

## 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 Account Number: XXXXXX6193

**Managing Your Accounts** Phone Number Website 1 1

800-5Points 800-576-4687

www.5pointsbank.com

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| 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<br>DEPOSIT                       | XXXXXX0801                           | \$708.26       |
| 36 MONTH CERTIFICATE OF<br>DEPOSIT                       | XXXXXX7027                           | \$1,865.82     |
| 6 MONTH CERTIFICATE OF<br>DEPOSIT                        | XXXXXX2379                           | \$6,376.51     |
| 12 MONTH CERTIFICATE OF<br>DEPOSIT                       | XXXXX2886                            | \$8,117.86     |
| 18 MONTH CERTIFICATE OF<br>DEPOSIT                       | XXXXXX4788                           | \$6,636.68     |
| 36 MONTH CERTIFICATE OF<br>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 |        | Immediately notify us of any account name, address or signing authority change. |  |   |               |   |  |
|--------------------|--------|---|--|---|---------------|---|--|
| NUMBER             | AMOUNT |   |  |   |               |   |  |
|                    |        |   |  | HOW TO BALAN                                | CE YOUR ACCOL | JNT   |  |
|                    |        |   | <ol> <li>Be sure you have added to your check register any automatic deposits and interest shown on this st</li> <li>Subtract from your check register any service, automatic or miscellaneous charges shown on this s</li> <li>Mark (X) on your check register all checks shown on the statement against those listed on your reg<br/>At the same time verify the accuracy of the amounts shown.</li> <li>Include in your check register and subtract from you balance any checks shown on this statement<br/>not already listed on your register.</li> <li>List in the area to the left the check numbers and amounts of checks shown on your register, not<br/>listed on this or previous statement.</li> </ol> |   |               | arges shown on this statement.<br>.ose listed on your register.<br>vn on this statement |  |
|                    |        |   | 6.   | ENTER FINAL BALANCE<br>AS PER STATEMENT     |               |   |  |
|                    |        |   | 7.   | ADD<br>ANY DEPOSITS<br>NOT CREDITED         |               |   |  |
|                    |        |   | 8.   | TOTAL                                       |               |   |  |
|                    |        |   | CARRY OVER 9.  | SUBTRACT CHECKS<br>OUTSTANDING              |               |   |  |
| TOTAL OUTSTANDING  |        |   | 10.  | BALANCE SHOULD AGREE WITH<br>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.

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- 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.

XXXXXX6193

## **DIRECT ACCOUNT-XXXXX6193**

| Account Summary |                         | Interest Summary |                                |        |
|-----------------|-------------------------|------------------|--------------------------------|--------|
| Date            | Description             | Amount           | Description                    | Amount |
| 06/01/2022      | Beginning Balance       | \$9,678.13       | Annual Percentage Yield Earned | 0.05%  |
|                 | 2 Credit(s) This Period | \$3,700.16       | Interest Days                  | 10     |
|                 | 15 Debit(s) This Period | \$5,848.80       | Interest Earned                | \$0.13 |
| 06/10/2022      | Ending Balance          | \$7,529.49       | 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: | \$100.00                        |
|            | EC7584515D889648B62115D4D551B35C           |                                 |
| 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 WITHDRAWL                              | \$16.44                         |
| 06/07/2022 | APL* ITUNES.COM/BILL                       | \$500.00                        |
|            |  | 13 item(s) totaling \$5 ///3 80 |

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            |
| * Indicates skipped check number |            |          |           | 2 item(s   | ) totaling \$405.00 |

### **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-XXXXX0882

| Account Su | Immary                  |          | Interest Summary                                     |        |
|------------|-------------------------|----------|--|--------|
| Date       | Description             | Amount   | Description  | Amount |
| 06/01/2022 | Beginning Balance       | \$589.36 | 589.36 Interest Earned From 06/01/2022 Through 06/12 |        |
|            | 1 Credit(s) This Period | \$25.00  | Annual Percentage Yield Earned                       | 0.05%  |
|            | 0 Debit(s) This Period  | \$0.00   | Interest Days  | 12     |
| 06/10/2022 | Ending Balance          | \$614.36 | Interest Earned                                      | \$0.01 |
|            | -                       |          | Interest Paid This Period                            | \$0.00 |
|            |                         |          | Interest Paid Year-to-Date                           | \$0.05 |

XXXXXX6193

## 50+ GOLD SAVINGS-XXXXX0882 (continued)

| Other Cred | its           |                            |
|------------|---------------|----------------------------|
| 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-XXXXX8000

| Account Su  | ımmary                  |             | Interest Summary                       |               |
|-------------|-------------------------|-------------|--|---------------|
| Date        | Description             | Amount      | Description                            | Amount        |
| 06/01/2022  | Beginning Balance       | \$26,154.84 | Interest Earned From 06/01/2022 Throug | gh 06/12/2022 |
|             | 1 Credit(s) This Period | \$15.00     | Annual Percentage Yield Earned         | 0.05%         |
|             | 0 Debit(s) This Period  | \$0.00      | Interest Days                          | 12            |
| 06/10/2022  | Ending Balance          | \$26,169.84 | Interest Earned                        | \$0.43        |
|             |                         |             | Interest Paid This Period              | \$0.00        |
|             |                         |             | Interest Paid Year-to-Date             | \$2.83        |
|             |                         |             |  |               |
| Other Credi | ito                     |             |  |               |

#### 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-XXXXX0801**

| Certificate S   | 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 wi | Il be paid by compounding |            |                      |         |

### **36 MONTH CERTIFICATE OF DEPOSIT-XXXXX7027**

| Certificate S | 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-XXXXX2379**

| Certificate S   | 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 wi | ill be paid by compounding |            |                      |         |

# **12 MONTH CERTIFICATE OF DEPOSIT-XXXXX2886**

| Certificate S | 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 |

# **18 MONTH CERTIFICATE OF DEPOSIT-XXXXX4788**

| 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 |

# **36 MONTH CERTIFICATE OF DEPOSIT-XXXXX3250**

| 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 w | ill be paid by compounding |             |                      |         |

# **OVERDRAFT PROTECTION LOAN-XXXXX6193**

| Account Su    | ummary                  |                            |                 |                     |               |
|---------------|-------------------------|----------------------------|-----------------|---------------------|---------------|
|               | Loan Information        |                            |                 | Payment Information |               |
| Date          | Description             |                            | Amount          | Description         | Amoun         |
| 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   | s Period                   | \$0.00          |                     |               |
|               | Fees Charged This P     | eriod                      | \$0.00          |                     |               |
| 06/10/2022    | New Balance             |                            | \$0.00          |                     |               |
|               | Credit Limit            |                            | \$300.00        |                     |               |
|               | Available Credit        |                            | \$300.00        |                     |               |
|               | Days In Cycle           |                            | 10              |                     |               |
| Account Ac    | stivity                 |                            |                 |                     |               |
| Effective Dat |                         | cription                   |                 |                     | Amount        |
|               |                         | activity this statement pe | eriod           |                     |               |
|               |                         |                            |                 |                     |               |
|               |                         |                            | es Charged      |                     |               |
| Fees for C    | OVERDRAFT PROTEC        | TION LOAN                  |                 |                     |               |
| Transactio    | n Date Posted Date      | Description                |                 |                     | Amount        |
|               |                         | TOTAL FEES FOR             | THIS PERIO      | )                   | \$0.00        |
|               |                         | Total fees charge          | d for this peri | od                  | \$0.00        |
| -             |                         |                            |                 |                     |               |
|               |                         |                            | erest Charge    | d                   |               |
|               | or OVERDRAFT PROT       | ECTION LOAN                |                 |                     |               |
| Transactio    | n Date Posted Date      | Description                |                 |                     | Amount        |
|               |                         | TOTAL INTEREST             | FOR THIS PE     | RIOD                | \$0.00        |
|               |                         | Total interest cha         | rged for this p | period              | \$0.00        |
|               |                         | Year-to-D                  | ate Totals f    | or 2022             |               |
| Description   | n                       | 1041101                    |                 |                     | Amount        |
|               | Charged in 2022         |                            |                 |                     | \$0.00        |
|               | at Ob a way of its 0000 |                            |                 |                     | <b>#</b> 0.00 |

Total Interest Charged in 2022

\$0.00

# **OVERDRAFT PROTECTION LOAN-XXXXX6193** (continued)

|                     | Interest Charge Calculation  |                              |                                     |      |                     |  |
|---------------------|--|------------------------------|-------------------------------------|------|---------------------|--|
|                     | Your Annual Percentage Rate (APR) is the Annual Interest rate on your account. |                              |                                     |      |                     |  |
| Interest Rate       | Interest Rate Detail for OVERDRAFT PROTECTION LOAN                             |                              |                                     |      |                     |  |
| Transaction<br>Date | Annual Percentage<br>Rate (APR)  | Daily Periodic Rate          | Balance Subject to Interest<br>Rate | Days | Interest<br>Charged |  |
| 06/01/2022          | 18.0000% (Variable)  | 0.04931500%                  | \$0.00                              | 10   | \$0.00              |  |
|                     | Tota   | al interest charged for this | period                              |      | \$0.00              |  |



### ADDRESS SERVICE REQUESTED

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

# Statement Ending 06/10/2022

JOHN B JOHNSON Account Number: XXXXXX3827

| Mai | naging You   | r Accounts                  |
|-----|--------------|-----------------------------|
|     | Phone Number | 800-5Points<br>800-576-4687 |
|     | Website      | www.5pointsbank             |

4687

pintsbank.com

Page 1 of 4

| Summary of Accounts |                |                |
|---------------------|----------------|----------------|
| Account Type        | Account Number | Ending Balance |
| BETTER ACCOUNT      | XXXXXX3827     | \$66,902.00    |
| Loan Account        | Account Number | Ending Balance |
| MORTGAGE LOAN       | XXXXXX3827     | \$0.00         |
|                     |                |                |

## **BETTER ACCOUNT-XXXXXX3827**

| Account Su | Immary                  |              |
|------------|-------------------------|--------------|
| 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               |  | \$1 | 10,000.00 |
| 05/20/2022 | PIZZA HUT #1239    |  | \$4 | 41,000.00 |
| 06/08/2022 | DOMINOS PIZZA #199 |  | \$2 | 25,000.00 |
|            |                    |  |     | 70 000 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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| CHECKS OUTSTANDING |  | Immediately notify us of any account name, address or signing authority change. |  |  |  |  |   |
|--------------------|--|---|--|--|--|--|---|
| NUMBER AMOUNT      |  |   |  |  |  |  |   |
|                    |  |   |  | HOW TO BALAN   | CE YOUR ACCOL  | JNT  |   |
|                    |  |   | <ol> <li>Subtract fr</li> <li>Mark (X) of At the sam</li> <li>Include in not already</li> <li>List in the</li> </ol> | a have added to your check regist<br>om your check register any servi-<br>on your check register all checks se<br>time verify the accuracy of the<br>your check register and subtract<br>/ listed on your register.<br>area to the left the check number<br>his or previous statement. | ce, automatic or misce<br>hown on the statemen<br>amounts shown.<br>from you balance any | ellaneous ch<br>nt against th<br>checks show | arges shown on this statement.<br>10se listed on your register.<br>wn on this statement |
|                    |  |   | 6.   | ENTER FINAL BALANCE<br>AS PER STATEMENT  |  |  |   |
|                    |  |   | 7.   | ADD<br>ANY DEPOSITS<br>NOT CREDITED  |  |  |   |
|                    |  |   | 8.   | TOTAL  |  |  |   |
|                    |  |   | CARRY OVER 9.  | SUBTRACT CHECKS<br>OUTSTANDING   |  |  |   |
| TOTAL OUTSTANDING  |  |   | 10.  | BALANCE SHOULD AGREE WITH<br>YOUR CHECKBOOK  |  |  |   |

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- 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.

\$0.00

## **OVERDRAFT PROTECTION-XXXXX3827**

| Account Su          | mmary                         |                     |                     |                                     |       |                     |
|---------------------|-------------------------------|---------------------|---------------------|-------------------------------------|-------|---------------------|
|                     | Loan Information              |                     |                     | Payment Information                 |       |                     |
| Date                | Description                   |                     | Amount              | Description                         |       | Amount              |
| 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 Pe          | riod                | \$0.00              |                                     |       |                     |
| 06/10/2022          | New Balance                   |                     | \$0.00              |                                     |       |                     |
|                     | Credit Limit                  |                     | \$1,000.00          |                                     |       |                     |
|                     | Available Credit              |                     | \$1,000.00          |                                     |       |                     |
|                     | Days In Cycle                 |                     | 31                  |                                     |       |                     |
| Account Ac          |                               |                     |                     |                                     |       |                     |
| Effective Dat       | e Posting Date Desc           | ctivity this statem | ent period          |                                     |       | Amount              |
|                     | 110 a                         | cuvity this statem  | lent penod          |                                     |       |                     |
|                     |                               |                     | Fees Charged        |                                     |       |                     |
| Fees for C          | VERDRAFT PROTEC               | ΓΙΟΝ                |                     |                                     |       |                     |
| Transaction         | n Date Posted Date            | Description         |                     |                                     |       | Amount              |
|                     |                               | TOTAL FEES          | FOR THIS PERIO      | D                                   |       | \$0.00              |
|                     |                               | Total fees ch       | arged for this peri | od                                  |       | \$0.00              |
|                     |                               |                     | Interest Charge     | d                                   |       |                     |
| Interest fo         | r OVERDRAFT PROTI             | ECTION              | ge                  |                                     |       |                     |
| Transaction         | n Date Posted Date            | Description         |                     |                                     |       | Amount              |
|                     |                               | TOTAL INTE          | REST FOR THIS PE    | ERIOD                               |       | \$0.00              |
|                     |                               | Total interes       | t charged for this  | period                              |       | \$0.00              |
|                     |                               | Year                | -to-Date Totals f   | or 2022                             |       |                     |
| Description         | 1                             |                     |                     |                                     |       | Amount              |
| -                   | Charged in 2022               |                     |                     |                                     |       | \$0.00              |
|                     | st Charged in 2022            |                     |                     |                                     |       | \$0.00              |
|                     | 0                             |                     |                     |                                     |       |                     |
|                     |                               | Inter               | rest Charge Calc    | ulation                             |       |                     |
|                     | Your Annual Per               | centage Rate        | (APR) is the Ann    | ual Interest rate on your acco      | ount. |                     |
| Interest Ra         | ate Detail for OVERDR         | AFT PROTEC          | TION                |                                     |       |                     |
| Transaction<br>Date | n Annual Percenta<br>Rate (AP |                     | aily Periodic Rate  | Balance Subject to Interest<br>Rate | Days  | Interest<br>Charged |
| 05/11/2022          | 18.0000% (Variab              | -                   | 0.04931500%         | \$0.00                              | 31    | \$0.00              |
|                     |                               | ,                   | 0.0100100070        | \$0.00                              | 0.    | ψ0.00               |

Total interest charged for this period

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