



How to reach us

bmo.com/contact
888-340-2265



FRIENDS GROUP EXPRESS INC
6847 MONARCH WAY
JURUPA VALLEY CA 92509

Date
June 01, 2025 through
June 30, 2025
Primary Account Number
4842485973

EFFECTIVE 6/30/2025, THE DEPOSIT ACCOUNT AGREEMENT IS UPDATED. YOUR CONTINUED USE OF YOUR CHECKING OR MONEY MARKET CHECKING ACCOUNT AFTER 6/30/2025 CONFIRMS YOUR AGREEMENT TO THESE CHANGES: 1) SECTION 4.B: FOR JOINT ACCOUNTS BETWEEN SPOUSES, WE WILL NOT RECOGNIZE TENANTS BY THE ENTIRETY UNLESS SPECIFICALLY ELECTED IN THE SIGNATURE CARD AGREEMENT. 2) SECTION 7.A: IF YOU DEPOSIT AN ITEM THAT IS RETURNED TO US UNPAID, WE MAY HOLD AND SUBTRACT THE ENTIRE AMOUNT OF THE ITEM FROM ANY ACCOUNT THAT RECEIVED SOME OR ALL OF THE DEPOSIT. 3) SECTION 7.H: IF WE RECEIVE A WIRE TRANSFER AND ARE UNABLE TO PROCESS IT FOR ANY REASON, THE WIRE WILL BE RETURNED TO THE ORIGINATING FINANCIAL INSTITUTION, LESS A WIRE RETURN FEE AS DISCLOSED IN THE DEPOSIT ACCOUNT DISCLOSURE OR THE BMO BUSINESS SERVICE FEE SCHEDULE. 4) SECTION 8: WE'VE UPDATED OUR FUNDS AVAILABILITY POLICY FOR DEPOSIT ACCOUNTS. IN THIS SECTION, \$225 HAS CHANGED TO \$275 AND ALL INSTANCES OF \$5,525 HAVE CHANGED TO \$6,725.

IF YOU HAVE QUESTIONS ABOUT ANY OF YOUR BMO ACCOUNTS, PLEASE CALL US TOLL-FREE AT 1-888-340-2265. BMO BANK N.A. MEMBER FDIC EQUAL HOUSING LENDER. NMLS 401052 VISIT US ONLINE AT WWW.BMO.COM.

Statement Summary

ACCOUNT DESCRIPTION	ACCOUNT NUMBER	BALANCE (AS OF JUNE 30, 2025)
BMO ELITE BUSINESS CKG	4842485973	\$5,629.83

FOR YOUR PROTECTION

Examine this statement promptly. Any discrepancy must be reported within 30 days. Consumer customers: A discrepancy regarding a consumer electronic transfer, consumer card transaction, and consumer overdraft credit line account must be reported within 60 days.

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Account Summary - BMO ELITE BUSINESS CKG #4842485973

BEGINNING BALANCE AS OF MAY 31, 2025	NUMBER OF DEPOSITS	DEPOSIT AMOUNT	INTEREST PAID	NUMBER OF WITHDRAWALS	WITHDRAWAL AMOUNT	SERVICE CHARGES	ENDING BALANCE AS OF JUNE 30, 2025
\$4,769.74	2	\$12,938.08	\$0.03	10	\$12,078.02	\$0.00	\$5,629.83

Earnings Summary

Interest this statement period	Interest credited year-to-date	Interest credited prior year	Interest rate
\$0.00	\$0.38	\$3.18	0.010%

Monthly Activity Details

Date	Transaction description	Withdrawal	Deposit	Balance
	BEGINNING BALANCE			\$4,769.74
Jun 02	ACH DEBIT CCD Servicehqtrs AUTH PAYME	-\$1,228.86		
Jun 02	ACH DEBIT CCD ALLY ALLY PAYMT	-\$1,731.39		\$1,809.49
Jun 16	ACH DEBIT PPD LEASE SERVICES BILLPAY	-\$111.11		
Jun 16	ACH DEBIT PPD LEASE SERVICES BILLPAY	-\$183.58		
Jun 16	ACH DEBIT PPD LEASE SERVICES BILLPAY	-\$2,938.08		-\$1,423.28
Jun 17	RETURNED ACH DEBIT NSF PPD LEASE SERVICES BILLPAY		\$2,938.08	
Jun 17	ACH DEBIT PPD CULLIGAN OF ONTA 2506161407	-\$70.00		\$1,444.80
Jun 18	INCOMING WIRE FED WIRE TRANSFER CREDIT 2506189WIRE-IN		\$10,000.00	
Jun 18	PC TRANSFER DEBIT	-\$700.00		\$10,744.80
Jun 20	PC TRANSFER DEBIT	-\$4,000.00		\$6,744.80
Jun 23	ACCT ANALYSIS SERV CHG	-\$115.00		\$6,629.80
Jun 24	PC TRANSFER DEBIT	-\$1,000.00		\$5,629.80
Jun 30	INTEREST PAID		\$0.03	\$5,629.83
	ENDING BALANCE			\$5,629.83



Important Information

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CONSUMER ELECTRONIC TRANSFERS AND CARD TRANSACTIONS

Call us at 1-888-340-2265 for errors or questions involving Card transactions or electronic transfers, or write to BMO Bank N.A., P.O. Box 94019, Palatine, IL 60094-4019, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed 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 problem or error appeared. This is the information we will need in order to help resolve the problem:

1. Tell us your name, account number, and Card number (if applicable).
2. Describe the error or the transaction and the date of the transaction you are unsure about, and explain why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you also send us your complaint or question in writing within ten Business Days.

We will determine whether an error occurred within 10* Business Days after we hear from you and we will correct any error promptly. If we need more time, however, by law we may take up to 45* days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10* Business Days 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. If you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you.

We will tell you the results of our investigation within three Business Days after completing our investigation.

**These time periods may be extended as follows. The applicable time is 20 Business Days in place of 10 Business Days for new accounts if the notice of the error involves a transfer to or from the account within the first 30 days your account is open. The applicable time is 90 days in place of 45 days if the notice of error involves a transfer that either (1) was initiated outside the U.S., (2) resulted from a Point-of-Sale transaction, or (3) occurred within the first 30 days your account is open.*

Important information about your Consumer Overdraft Credit Line Account

For overdraft credit plans with a fixed Annual Percentage Rate:

The periodic rate and corresponding Annual Percentage Rate does not change.

For overdraft credit plans with a variable Annual Percentage Rate:

The periodic rate and corresponding Annual Percentage Rate for this plan is a variable rate which can change monthly. (See your account agreement for details on how the Annual Percentage Rate is determined.)

CALCULATION OF BALANCE SUBJECT TO INTEREST RATE FOR CONSUMER OVERDRAFT CREDIT LINE ACCOUNTS

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 advances, and subtract any payments or credits. This gives us the daily balance.

The interest charge begins to accrue on the date an advance is posted to the account. The interest charge continues to accrue on the unpaid principal balance after the statement has been printed and mailed to you. There is no "grace period" or "free ride period" which would allow you to avoid an interest charge.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR CONSUMER OVERDRAFT CREDIT LINE ACCOUNT STATEMENT

If you think there is an error on your statement, write to us at: BMO Bank N.A., Attn: Billing Department, P.O. Box 365, Arlington Heights, IL 60006

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. 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.

Credit Reporting Disputes

We may report information about your account to the credit bureaus. If you think we've reported inaccurate information, please write to us at: BMO Bank N.A., PO Box 2008, Milwaukee, WI 53201-9288. In your letter, please include name, address, account number and/or social security number, reason for dispute, and your signature to indicate you're the borrower submitting this dispute.

Date: 05/2025

Features of your new statement

Your new statement is here! Designed with you in mind, this user-friendly format will help you quickly find your account information and features the following enhancements:

- **Clearer, improved readability** — bigger print, bold and italics for emphasis
- **Simplified navigation** — account banners to locate information quickly
- **Consolidated account information** — balances, totals, rates and transaction details all in one place

Statement message with up-to-date information


With combined statements, see a summary of all your deposit accounts

Easy to find contact information

Statement period

Your primary account number with us

9800




PO BOX 94033, PALATINE, IL 60094-4033
Return Service Requested

000001

ADAM SAMPLE
NICOLA SAMPLE
1234 S. ILLINOIS ST.
APT 123456789012
LYNN MA 01901

How to reach us

bmo.com/contact
888-340-2265



February 28, 2025 through March 31, 2025

Primary Account Number
123456789012

Thank you for banking with BMO. We appreciate your business and look forward to continuing to serve your banking needs.

Statement Summary

ACCOUNT DESCRIPTION	ACCOUNT NUMBER	BALANCE (AS OF MARCH 31, 2025)
CHECKING ACCOUNT	1234067-123456	\$2,951.50
SAVINGS ACCOUNT	4567053-456789	\$4,500.00

Account Summary – CHECKING ACCOUNT #1234067-123456

BEGINNING BALANCE AS OF FEBRUARY 28, 2025	NUMBER OF DEPOSITS	DEPOSIT AMOUNT	INTEREST PAID	NUMBER OF WITHDRAWALS	WITHDRAWAL AMOUNT	SERVICE CHARGES	ENDING BALANCE AS OF MARCH 31, 2025
\$2,000.00	2	\$2,000.00	\$1.50	2	\$1,050.00	\$0.00	\$2,951.50

Earnings Summary



Interest this statement period	Interest credited year-to-date	Interest credited prior year	Annual percentage yield earned
\$1.50	\$1.50	\$5.00	0.01%

Overdraft Fee Details

Fee type	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$220.00

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NMLS 401052

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mastercodeline

Features of your new statement

Transaction information will be provided in this section



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• Monthly Activity Details

Date	Transaction description	Withdrawal	Deposit	Balance
	BEGINNING BALANCE			\$2,000.00
Mar 10	WITHDRAWAL	-\$1,000.00		\$1,000.00
Mar 19	CHECK 23456	-\$50.00		\$950.00
Mar 20	DEPOSIT		\$2,000.00	\$2,950.00
Mar 23	CREDIT INTEREST		\$1.50	\$2,951.50
	ENDING BALANCE			\$2,951.50

⋮ Account Summary – SAVINGS ACCOUNT #4567053-456789

BEGINNING BALANCE AS OF FEBRUARY 28, 2025	NUMBER OF DEPOSITS	DEPOSIT AMOUNT	INTEREST PAID	NUMBER OF WITHDRAWALS	WITHDRAWAL AMOUNT	SERVICE CHARGES	ENDING BALANCE AS OF MARCH 31, 2025
\$4,499.01	1	\$0.99	\$0.99	0	\$0.00	\$0.00	\$4,500.00

• Earnings Summary

Interest this statement period	Interest credited year-to-date	Interest credited prior year	Annual percentage yield earned
\$0.99	\$0.99	\$0.99	0.01%

• Monthly Activity Details

Date	Transaction description	Withdrawal	Deposit	Balance
	BEGINNING BALANCE			\$4,499.01
Mar 20	CREDIT INTEREST		\$0.99	\$4,500.00
	ENDING BALANCE			\$4,500.00