

Statement Period: October 1 - 31, 2015
Page: 1 of 3

013307

DONALD GEREIN
3022 Dunster Road
Kelowna BC V1W 4H3

Membership Summary

CAD Deposits	Balances
Chequing	-\$73,264.77
Savings	\$142.44
Shares	\$12.04
Term	\$0.00
Registered Plans	\$0.00
USD Deposits	Balances
Chequing	\$0.00
Term	\$0.00

Loans, Mortgages and Line of Credit	
Mortgage	\$567,036.66
Loans	\$0.00
Line of Credit Limit	\$75,000.00
Line of Credit Available	\$1,056.13

CHEQUING

SIMPLY FREE ACCOUNT

Account: 6057968 - 0

BUS Chequing

Owner: Donald Gerein

Date	Description	Withdrawals	Deposits	Balance
30 Sep 15	Opening Balance			-73,967.45
30 Oct 15	Transfer in from 6077586 CHQ 0		350.00	-73,617.45
31 Oct 15	Debit Interest	295.17		-73,912.62
31 Oct 15	Monthly Service Fee	31.25		-73,943.87

Total Withdrawals and Deposits

\$326.42

\$350.00

Line of Credit: \$75,000.00
Credit Available: \$1,056.13
Line of Credit Rate: 4.70%

Next Due: \$295.17
Past Due: \$0.00
Next Payment Due Date: November 30, 2015

SENIORS FIRST CHEQUING

Account: 6057968 - 1

Owner: Donald Gerein, Karen Mellor

Date	Description	Withdrawals	Deposits	Balance
30 Sep 15	Opening Balance			1,835.56
07 Oct 15	Utility Bill Payment FortisBC-Natural Gas *0070 124089	23.21 ✓		1,812.35

IMPORTANT NOTICE

You'll notice that your membership share account is now identified as "FWCU Membership Shares." We've made this adjustment to make it clear that your membership shares are held with the legal entity First West Credit Union, although you will continue to do business with the local brand you always have - Valley First.



A DIVISION OF FIRST WEST CREDIT UNION

Statement Period: October 1 - 31, 2015
Page: 2 of 3

- continued -

Account: 6057968 - 1

Owner: Donald Gerein, Karen Mellor

Date	Description	Withdrawals	Deposits	Balance
07 Oct 15	Utility Bill Payment Hudson's Bay MasterCard *5582 124095	87.18 ✓		1,725.17
07 Oct 15	Utility Bill Payment John Deere Multi-Use *2701 124102	114.24 ✓		1,610.93
20 Oct 15	ATM Deposit ATM #VLFR0571 101 2395 Gordon Drivekelowna Bcca #1976361232		✓ 1,224.00	2,834.93
22 Oct 15	Transfer in from SAV 0		✓ 1,800.00	4,634.93
22 Oct 15	Utility Bill Payment Shaw Cable *9887 208849	204.06 ✓		4,430.87
25 Oct 15	Transfer out to loan 2	3,441.72 ✓		989.15
25 Oct 15	Transfer out to loan 1	885.81 ✓		103.34
28 Oct 15	Pre-Authorized Credit - Incoming - CANADA 310 CPP		✓ 575.69	679.03
31 Oct 15	Credit Interest		✓ 0.07	679.10 ✓
Total Withdrawals and Deposits		\$4,756.22	\$3,599.76	

SAVINGS

SAVINGS FIRST

Account: 6057968 - 0

Owner: Donald Gerein, Karen Mellor

Date	Description	Withdrawals	Deposits	Balance
30 Sep 15	Opening Balance			1,942.38
22 Oct 15	Transfer out to CHQ 1	1,800.00		142.38
31 Oct 15	Credit Interest		0.06	142.44
Total Withdrawals and Deposits		\$1,800.00	\$0.06	

MEMBERSHIP SHARES

FWCU MEMBERSHIP SHARES

Account: 6057968 - 0

Owner: Donald Gerein

Date	Description	Withdrawals	Deposits	Balance
30 Sep 15	Opening Balance			5.96
Total Withdrawals and Deposits		\$0.00	\$0.00	

FWCU MEMBERSHIP SHARES

Account: 6057968 - 1

Owner: Donald Gerein

Date	Description	Withdrawals	Deposits	Balance
30 Sep 15	Opening Balance			6.08
Total Withdrawals and Deposits		\$0.00	\$0.00	

LENDING

Loan - Personal Mortgage - Mtg - Prime Rate - Open

Account: 6057968 - 1

Owner: Donald Gerein, Karen Mellor

Date	Description	Loan Payment	Interest	Principal	Balance
30 Sep 15	Opening Balance				-118,571.46
25 Oct 15	Transfer in from CHQ 1	885.81			-118,026.74
	Interest		341.09		-118,026.74
	Principal			544.72	-118,026.74

Rate: 3.50%

Renewal Date: November 25, 2015

Past Due: \$0.00

Next Payment Due: \$885.81

Next Payment Due Date: November 25, 2015

Loan - Personal Mortgage - Mtg - Prime Rate - Open

Account: 6057968 - 2

Owner: Donald Gerein, Karen Mellor

Date	Description	Loan Payment	Interest	Principal	Balance
30 Sep 15	Opening Balance				-451,153.80
25 Oct 15	Transfer in from CHQ 1	3,441.72			-449,009.92
	Interest		1,297.84		-449,009.92
	Principal			2,143.88	-449,009.92

Rate: 3.50%

Renewal Date: November 25, 2015

Past Due: \$0.00

Next Payment Due: \$3,441.72

Next Payment Due Date: November 25, 2015

Contact Information

Armstrong:	250-546-3191	Kelowna Rutland:	250-980-8900	Penticton Peachtree:	250-492-0210
Kamloops:	250-374-4924	Keremeos:	250-499-5524	Princeton:	250-295-3171
Kamloops Riverbend:	250-571-5700	Lumby:	250-547-8847	Vernon:	250-558-5266
Kelowna Downtown:	250-860-1900	Oliver:	250-498-6277	Vintage Hills Westbank:	250-707-2500
Kelowna Guisachan:	250-862-8822	Penticton Cherry Lane:	250-493-7773		
Kelowna Orchard Plaza:	250-763-6117	Penticton Main:	250-490-2700	Toll free insurance inquires:	1-800-748-8111

24- Hour Remote Banking – www.valleyfirst.com or 250-492-8328 / 1-800-667-8328

Lost/Stolen MasterCard® or MemberCard® 1-800-567-8111 outside Canada or US Call Collect 1-306-566-1276