



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

9169 IMG S Y ST01

Business Statement

Account Number:

1 444 5555 6666

Statement Period:

Oct 2, 2017

through

Oct 31, 2017



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000007622 02 SP 106481YF9808440840 S
DEMO COMPANY AGENCY
101 MAIN STREET
CHARLOTTE NC 28277



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective November 13, 2017, the "Your Deposit Account Agreement" booklet includes a number of updates and may affect your rights. As of Nov. 13, 2017 you may pick up copies at your local branch or view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Summary

Account Number 1-444-5555-6666

| | # Items | | |
|---------------------------------------|---------|-----------|------------------|
| Beginning Balance on Oct 2 | | \$ | 10,487.68 |
| Other Deposits | 17 | | 87,684.11 |
| Card Withdrawals | 5 | | 586.27 - |
| Other Withdrawals | 10 | | 47,024.45 - |
| Checks Paid | 29 | | 30,416.69 - |
| Ending Balance on Oct 31, 2017 | | \$ | 20,144.38 |

Other Deposits

| Date | Description of Transaction | Ref Number | Amount |
|--------|--|---|-------------|
| Oct 2 | Electronic Deposit REF=172750XXXXX007N00 | From 36 TREAS 310 91XXXX6151 MISC PAY43XXXX60012 | \$ 7,265.00 |
| Oct 3 | Electronic Deposit REF=1727600XXXXX10N00 | From 36 TREAS 310 91XXXX6151 MISC PAY43XXXX60012 | 6,400.00 |
| Oct 4 | Electronic Deposit REF=1727200XXXXX180Y00 | From CGS ADMINISTATOR 6XXXX2297 HCCLAIMPMT2XXXX05 | 11,911.98 |
| Oct 11 | Electronic Deposit REF=1727800XXXXX970Y00 | From CGS ADMINISTATOR 6XXXX2297 HCCLAIMPMT2XXXX05 | 4,972.84 |
| Oct 12 | Electronic Deposit REF=1728500XXXXX210N00 | From 36 TREAS 3X0 91XXXX6151 MISC PAY43XXXX60012 | 4,510.00 |
| Oct 12 | Electronic Deposit REF=1727901XXXXX750Y00 | From CGS ADMINISTATOR 6XXXX2297 HCCLAIMPMT2XXXX05 | 5,597.43 |
| Oct 16 | Electronic Deposit REF=1728900XXXXX320N00 | From 36 TREAS 310 91XXXX6151 MISC PAY43XXXX60012 | 2,641.08 |
| Oct 17 | Electronic Deposit REF=1728500XXXXX610Y00 | From CGS ADMINISTATOR 6XXXX2297 HCCLAIMPMT2XXXX05 | 3,036.78 |
| Oct 20 | Electronic Deposit REF=1729201XXXXX070N00 | From 36 TREAS 310 91XXXX6151 MISC PAY43XXXXX60012 | 760.00 |
| Oct 20 | Electronic Deposit REF=1729001XXXXX190Y00 | From CGS ADMINISTATOR 62XXXX2297 HCCLAIMPMT2XXXX05 | 11,414.48 |
| Oct 23 | Electronic Deposit REF=1729600XXXXX70N00 | From 36 TREAS 310 91XXXX6151 MISC PAY43XXXX60012 | 3,150.00 |
| Oct 24 | Electronic Deposit REF=1729200XXXXX510Y00 | From CGS ADMINISTATOR 62XXXX2297 HCCLAIMPMT2XXXX05 | 305.71 |
| Oct 24 | Electronic Deposit REF=1729601XXXXX50N00 | From 36 TREAS 310 91XXXX6151 MISC PAY43XXXX60012 | 660.00 |
| Oct 25 | Electronic Deposit REF=172930XXXXX740Y00 | From CGS ADMINISTATOR 62XXXX2297 HCCLAIMPMT2XXXX05 | 11,572.01 |



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

| DATE | AMOUNT |
|-------|--------|
| | |
| | |
| | |
| TOTAL | \$ |

Outstanding Withdrawals

| DATE | AMOUNT |
|-------|--------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL | \$ |

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will 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 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

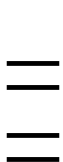
Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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.

CONSUMER REPORT DISPUTES

We may report information about negative account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



DEMO COMPANY AGENCY
101 MAIN STREET
CHARLOTTE NC 28277

Business Statement

Account Number:
1 444 5555 6666
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SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-444-5555-6666

Other Deposits (continued)

| Date | Description of Transaction | Ref Number | Amount |
|----------------------|---|---|--------------|
| Oct 27 | Electronic Deposit REF=173XXX29008250N00 | From 36 TREAS 310 91XXX6151 MISC PAY43XXXX86360012 | 360.00 |
| Oct 27 | Electronic Deposit REF=172XXX19287930Y00 | From CGS ADMINISTATOR 62XXXX2297 HCCLAIMPMT2XXX05 | 5,819.54 |
| Oct 31 | Electronic Deposit REF=172XXX90266280Y00 | From CGS ADMINISTATOR 62XXXX2297 HCCLAIMPMT2XXX05 | 7,307.26 |
| Total Other Deposits | | | \$ 87,684.11 |

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-YY81

| Date | Description of Transaction | Ref Number | Amount |
|--------------------------------|--|--|--------------------|
| Oct 2 | Debit Purchase - VISA PANERA BREAD #XX *****8781 | On 092917 MISSION KS REF # 244XXX7272YYY040130721 | 27XXX0130 \$ 7.00- |
| Oct 2 | Debit Purchase - VISA CHICK-FIL-A #0XX *****8781 | On 092917 MISSION KS REF # 244XX372737IY023729507 | 37XXX23729 7.02- |
| Oct 4 | Debit Purchase - VISA XX SEC OF STATE *****8781 | On 100317 WWW.SOS.MO.G MO REF # 245XXX57277IOI570575040 | 72XXX70575 51.25- |
| Oct 6 | Debit Purchase - VISA FREDXXXX YYYYYY *****8781 | On 100517 800-5563012 KS REF # 249XXX1727804IOI4965328 | 80XXX24965 149.00- |
| Oct 10 | Debit Purchase - VISA THE PLUMBING PRO *****8781 | On 100617 816-7638200 MO REF # 241XXX0727990IOI4900051 | 99XXX14900 372.00- |
| Card 4581 Withdrawals Subtotal | | | \$ 586.27- |
| Total Card Withdrawals | | | \$ 586.27- |

Other Withdrawals

| Date | Description of Transaction | Ref Number | Amount |
|-------------------------|---|--|---------------|
| Oct 6 | Electronic Withdrawal REF=XXXXX0089YYY620N | To BlueKc Com Stmt 44XXX57251WEB PYMNT 38XXG255 | \$ 195.34- |
| Oct 6 | Customer Withdrawal | 9XXXR4845 | 500.00- |
| Oct 12 | Branch Account Transfer | To Account 144477YY8888 | 8,000.00- |
| Oct 12 | Branch Account Transfer | To Account 144466662222 | 12,000.00- |
| Oct 16 | Electronic Withdrawal REF=XXXXX0065YYYY750 | From PHILA INS CO 8318472919INS AN 9XXX2532 | 5.00- |
| Oct 16 | Analysis Service Charge | 1400000000 | 24.95- |
| Oct 16 | Electronic Withdrawal REF=XXXXX006501YY40N00 | From PHILA INS CO 6314837819INS AN 9XXX2532 | 7,514.68- |
| Oct 25 | Electronic Withdrawal REF=XXXXX0047YY5440N0 | From ATT 9167789306Payment 60XX8402EPAYQ | 308.48- |
| Oct 25 | Branch Account Transfer | To Account 144477YY8888 | 7,700.00- |
| Oct 25 | Branch Account Transfer | To Account 144422229999 | 10,776.00- |
| Total Other Withdrawals | | | \$ 47,024.45- |

Checks Presented Conventionally

| Check | Date | Ref Number | Amount | Check | Date | Ref Number | Amount |
|-------|--------|------------|----------|-------|--------|------------|----------|
| 4667 | Oct 16 | 80XXI29793 | 3,777.34 | 4676 | Oct 11 | 86XXI52613 | 2,500.00 |
| 4670* | Oct 2 | 80XXI98375 | 1,146.08 | 4677 | Oct 17 | 83XXI22787 | 320.00 |
| 4671 | Oct 10 | 83XXI92671 | 1,146.08 | 4678 | Oct 6 | 92XXI80789 | 228.00 |
| 4672 | Oct 2 | 80XXI74408 | 70.00 | 4679 | Oct 11 | 86XXI73621 | 754.99 |
| 4675* | Oct 11 | 86XXI87853 | 200.00 | 4680 | Oct 16 | 80XXI21405 | 33.23 |



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SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-444-5555-6 666

Checks Presented Conventionally (continued)

| Check | Date | Ref Number | Amount | Check | Date | Ref Number | Amount |
|-------|--------|------------|----------|-------|--------|------------|----------|
| 4681 | Oct 27 | 92XXI83496 | 425.71 | 4695 | Oct 16 | 80XXI33884 | 3,341.36 |
| 4682 | Oct 6 | 92XXI87333 | 1,804.60 | 4696 | Oct 16 | 80XXI43320 | 118.50 |
| 4683 | Oct 4 | 86XXI97585 | 3,000.00 | 4697 | Oct 17 | 83XXI67278 | 78.65 |
| 4685* | Oct 10 | 84XXI72371 | 379.26 | 4698 | Oct 16 | 80XXI94145 | 195.06 |
| 4687* | Oct 20 | 92XXI64749 | 287.66 | 4699 | Oct 13 | 92XXI39967 | 450.00 |
| 4690* | Oct 19 | 87XXI31485 | 995.00 | 4701* | Oct 17 | 83XXI32186 | 320.00 |
| 4691 | Oct 19 | 89XXI73559 | 34.55 | 4702 | Oct 26 | 89XXI85904 | 1,706.25 |
| 4692 | Oct 17 | 83XXI62765 | 726.37 | 4705* | Oct 27 | 92XXI99542 | 168.00 |
| 4693 | Oct 17 | 83XXI75837 | 110.00 | 4706 | Oct 31 | 83XXI32962 | 6,000.00 |
| 4694 | Oct 26 | 89XXI64976 | 100.00 | | | | |

* Gap in check sequence

Conventional Checks Paid (29) \$ 30,416.69-

Balance Summary

| Date | Ending Balance | Date | Ending Balance | Date | Ending Balance |
|--------|----------------|--------|----------------|--------|----------------|
| Oct 2 | 16,522.58 | Oct 12 | 18,634.31 | Oct 23 | 21,304.30 |
| Oct 3 | 22,922.58 | Oct 13 | 18,184.31 | Oct 24 | 22,270.01 |
| Oct 4 | 31,783.31 | Oct 16 | 5,815.27 | Oct 25 | 15,057.54 |
| Oct 6 | 28,906.37 | Oct 17 | 7,297.03 | Oct 26 | 13,251.29 |
| Oct 10 | 27,009.03 | Oct 19 | 6,267.48 | Oct 27 | 18,837.12 |
| Oct 11 | 28,526.88 | Oct 20 | 18,154.30 | Oct 31 | 20,144.38 |

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: September 2017

| | | | |
|-------------------------------------|-----------------|----|-------|
| Account Number: | 1-444-5555-6666 | \$ | 24.95 |
| Analysis Service Charge assessed to | 1-444-5555-6666 | \$ | 24.95 |

Service Activity Detail for Account Number 1-444-5555-6666

| Service | Volume | Avg Unit Price | Total Charge |
|--|--------|----------------|--------------|
| Depository Services | | | |
| Combined Transactions/Items | 54 | | No Charge |
| Subtotal: Depository Services | | | 0.00 |
| SinglePoint | | | |
| SPE Pday Det & Sum Mo Maint | 2 | 7.47500 | 14.95 |
| SPE Previous Day per Item Det | 103 | | No Charge |
| SPE Acct Analysis PDF | 1 | 10.00000 | 10.00 |
| Subtotal: SinglePoint | | | 24.95 |
| Image Services | | | |
| SPE Image Retrieved | 29 | | No Charge |
| Subtotal: Image Services | | | 0.00 |
| ACH Services | | | |
| ACH Received Addenda Item | 382 | | No Charge |
| Subtotal: ACH Services | | | 0.00 |
| Fee Based Service Charges for Account Number 1-444-5555-6666 | | \$ | 24.95 |

ADDITIONAL INFORMATION

Effective November 13, 2017 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:



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ADDITIONAL INFORMATION

(CONTINUED)

- Updates and restructuring the "Overdraft Handling" Section with additional detail on standard overdraft coverage, ATM & Debit Card overdraft coverage (opt in & opt out) and the addition of Requested Return for both business and consumer accounts
- Addition of how to request a *Consumer or Business Pricing Information* brochure
- Threshold updates on error Adjustments
- Additional clarity on transaction posting order
- Clarification in the definition of "Account Balance"
- Clarification in the definition of "Insufficient funds"
- Clarification of Overdraft Returned and Overdraft Paid Fee deductions
- Clarification on the Overdraft Protection Transfer Fee advance amounts and fee assessment
- Additional clarity on timing within *Your Duty to Examine Your Statement* section
- Additional language added to the *Security Interest In Accounts* section
- Arbitration coverage under the Military Lending Act
- Deposits involving non-U.S. Bank ATM's
- Removal of *Checks and Checking Accounts and Savings Accounts with Draft Access*
- Addition of *Partial Debit Card Transactions* section
- Clarification in the *Limits on Transfers* section
- Clarification in the *Debit Card Transactions* sub-section in the *Limits on Transfer* sections
- Addition to the Consumer Reserve Line Agreement, *Credit Review* section, ability to terminate or suspend
- Added Military Lending Act notice regarding Military Annual Percentage Rate (MAPR)

As of Nov. 13, you may pick up a copy at your local branch, view the updated booklet at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.

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