

FARAGE TREE AND STUMP REMOVAL
9309 NE PAW PAW DR
KANSAS CITY MO 64157-8237

Managing Your Accounts



Customer Care Center:

(866) 277-4539



Online:

www.AcademyBank.com



Mailing:

P.O. Box 26458
Kansas City, MO 64196-6458

HOME EQUITY LINE OF CREDIT

GET 1.99% APR INTRODUCTORY RATE FOR 6 MONTHS
4.74% APR VARIABLE RATE AFTER INTRODUCTORY*

GET THE CASH YOU NEED WHEN YOU NEED IT

- ▶ Kitchen Remodel
- ▶ Education Expenses
- ▶ Debt Consolidation
- ▶ Unexpected Expenses



*Subject to credit approval. 1.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a Maximum LTV of 85%. Auto-payment required from Academy Bank. The introductory 1.99% APR applies for 6-months, after which the APR may vary monthly based on an index (Prime Rate as published in the Wall Street Journal) minus a margin of 0.01%. As of 3/11/2020, the APR is 4.74%. Property and, if applicable, flood insurance must be in effect on the property securing the account. Third party fees and closing costs are paid on your behalf for new loans between \$10,000 to \$350,000. The borrower is responsible for all transfer or recording taxes in NY, MD, LA, GA, MN, TN, VA, or FL. The APR will not exceed 18% or, except in the introductory 6-month period, go below 4.74% per year. Without auto-payment, the 6-month introductory APR is 3.50%, THEN the monthly APR is variable and is based on an index (Wall Street Journal Prime) plus a margin of 1.50%, AND the \$50 annual fee will be assessed. Owner-occupied and 2nd homes only. Not available on home purchase, non-traditional or manufactured housing. Not available in TX. Terms and conditions may change without notice.

Summary of Accounts



Managing your accounts has never been easier. Below you will find a summary of your deposit and loan accounts over the past 30 days all in one location. We also encourage you to bank anytime, anywhere with mobile banking. Pay bills, transfer balances, review transactions and more. For more information, go to www.academybank.com/mobile.

Account Type	Account Number	Ending Balance
BUSINESS INT CHK 14	XXXXXXXXXXXXXXXXX19	\$17,747.10
Ending Balance		\$17,747.10

Please examine your statement immediately and report in writing any incorrect information. If no reply is received within 30 days after we send you (if you receive paper statements) or make available to you (if you have enrolled in e.statements or otherwise elected to no longer receive paper statements) the FIRST statement on which there is incorrect information the account will be considered correct. If the incorrect information is regarding an electronic transfer the time limit is extended from 30 days to 60 days for you to report incorrect information in writing.

OVERDRAFT ALTERNATIVES

Overdrafts can be expensive and can best be avoided by keeping track of your account balance by entering all items in your check register, reconciling your account statement to your check register regularly and managing your finances responsibly. We offer several services to assist you with managing your account including online banking, alerts via email or text message when your balance falls below a level you set, a toll free automated account information line, and a Customer Care Center with live agents available to assist you. Please call toll free 1-877-712-2265 to learn more about these services or to receive assistance with enrolling. We also offer products that will help you avoid overdraft fees:

Overdraft Protection Transfers – Secondary Checking, Savings and Money Market accounts may be used to avoid overdraft fees for customer checking accounts. Only one account may be linked to each checking account for this service. When checks or other debits present against your account in amounts that would create an overdraft or returned items, the bank will transfer funds from your linked account in \$100 increments sufficient to cover the items (subject to funds availability in the linked account). Any account receiving overdraft protection transfers will only be charged one transfer fee of \$7.00 per day, regardless of the number of items causing the overdraft. If the balance in the linked account is not sufficient to cover the items, all available funds will be transferred, but the \$7.00 transfer fee will be reversed and you will instead be charged overdraft fees or returned item fees, as applicable, for any remaining items that cannot be covered by the transfer. Linking a secondary checking account for overdraft protection transfers could result in overdrafts or returned items in the secondary account. Certain account types have transaction limitations; please speak to a representative to determine whether transaction limitations apply. Sign up for this service at any Banking Center, by calling toll free 1-877-712-2265, or visit our website at academybank.com and click on Contact Us.

Ready Cash Reserve Line of Credit -The Bank offers a Ready Cash Reserve line of credit that is attached to any checking or Money Market account. Based on credit qualification, lines are available for a minimum of \$300 to a maximum of \$3,000, with an APR of 15.9%. Interest is charged only for the number of days outstanding. A minimum monthly payment equal to the greater of 5% of the outstanding balance or \$25 will be auto-deducted from the consumer's checking account. Additional or larger payments may be made at any time through online banking or by contacting the Bank. Advances are in \$100 increments and are transferred automatically to cover a negative balance. An advance may be made manually through online banking or upon request. Contact any Banking Center or call toll free 1-877-712-2265 for more information or to complete an application.

You may instruct us to never pay any item that would overdraw your account. Opting out of all overdrafts may still result in returned item fees being assessed. To opt out of all overdrafts contact any Banking Center, call toll free 1-877-712-2265 or email us at ODOptOut@academybank.com.

CUSTOMER STATEMENT OF DISPUTED ITEM (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form or write a detailed letter on a separate sheet of paper providing us with all the requested information. Return to Card and ATM Operations Dept., P O Box 411856, Kansas City, MO 64179-9921. We must hear from you no later than 60 days after we sent you (if you receive paper statements by mail) or make available to you on-line (if you have either enrolled in e.statements or otherwise elected to no longer receive paper statements) the FIRST statement on which the error or problem appeared.

YOUR NAME: _____

CARD NUMBER: _____

Please tell us below why you think the item noted above is an error. (Circle only one)

1. I attempted the ATM withdrawal but did not receive all part of the funds.
I did receive: \$ _____ (if partial).
2. I certify that the charge identified above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on _____ (date)
I have asked the merchant to credit my account.
4. Although I did engage in the above transaction, I dispute the charge because _____

5. I have contacted the merchant and requested a credit adjustment. I either did not receive this credit or it was unsatisfactory. I am disputing this charge because _____

ACCOUNT NUMBER: _____

POSTED DATE: _____ AMOUNT: \$ _____

6. I certify that the charge in question was a single transaction but was posted twice to my statement. I did not authorize the second transaction.
Sale #1 \$ _____ Description # _____
Sale #2 \$ _____ Description # _____
7. I notified the merchant on _____ to cancel the preauthorized order (reservation). Please note cancellation number and if available, enclose a copy of your telephone bill showing date and time of cancellation.
Reason for cancellation: _____

8. Other. Please explain. _____

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 error so that you will have use of the money during the time it takes us to complete our investigation. Please provide copies of all documentation that will help us investigate your dispute, (i.e. contracts, invoices, detailed letter, sales draft)

Signature (required): _____

Telephone Numbers:

Home or Cell: _____

Date: _____

Work: _____

YOUR READY CASH RESERVE LOAN ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice. Your Ready Cash Reserve Loan Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Loan Accounts. The following information thus applies to only to loans made to you under your Ready Cash Reserve Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR READY CASH RESERVE LOAN

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet of paper) at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you (if you receive paper statements by mail) or make available to you on-line (if you have either enrolled in e.statements or otherwise elected to no longer receive paper statements) the FIRST bill on which the error or problem appeared. You can phone us but doing so will not preserve your rights. In your letter, give us the following information: 1) your name and account number, 2) The dollar amount of the suspected error, and 3) Describe the error. If you need more information, describe the item you are unsure about. You do not have to pay any money 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 question, we cannot report you as delinquent or take any action to collect the amount in question.

We figure a portion of the FINANCE CHARGE on your Ready Cash Reserve Loan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits and unpaid FINANCE CHARGES. This gives us the daily balance. The minimum periodic payment required is shown on the front of this bill. You may pay off your Ready Cash Reserve Loan balance at any time or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second to the principal loan balance outstanding in your Ready Cash Reserve Loan Account. Periodic statements may be sent to you (if you receive paper statements by mail) or made available to you on-line (if you have either enrolled in e.statements or otherwise elected to no longer receive paper statements) at the end of each billing cycle showing your Ready Cash Reserve Loan Account loan transactions. Send payments and inquiries to address shown on the front of bill. NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19
Account Summary

Date	Description	
04/01/2020	Beginning Balance	\$6,086.09
	Total debits this period	\$57,545.29
	Total credits this period	\$69,206.30
04/30/2020	Ending Balance	\$17,747.10

Interest Summary

Description	
Interest Earned From 04/01/2020 Through 04/30/2020	
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Paid This Period	\$0.30
Interest Paid Year-to-Date	\$0.70
Average Available Balance	\$0.00
Average Ledger Balance	\$7,234.22

We have updated our Deposit Account Agreement effective April 1. Please visit our website to download a copy or visit any banking center to obtain a printed copy.

Account Activity

Transaction Date	Description	Debits	Credits	Balance
04/01/2020	Beginning Balance			\$6,086.09
04/01/2020	BANKCARD SETTLEMENT 628101000713878		\$4,500.00	\$10,586.09
04/01/2020	87644 POS SIGNATURE DEVELOPERS HELPER DEVELOPERS HELPER 816-6972345 MO	-\$30.00		\$10,556.09
04/01/2020	32046 POS SIGNATURE NEXT INSURANCE NEXT INSURANCE WWW.NEXTINSURCAUS	-\$1,094.80		\$9,461.29
04/01/2020	37780 POS SIGNATURE MISSOURI ORGANIC RECYCLIN MISSOURI ORGANIC R KANSA	-\$1,450.00		\$8,011.29
04/01/2020	EPX FE 290428826 MERCH SETL 8788290428826	-\$191.92		\$7,819.37
04/01/2020	Funding Metrics Lendini T-XXXXXX5438	-\$268.94		\$7,550.43
04/01/2020	IRS USATAXPYMT 227049266145352	-\$971.88		\$6,578.55
04/02/2020	DEPOSIT		\$200.00	\$6,778.55
04/02/2020	CHECK	-\$300.00		\$6,478.55
04/02/2020	92502 BILL PAY DDA EPC* EDGE PEST KS CITY EPC* EDGE PEST KS 913-262-3	-\$114.99		\$6,363.56
04/02/2020	29958 BILL PAY DDA PROGRESSIVE INS PROGRESSIVE INS 855-758-0945 OHUS	-\$2,549.80		\$3,813.76
04/02/2020	AUTHNET GATEWAY BILLING XXXXX4420	-\$10.00		\$3,803.76
04/02/2020	Funding Metrics Lendini T-XXXXXX5441	-\$268.94		\$3,534.82
04/02/2020	COMENITY PAY OH PHONE PYMT P20092360069774	-\$274.00		\$3,260.82
04/02/2020	BANKCARD MTHLY FEES 628101000713878	-\$482.86		\$2,777.96
04/02/2020	T-MOBILE PCS SVC 0997391	-\$761.14		\$2,016.82
04/02/2020	CHECK # 377	-\$332.00		\$1,684.82
04/03/2020	DEPOSIT		\$2,825.00	\$4,509.82
04/03/2020	CHECK # 4310	-\$830.74		\$3,679.08
04/03/2020	Funding Metrics Lendini T-XXXXXX5444	-\$268.94		\$3,410.14
04/06/2020	DEPOSIT		\$2,475.00	\$5,885.14
04/06/2020	CHECK # 380	-\$1,000.00		\$4,885.14
04/06/2020	230210 PURCHASE SUTHERLANDS 1214 SUTHERLANDS 1214 LIBERTY MOUS	-\$9.86		\$4,875.28
04/06/2020	3878 POS SIGNATURE HOMEADVISOR,INC HOMEADVISOR,INC 877-947-3639 COUS	-\$59.60		\$4,815.68

**BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19** (continued)**Account Activity (continued)**

Transaction Date	Description	Debits	Credits	Balance
04/06/2020	1137 PURCHASE DISCOUNT TIRE MO 100 N STEWART CT LIBERTY MOUS	-\$396.96		\$4,418.72
04/06/2020	Funding Metrics Lendini T-XXXXXX5447	-\$268.94		\$4,149.78
04/07/2020	ADT SECURITY SER ADTPAPACH 401928287	-\$116.34		\$4,033.44
04/07/2020	Funding Metrics Lendini T-XXXXXX5450	-\$268.94		\$3,764.50
04/08/2020	0014 POS SIGNATURE OWEN LUMBER EXCELSIOR OWEN LUMBER EXCELS EXCELSIOR	-\$13.69		\$3,750.81
04/08/2020	8956 POS SIGNATURE FEDEX OFFICE 400004952 FEDEX OFFICE 40000 KANSAS C	-\$135.59		\$3,615.22
04/08/2020	Funding Metrics Lendini T-XXXXXX5453	-\$268.94		\$3,346.28
04/09/2020	DEPOSIT		\$4,475.00	\$7,821.28
04/09/2020	Funding Metrics Lendini T-XXXXXX5456	-\$268.94		\$7,552.34
04/10/2020	DEPOSIT		\$3,425.00	\$10,977.34
04/10/2020	CHECK	-\$1,200.00		\$9,777.34
04/10/2020	10806 POS SIGNATURE WELD SUPPLY WELD SUPPLY 816-5059353 MOUS	-\$181.85		\$9,595.49
04/10/2020	Funding Metrics Lendini T-XXXXXX5459	-\$268.94		\$9,326.55
04/10/2020	CHECK # 4315	-\$399.76		\$8,926.79
04/10/2020	CHECK # 4314	-\$985.00		\$7,941.79
04/10/2020	CHECK # 4275	-\$1,245.00		\$6,696.79
04/13/2020	INTUIT PYMT SOLN DEPOSIT 524771991436792		\$1,260.00	\$7,956.79
04/13/2020	DEPOSIT		\$3,100.00	\$11,056.79
04/13/2020	CHECK # 385	-\$1,000.00		\$10,056.79
04/13/2020	67183 POS SIGNATURE DR SPOTLESS CARWASH 205 DR SPOTLESS CARWAS EXCELSI	-\$9.56		\$10,047.23
04/13/2020	211323 PURCHASE USPS KIOSK 28468 1000 PROGRESS DR LIBERTY MOUS	-\$11.00		\$10,036.23
04/13/2020	33138 POS SIGNATURE VANDER HAAGS INC KC VANDER HAAGS INC K KANSAS CITY	-\$18.24		\$10,017.99
04/13/2020	62029 POS SIGNATURE MIDWAY FORD TRUCK CENTER MIDWAY FORD TRUCK KANSAS	-\$35.70		\$9,982.29
04/13/2020	101559 PURCHASE OFFICE DEPOT 00 8501 N. E OFFICE DEPOT 00 85 KANSA	-\$40.07		\$9,942.22
04/13/2020	33130 POS SIGNATURE VANDER HAAGS INC KC VANDER HAAGS INC K KANSAS CITY	-\$71.22		\$9,871.00
04/13/2020	85212 POS SIGNATURE HOMEADVISOR,INC HOMEADVISOR,INC 877-947-3639 COUS	-\$201.35		\$9,669.65
04/13/2020	261963 PURCHASE O'REILLY AUTO PARTS 5221 O'REILLY AUTO PART KANSAS	-\$211.25		\$9,458.40
04/13/2020	INTUIT PYMT SOLN TRAN FEE 524771991436792	-\$36.79		\$9,421.61
04/13/2020	Funding Metrics Lendini T-XXXXXX5462	-\$268.94		\$9,152.67
04/13/2020	CHECK # 383	-\$61.00		\$9,091.67
04/13/2020	CHECK # 384	-\$281.67		\$8,810.00
04/13/2020	CHECK # 382	-\$475.00		\$8,335.00
04/13/2020	CHECK # 315	-\$2,079.50		\$6,255.50

BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19 (continued)

Account Activity (continued)

Transaction Date	Description	Debits	Credits	Balance
04/14/2020	BANKCARD SETTLEMENT 628101000713878		\$800.00	\$7,055.50
04/14/2020	65191 BILL PAY DDA INTUIT *PAYROLL INTUIT *PAYROLL 888-537-7794 CAUS	-\$82.50		\$6,973.00
04/14/2020	BANKCARD PCI NON COMPLY 000000026714228	-\$16.95		\$6,956.05
04/14/2020	Funding Metrics Lendini T-XXXXXX5465	-\$268.94		\$6,687.11
04/14/2020	DDA to DDA Transfer	-\$2,800.00		\$3,887.11
04/15/2020	72286 BILL PAY DDA HP *INSTANT INK HP *INSTANT INK 855-785-2777 CAUS	-\$10.82		\$3,876.29
04/15/2020	IRS USATAXPYMT 227050666245788	-\$46.66		\$3,829.63
04/15/2020	Funding Metrics Lendini T-XXXXXX5468	-\$268.94		\$3,560.69
04/15/2020	LEASE DIRECT WEB PAY 67033691	-\$959.28		\$2,601.41
04/16/2020	BANKCARD SETTLEMENT 628101000713878		\$500.00	\$3,101.41
04/16/2020	DEPOSIT		\$5,775.00	\$8,876.41
04/16/2020	CHECK	-\$5,385.00		\$3,491.41
04/16/2020	23060 POS SIGNATURE DDM GLOBAL DDM GLOBAL 913-568-2912 MOUS	-\$25.00		\$3,466.41
04/16/2020	9328 WITHDRAWAL ACADEMY BANK 110 S STEWART ROAD LIBERTY MOUS	-\$500.00		\$2,966.41
04/16/2020	Funding Metrics Lendini T-XXXXXX5471	-\$268.94		\$2,697.47
04/17/2020	BANKCARD SETTLEMENT 628101000713878		\$1,780.00	\$4,477.47
04/17/2020	76569 POS SIGNATURE VERMEER GREAT PLAINS INC VERMEER GREAT PLAI OLATHE	-\$65.52		\$4,411.95
04/17/2020	9436 WITHDRAWAL ACADEMY BANK 110 S STEWART ROAD LIBERTY MOUS	-\$460.00		\$3,951.95
04/17/2020	REDGATE DISPOSAL Trash Apr C7394	-\$131.00		\$3,820.95
04/17/2020	Funding Metrics Lendini T-XXXXXX5474	-\$268.94		\$3,552.01
04/17/2020	DDA to DDA Transfer	-\$1,000.00		\$2,552.01
04/20/2020	INTUIT PYMT SOLN DEPOSIT 524771991436792		\$250.00	\$2,802.01
04/20/2020	DEPOSIT		\$1,135.00	\$3,937.01
04/20/2020	CHECK # 388	-\$1,000.00		\$2,937.01
04/20/2020	593393 PURCHASE LOWE'S #1565 1920 N. STEWART RO LIBERTY MOUS	-\$10.78		\$2,926.23
04/20/2020	INTUIT PYMT SOLN TRAN FEE 524771991436792	-\$7.50		\$2,918.73
04/20/2020	ATT Payment XXXXX7011EPAYR	-\$116.09		\$2,802.64
04/20/2020	Funding Metrics Lendini T-XXXXXX5477	-\$268.94		\$2,533.70
04/21/2020	Funding Metrics Lendini T-XXXXXX5480	-\$268.94		\$2,264.76
04/22/2020	22818 BILL PAY DDA AUTOMILE AUTOMILE AUTOMILE.COM UTUS	-\$157.50		\$2,107.26
04/22/2020	684765 PURCHASE LOWE'S #1565 1920 N. STEWART RO LIBERTY MOUS	-\$183.89		\$1,923.37
04/22/2020	FDM001 DEBIT C20042108001352	-\$268.94		\$1,654.43
04/22/2020	CHECK # 378	-\$63.00		\$1,591.43
04/22/2020	CHECK # 390	-\$1,650.00		-\$58.57
04/23/2020	DEPOSIT		\$800.00	\$741.43
04/23/2020	BANKCARD SETTLEMENT 628101000713878		\$4,300.00	\$5,041.43

BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19 (continued)

Account Activity (continued)

Transaction Date	Description	Debits	Credits	Balance
04/23/2020	CHECK # 387	-\$2,000.00		\$3,041.43
04/23/2020	92554 DDA RECUR AT&T*BILL PAYMENT AT&T*BILL PAYMENT 800-331-0500 T	-\$44.20		\$2,997.23
04/23/2020	IRS USATAXPYMT 227051466004886	-\$125.51		\$2,871.72
04/23/2020	FDM001 DEBIT C20042208001458	-\$268.94		\$2,602.78
04/23/2020	CHECK # 386	-\$287.90		\$2,314.88
04/23/2020	Overdraft Fee	-\$32.00		\$2,282.88
04/24/2020	BANKCARD SETTLEMENT 628101000713878		\$1,865.00	\$4,147.88
04/24/2020	SBAD TREAS 310 MISC PAY EIDG:XXXXXX7832		\$9,000.00	\$13,147.88
04/24/2020	DEPOSIT		\$12,166.00	\$25,313.88
04/24/2020	CHECK # 4306	-\$102.30		\$25,211.58
04/24/2020	CHECK # 4308	-\$116.94		\$25,094.64
04/24/2020	CHECK # 391	-\$1,000.00		\$24,094.64
04/24/2020	CHECK	-\$3,454.00		\$20,640.64
04/24/2020	942669 PURCHASE O'REILLY AUTO PARTS 5221 O'REILLY AUTO PART KANSAS	-\$30.64		\$20,610.00
04/24/2020	FDM001 DEBIT C20042307008490	-\$268.94		\$20,341.06
04/24/2020	CHECK # 389	-\$117.30		\$20,223.76
04/24/2020	CHECK # 4316	-\$400.00		\$19,823.76
04/24/2020	CHECK # 4317	-\$490.86		\$19,332.90
04/24/2020	DDA to DDA Transfer	-\$500.00		\$18,832.90
04/27/2020	BANKCARD SETTLEMENT 628101000713878		\$300.00	\$19,132.90
04/27/2020	85890 POS SIGNATURE HOMEADVISOR,INC HOMEADVISOR,INC 877-947-3639 COUS	-\$131.34		\$19,001.56
04/27/2020	FDM001 DEBIT C20042407001618	-\$268.94		\$18,732.62
04/28/2020	31129 DDA RECUR Intuit *QuickBooks Intuit *QuickBooks 800-446-8848	-\$40.00		\$18,692.62
04/28/2020	FDM001 DEBIT C20042707000749	-\$268.94		\$18,423.68
04/28/2020	FARMERS INS EXCH INSPAYMENT 008865443001000	-\$920.20		\$17,503.48
04/28/2020	CHECK # 392	-\$98.00		\$17,405.48
04/28/2020	CHECK # 395	-\$160.00		\$17,245.48
04/28/2020	CHECK # 4319	-\$452.51		\$16,792.97
04/29/2020	DEPOSIT		\$4,525.00	\$21,317.97
04/29/2020	89582 POS SIGNATURE LPI 8009509952 LPI 8009509952 800-950-9952 WIUS	-\$181.25		\$21,136.72
04/29/2020	9954 POS SIGNATURE N2 PUBLISHING N2 PUBLISHING N2PUBLISHING.NCUS	-\$1,200.00		\$19,936.72
04/29/2020	FDM001 DEBIT C20042808001066	-\$268.94		\$19,667.78
04/30/2020	DEPOSIT		\$3,750.00	\$23,417.78
04/30/2020	29283 POS SIGNATURE PLATTE RENTAL AND SUPPLY PLATTE RENTAL AND 816-741	-\$139.29		\$23,278.49
04/30/2020	45008 BILL PAY DDA NEXT INS. - GL NEXT INS. - GL WWW.NEXTINSURCAUS	-\$547.42		\$22,731.07

**BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19** (continued)**Account Activity (continued)**

Transaction Date	Description	Debits	Credits	Balance
04/30/2020	90108 POS SIGNATURE SPEC GRAPH-GRAPHCO SPEC GRAPH-GRAPHCO 800-466-7367	-\$574.00		\$22,157.07
04/30/2020	FDM001 DEBIT C20042908003127	-\$268.94		\$21,888.13
04/30/2020	COMENITY PAY OH WEB PYMT P20120368867518	-\$1,000.00		\$20,888.13
04/30/2020	Commercial Capit Comm Co Lease 180476	-\$1,101.71		\$19,786.42
04/30/2020	BCBSKC PREMIUM 401830000001	-\$2,027.62		\$17,758.80
04/30/2020	INTEREST		\$0.30	\$17,759.10
04/30/2020	SERVICE CHARGE	-\$12.00		\$17,747.10
04/30/2020	Ending Balance			\$17,747.10

Checks Sequenced

Check Date	Check Number	Check Amount	Check Date	Check Number	Check Amount
04/02/2020	0	\$300.00	04/10/2020	0*	\$1,200.00
04/16/2020	0*	\$5,385.00	04/24/2020	0*	\$3,454.00
04/13/2020	315*	\$2,079.50	04/02/2020	377*	\$332.00
04/22/2020	378	\$63.00	04/06/2020	380*	\$1,000.00
04/13/2020	382*	\$475.00	04/13/2020	383	\$61.00
04/13/2020	384	\$281.67	04/13/2020	385	\$1,000.00
04/23/2020	386	\$287.90	04/23/2020	387	\$2,000.00
04/20/2020	388	\$1,000.00	04/24/2020	389	\$117.30
04/22/2020	390	\$1,650.00	04/24/2020	391	\$1,000.00
04/28/2020	392	\$98.00	04/28/2020	395*	\$160.00
04/10/2020	4275*	\$1,245.00	04/24/2020	4306*	\$102.30
04/24/2020	4308*	\$116.94	04/03/2020	4310*	\$830.74
04/10/2020	4314*	\$985.00	04/10/2020	4315	\$399.76
04/24/2020	4316	\$400.00	04/24/2020	4317	\$490.86
04/28/2020	4319*	\$452.51			

*Indicates skipped check number

BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
04/01/2020	\$6,578.55	04/02/2020	\$1,684.82	04/03/2020	\$3,410.14
04/06/2020	\$4,149.78	04/07/2020	\$3,764.50	04/08/2020	\$3,346.28
04/09/2020	\$7,552.34	04/10/2020	\$6,696.79	04/13/2020	\$6,255.50
04/14/2020	\$3,887.11	04/15/2020	\$2,601.41	04/16/2020	\$2,697.47
04/17/2020	\$2,552.01	04/20/2020	\$2,533.70	04/21/2020	\$2,264.76
04/22/2020	-\$58.57	04/23/2020	\$2,282.88	04/24/2020	\$18,832.90
04/27/2020	\$18,732.62	04/28/2020	\$16,792.97	04/29/2020	\$19,667.78

BUSINESS INT CHK 14- XXXXXXXXXXXXXXXX19 (continued)**Daily Balances (continued)**

Date	Amount	Date	Amount	Date	Amount
04/30/2020	\$17,747.10				

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$32.00	\$256.00
Total Returned Item Fees	\$0.00	\$448.00

You have been paying multiple overdraft fees and there may be less costly alternatives that may be better suited for your needs. Please call us at 1-877-712-2265 to discuss other options with a Customer Service Representative or visit us at your local banking center.

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR BUSINESS INT CHK:	\$12.00
Total Service Charge	\$12.00



DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-2-20
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
180.00
200.00
SUB TOTAL
200.00
LESS CASH
RECEIVED
\$ 200.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆

4/02/2020 \$200.00

DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-1-2020
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
332.00
SUB TOTAL
332.00
LESS CASH
RECEIVED
\$ 332.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆ 0377

#377 4/02/2020 \$332.00

Farage Tree and Stump Removal, L.L.C.
12800 N. Woodland Ave
Kansas City, MO 64155
816-781-7070
PAY TO THE ORDER OF Michelle D. Farage
Eight hundred thirty two and 74/100
\$ 830.74
MICHELLE D. FARAGE
9309 NE Paw Paw Dr
Kansas City MO 64157
MEMO Pay Period: 03/20/2020 - 03/26/2020
⑆004310⑆ ⑆50⑆0⑆⑆000⑆ 9203219219⑆

#4310 4/03/2020 \$830.74

DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-3-2020
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
1000.00
SUB TOTAL
1000.00
LESS CASH
RECEIVED
\$ 1000.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆ 0380

#380 4/06/2020 \$1,000.00

DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-10-20
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
2200.00
850.00
375.00
SUB TOTAL
3425.00
LESS CASH
RECEIVED
\$ 3425.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆

4/10/2020 \$3,425.00

Farage Tree and Stump Removal, L.L.C.
12800 N. Woodland Ave
Kansas City, MO 64155
816-781-7070
PAY TO THE ORDER OF Big State Industrial Supply Inc.
Three hundred ninety-nine and 76/100
\$ 399.76
Big State Industrial Supply Inc.
MEMO
⑆004315⑆ ⑆50⑆0⑆⑆000⑆ 9203219219⑆

#4315 4/10/2020 \$399.76

CHECKING WITHDRAWAL
ACADEMYBANK
DATE 4-2-20 NAME Michelle Farage
Signature
ID TYPE EXP.
AMOUNT Three hundred + 10/100 DOLLARS
ACCOUNT NUMBER 9203219219 TRAIL CODE \$ 300.00
⑆50⑆0⑆⑆000⑆

4/02/2020 \$300.00

DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-3-20
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
975.00
950.00
900.00
SUB TOTAL
2825.00
LESS CASH
RECEIVED
\$ 2825.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆

4/03/2020 \$2,825.00

DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-6-20
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
1750.00
575.00
150.00
SUB TOTAL
2475.00
LESS CASH
RECEIVED
\$ 2475.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆

4/06/2020 \$2,475.00

DEPOSIT TICKET
FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-9-20
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
SIGN HERE FOR CASH RECEIVED IF REQUIRED
ACADEMYBANK
877 712 3265 or academybank.com
TOTAL FROM
2300.00
1200.00
750.00
225.00
SUB TOTAL
4475.00
LESS CASH
RECEIVED
\$ 4475.00
⑆50⑆0⑆⑆000⑆ 9203219219⑆

4/09/2020 \$4,475.00

CHECKING WITHDRAWAL
ACADEMYBANK
DATE 4-10-20 NAME Michelle Farage
Signature
ID TYPE EXP.
AMOUNT One thousand two hundred + 10/100 DOLLARS
ACCOUNT NUMBER 9203219219 TRAIL CODE \$ 1200.00
⑆50⑆0⑆⑆000⑆

4/10/2020 \$1,200.00

Farage Tree and Stump Removal, L.L.C.
12800 N. Woodland Ave
Kansas City, MO 64155
816-781-7070
PAY TO THE ORDER OF Missouri Organic
Nine hundred eighty-five and 00/100
\$ 985.00
Missouri Organic
MEMO
⑆004314⑆ ⑆50⑆0⑆⑆000⑆ 9203219219⑆

#4314 4/10/2020 \$985.00



CASH ONLY IF ALL CASHES "SECURITY FEATURES LISTED ON BACK INDICATE NO TAMPERING OR COPIING"

ACADEMY BANK, N.A.
8381 N. CHERRY RD.
KANSAS CITY, MO 64159
816-781-7070

4275

02/20/2020

PAY TO THE ORDER OF Missouri Organic \$1,245.00

One thousand two hundred forty-five and 00/100

Missouri Organic

January

Michelle Jarage

⑆004275⑆ ⑆107001481⑆ 9203219219⑆

#4275 4/10/2020 \$1,245.00

DEPOSIT TICKET

FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

4-13-20

DATE 4-13-2020

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIPT (IF REQUIRED) *

ACADEMYBANK
877-712-2255 or academybank.com

82-148/1070

1725.00
575.00
800.00

TOTAL FROM OTHER SIDE

SUB TOTAL

LESS CASH RECEIVED

\$ 3100.00

⑆5010⑆ ⑆1000⑆ 9203219219⑆

4/13/2020 \$3,100.00

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 385

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-10-2020

PAY TO THE ORDER OF Larry Stringer \$1000.00

One thousand + 00/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0385

#385 4/13/2020 \$1,000.00

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 383

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-10-2020

PAY TO THE ORDER OF Ray Miller \$61.00

Sixty one + 00/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0383

#383 4/13/2020 \$61.00

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 384

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-10-2020

PAY TO THE ORDER OF Ray Miller \$281.67

Two hundred eighty one + 67/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO payroll check

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0384

#384 4/13/2020 \$281.67

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 382

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-9-2020

PAY TO THE ORDER OF Green Grass \$475.00

Four hundred seventy five + 00/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0382

#382 4/13/2020 \$475.00

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 315

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-10-2020

PAY TO THE ORDER OF STA \$2079.50

Two thousand seventy nine + 50/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0315

#315 4/13/2020 \$2,079.50

DEPOSIT TICKET

FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

4-16-20

DATE 4-16-2020

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIPT (IF REQUIRED) *

ACADEMYBANK
877-712-2255 or academybank.com

82-148/1070

1800.00
1200.00
77.50

TOTAL FROM OTHER SIDE

SUB TOTAL

LESS CASH RECEIVED

\$ 5775.00

⑆5010⑆ ⑆1000⑆ 9203219219⑆

4/16/2020 \$5,775.00

ACADEMYBANK CHECKING WITHDRAWAL

DATE 4-16-20 NAME Farage Tree

Signature: Michelle Jarage

AMOUNT Five thousand three hundred eighty five + 00/100

ACCOUNT NUMBER 9203219219

TRAN CODE

AMOUNT \$ 5385.00

⑆5010⑆ ⑆2000⑆

4/16/2020 \$5,385.00

DEPOSIT TICKET

FARAGE TREE AND STUMP REMOVAL LLC
8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

4-20-20

DATE 4-20-2020

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIPT (IF REQUIRED) *

ACADEMYBANK
877-712-2255 or academybank.com

82-148/1070

500.00
200.00
435.00

TOTAL FROM OTHER SIDE

SUB TOTAL

LESS CASH RECEIVED

\$ 1135.00

⑆5010⑆ ⑆1000⑆ 9203219219⑆

4/20/2020 \$1,135.00

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 388

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-17-2020

PAY TO THE ORDER OF Larry Stringer \$1000.00

One thousand + 00/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0388

#388 4/20/2020 \$1,000.00

FARAGE TREE AND STUMP REMOVAL LLC 82-148/1070 378

8167817070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-1-2020

PAY TO THE ORDER OF Redgate \$63.00

Sixty three + 00/100

ACADEMYBANK
877-712-2255 or academybank.com

MEMO

Michelle Jarage

⑆107001481⑆ 9203219219⑆ 0378

#378 4/22/2020 \$63.00



FARAGE TREE AND STUMP REMOVAL LLC 8167817070 390
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-17-2020
PAY TO DAYNE KRISLEY TRUST \$1650.00
One thousand six hundred fifty dollars
ACADEMYBANK
MEMO Michelle Jarage

#390 4/22/2020 \$1,650.00

FARAGE TREE AND STUMP REMOVAL LLC 8167817070 387
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-20-2020
PAY TO VICTORIA BROOKS \$2000.00
Two thousand + no/100
ACADEMYBANK
MEMO Toren Michelle Jarage

#387 4/23/2020 \$2,000.00

FARAGE TREE AND STUMP REMOVAL LLC 8167817070 386
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-24-20
TOTAL FROM 6716.00
OTHER FROM 1350.00
SUB TOTAL 4100.00
LESS CASH RECEIVED
\$ 12166.00
ACADEMYBANK
MEMO Michelle Jarage

4/24/2020 \$12,166.00

FARAGE TREE AND STUMP REMOVAL, L.L.C. 8167817070 4308
1200 N Woodland Ave
Kansas City, MO 64105
816-781-7070
DATE 03/20/2020
PAY TO THE ORDER OF David Stratton \$116.94
One hundred sixteen and 94/100
ACADEMYBANK
MEMO Michelle Jarage

#4308 4/24/2020 \$116.94

ACADEMYBANK CHECKING WITHDRAWAL
DATE 4-24-20 NAME Farage Tree
MICHELLE JARAGE
AMOUNT \$3454.00
Three thousand four hundred fifty four + no/100
ACCOUNT NUMBER 9203219219
TRAN CODE \$ 3454.00
ACADEMYBANK
MEMO Michelle Jarage

4/24/2020 \$3,454.00

FARAGE TREE AND STUMP REMOVAL, L.L.C. 8167817070 4316
1200 N Woodland Ave
Kansas City, MO 64105
816-781-7070
DATE 03/27/2020
PAY TO THE ORDER OF DOL-OSHA \$400.00
Four hundred and 00/100
ACADEMYBANK
MEMO Michelle Jarage

#4316 4/24/2020 \$400.00

FARAGE TREE AND STUMP REMOVAL LLC 8167817070 390
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-23-20
TOTAL FROM 500.00
OTHER FROM 300.00
SUB TOTAL 800.00
LESS CASH RECEIVED
\$ 800.00
ACADEMYBANK
MEMO Michelle Jarage

4/23/2020 \$800.00

FARAGE TREE AND STUMP REMOVAL LLC 8167817070 386
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-13-2020
PAY TO CAMPANA GLASS \$287.90
Two hundred eighty seven + 90/100
ACADEMYBANK
MEMO Michelle Jarage

#386 4/23/2020 \$287.90

FARAGE TREE AND STUMP REMOVAL, L.L.C. 8167817070 4306
1200 N Woodland Ave
Kansas City, MO 64105
816-781-7070
DATE 03/20/2020
PAY TO THE ORDER OF David Stratton \$102.30
One hundred two and 30/100
ACADEMYBANK
MEMO Michelle Jarage

#4306 4/24/2020 \$102.30

FARAGE TREE AND STUMP REMOVAL LLC 8167817070 391
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-24-2020
PAY TO LARRY STRINGER \$1000.00
One thousand + no/100
ACADEMYBANK
MEMO Michelle Jarage

#391 4/24/2020 \$1,000.00

FARAGE TREE AND STUMP REMOVAL LLC 8167817070 389
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157
DATE 4-17-2020
PAY TO KIRBY LAYMAN \$117.30
One hundred seventeen + 30/100
ACADEMYBANK
MEMO auto allow. Michelle Jarage

#389 4/24/2020 \$117.30

FARAGE TREE AND STUMP REMOVAL, L.L.C. 8167817070 4317
1200 N Woodland Ave
Kansas City, MO 64105
816-781-7070
DATE 04/17/2020
PAY TO THE ORDER OF Kirby Layman \$490.86
Four hundred ninety and 86/100
ACADEMYBANK
MEMO Michelle Jarage

#4317 4/24/2020 \$490.86



FARAGE TREE AND STUMP REMOVAL LLC 82-146/1070 392
816/781/7070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-24-2020

PAY TO Ray Miller \$ 98.00
Ninety eight + no/100

ACADEMYBANK
877 712 3245 or academybank.com

MEMO Michelle Jarage

⑆10700148⑆ 9203219219⑆ 0392

#392 4/28/2020 \$98.00

FARAGE Tree and Stump Removal, L.L.C.
816/781/7070
12600 N. Woodland Ave
Kansas City, MO 64158
816-781-7070

ACADEMY BANK, NA
8291 N. CHURCH BL
Kansas City, MO 64158
816-146/1070

4319 04/24/2020

Hugh R. Miller **452.51

PAY TO THE ORDER OF Four hundred fifty-two and 51/100 \$

Hugh R. Miller
16811 E 118th St N
Independence MO 64058

Pay Period: 04/17/2020 - 04/23/2020

Michelle Jarage

⑆004319⑆ ⑆10700148⑆ 9203219219⑆

#4319 4/28/2020 \$452.51

DEPOSIT TICKET

FARAGE TREE AND STUMP REMOVAL LLC 82-146/1070
816/781/7070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-30-20

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

ACADEMYBANK
877 712 3245 or academybank.com

⑆10700148⑆ 9203219219⑆

⑆1300.00
⑆1050.00
⑆1400.00
⑆3750.00

4/30/2020 \$3,750.00

FARAGE TREE AND STUMP REMOVAL LLC 82-146/1070 395
816/781/7070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-25-2020

PAY TO Clayton Brown \$ 160.00
One hundred sixty + no/100

ACADEMYBANK
877 712 3245 or academybank.com

MEMO Michelle Jarage

⑆10700148⑆ 9203219219⑆ 0395

#395 4/28/2020 \$160.00

DEPOSIT TICKET

FARAGE TREE AND STUMP REMOVAL LLC 82-146/1070
816/781/7070
9309 NE PAW PAW DR.
KANSAS CITY, MO 64157

DATE 4-28-20

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

ACADEMYBANK
877 712 3245 or academybank.com

⑆1600.00
⑆1100.00
⑆1825.00
⑆4525.00

NIGHT DROP \$

⑆5010000⑆ 9203219219⑆

4/29/2020 \$4,525.00