment #213929100433 HIS*HISCOX INC 888-202-3007 NY	51.66-	4,299.61
05/20	Withdrawal ACH Adp Payroll Fees TYPE: ADP - FEES ID: 9659605001 DATA: OT CO: ADP PAYROLL FEES	10.00-	4,289.61
05/26	Withdrawal ACH Adp Tax TYPE: ADP Tax ID: 1223006057 DATA: KC CO: ADP Tax	392.11-	3,897.50
05/26	Withdrawal ACH Adp Wage Pay TYPE: WAGE PAY ID: 9333006057 DATA: 323298036 CO: ADP WAGE PAY	1,840.29-	2,057.21
05/31	Deposit Dividend Post	0.07	2,057.28



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Please Retain This Statement

It is your permanent record and contains important information about your rights and our responsibilities.

Notification Of Pre-Authorized Deposits

If you have arranged to have direct deposits made to your account at least once every 60 days (from your employer, the Federal government, or other payer) you can call us at (800) 562-5611 to find out whether or not the deposit has been made.

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write or email us at:
Red Canoe Credit Union, P.O. 3020, Longview, WA 98632 or info@redcanoecu.com.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The date and 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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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 [or electronically] at:

Red Canoe Credit Union, P.O. 3020, Longview, WA 98632

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



Federally Insured by NCUA

Thank you for your membership.