

ZIONS BANK®

PO BOX 26547
SALT LAKE CITY, UT 84126-0547

Statement of Accounts

This Statement: August 19, 2025
Last Statement: July 18, 2025

Primary Account: 985969823

0003243

1565-06-0000-ZFN+PG0021-00000

DAVID FREITAS
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/. 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	\$2,213.87

ANYTIME CHECKING 0985969823

0101

	Previous Balance	Deposits/Credits	Withdrawals/Debits	Checks Processed	Ending Balance
Count:		2	48	0	
Amount:	1,757.14	1,229.24	772.51-	0.00	2,213.87

TRANSACTIONS

Date	Description	Deposits/ Credits	Withdrawals/ Debits
07/21	POS PURCHASE REXBURG DI REXBURG ID US		5.83-
07/21	246326968EJH7JYQW PAUL MITCHELL THE SCHOOL REXBURG ID 1055		80.00-
07/22	Ch JesusChrist DONATION REF # 02520 2009858934 Ch JesusChris		67.68-
07/23	24431056B57GXST6L BYUI CASHNET RETAIL REXBURG ID 1247		2.12-
07/23	24692166Q2Y9752WN SQ *KIWI LOCO FROZEN YOGU REXBURG ID 1922		8.28-
07/23	POS PURCHASE BROULIM'S #6 REXBURG ID US		13.32-
07/24	POS PURCHASE BROULIM'S #6 REXBURG ID US		8.46-
07/25	POS PURCHASE BROULIM'S #6 REXBURG ID US		9.83-
07/25	24431056D584K7EKW BYUI FOOD SVCS REXBURG ID 1654		5.34-
07/25	24632696DEJ9VY824 PAUL MITCHELL THE SCHOOL REXBURG ID 1413		3.00-
07/28	POS PURCHASE WAL-MART #1878 REXBURG ID US		31.63-
07/28	POS PURCHASE LITTLE CAESARS 1273 00 REXBURG ID US		10.90-
07/28	24431066F7Q29KHNV REXBURG TEMPLE REXBURG ID 1932		6.00-
07/31	ROCKYMTN/PACIFIC POWER BILL REF # 02521 1008970368 ROCKYMTN/		53.65-
07/31	24427336KMHDAEYS BROULIM'S #6 REXBURG ID 1148		2.64-
07/31	24388946KVAMNQT7A BYU IDAHO 800-3398131 ID 1909		10.00-
07/31	24388946KVAMNQT7W BYU IDAHO 800-3398131 ID 1909		0.30-
07/31	24388946KVAMNQT9K BYU IDAHO 800-3398131 ID 1921		5.00-
07/31	24388946KVAMNQT9S BYU IDAHO 800-3398131 ID 1921		0.15-
08/01	BRIGHAM YOUNG UN PAYROLL REF # 02521 1008913872 BRIGHAM YOUN	567.80	
08/04	POS PURCHASE DOLLAR TREE REXBURG ID US		2.92-



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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.

CHECKS OUTSTANDING	
Check Number	Check Amount
TOTAL:	

Transfer to Line 9.

CHECKBOOK BALANCE	
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.

STATEMENT BALANCE	
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 FLEXLINE
TRANSACTIONS**

As soon as you can, please notify us if you think an electronic transfer or FlexLine 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 FLEXLINE 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 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 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 FlexLine 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

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

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Continued ...

<i>Date</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>
08/04	24137466N01FJMHFZ USPS PO 1575500440 REXBURG ID 1502		11.00-
08/04	24427336NMHDYW8W3 BROULIM'S #6 REXBURG ID 2047		4.22-
08/04	24431056M5BSJS7BH BYUI FOOD SVCS REXBURG ID 1357		2.10-
08/04	24692166N2XFY24MV MED*SELECT HEALTH 801-442-4350 UT 0630		27.00-
08/05	Ch JesusChrist DONATION REF # 02521 6003674293 Ch JesusChris		56.78-
08/05	POS PURCHASE DOLLAR TREE REXBURG ID US		17.23-
08/05	POS PURCHASE WAL-MART #1878 REXBURG ID US		9.38-
08/06	24427336TM83P03PX MCDONALD'S F5138 REXBURG ID 1614		7.19-
08/06	24445006SBLLP7JMQ WAL-MART #1878 REXBURG ID 2200		15.01-
08/06	24692166T2XY30A6L PROGRESSIVE *INSURANCE 800-776-4737 OH 130		80.52-
08/06	POS PURCHASE WAL-MART #1878 REXBURG ID US		2.50-
08/08	POS PURCHASE BROULIM'S #6 REXBURG ID US		3.81-
08/11	Ch JesusChrist DONATION REF # 02522 0009544717 Ch JesusChris		20.00-
08/11	24492166Z2X4GPWKK SURE RENTERS INSURANCE SUREAPP.COM TX 1810		14.50-
08/11	24034546X01L2VYX4 CONOCO - GREAT SCOTT 1 REXBURG ID 2208		2.69-
08/12	24427336ZMHD9ZK4 BROULIM'S #6 REXBURG ID 2115		7.41-
08/12	24755426Z7L79PG63 TELLO US 866-3770294 GA 0853		8.28-
08/13	POS PURCHASE CALL OIL CO REXBURG ID US		10.03-
08/13	244273370MHDX7QA0 BROULIM'S #6 REXBURG ID 1253		8.47-
08/13	2443105705GT86P2G NAPA PARTS 0024791 REXBURG ID 1229		2.11-
08/13	2443105705GT86P2R NAPA PARTS 0024791 REXBURG ID 1226		28.08-
08/15	BRIGHAM YOUNG UN PAYROLL REF # 02522 5003782758 BRIGHAM YOUN	661.44	
08/15	POS PURCHASE DOLLAR TREE REXBURG ID US		3.98-
08/15	POS PURCHASE WAL-MART #1878 REXBURG ID US		13.45-
08/15	2494166725HXGSLTQ CALL OIL CO REXBURG ID 1651		40.00-
08/18	POS PURCHASE WAL-MART #1878 REXBURG ID US		5.23-
08/18	2443105745JXF6DM4 BYUI CELL PHONE BILLING 208-496-3469 ID 10		20.29-
08/18	2469216742Y0TZAS1 SQ *BARGAIN TREASURE BINS Rexburg ID 1353		21.20-
08/19	PAPER STATEMENT FEE		3.00-

CHECKS PROCESSED

There were no transactions this period.

ACTIVITY COUNT

Total Items	<i>During this period</i>
	50
Average Balance for this Statement Period	\$1,786.24

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES		
	<i>Total for This Period</i>	<i>Total Year-to-Date</i>
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.



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DAILY BALANCE

Date.....	Balance	Date.....	Balance	Date.....	Balance
07/19	\$1,757.14	07/31	\$1,433.01	08/11	\$1,723.96
07/21	\$1,671.31	08/01	\$2,000.81	08/12	\$1,708.27
07/22	\$1,603.63	08/04	\$1,953.57	08/13	\$1,659.58
07/23	\$1,579.91	08/05	\$1,870.18	08/15	\$2,263.59
07/24	\$1,571.45	08/06	\$1,764.96	08/18	\$2,216.87
07/25	\$1,553.28	08/08	\$1,761.15	08/19	\$2,213.87
07/28	\$1,504.75				

INTEREST

Interest Earned This Statement Period	\$0.00	Number Of Days This Statement Period	32
Interest Paid Year-To-Date 2025	\$0.00	Annual Percentage Yield Earned	0.0000%

