



BMO BANK N.A.
P.O. BOX 94033
PALATINE, IL 60094-4033

622149

ACCOUNT NUMBER: 4842485973

91 03711

Statement Period
04/01/25 TO 04/30/25
IM0099002900000000

FRIENDS GROUP EXPRESS INC
6847 MONARCH WAY
JURUPA VALLEY CA 92509

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EFFECTIVE 3/20/25: IF THE PRIMARY ACCOUNT IN YOUR COMBINED STATEMENT IS CLOSED, WE WILL UNCOMBINE YOUR STATEMENTS. LOAN ACCOUNTS CAN NO LONGER BE ADDED TO COMBINED STATEMENTS. THE CUT-OFF TIME FOR CHECK STOP PAYMENT REQUESTS HAS CHANGED FROM 10:00 A.M. CT TO 12:00 P.M. CT ON THE NEXT BUSINESS DAY AFTER THE CHECK IS PRESENTED TO US FOR PAYMENT. THE DEPOSIT ACCOUNT AGREEMENT HAS BEEN UPDATED ACCORDINGLY.

GREAT NEWS! OUR DEPOSIT ACCOUNT STATEMENTS WILL HAVE A NEW DESIGN COMING IN THE NEAR FUTURE! EFFECTIVE WITH THE DESIGN CHANGE: THE PRESENTATION OF CHECK IMAGES MAY CHANGE FOR CUSTOMERS WHO HAVE REQUESTED CHECK IMAGES WITH THEIR STATEMENT. THERE WILL BE UP TO 10 CHECK IMAGES PER PAGE AND THE CHECK IMAGE WILL ONLY INCLUDE THE FRONT OF THE CHECK. IMAGES OF WITHDRAWAL SLIPS WILL NO LONGER BE PROVIDED.

THERE ARE NO OTHER CHANGES TO YOUR ACCOUNT AT THIS TIME.
BY KEEPING YOUR ACCOUNT OPEN, YOU AGREE TO THESE CHANGES.

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.

CHECKING ACCOUNTS

BMO ELITE BUSINESS CKG
ACCOUNT NUMBER 4842485973 (Checking)

FRIENDS GROUP EXPRESS INC

Interest Paid YTD .34

DEPOSIT ACCOUNT SUMMARY

Previous Balance as of March	31, 2025	5,010.75
1 Deposits	(Plus)	10,000.00
8 Withdrawals	(Minus)	11,378.02
Interest Paid	(Plus)	.02
Ending Balance as of April	30, 2025	3,632.75

Deposits and Other Credits

Date	Amount	Description
Apr 15	10,000.00	INCOMING WIRE
		FED WIRE TRANSFER CREDIT 2504152WIRE-IN
Apr 30	.02	INTEREST PAID



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Withdrawals and Other Debits

Date	Amount	Description
Apr 01	1,228.86	ACH DEBIT
		CCD Servicehqtrs AUTH PAYME
Apr 01	1,731.39	ACH DEBIT
		CCD ALLY ALLY PAYMT
Apr 15	5,000.00	PC TRANSFER DEBIT
Apr 16	70.00	ACH DEBIT
		PPD CULLIGAN OF ONTA 2504150828
Apr 16	111.11	ACH DEBIT
		PPD LEASE SERVICES BILLPAY
Apr 16	183.58	ACH DEBIT
		PPD LEASE SERVICES BILLPAY
Apr 16	2,938.08	ACH DEBIT
		PPD LEASE SERVICES BILLPAY
Apr 22	115.00	ACCT ANALYSIS SERV CHG

Daily Balance Summary

Date	Balance	Date	Balance
Mar 31	5,010.75	Apr 16	3,747.73
Apr 01	2,050.50	Apr 22	3,632.73
Apr 15	7,050.50	Apr 30	3,632.75

Statement Period Rates

Effective	Apr 01, 2025	Balance	Rate
		ZERO to 4,999	0.010 %
		5,000 to 9,999	0.010 %
		10,000 to 24,999	0.010 %
		25,000 to 49,999	0.010 %
		50,000 to 99,999	0.010 %
		100,000 to 249,999	0.010 %
		250,000 to 499,999	0.010 %
		500,000 to 999,999	0.010 %
		1,000,000 to 99,999,999,999	0.010 %

For overdraft credit plans with a fixed Annual Percentage Rate:
The periodic rate and corresponding Annual Percentage Rate does not change.

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.)

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.

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

- *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.

- 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.

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

Call us at 1-888-340-2265 for errors or questions involving Card transactions or electronic transfers, or write to BMO, 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.*

- 1 List and Total all outstanding checks including those still outstanding from previous statements.
- 2 Enter the "Ending Balance" shown on this statement.
- 3 Add deposits and other credits not shown on this statement.
- 4 Total
- 5 Subtract the total of outstanding checks as determined in Step 1 above.
- 6 This figure should be your checkbook balance. If it does not agree, review the above steps and if necessary, review your checkbook entries.

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USBACK 2023/09