



CORNERSTONE BANK
3095 15TH STREET W
DICKINSON ND 58601

SW SEWER & EXCAVATING LLC
BRIAN S WOELH
3389 108F AVE SW
DICKINSON ND 58601-9036

Statement Ending 07/31/2025

SW SEWER & EXCAVATING LLC

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Customer Number: XXXXXXXXX614

For Customer Service:

- Customer Service: 701-456-0700
1-888-297-2100
- Online: www.cornerstone.bank
- Mobile Banking: www.cornerstone.bank
- Mail: 3095 15th Street West
Dickinson, ND 58601

We are providing you notice of a change to our Funds Availability Policy. Effective 7/1/2025, the amount we make available for withdrawal on a deposit not subject to next day availability is increasing from \$225 to \$275. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft is increasing from \$5,525 to \$6,725. You can find the full revised Funds Availability Policy at www.cornerstone.bank/funds.

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|----------------------|----------------|----------------|
| SIMPLY EASY BUSINESS | XXXXXXXXXX614 | -\$3,136.44 |

SIMPLY EASY BUSINESS - XXXXXXXXXX614

Account Summary

| Date | Description | Amount |
|------------|--------------------------|-------------|
| 07/01/2025 | Beginning Balance | \$36.30 |
| | 24 Credit(s) This Period | \$46,792.16 |
| | 77 Debit(s) This Period | \$49,964.90 |
| 07/31/2025 | Ending Balance | -\$3,136.44 |
| | Service Charges | \$2.00 |

Deposits

| Date | Description | Amount |
|------------|-------------|------------|
| 07/01/2025 | DEPOSIT | \$4,574.41 |
| 07/07/2025 | DEPOSIT | \$575.00 |
| 07/11/2025 | DEPOSIT | \$2,626.53 |
| 07/16/2025 | DEPOSIT | \$970.00 |
| 07/21/2025 | DEPOSIT | \$4,968.00 |
| 07/23/2025 | DEPOSIT | \$2,250.18 |
| 07/23/2025 | DEPOSIT | \$5,920.00 |
| 07/28/2025 | DEPOSIT | \$8,097.50 |
| 07/29/2025 | DEPOSIT | \$747.85 |

Electronic Credits

| Date | Description | Amount |
|------------|--|------------|
| 07/02/2025 | XX5220 POS CREDIT ADJ. 07/02 08:37 Intuit Inc. VISA DIRECT CA 0001 803165 | \$400.00 |
| 07/02/2025 | XX5220 POS CREDIT ADJ. 07/02 15:35 Intuit Inc. VISA DIRECT CA 0001 954465 | \$1,951.60 |
| 07/03/2025 | WEBBANK/INTUIT GPWEB LOAN 1676822 | \$1,512.00 |
| 07/08/2025 | 110530585 CORNERSTONE BUS ONLINE TRANSFER FROM xxxxxxx4606 ON 7/08/25 AT 11:02 | \$1,200.00 |



INFORMATION FOR OUR CUSTOMERS

HOME EQUITY LINE OF CREDIT / PERSONAL LINE OF CREDIT / OVERDRAFT PROTECTION

Method Used to Determine the Balance On Which Interest Will Be Computed

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at Cornerstone Bank, 2280 45th Street South, Fargo, ND 58104. You may also contact us on the web at www.cornerstone.bank.

In your letter, give us the following information:

- **Account Information:** Your name and account number.
 - **Dollar Amount:** The dollar amount of the suspected error.
 - **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing* or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- use this right, all of the following must be true:

 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at Cornerstone Bank, 2280 45th Street South, Fargo, ND 58104. You may also contact us on the web at www.cornerstonebank.com.

While we investigate the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

CONSUMER ELECTRONIC TRANSFERS

In Case of Errors or Questions About Consumer Electronic Transfers

In Case of Errors or Questions About Consumer Electronic Transfers
Please telephone or write your local office listed on the front of this statement 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.

In your letter, give us the following information:

- (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 there is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) 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.

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK WITH YOUR STATEMENT

CHECKS OUTSTANDING

1. In your checkbook enter the interest earned on your account (if applicable) as it appears on the front of this statement.
 2. Verify that checks are charged on statement for amount drawn.
 3. Be sure that service charge (if any) or other authorized deductions shown on this statement have been deducted from your checkbook balance.
 4. Verify that all deposits have been credited for same amount as on your records.
 5. Be sure that all checks outstanding on previous statement have been included in this statement (otherwise, they are still outstanding).
 6. Check off on the stubs of your checkbook each of the checks paid by us.
 7. Make a list of the numbers and amounts of those checks still outstanding in the space provided at the left.

| | | | |
|-----|---|--|--|
| 8. | ENTER FINAL BALANCE AS PER STATEMENT | | |
| 9. | ADD ANY DEPOSITS NOT CREDITED | | |
| 10. | TOTAL | | |
| 11. | SUBTRACT CHECKS OUTSTANDING | | |
| 12. | BALANCE SHOULD AGREE WITH | | |



Statement Ending 07/31/2025

SW SEWER & EXCAVATING LLC
Customer Number: XXXXXXXXX614

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SIMPLY EASY BUSINESS - XXXXXXXXX614 (continued)

Electronic Credits (continued)

| Date | Description | Amount |
|------------|--|------------|
| 07/09/2025 | 110569858 CORNERSTONE BUS ONLINE TRANSFER FROM xxxxx4606 ON 7/09/25 AT 11:06 | \$1,000.00 |
| 07/09/2025 | XX5220 POS RETURN..... 07/08 08:57 RUNNINGS OF DICK DICKINSON ND 61345959 651921 | \$23.42 |
| 07/09/2025 | WEBBANK/INTUIT GPWEB LOAN 1681439 | \$1,525.34 |
| 07/11/2025 | XX5220 POS CREDIT ADJ. 07/10 17:57 Intuit Inc. VISA DIRECT CA 0001 633225 | \$2,250.18 |
| 07/14/2025 | XX5220 POS CREDIT ADJ. 07/14 09:09 Intuit Inc. VISA DIRECT CA 0001 201655 | \$1,281.60 |
| 07/21/2025 | XX5220 POS CREDIT ADJ. 07/21 08:20 Intuit Inc. VISA DIRECT CA 0001 535995 | \$389.00 |
| 07/23/2025 | XX5220 POS CREDIT ADJ. 07/23 08:18 Intuit Inc. VISA DIRECT CA 0001 956315 | \$790.00 |
| 07/25/2025 | XX5220 POS CREDIT ADJ. 07/25 15:22 Intuit Inc. VISA DIRECT CA 0001 581325 | \$933.02 |
| 07/29/2025 | XX5220 POS CREDIT ADJ. 07/29 08:36 Intuit Inc. VISA DIRECT CA 0001 158425 | \$200.00 |

Other Credits

| Date | Description | Amount |
|------------|---|------------|
| 07/28/2025 | RETURNED ITEM, INSUFFICIENT FUNDS, FORAFINANCIAL S5 MERCHDEBIT AoQD5Z4DPF3f | \$1,184.00 |
| 07/28/2025 | RETURNED ITEM, INSUFFICIENT FUNDS, CAPITAL ONE MOBILE PMT CA0B22D9AF01896 | \$1,422.53 |

Electronic Debits

| Date | Description | Amount |
|------------|---|------------|
| 07/01/2025 | INTUIT 45338163 TRAN FEE 524771880776289 | \$17.77 |
| 07/01/2025 | INTUIT FINANCING QBC_PMTS | \$210.75 |
| 07/01/2025 | SPARTAN MAKEUP C4374458 4374458 | \$215.00 |
| 07/01/2025 | INTUIT FINANCING QBC_PMTS | \$301.67 |
| 07/01/2025 | CAPITAL ONE MOBILE PMT CA089F05CC2C8C2 | \$500.00 |
| 07/02/2025 | XX5311 POS PURCHASE AT 07/01 10:05 CASH WISE #3044 DICKINSON ND 62806917 046252 | \$104.92 |
| 07/02/2025 | XX5311 POS PURCHASE AT 07/01 10:16 PUMP SYSTEMS LLC DICKINSON ND 40024216 220931 | \$1,285.69 |
| 07/02/2025 | CAPITAL ONE MOBILE PMT CA028AF61F0AEA5 | \$2,340.43 |
| 07/03/2025 | XX5311 POS PURCHASE AT 07/01 21:41 ARCO LUCKY XPRS DICKINSON ND 29226909 412154 | \$98.92 |
| 07/03/2025 | XX5220 ATM WITHDRAWAL. 07/02 18:13 167 14TH STREET W DICKINSON ND RT66257 004855 | \$200.00 |
| 07/03/2025 | XX5220 ATM WITHDRAWAL. 07/03 13:47 3095 15TH ST SW DICKINSON ND ND000153 001626 | \$500.00 |
| 07/03/2025 | INTUIT 52801613 TRAN FEE 524771880776289 | \$113.50 |
| 07/07/2025 | XX5220 RECUR PURCHASE. 07/05 18:02 AMAZON PRIME* NL3 Amzn.com/bill WA 32582622 81 | \$14.99 |
| 07/07/2025 | XX5311 POS PURCHASE AT 07/03 10:29 APF* SKAFF APARTM MOORHEAD MN 48397504 796609 | \$974.99 |
| 07/07/2025 | INTUIT 54891793 TRAN FEE 524771880776289 | \$45.21 |
| 07/07/2025 | CAPITAL ONE MOBILE PMT CA04D824172C850 | \$250.00 |
| 07/07/2025 | CAPITAL ONE MOBILE PMT CA02FA0EA5051ED | \$500.00 |
| 07/07/2025 | SPARTAN CAPITAL C4374458 4374458 | \$1,074.00 |
| 07/07/2025 | SHP PREM BILL 041511 | \$1,178.97 |
| 07/07/2025 | FORAFINANCIAL S5 MERCHDEBIT Ad9nULWJmhlt | \$1,184.00 |
| 07/11/2025 | SPARTAN CAPITAL C4374458 4374458 | \$1,074.00 |
| 07/11/2025 | FORAFINANCIAL S5 MERCHDEBIT ASwZPWS23MKW | \$1,184.00 |
| 07/14/2025 | XX5311 POS PURCHASE AT 07/13 12:44 MCDONALD'S F3534 RIVERTON WY 46078916 373581 | \$23.17 |
| 07/14/2025 | XX5220 POS PURCHASE AT 07/11 18:48 SOI* SNAPONCREDIT 877-777-8455 WI 76433976 600 | \$303.17 |
| 07/14/2025 | XX5311 ATM WITHDRAWAL. 07/13 13:14 1701 N. FEDERAL BLV RIVERTON WY CKMO18 001326 | \$500.00 |
| 07/14/2025 | INTUIT 76246103 TRAN FEE 524771880776289 | \$106.66 |

SIMPLY EASY BUSINESS - XXXXXXXXXX614 (continued)**Electronic Debits (continued)**

| Date | Description | Amount |
|------------|--|------------|
| 07/15/2025 | XX5311 RECUR PURCHASE. 07/14 21:30 APPLE.COM/BILL 866-712-7753 CA 69348086 59183 | \$0.99 |
| 07/15/2025 | XX5220 POS PURCHASE AT 07/15 00:56 AMAZON.COM* YQ092 SEATTLE WA 00000101 G3FTLQ42 | \$41.49 |
| 07/15/2025 | XX5220 POS PURCHASE AT 07/14 16:55 AMAZON.COM* VL9QU SEATTLE WA 00000101 3RMZKSVG | \$70.28 |
| 07/15/2025 | INTUIT 83577143 TRAN FEE 524771880776289 | \$60.75 |
| 07/15/2025 | INTUIT FINANCING QBC_PMTS | \$66.13 |
| 07/15/2025 | CAPITAL ONE MOBILE PMT CA06246D9A80FEB | \$500.00 |
| 07/16/2025 | INTUIT FINANCING QBC_PMTS | \$95.33 |
| 07/16/2025 | CAPITAL ONE MOBILE PMT CA0B2FA9DDBC879 | \$500.00 |
| 07/17/2025 | CAPITAL ONE MOBILE PMT CA0878813887788 | \$500.00 |
| 07/17/2025 | CAPITAL ONE MOBILE PMT CA04B84331A75B7 | \$500.00 |
| 07/18/2025 | CAPITAL ONE MOBILE PMT CA09022CC656F73 | \$418.21 |
| 07/18/2025 | CAPITAL ONE MOBILE PMT CA030CA585164D6 | \$500.00 |
| 07/18/2025 | SPARTAN CAP SPV1 C4374458 4374458 | \$1,074.00 |
| 07/18/2025 | FORAFINANCIAL S5 MERCHDEBIT A7Uwf6Rcp5bg | \$1,184.00 |
| 07/21/2025 | INTUIT FINANCING QBC_PMTS | \$301.84 |
| 07/21/2025 | CAPITAL ONE MOBILE PMT CA0162F7525E331 | \$500.00 |
| 07/21/2025 | CAPITAL ONE MOBILE PMT CA0B1EF2F010D9C | \$1,000.00 |
| 07/22/2025 | INTUIT 02418633 TRAN FEE 524771880776289 | \$18.44 |
| 07/23/2025 | INTUIT FINANCING QBC_PMTS | \$191.35 |
| 07/23/2025 | CAPITAL ONE MOBILE PMT CA054D1DDF85332 | \$642.98 |
| 07/23/2025 | CAPITAL ONE MOBILE PMT CA0C90885D3B143 | \$825.30 |
| 07/23/2025 | CAPITAL ONE MOBILE PMT CA0757EE0B0AB43 | \$1,000.00 |
| 07/24/2025 | INTUIT 08904633 TRAN FEE 524771880776289 | \$21.73 |
| 07/25/2025 | SPARTAN CAP SPV1 C4374458 4374458 | \$1,074.00 |
| 07/25/2025 | FORAFINANCIAL S5 MERCHDEBIT AoQD5Z4DPF3f | \$1,184.00 |
| 07/25/2025 | CAPITAL ONE MOBILE PMT CA0B22D9AF01896 | \$1,422.53 |
| 07/28/2025 | INTUIT 16497163 TRAN FEE 524771880776289 | \$44.23 |
| 07/28/2025 | CAPITAL ONE MOBILE PMT CA095DC89A5E76D | \$500.00 |
| 07/28/2025 | CAPITAL ONE MOBILE PMT CA0EA0C4A65F162 | \$642.98 |
| 07/28/2025 | CAPITAL ONE MOBILE PMT CA08D51682C55DA | \$674.28 |
| 07/30/2025 | INTUIT 24384803 TRAN FEE 524771880776289 | \$9.48 |
| 07/30/2025 | FORAFINANCIAL S5 MERCHDEBIT AtC9phmVUbeP | \$35.00 |
| 07/30/2025 | FORAFINANCIAL S5 MERCHDEBIT AQq4oGM7rUe9 | \$1,184.00 |
| 07/30/2025 | CAPITAL ONE MOBILE PMT CA07FD3C5703330 | \$2,311.50 |
| 07/31/2025 | ACHMA VISB BILL PYMNT 3746136 | \$470.13 |
| 07/31/2025 | CAPITAL ONE MOBILE PMT CA0EDA16317EBDA | \$500.00 |

Other Debits

| Date | Description | Amount |
|------------|---|------------|
| 07/01/2025 | MISCELLANEOUS DEBIT | \$1,100.00 |
| 07/03/2025 | ATM FEE XX5220 ATM WITHDRAWAL. 07/02 18:13 167 14TH STREET W DICKINSON ND RT662 | \$3.50 |
| 07/03/2025 | OUT-OF-NTWK FEE ATM WITHDRAWAL. 07/02 18:13 167 14TH STREET W DICKINSON ND RT662 | \$1.00 |
| 07/07/2025 | PAYMENT TO CONSUMER FIXED LOAN XXXXXX2555 | \$1,121.10 |
| 07/08/2025 | OVERDRAFT FEE | \$198.00 |
| 07/11/2025 | MISCELLANEOUS DEBIT | \$400.00 |
| 07/14/2025 | ATM FEE XX5311 ATM WITHDRAWAL. 07/13 13:14 1701 N. FEDERAL BLV RIVERTON WY CKMO | \$4.00 |
| 07/14/2025 | OUT-OF-NTWK FEE ATM WITHDRAWAL. 07/13 13:14 1701 N. FEDERAL BLV RIVERTON WY CKMO | \$1.00 |
| 07/24/2025 | 111770987 CORNERSTONE BUS ONLINE TRANSFER TO xxxxxx4606 ON 7/24/25 AT 12:32 | \$6,000.00 |
| 07/28/2025 | 112688899 CORNERSTONE BUS ONLINE TRANSFER TO xxxxxx4606 ON 7/28/25 AT 16:17 | \$6,000.00 |
| 07/28/2025 | RETURNED ITEM/NSF FEE | \$66.00 |
| 07/31/2025 | OVERDRAFT FEE | \$33.00 |
| 07/31/2025 | SERVICE CHARGE | \$2.00 |



Statement Ending 07/31/2025

SW SEWER & EXCAVATING LLC

Customer Number: XXXXXXXXX614

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SIMPLY EASY BUSINESS - XXXXXXXXX614 (continued)

Checks

| Check # | Date | Amount | Check # | Date | Amount |
|---------|------------|----------|---------|------------|----------|
| 10136 | 07/24/2025 | \$221.25 | 10155* | 07/02/2025 | \$447.29 |

* Indicates a gap in check number sequence

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|-------------|------------|-------------|------------|-------------|
| 07/01/2025 | \$2,265.52 | 07/14/2025 | \$1,378.68 | 07/23/2025 | \$6,674.77 |
| 07/02/2025 | \$438.79 | 07/15/2025 | \$639.04 | 07/24/2025 | \$431.79 |
| 07/03/2025 | \$1,033.87 | 07/16/2025 | \$1,013.71 | 07/25/2025 | -\$2,315.72 |
| 07/07/2025 | -\$4,734.39 | 07/17/2025 | \$13.71 | 07/28/2025 | \$460.82 |
| 07/08/2025 | -\$3,732.39 | 07/18/2025 | -\$3,162.50 | 07/29/2025 | \$1,408.67 |
| 07/09/2025 | -\$1,183.63 | 07/21/2025 | \$392.66 | 07/30/2025 | -\$2,131.31 |
| 07/11/2025 | \$1,035.08 | 07/22/2025 | \$374.22 | 07/31/2025 | -\$3,136.44 |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|---------------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$231.00 | \$396.00 |
| Total Returned Item Fees | \$66.00 | \$594.00 |

Service Charge Summary

| Description | Amount |
|---------------------------------------|--------|
| TOTAL CHARGE FOR PAPER STATEMENT FEE: | \$2.00 |
| Total Service Charge | \$2.00 |