



2815 Osborne Drive West  
Hastings NE 68901

ADDRESS SERVICE REQUESTED

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

# Statement Ending 06/09/2022

JAMES A SMITH

Page 1 of 2

Account Number: XXXXXX5614

## Managing Your Accounts

Phone Number 402-462-2228

Website [www.5pointsbank.com](http://www.5pointsbank.com)

## Summary of Accounts

Account Type	Account Number	Ending Balance
BETTER ACCOUNT	XXXXXX5614	\$25,339.62

## BETTER ACCOUNT-XXXXXX5614

### Account Summary

Date	Description	Amount
06/03/2022	Beginning Balance	\$29,439.62
	0 Credit(s) This Period	\$0.00
	2 Debit(s) This Period	\$4,100.00
06/09/2022	Ending Balance	\$25,339.62

### Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	0
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$17.44

### Electronic Debits

Date	Description	Amount
06/06/2022	MONTHLY SERVICE CHARGE	\$100.00
		1 item(s) totaling \$100.00

### Checks Cleared

Check Nbr	Date	Amount
1014	06/07/2022	\$4,000.00

\* Indicates skipped check number

1 item(s) totaling \$4,000.00

### Daily Balances

Date	Amount	Date	Amount
06/06/2022	\$29,339.62	06/07/2022	\$25,339.62

### 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



- 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 your 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**

**FINANCE CHARGES:** You'll pay FINANCE CHARGES on your loans from the day each loan is made to the day it's fully paid off. We figure FINANCE CHARGES on your account by applying the Periodic (daily) Rate to the "average daily balance" of your account (including current transactions).

1. We start with the unpaid balance on your Ready Reserve Account at the beginning of the monthly billing period.
2. To get the "average daily balance" we take the beginning of your account each day, add any new loans and charges, and subtract any payments or credits. This gives us the daily balance.
3. Then, we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the "average daily balance".
4. Next we multiply the "average daily balance" by Periodic (daily) Rate of .0493% which is an ANNUAL PERCENTAGE RATE OF 18%.
5. Finally, we multiply the above by the number of days in the billing period. The sum is the FINANCE CHARGE due us for the billing period.

**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, 2815 Osborne Drive W, Hastings, NE 68901 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**

**In Case of Errors or Questions About Your Electronic Transfers,** Telephone us at (402) 462-2228 or Write us at 2815 Osborne Drive W, Hastings, NE 68901 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.

1. Tell us your name and account number (if any).
2. Tell us the dollar amount of the suspected error.
3. 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.



2815 Osborne Drive West  
Hastings NE 68901

ADDRESS SERVICE REQUESTED

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

# Statement Ending 06/09/2022

JOHN B JOHNSON

Page 1 of 4

Account Number: XXXXXX5414

## Managing Your Accounts

Phone Number 402-462-2228

Website www.5pointsbank.com

## Summary of Accounts

Account Type	Account Number	Ending Balance
BETTER ACCOUNT	XXXXXX5414	\$116.69

## BETTER ACCOUNT-XXXXXX5414

### Account Summary

Date	Description	Amount
05/24/2022	Beginning Balance	\$60.26
	3 Credit(s) This Period	\$407.49
	8 Debit(s) This Period	\$351.06
06/09/2022	Ending Balance	\$116.69

### Deposits

Date	Description	Amount
05/27/2022	ACME INVESTMENTS TRANSFER- CONFIRMATION: 0B1B5D39E1C33046A8D08F18C08346EF	\$100.00
06/07/2022	INTEREST PAID	\$200.00
		2 item(s) totaling \$300.00

### Electronic Credits

Date	Description	Amount
05/31/2022	POPMONEY *FISERV	\$107.49
		1 item(s) totaling \$107.49

### Electronic Debits

Date	Description	Amount
05/24/2022	FEES	\$11.97
05/25/2022	PIZZA HUT #622	\$21.70
05/27/2022	BUFFALO WILD WINGS #56	\$51.44
05/31/2022	WATER BILL	\$10.69
06/07/2022	DIRECT ENERGY ACH	\$18.75
06/07/2022	TRANSFER TO CHECKING ACCOUNT- CONFIRMATION: F2F9AE13849C264FAE436F31764A0D8D	\$32.10
06/07/2022	TRANSFER TO SAVINGS ACCOUNT- CONFIRMATION: 569769A4E0A2FA42BA2949F39C0DB5A3	\$140.12
06/08/2022	DILLARDS	\$64.29
		8 item(s) totaling \$351.06



- 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 your 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		
	ADD		
7.	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**

**FINANCE CHARGES:** You'll pay FINANCE CHARGES on your loans from the day each loan is made to the day it's fully paid off. We figure FINANCE CHARGES on your account by applying the Periodic (daily) Rate to the "average daily balance" of your account (including current transactions).

1. We start with the unpaid balance on your Ready Reserve Account at the beginning of the monthly billing period.
2. To get the "average daily balance" we take the beginning of your account each day, add any new loans and charges, and subtract any payments or credits. This gives us the daily balance.
3. Then, we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the "average daily balance".
4. Next we multiply the "average daily balance" by Periodic (daily) Rate of .0493% which is an ANNUAL PERCENTAGE RATE OF 18%.
5. Finally, we multiply the above by the number of days in the billing period. The sum is the FINANCE CHARGE due us for the billing period.

**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, 2815 Osborne Drive W, Hastings, NE 68901 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**

**In Case of Errors or Questions About Your Electronic Transfers,** Telephone us at (402) 462-2228 or Write us at 2815 Osborne Drive W, Hastings, NE 68901 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.

1. Tell us your name and account number (if any).
2. Tell us the dollar amount of the suspected error.
3. 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.

**BETTER ACCOUNT-XXXXXX5414** (continued)**Daily Balances**

<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>
05/24/2022	\$48.29	05/27/2022	\$75.15	06/07/2022	\$180.98
05/25/2022	\$26.59	05/31/2022	\$171.95	06/08/2022	\$116.69

**Overdraft and Returned Item Fees**

	<b>Total for this period</b>	<b>Total year-to-date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00

THIS PAGE INTENTIONALLY LEFT BLANK



2815 Osborne Drive West  
Hastings NE 68901

ADDRESS SERVICE REQUESTED

ROBERT C WILLIAMS  
255 FISERV DR  
BROOKFIELD WI 53045 -2

# Statement Ending 06/09/2022

ROBERT C WILLIAMS

Page 1 of 2

Account Number: XXXXXX7646

## Managing Your Accounts

 Phone Number 402-462-2228

 Website [www.5pointsbank.com](http://www.5pointsbank.com)

## Summary of Accounts

Account Type	Account Number	Ending Balance
BETTER ACCOUNT	XXXXXX7646	\$964.23

## BETTER ACCOUNT-XXXXXX7646

### Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$423.23
	1 Credit(s) This Period	\$841.00
	1 Debit(s) This Period	\$300.00
06/09/2022	Ending Balance	\$964.23

### Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	0
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.27

### Electronic Credits

Date	Description	Amount
06/01/2022	ACME BANK CREDIT	\$841.00
		1 item(s) totaling \$841.00

### Electronic Debits

Date	Description	Amount
06/01/2022	DOMINOS PIZZA #1075	\$300.00
		1 item(s) totaling \$300.00

### Daily Balances

Date	Amount
06/01/2022	\$964.23

### 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



**- 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 your 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**

**FINANCE CHARGES:** You'll pay FINANCE CHARGES on your loans from the day each loan is made to the day it's fully paid off. We figure FINANCE CHARGES on your account by applying the Periodic (daily) Rate to the "average daily balance" of your account (including current transactions).

1. We start with the unpaid balance on your Ready Reserve Account at the beginning of the monthly billing period.
2. To get the "average daily balance" we take the beginning of your account each day, add any new loans and charges, and subtract any payments or credits. This gives us the daily balance.
3. Then, we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the "average daily balance".
4. Next we multiply the "average daily balance" by Periodic (daily) Rate of .0493% which is an ANNUAL PERCENTAGE RATE OF 18%.
5. Finally, we multiply the above by the number of days in the billing period. The sum is the FINANCE CHARGE due us for the billing period.

**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, 2815 Osborne Drive W, Hastings, NE 68901 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**

**In Case of Errors or Questions About Your Electronic Transfers,** Telephone us at (402) 462-2228 or Write us at 2815 Osborne Drive W, Hastings, NE 68901 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.

1. Tell us your name and account number (if any).
2. Tell us the dollar amount of the suspected error.
3. 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.





2815 Osborne Drive West  
Hastings NE 68901

ADDRESS SERVICE REQUESTED

MICHAEL D JONES  
4205 HOLLYWOOD BLVD  
HOLLYWOOD FL 33021-3

# Statement Ending 06/09/2022

MICHAEL D JONES

Page 1 of 4

Account Number: XXXXXX0446

## Managing Your Accounts

Phone Number 402-462-2228

Website www.5pointsbank.com

## Summary of Accounts

Account Type	Account Number	Ending Balance
BETTER ACCOUNT	XXXXXX0446	\$38.07

## BETTER ACCOUNT-XXXXXX0446

### Account Summary

Date	Description	Amount
06/03/2022	Beginning Balance	\$46.36
	2 Credit(s) This Period	\$1,479.81
	24 Debit(s) This Period	\$1,488.10
06/09/2022	Ending Balance	\$38.07

### Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	0
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.33

### Deposits

Date	Description	Amount
06/03/2022	ACME INVESTMENTS TRANSFER- CONFIRMATION: A6BD6AB48A14D244AA0DA783E7E77660	\$1,379.81
		1 item(s) totaling \$1,379.81

### Other Credits

Date	Description	Amount
06/08/2022	INTEREST PAID	\$100.00
		1 item(s) totaling \$100.00

### Electronic Debits

Date	Description	Amount
06/03/2022	BUFFALO WILD WINGS #342	\$10.00
06/03/2022	ELECTRIC BILL	\$19.49
06/03/2022	WATER BILL	\$2.99
06/06/2022	DIRECT ENERGY ACH	\$2.14
06/06/2022	TRANSFER TO CHECKING ACCOUNT- CONFIRMATION: 60A058AC4CDCF6428D5D36495FAB7D34	\$5.08
06/06/2022	TRANSFER TO SAVINGS ACCOUNT- CONFIRMATION: 3061F70FD6E49A4CBF910E0307F1DDFE	\$8.00
06/06/2022	DILLARDS	\$15.00
06/06/2022	SHELL GAS	\$16.05
06/06/2022	WAL-MART SUPERCENTER	\$19.99
06/06/2022	GET RIPPED GYM	\$31.00
06/06/2022	ATM WITHDRAWAL	\$32.27





**BETTER ACCOUNT-XXXXXX0446 (continued)****Electronic Debits (continued)**

<b>Date</b>	<b>Description</b>	<b>Amount</b>
06/06/2022	APL* ITUNES.COM/BILL	\$45.61
06/06/2022	SHIPLEY DO-NUTS	\$79.80
06/06/2022	NETFLIX COM	\$128.77
06/06/2022	TARGET T-#989	\$400.00
06/07/2022	CHEF GOOFY ON THE GO	\$62.10
06/07/2022	MCDONALD'S F#184	\$82.20
06/07/2022	DOLLAR GENERAL #1411	\$120.51
06/07/2022	SEPHORA #82	\$18.17
06/07/2022	KOHLS #47	\$18.20
06/08/2022	KRISPY KREME DOUGH	\$15.00
06/08/2022	AUTOZONE #111	\$24.45
06/08/2022	ACADEMY SPORTS #130	\$81.28
23 item(s) totaling \$1,238.10		

**Other Debits**

<b>Date</b>	<b>Description</b>	<b>Amount</b>
06/06/2022	JOHN DOE PEER-TO-PEER PAYMENT	\$250.00
1 item(s) totaling \$250.00		

**Daily Balances**

<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>
06/03/2022	\$1,393.69	06/07/2022	\$58.80
06/06/2022	\$359.98	06/08/2022	\$38.07

**Overdraft and Returned Item Fees**

	<b>Total for this period</b>	<b>Total year-to-date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00

THIS PAGE INTENTIONALLY LEFT BLANK



2815 Osborne Drive West  
Hastings NE 68901

ADDRESS SERVICE REQUESTED

WILLIAM E BROWN  
5802 BENJAMIN CENTER DR  
# 100  
TAMPA FL 33634-4

## Statement Ending 06/09/2022

WILLIAM E BROWN

Page 1 of 2

Account Number: XXXXXX2409

### Managing Your Accounts

 Phone Number 402-462-2228  
 Website [www.5pointsbank.com](http://www.5pointsbank.com)

### Summary of Accounts

Account Type	Account Number	Ending Balance
BETTER ACCOUNT	XXXXXX2409	\$86.24

### BETTER ACCOUNT-XXXXXX2409

#### Account Summary

Date	Description	Amount
06/09/2022	<b>Beginning Balance</b>	<b>\$86.24</b>
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
06/09/2022	<b>Ending Balance</b>	<b>\$86.24</b>

#### Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	0
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.04

#### 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



