



PO BOX 1507
Grand Island NE 68802-1507

ADDRESS SERVICE REQUESTED

JAMES A SMITH
777 POST OAK BLVD
STE 125
HOUSTON TX 77056-0

Statement Ending 06/10/2022

JAMES A SMITH

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Account Number: XXXXXX6193

Managing Your Accounts

 Phone Number 800-5Points
800-576-4687
 Website www.5pointsbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
DIRECT ACCOUNT	XXXXXX6193	\$7,529.49
50+ GOLD SAVINGS	XXXXXX0882	\$614.36
50+ PLATINUM SAVINGS	XXXXXX8000	\$26,169.84
TRULY ACCOUNT	XXXXXX6191	\$25,894.15
COMPLETE ACCOUNT	XXXXXX7348	\$2,559.66
FUN SAVINGS	XXXXXX2008	\$4,411.20
RELAX SAVINGS	XXXXXX3415	\$1,331.37
ON FIRE SAVINGS	XXXXXX1537	\$12,771.80
GO SPEND SAVINGS	XXXXXX5615	\$300.29
Total Current Value		\$81,582.16
Certificate of Deposit	Certificate Number	Ending Balance
18 MONTH CERTIFICATE OF DEPOSIT	XXXXXX0801	\$708.26
36 MONTH CERTIFICATE OF DEPOSIT	XXXXXX7027	\$1,865.82
6 MONTH CERTIFICATE OF DEPOSIT	XXXXXX2379	\$6,376.51
12 MONTH CERTIFICATE OF DEPOSIT	XXXXXX2886	\$8,117.86
18 MONTH CERTIFICATE OF DEPOSIT	XXXXXX4788	\$6,636.68
36 MONTH CERTIFICATE OF DEPOSIT	XXXXXX3250	\$31,089.94
Total Current Value		\$54,795.07
Loan Account	Account Number	Ending Balance
MORTGAGE LOAN	XXXXXX6193	\$0.00

* Summary of Account Information is the only information for this account shown on statement.



- ACCOUNT RECONCILIATION -
THIS FORM IS PROVIDED TO HELP YOU VERIFY YOUR CHECKBOOK
BALANCE WITH THIS STATEMENT

CHECKS OUTSTANDING	
NUMBER	AMOUNT
TOTAL OUTSTANDING	

Immediately notify us of any account name, address or signing authority change.

HOW TO BALANCE YOUR ACCOUNT

1. Be sure you have added to your check register any automatic deposits and interest shown on this statement.
2. Subtract from your check register any service, automatic or miscellaneous charges shown on this statement.
3. Mark (X) on your check register all checks shown on the statement against those listed on your register. At the same time verify the accuracy of the amounts shown.
4. Include in your check register and subtract from you balance any checks shown on this statement not already listed on your register.
5. List in the area to the left the check numbers and amounts of checks shown on your register, not listed on this or previous statement.

6.	ENTER FINAL BALANCE AS PER STATEMENT		
7.	ADD ANY DEPOSITS NOT CREDITED		
8.	TOTAL		
CARRY OVER 9.	SUBTRACT CHECKS OUTSTANDING		
10.	BALANCE SHOULD AGREE WITH YOUR CHECKBOOK		

ADDITIONAL DISCLOSURES IN ACCORDANCE WITH TRUTH-IN-LENDING ACT

We figure the interest charge on your account by applying the periodic rate to the “average daily balance” of your account. To get the “average daily balance” we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances to the billing cycle and divide the total by the number of days in the billing cycle. This gives us the “average daily balance.”

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or you need more information about a transaction on your bill, write us (on a separate sheet) at, 2015 N. Broadwell Ave, P.O. Box 1507, Grand Island, NE 68802-1507 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST bill on 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:

1. Tell us your name and account number.
2. The dollar amount of the suspected error.
3. 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 unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take action to collect the amount in question.

ERROR RESOLUTION NOTICE FOR CONSUMER ACCOUNTS

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at (308) 384-5350 or (308) 384-4323 or Write us at 2015 N. Broadwell Ave, PO Box 1507, Grand Island, NE 68802-1507 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.

4. Tell us your name and account number (if any).
5. Tell us the dollar amount of the suspected error.
6. 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.

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

DIRECT ACCOUNT-XXXXXX6193

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$9,678.13
	2 Credit(s) This Period	\$3,700.16
	15 Debit(s) This Period	\$5,848.80
06/10/2022	Ending Balance	\$7,529.49

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	10
Interest Earned	\$0.13
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$1.82

Electronic Credits

Date	Description	Amount
06/01/2022	INTEREST PAID	\$1,819.80
06/06/2022	ACME BANK CREDIT	\$1,880.36
		2 item(s) totaling \$3,700.16

Electronic Debits

Date	Description	Amount
06/01/2022	FEES	\$34.95
06/01/2022	PIZZA HUT #4	\$161.58
06/03/2022	ELECTRIC BILL	\$15.00
06/03/2022	WATER BILL	\$25.00
06/03/2022	JOHN DOE PEER-TO-PEER PAYMENT	\$50.00
06/03/2022	DIRECT ENERGY ACH	\$225.00
06/06/2022	TRANSFER TO SAVINGS ACCOUNT- CONFIRMATION: EC7584515D889648B62115D4D551B35C	\$100.00
06/06/2022	DILLARDS	\$315.83
06/06/2022	SHELL GAS	\$1,000.00
06/06/2022	WAL-MART SUPERCENTER	\$1,000.00
06/06/2022	GET RIPPED GYM	\$2,000.00
06/06/2022	ATM WITHDRAWAL	\$16.44
06/07/2022	APL* ITUNES.COM/BILL	\$500.00
		13 item(s) totaling \$5,443.80

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
0	06/02/2022	\$300.00	10258*	06/03/2022	\$105.00
					2 item(s) totaling \$405.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/01/2022	\$11,301.40	06/03/2022	\$10,581.40	06/07/2022	\$7,529.49
06/02/2022	\$11,001.40	06/06/2022	\$8,029.49		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

50+ GOLD SAVINGS-XXXXXX0882

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$589.36
	1 Credit(s) This Period	\$25.00
	0 Debit(s) This Period	\$0.00
06/10/2022	Ending Balance	\$614.36

Interest Summary

Description	Amount
Interest Earned From 06/01/2022 Through 06/12/2022	
Annual Percentage Yield Earned	0.05%
Interest Days	12
Interest Earned	\$0.01
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.05

50+ GOLD SAVINGS-XXXXXX0882 (continued)

Other Credits

Date	Description	Amount
06/03/2022	INTEREST PAID	\$25.00
		1 item(s) totaling \$25.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

50+ PLATINUM SAVINGS-XXXXXX8000

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$26,154.84
	1 Credit(s) This Period	\$15.00
	0 Debit(s) This Period	\$0.00
06/10/2022	Ending Balance	\$26,169.84

Interest Summary

Description	Amount
Interest Earned From 06/01/2022 Through 06/12/2022	
Annual Percentage Yield Earned	0.05%
Interest Days	12
Interest Earned	\$0.43
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$2.83

Other Credits

Date	Description	Amount
06/03/2022	INTEREST PAID	\$15.00
		1 item(s) totaling \$15.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

18 MONTH CERTIFICATE OF DEPOSIT-XXXXXX0801

Certificate Summary

Date	Description	Amount	Description	Amount
06/10/2022	Ending Balance	\$708.26	Interest Rate	1.0000%
	Maturity Date	09/15/2025	Next Interest Amount	\$1.79

(B) Interest will be paid by compounding

36 MONTH CERTIFICATE OF DEPOSIT-XXXXXX7027

Certificate Summary

Date	Description	Amount	Description	Amount
06/10/2022	Ending Balance	\$1,865.82	Interest Rate	1.0000%
	Maturity Date	08/04/2022	Next Interest Amount	\$4.70

(B) Interest will be paid by compounding

6 MONTH CERTIFICATE OF DEPOSIT-XXXXXX2379

Certificate Summary

Date	Description	Amount	Description	Amount
06/10/2022	Ending Balance	\$6,376.51	Interest Rate	0.7500%
	Maturity Date	10/15/2022	Next Interest Amount	\$12.05

(B) Interest will be paid by compounding

12 MONTH CERTIFICATE OF DEPOSIT-XXXXXX2886

Certificate Summary

Date	Description	Amount	Description	Amount
06/10/2022	Ending Balance	\$8,117.86	Interest Rate	0.6500%
	Maturity Date	01/20/2023	Next Interest Amount	\$13.16

(B) Interest will be paid by compounding

18 MONTH CERTIFICATE OF DEPOSIT-XXXXXX4788

Certificate Summary

Date	Description	Amount	Description	Amount
06/10/2022	Ending Balance	\$6,636.68	Interest Rate	1.0000%
	Maturity Date	08/20/2023	Next Interest Amount	\$16.73

(B) Interest will be paid by compounding

36 MONTH CERTIFICATE OF DEPOSIT-XXXXXX3250

Certificate Summary

Date	Description	Amount	Description	Amount
06/10/2022	Ending Balance	\$31,089.94	Interest Rate	1.0000%
	Maturity Date	02/25/2025	Next Interest Amount	\$78.36

(B) Interest will be paid by compounding

OVERDRAFT PROTECTION LOAN-XXXXXX6193

Account Summary

Loan Information		Payment Information		
Date	Description	Amount	Description	Amount
05/31/2022	Previous Balance	\$0.00	New Balance	\$0.00
	Advances and Debits	\$0.00	Minimum Payment Due	\$0.00
	Payments and Credits	\$0.00	Payment Due Date	
	Past Due Amount	\$0.00		
	Interest Charged This Period	\$0.00		
	Fees Charged This Period	\$0.00		
06/10/2022	New Balance	\$0.00		
	Credit Limit	\$300.00		
	Available Credit	\$300.00		
	Days In Cycle	10		

Account Activity

Effective Date	Posting Date	Description	Amount
		No activity this statement period	

Fees Charged			
Fees for OVERDRAFT PROTECTION LOAN			
Transaction Date	Posted Date	Description	Amount
		TOTAL FEES FOR THIS PERIOD	\$0.00
Total fees charged for this period			\$0.00

Interest Charged			
Interest for OVERDRAFT PROTECTION LOAN			
Transaction Date	Posted Date	Description	Amount
		TOTAL INTEREST FOR THIS PERIOD	\$0.00
Total interest charged for this period			\$0.00

Year-to-Date Totals for 2022	
Description	Amount
Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$0.00

OVERDRAFT PROTECTION LOAN-XXXXXX6193 (continued)

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the Annual Interest rate on your account.

Interest Rate Detail for OVERDRAFT PROTECTION LOAN

Transaction Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Days	Interest Charged
06/01/2022	18.0000% (Variable)	0.04931500%	\$0.00	10	\$0.00
Total interest charged for this period					\$0.00



PO BOX 1507
Grand Island NE 68802-1507

ADDRESS SERVICE REQUESTED

JOHN B JOHNSON
13100 N PROMENADE BLVD
STAFFORD TX 77477-1

Statement Ending 06/10/2022

JOHN B JOHNSON

Page 1 of 4

Account Number: XXXXXX3827

Managing Your Accounts

	Phone Number	800-5Points 800-576-4687
	Website	www.5pointsbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
BETTER ACCOUNT	XXXXXXX3827	\$66,902.00
Loan Account	Account Number	Ending Balance
MORTGAGE LOAN	XXXXXXX3827	\$0.00

BETTER ACCOUNT-XXXXXX3827

Account Summary

Date	Description	Amount
05/11/2022	Beginning Balance	\$142,902.00
	0 Credit(s) This Period	\$0.00
	3 Debit(s) This Period	\$76,000.00
06/10/2022	Ending Balance	\$66,902.00

Electronic Debits

Date	Description	Amount
05/20/2022	FEES	\$10,000.00
05/20/2022	PIZZA HUT #1239	\$41,000.00
06/08/2022	DOMINOS PIZZA #199	\$25,000.00
		3 item(s) totaling \$76,000.00

Daily Balances

Date	Amount	Date	Amount
05/20/2022	\$91,902.00	06/08/2022	\$66,902.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



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NUMBER	AMOUNT	
TOTAL OUTSTANDING		

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	ADD		
7.	ANY DEPOSITS NOT CREDITED		
8.	TOTAL		
CARRY OVER 9.	SUBTRACT CHECKS OUTSTANDING		
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OVERDRAFT PROTECTION-XXXXXX3827**Account Summary**

Loan Information		Amount	Payment Information		Amount
Date	Description		Description		
05/10/2022	Previous Balance	\$0.00	New Balance		\$0.00
	Advances and Debits	\$0.00	Minimum Payment Due		\$0.00
	Payments and Credits	\$0.00	Payment Due Date		
	Past Due Amount	\$0.00			
	Interest Charged This Period	\$0.00			
	Fees Charged This Period	\$0.00			
06/10/2022	New Balance	\$0.00			
	Credit Limit	\$1,000.00			
	Available Credit	\$1,000.00			
	Days In Cycle	31			

Account Activity

Effective Date	Posting Date	Description	Amount
		No activity this statement period	

Fees Charged

Fees for OVERDRAFT PROTECTION			
Transaction Date	Posted Date	Description	Amount
		TOTAL FEES FOR THIS PERIOD	\$0.00
		Total fees charged for this period	\$0.00

Interest Charged

Interest for OVERDRAFT PROTECTION			
Transaction Date	Posted Date	Description	Amount
		TOTAL INTEREST FOR THIS PERIOD	\$0.00
		Total interest charged for this period	\$0.00

Year-to-Date Totals for 2022

Description	Amount
Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the Annual Interest rate on your account.

Interest Rate Detail for OVERDRAFT PROTECTION

Transaction Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Days	Interest Charged	
05/11/2022	18.0000% (Variable)	0.04931500%	\$0.00	31	\$0.00	
					Total interest charged for this period	\$0.00

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