

# ZIONS BANK®

PO BOX 26547  
SALT LAKE CITY, UT 84126-0547

## Statement of Accounts

This Statement: July 18, 2025  
Last Statement: June 18, 2025

Primary Account: 985969823

0002992

1542-06-0000-ZFN+PG0007-00000

DAVID FREITAS  
ANA SILVA  
243 W 1ST S APT 110  
REXBURG, ID 83440-0000

**Direct Inquiries to:**  
800-789-2265  
WWW.ZIONS BANK.COM

**WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS. ®**

Beginning September 15, 2025, some of our fees are changing for items such as cashiers checks, stop payments made at the branch or online, international outgoing wire transfers, third party requested account verifications, etc. For a detailed list of fees, please refer to the Personal Accounts Schedule of Fees located in our Agreement Center at [www.zionsbank.com/personal/agreement-center/](http://www.zionsbank.com/personal/agreement-center/). You may also request a copy by calling Customer Service at 888-307-3411 or by visiting your local branch.

### SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Account Ending Balance
ANYTIME CHECKING	0985969823	\$1,757.14

### ANYTIME CHECKING 0985969823

0101

	Previous Balance	Deposits/Credits	Withdrawals/Debits	Checks Processed	Ending Balance
Count:		6	36	0	
Amount:	1,383.21	1,340.88	966.95-	0.00	1,757.14

### TRANSACTIONS

Date	Description	Deposits/ Credits	Withdrawals/ Debits
06/20	BRIGHAM YOUNG UN PAYROLL REF # 02516 8008242931 BRIGHAM YOUN	312.12	
06/23	24551945DOW03DXYL EAST IDAHO AQUARIUM IDAHO FALLS ID 1516		20.80-
06/23	24692165D2ZKF47TZ TST*PIZZA PIE CAFE AMMON Ammon ID 1738		24.58-
06/23	24943005E6PYD3XLE COSTCO GAS #1379 IDAHO FALLS ID 1630		10.11-
06/23	24431055Q4TH20SJY BYUI CELL PHONE BILLING 208-496-3469 ID 08		17.80-
06/23	24692165Q2YNEG742 SQ *KIWI LOCO FROZEN YOGU Rexburg ID 1705		6.59-
06/26	24427335GLM7N3MAD BROULIM'S #6 REXBURG ID 2205		2.75-
06/26	24692165G3240LPB9 MED*SELECT HEALTH SALT LAKE CIT UT 0807		54.00-
06/27	24055235HB7N3BYA5 CAFE RIO 0090 REXBURG REXBURG ID 2159		10.06-
06/30	24793385L0146Y8RX Deseret Book - 51770 Rexburg ID 1729		2.12-
07/03	ROCKYMTN/PACIFIC POWER BILL REF # 02518 4004246850 ROCKYMTN/		78.38-
07/03	BRIGHAM YOUNG UN PAYROLL REF # 02518 2011430020 BRIGHAM YOUN	431.57	
07/03	POS PURCHASE DOLLAR TREE REXBURG ID US		4.77-
07/07	POS PURCHASE GOOD 2 GO IDAHO FALLS ID US		21.20-
07/07	VENMO ACCTVERIFY REF # 02518 8005718475 VENMO 7264681992ACCT	0.08	
07/07	VENMO ACCTVERIFY REF # 02518 8005718476 VENMO 7264681992ACCT	0.32	
07/07	SReynolds TRANSFER REF # 02518 8005703453 SoFi Bank 90394305	180.00	
07/07	VENMO ACCTVERIFY REF # 02518 8005727663 VENMO 8264681992ACCT		0.08-
07/07	VENMO ACCTVERIFY REF # 02518 8005727664 VENMO 8264681992ACCT		0.32-
07/07	24204295S01F2R620 Groupon, Inc. 312-2886424 IL 0930		12.80-
07/07	24431065T6Z39GV9X REXBURG DI REXBURG ID 1826		18.02-



July 18, 2025  
DAVID FREITAS  
985969823

## An Easy Approach To Balancing Your Account

**To reconcile your checkbook balance to your statement balance:** Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the “Checks Outstanding” column below. Then, follow the instructions in lines 1 through 10.

<b>CHECKS OUTSTANDING</b>	
Check Number	Check Amount
<b>TOTAL:</b>	

Transfer to Line 9.

  

<b>CHECKBOOK BALANCE</b>	
1. LIST your checkbook balance.	
2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
3. SUBTOTAL:	
4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
5. ADJUSTED CHECKBOOK BALANCE:	

This balance should agree with line 10, below.

  

<b>STATEMENT BALANCE</b>	
6. LIST your current statement balance as shown on the front of this statement.	
7. ADD deposits made, but not shown on this statement.	
8. SUBTOTAL:	
9. SUBTRACT total from "Checks Outstanding."	
10. ADJUSTED STATEMENT BALANCE:	

This balance should agree with line 5, above.

**PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM**

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

**CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT  
YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANS ACTIONS**

As soon as you can, please notify us if you think an electronic transfer or Check Reserve transaction is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

**For CHECK RESERVE accounts:** 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. The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at Zions Bank, PO Box 25787, Salt Lake City, UT 84125-0787.

**For electronic transfers:** 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 the use of the money during the time it takes us to complete our investigation. Contact us at Zions Bank, EFT Dept. PO Box 25837, Salt Lake City, UT 84125-0837 or 1-800-662-4346.

**Balance Subject to Interest Rate:** We use the method called “average daily balance”, (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-800-974-8800.

**We may report information about your Check Reserve account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Please notify us if we report any inaccurate information about your account(s) to a credit bureau.** Your written notice describing the specific inaccuracy should be sent to us at the following address: Zions Bank, PO Box 25787, Salt Lake City, UT 84125-0787.

*Thank you for banking with Zions Bank.*

Visit us online at [www.zionsbank.com](http://www.zionsbank.com)

Review account balances • Review posted transactions • Pay bills • Transfer funds

**Call 1-800-840-4999 to enroll today**

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Continued ...

Date	Description	Deposits/ Credits	Withdrawals/ Debits
07/07	24431055R4YPAH078 BYUI FOOD SVCS REXBURG ID 1139		3.79-
07/09	24445005X8PZ3R18Y VENDING MACHINE PETALUMA CA 1616		3.81-
07/10	24692165Y34R9REQ1 SQ *KIWI LOCO FROZEN YOGU Rexburg ID 2000		8.51-
07/11	POS PURCHASE WAL-MART #1878 REXBURG ID US		18.76-
07/11	POS PURCHASE DOLLAR TREE REXBURG ID US		2.92-
07/11	2449216602X4J9JON SURE RENTERS INSURANCE SUREAPP.COM TX 1810		14.50-
07/11	POS PURCHASE ROSS STORES #840 IDAHO FALLS ID US		30.17-
07/14	POS PURCHASE BASINTRAVE DRIGGS ID US		1.11-
07/14	POS PURCHASE WAL-MART #1878 REXBURG ID US		5.56-
07/14	POS PURCHASE WAL-MART #1878 REXBURG ID US		17.24-
07/14	POS PURCHASE REXBURG DI REXBURG ID US		19.08-
07/14	POS PURCHASE DOLLAR TREE REXBURG ID US		5.30-
07/14	24431066173HNM2PN IDAHO FALLS ID TEMPLE IDAHO FALLS ID 1744		12.00-
07/14	24755426186JEV17 TELLO US 866-3770294 GA 0929		8.28-
07/15	Ch JesusChrist DONATION REF # 02519 5003461135 Ch JesusChris		102.15-
07/15	241164164BVBBHBM CTLP*ADMIRAL BEVERAGE WORLAND OR 0100		2.35-
07/16	Ch JesusChrist DONATION REF # 02519 6004669437 Ch JesusChris		401.40-
07/16	241164165BWDD0V61 CTLP*ADMIRAL BEVERAGE WORLAND OR 0100		2.35-
07/17	24431056554LGG5VK BYUI CELL PHONE BILLING 208-496-3469 ID 09		20.29-
07/18	BRIGHAM YOUNG UN PAYROLL REF # 02519 7006399261 BRIGHAM YOUN	416.79	
07/18	PAPER STATEMENT FEE		3.00-

## CHECKS PROCESSED

There were no transactions this period.

## ACTIVITY COUNT

Total Items	During this period 42
Average Balance for this Statement Period	\$1,724.14

AGGREGATE 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

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

## DAILY BALANCE

Date.....	Balance	Date.....	Balance	Date.....	Balance
06/19	\$1,383.21	07/03	\$1,894.94	07/14	\$1,871.89
06/20	\$1,695.33	07/07	\$2,019.13	07/15	\$1,767.39
06/23	\$1,615.45	07/09	\$2,015.32	07/16	\$1,363.64
06/26	\$1,558.70	07/10	\$2,006.81	07/17	\$1,343.35
06/27	\$1,548.64	07/11	\$1,940.46	07/18	\$1,757.14
06/30	\$1,546.52				

## INTEREST

Interest Earned This Statement Period	\$0.00	Number Of Days This Statement Period	30
Interest Paid Year-To-Date 2025	\$0.00	Annual Percentage Yield Earned	0.0000%



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