



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

Page 1 of 6

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.



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

Date	Loan Information		Payment Information	
	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

Sample



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	XXXXXX3827	\$66,902.00
Loan Account	Account Number	Ending Balance
MORTGAGE LOAN	XXXXXX3827	\$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



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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