



P.O. Box 510870
New Berlin, WI 53151

ELECTRONIC SERVICE REQUESTED

MCNAMARA MCCARTHY SCHOOL OF IRISH DANCE
11757 W NORTH AVE
WAUWATOSA WI 53226-2131

Four RED FLAGS to Help You Spot a Scam

Visit landmarkcu.com/red-flags for more info.

Please review the following for important information regarding changes affecting Landmark Credit Union's definitions of inactive and dormant deposit accounts. The changes are effective as of November 1, 2023 and will become part of your Account Agreement and all other terms and conditions contained in your Account Agreement will continue, except as specifically revised or replaced herein.

Landmark Credit Union is updating definitions of inactive and dormant accounts and will no longer generate a monthly statement for your deposit account(s) if your account is dormant or inactive. If your account is inactive or dormant, your account information can be obtained at any time through Landmark Credit Union's Digital Banking services (<https://landmarkcu.com/digital-banking/>) or by contacting Landmark Credit Union at (262)-796-4500.

7.2 Inactive and Dormant Accounts. If your Account becomes inactive or dormant it will be assessed a monthly Inactive Account Fee or an annual Dormant Account Fee, as indicated in our Fee Schedule. We will provide you an Account statement listing any fees charged to your inactive or dormant Account at least annually. If your Account becomes inactive, we will waive the assessment of the Inactive Account Fee if: (i) your account is a certificate account, IRA or ESA; (ii) you conduct at least one (1) member-initiated transaction in the 12-month period preceding a month in which your account is inactive; (iii) at least one Account owner is under the age of 21; (iv) you have an open loan with Landmark; or (v) the combined balance in all of the accounts under your membership is greater than \$100. An account is deemed inactive if, for at least one calendar month no member-initiated transactions are conducted through the account and no dividends are posted to the account. While your account is inactive, you will not receive a periodic statement. An account is dormant if, for at least one calendar year (i) no member-initiated transactions are conducted through the account; and, (ii) member correspondence has been returned to us as undeliverable and we have not been able to establish contact or locate the owner(s). Dormant Accounts are subject to applicable state unclaimed property laws. We will attempt to contact you at the last address we have on our records prior to remitting any funds to the state (if your Account is considered abandoned under applicable state unclaimed property laws).

Statement Summary						
Deposit Account Name	Account Number	Previous Balance	Deposits	Withdrawals	Ending Balance	Dividends YTD
Community Checking	9002985920	31,028.95	1,395.33	168.75	32,256.84	13.36
Totals:					32,256.84	13.36

Community Checking 9002985920		Period 09/01/2023 - 09/30/2023		
Account Owners: MCNAMARA MCCARTHY SCHOOL OF IRISH DANCE(Owner)		Previous Balance:		31,028.95
Date	Description	Deposits	Withdrawals	Balance
09/08	Descriptive Deposit Cash	1,044.00		32,072.95
09/14	Check 1035		168.75	31,904.20
09/29	External Deposit PAYPAL TRANSFER - TRANSFER	351.33		32,255.53
09/30	Dividends	1.31		32,256.84
Annual Percentage Yield earned from 09/01/2023 through 09/30/2023 was 0.050%				
			Ending Balance:	32,256.84

Total Withdrawals	1	168.75
Total Deposits	2	1,395.33
Total Checks Cleared	1	

	This Statement Period	Year to Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

CLEARED CHECKS

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
1035	09/14	168.75						

PLEASE RETAIN STATEMENT FOR FUTURE USE. IT IS A PERMANENT RECORD OF YOUR TRANSACTIONS.

If you have a question, please direct inquiries to (262) 796-4500, or if outside the Milwaukee area, (800) 871-2110, online at landmarkcu.com or mail P.O. Box 510870, New Berlin, WI 53151.

IMPORTANT DISCLOSURES

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:

Landmark Credit Union
P.O. Box 510870
New Berlin, WI 53151-0870

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*. 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.

In Case of Errors or Questions About Your Electronic Funds Transfers

Telephone us at (262) 796-4500 or write us at P.O. Box 510870 New Berlin, WI 53151-0870 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. Personal accounts only: If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Withholding Notice to those receiving periodic IRA payments

Payments from your Traditional IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, contact us at (262) 796-4500 for the appropriate form. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Ownership of this account is not transferable.