

03/20/2023

12038423

*** FINAL STATEMENT ***

3982.700048.FB03202023.DDA.D10

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Spring savings are here!

Ask your banker about current
savings rate specials.

We have multiple options to help you maximize your savings.
Contact us at (800) 359-2265 or stop by your local branch
to discuss current savings and CD rates.

Equal Housing Lender | Member FDIC | NMLS #478471 | DE-1878-0223

FREEDOM CHECKING ACCOUNT 12038423

Balance Last Statement	Credits	Debits	Balance This Statement
\$ 1,161.50	(0) \$ 0.00	(2) \$ 1,161.50	\$ 0.00
Description	Transaction Amount	Date	Balance
BALANCE LAST STATEMENT		02/17	1,161.50
CHECK # 1	-1,161.50	03/03	0.00
Closing Entry	0.00	03/03	0.00
BALANCE THIS STATEMENT		03/20	0.00
TOTAL DAYS IN STATEMENT PERIOD 02/18/23 THROUGH 03/20/23:		31	

YOUR CHECKS SEQUENCED

* Indicates gap in sequence

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
03/03	1	1,161.50						

ITEMIZATION OF 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

ITEMS OUTSTANDING						CHECKBOOK RECONCILIATION				
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT					
						ENTER	BALANCE THIS STATEMENT	\$		
							ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)		
								SUBTOTAL	\$	
						SUBTRACT	TOTAL ITEMS OUTSTANDING	\$		
TOTAL						\$				
BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows: Interest-ADD Overdraft-DEDUCT Automatic Payment-DEDUCT Service charge-DEDUCT								BALANCE	\$	

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS. OTHERWISE STATEMENT WILL BE CONSIDERED CORRECT AND CHECK IMAGES GENUINE. ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT.

If your checkbook and statement do not balance, have you:

☐ Accounted for bank charges?

☐ Verified additions and subtractions in your checkbook?

☐ Compared cancelled check images to checkbook or check stubs?

☐ Compared deposit amounts on statement to your checkbook?

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at our 24 Hour Information Line listed on the other side of this statement to find out whether or not the deposit has been made. In case of errors or questions about your electronic transfers, telephone us at 800-359-BANK (2265), or write us at Attention: Card Services Department 2501-SA, at P.O. Box 5101, Fremont, CA 94537-5101 or E-mail us at bankinfo@fremontbank.com 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 or made available the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (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 date and dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, 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 (5 business days in some cases for VISA® transactions) 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 we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

TAX INFORMATION

The amount of interest credited to your account from the first of the year is shown on each statement. The total amount of interest credited during the whole year is shown on the last statement you receive for the year. If the amount is \$10 or more, it will be reported to the Internal Revenue Service and to the California State Franchise Tax Board. (Please note that if your account closes prior to year-end, a separate interest income statement will be mailed to your last known address.)

IMPORTANT INFORMATION ABOUT CREDIT LINE ACCOUNTS

ALL CREDIT LINE ACCOUNTS: Interest Charges are assessed on all advances from credit line accounts from the date posted to your account until paid. The total interest charges paid during the year, the periodic rate and annual percentage rate applicable to your outstanding balance (if any) will be shown on your statement. 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.

INTEREST CHARGE FOR OVERDRAFT LINES AND PREFERRED LINES OF CREDIT 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, and any unpaid interest or other finance charges, fees, and charges. This gives us the daily balance.

For Preferred Lines of Credit (variable rate) accounts, the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

For Personal Overdraft Lines of Credit accounts, the Daily Periodic Rate and the corresponding Annual Percentage Rate is based on a fixed rate.

For Business Overdraft Lines of Credit (variable rate) accounts, the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

IMPORTANT REMINDER ABOUT PAYMENTS: In order to ensure your payment is properly posted to your account, you must send it, with your remittance coupon, to the address printed on the coupon: FREMONT BANK, PO Box 7355, Fremont, CA 94537-7355. If you send it to any other location or take it to a branch, it may cause a processing delay and late fee may apply.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, on a separate sheet write to us at: Fremont Bank, Attention: Loan Payments Dept. 2501da1, P.O. Box 5101, Fremont, CA 94537-5101.

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.

Special Note: The disclosures above apply to personal accounts only. For business and other non-personal accounts, please refer to your Deposit Account Agreement. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of any agreement with Fremont Bank. Amounts are in U.S. Dollars unless otherwise stated.