

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 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	XXXXX2886	\$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		Immediately notify us of any account name, address or signing authority change.					
NUMBER	AMOUNT						
				HOW TO BALAN	CE YOUR ACCOL	JNT	
			 Be sure you have added to your check register any automatic deposits and interest shown on this st Subtract from your check register any service, automatic or miscellaneous charges shown on this s Mark (X) on your check register all checks shown on the statement against those listed on your reg At the same time verify the accuracy of the amounts shown. Include in your check register and subtract from you balance any checks shown on this statement not already listed on your register. 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. 			arges shown on this statement. .ose listed on your register. vn on this statement	
			6.	ENTER FINAL BALANCE AS PER STATEMENT			
			7.	ADD ANY DEPOSITS NOT CREDITED			
			8.	TOTAL			
			CARRY OVER 9.	SUBTRACT CHECKS OUTSTANDING			
TOTAL 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.

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				# 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 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	
	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 800-576-4687
	Website	www.5pointsbank

4687

pintsbank.com

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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	
			 Subtract fr Mark (X) of At the sam Include in not already List in the 	a have added to your check regist om your check register any servi- on your check register all checks se time verify the accuracy of the your check register and subtract / listed on your register. area to the left the check number his or previous statement.	ce, automatic or misce hown on the statemen amounts shown. from you balance any	ellaneous ch nt against th checks show	arges shown on this statement. 10se listed on your register. wn on this statement
			6.	ENTER FINAL BALANCE AS PER STATEMENT			
			7.	ADD ANY DEPOSITS NOT CREDITED			
			8.	TOTAL			
			CARRY OVER 9.	SUBTRACT CHECKS OUTSTANDING			
TOTAL OUTSTANDING			10.	BALANCE SHOULD AGREE WITH YOUR CHECKBOOK			

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\$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 Date	n Annual Percenta Rate (AP		aily Periodic Rate	Balance Subject to Interest Rate	Days	Interest 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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