

Account Statement

Account Holder: Jordan Smith

Account Number: XXXX-XXXX-1234

Statement Period: May 1, 2025 - May 31, 2025

Customer Service: 1-800-555-1234

Account Summary

Beginning Balance:	\$1,250.00
Total Deposits and Credits:	+\$1,950.00
Total Withdrawals and Debits:	-\$1,735.45
Total Fees:	-\$39.00
Ending Balance:	\$1,425.55

Transaction History

Date	Description	Check No.	Amount	Balance
05/01/2025	Beginning Balance			\$1,250.00
05/01/2025	Check - Rent Payment	101	-\$750.00	\$500.00
05/02/2025	DIRECT DEPOSIT - CENTRAL CITY COFFEE		+\$850.00	\$1,350.00
05/03/2025	POS PURCHASE - GROCERY MART		-\$87.35	\$1,262.65
05/05/2025	ATM WITHDRAWAL - FIRST NATIONAL ATM		-\$60.00	\$1,202.65
05/07/2025	POS PURCHASE - GASOLINE EXPRESS		-\$45.75	\$1,156.90

Date	Description	Check No.	Amount	Balance
05/09/2025	ONLINE PAYMENT - CELL PHONE BILL		-\$85.99	\$1,070.91
05/10/2025	CHECK - INSURANCE PAYMENT	102	-\$125.50	\$945.41
05/12/2025	ATM WITHDRAWAL - CORNER MART ATM		-\$40.00	\$905.41
05/12/2025	ATM FEE - OUT OF NETWORK		-\$3.50	\$901.91
05/15/2025	POS PURCHASE - BOOKSTORE		-\$24.99	\$876.92
05/16/2025	DIRECT DEPOSIT - CENTRAL CITY COFFEE		+\$850.00	\$1,726.92
05/18/2025	POS PURCHASE - RESTAURANT		-\$35.45	\$1,691.47
05/20/2025	CHECK - UTILITY BILL	103	-\$78.90	\$1,612.57
05/21/2025	MOBILE DEPOSIT		+\$250.00	\$1,862.57
05/22/2025	POS PURCHASE - CLOTHING STORE		-\$129.65	\$1,732.92
05/24/2025	POS PURCHASE - GROCERY MART		-\$92.87	\$1,640.05
05/25/2025	ONLINE TRANSFER TO SAVINGS		-\$100.00	\$1,540.05
05/27/2025	POS PURCHASE - ELECTRONICS STORE		-\$79.00	\$1,461.05
05/29/2025	MONTHLY MAINTENANCE FEE		-\$12.00	\$1,449.05
05/30/2025	OVERDRAFT TRANSFER FROM SAVINGS		+\$0.00	\$1,449.05
05/30/2025	OVERDRAFT TRANSFER FEE		-\$12.50	\$1,436.55
05/31/2025	PAPER STATEMENT FEE		-\$11.00	\$1,425.55
05/31/2025	Ending Balance			\$1,425.55

Important Information

Fee Summary:

- ATM Fee (Out of Network): \$3.50
- Monthly Maintenance Fee: \$12.00
- Overdraft Transfer Fee: \$12.50
- Paper Statement Fee: \$11.00
- **Total Fees: \$39.00**

Ways to Avoid Fees:

- Maintain a minimum daily balance of \$1,500 to waive the Monthly Maintenance Fee

- Use First National Bank ATMs to avoid out-of-network ATM fees
- Sign up for Overdraft Protection with no transfer fees
- Enroll in paperless statements to avoid the Paper Statement Fee

Educational Notes

This is a sample bank statement created for educational purposes. In this statement:

- Fees are highlighted in red to make them easier to identify
- Multiple transaction types are shown (checks, ATM withdrawals, POS purchases, etc.)
- The statement includes a beginning and ending balance
- Information about fee avoidance is included

When reconciling your own bank statement, look for:

- Transactions you don't recognize (potential fraud)
- Unexpected fees
- Errors in the reported amounts
- Checks or deposits that haven't yet cleared