

P. O. Box 430 Elberton, GA 30635

**RETURN SERVICE REQUESTED** 

MOMS CLUB 5748 PLEASANT WOODS DR FLOWERY BRANCH GA 30542-8405

## Statement Ending 06/30/2022

MOMS CLUB Account Number: XXXXXX2107

#### **Managing Your Accounts**



Mailing Address

PO Box 430 Elberton, GA 30635



Phone Number

(877) 759-7939





Email

customerservice@ pinnaclebank.com



Online Access

www.pinnaclebank.com

# ONE BANK FOR LIFE









#### **Summary of Accounts**

**Account Number Account Type Ending Balance** Totally Free Business Checking XXXXXX2107 \$746.37

### **Totally Free Business Checking-XXXXXX2107**

#### **Account Summary**

Description **Date** Description **Amount** Amount 06/01/2022 Minimum Balance \$746.37 **Beginning Balance** \$746.37 0 Credit(s) This Period \$0.00

0 Debit(s) This Period \$0.00 06/30/2022 **Ending Balance** \$746.37

#### **Daily Balances**

**Date Amount** 06/01/2022 \$746.37





Month	20

#### THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

NOT CHA	TSTANDING – ARGED TO	BANK BALANCE SHOWN ON THIS STATEMENT	\$	
NO.	OUNT \$	]		
		ADD +		
		DEPOSITS NOT CREDITED ON THIS STATEMENT (IF ANY)	\$	
		-		
		TOTAL	\$	
			,	
		SUBTRACT -		
		CHECKS OUTSTANDING	\$	
		-		
		BALANCE	\$	
TOTAL	\$		SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT FOR PREVIOUS MONTH.	

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.

IF YOUR FINANCIAL INSTITUTION OFFERS THE FOLLOWING SERVICES AND YOU USE THESE SERVICES, THESE DISCLOSURES, REQUIRED BY GOVERNMENT REGULATIONS, MAY APPLY TO YOUR STATEMENT. THESE DISCLOSURES ONLY APPLY TO ACCOUNTS THAT ARE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

#### REVOLVING LOAN ACCOUNT

Immediate credit will be given for payments at the address listed on the front of this statement during the institution's full service hours for that location. Payments received at any other location will be promptly credited, but credit could possibly be delayed up to five (5) days.

#### **BALANCE SUBJECT TO INTEREST RATE**

The INTEREST CHARGE is computed on the average-daily-balance method (including current transactions). We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new balances, and subtract any payments or credits, (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

#### 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 the address listed on the front of this statement. In your letter, give us the following information:

- 1. Account information: Your name and account number.
- 2. Dollar amount: The dollar amount of the suspected error.
- 3. 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 any you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- 1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 2. 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.
- 3. 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.

# ELECTRONIC FUNDS TRANSFERS IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS FOR CONSUMER ACCOUNTS ONLY

Telephone us at the telephone number, or write us at the address listed on the front of the statement as soon as you can, 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.

- 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.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (5 business days if the suspected error involves an unauthorized transfer made by use of your Debit Card or 20 business days if the suspected error occurred 30 days after the first deposit to the account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



# Statement Ending 06/30/2022

MOMS CLUB
Account Number: XXXXXX2107

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## **Totally Free Business Checking-XXXXXX2107** (continued)

#### **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

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Tuesday, May 31, 2022

# Important Notice of Addendum Adding a Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement to the Terms and Conditions of your Account

We are including an addition to the Terms and Conditions governing your account(s) to add a Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement. Please carefully read the two notices in their entirety included in this mailing and retain it for future reference with your copy of the Terms and Conditions of your account(s).

The two notices go into effect 30 days after you receive this notice. By using any account services after 30 days, you agree to the Mandatory Dispute Notice Provision and Notice of Binding Arbitration Agreement and to the Terms and Conditions of your deposit account(s) as modified by the Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement.

#### **Under the Mandatory Dispute Notice Provision:**

You and the Bank agree to attempt to settle any and all disputes informally, prior to any litigation.

If you have a disagreement or dispute affecting your account(s), fees assessed on your account and/or service, you agree to provide the Bank a written notice within 60 days of becoming aware of the issue or the Bank will have no liability for the disagreement or dispute.

#### **Under the Notice of Binding Arbitration Agreement:**

Without waiver of the Mandatory Dispute Notice Provision, you and the Bank agree that all disputes affecting your accounts and/or services provided by the Bank shall be resolved by Binding Arbitration.

Claims will be decided by a neutral arbitrator rather than a judge or a jury and the arbitrator's decisionwill be final and binding.

You will not have the right to participate in a class action or similar proceeding.

This summary is not intended to replace your review of the entire Mandatory Dispute Notice Provision and aNotice of Binding Arbitration Agreement and is only intended to provide you with notice of the addendum to the Terms and Conditions.

#### For More Information

If you have questions, please call us at 877-759-7939. Thank you for banking with us and we appreciate your business.

# Addendum Adding a Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement to the Terms and Conditions of your Account

- 1. MANDATORY DISPUTE NOTICE PROVISION You and the Bank agree to attempt to informally settle any and all disputes affecting your accounts which might arise under this Agreement or under any prior iteration of this Agreement. Unless some other provision herein or in other accompanyingdocuments governs the specific disputed transaction, if You have any disagreement or dispute affecting your accounts, fees assessed on your accounts, and/or services and arising out of or relating to this Agreement, in any way, You agree to provide the Bank written notice of such disputeor disagreement within sixty (60) days of the first statement that is made available to You that evidences such disagreement, disputed fee, or any other dispute or when you first become aware of the same, whichever is sooner. IF YOU DO NOT PROVIDE THE BANK WRITTEN NOTICE AS SET FORTH HEREIN, THE BANK SHALL HAVE NO LIABILITY TO YOU FOR SUCH DISAGREEMENT OR DISPUTE.
- NOTICE OF BINDING ARBITRATION AGREEMENT PLEASE READ EACH PROVISION OF 2. THIS SECTION CAREFULLY, AS IT SETS FORTH THE LEGALLY BINDING TERMS AND CONDITIONS FOR YOUR USE OF THE SERVICES AND MUTUAL OBLIGATIONS CONTAINED HEREIN. Without waiver of the Mandatory Dispute Resolution Provision, You and the Bank agree that all disputes affecting your accounts and/or concerning services provided to you by the Bank shall be resolved by BINDING ARBITRATION administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. You and the Bank agree that such BINDING ARBITRATION shall be on an individual basis, and You agree that You will refrain from pursuing or joining any class or collective actions in conjunction with any other person for disputes or disagreements affecting accounts at the Bank and/or services provided. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under this Agreement or any prior iteration of this Agreement (EXCEPT for matters that may be taken to a SMALL CLAIMS COURT with jurisdiction over the matter). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a FAIR HEARING. The arbitration procedures are simpler and more limited than rules applicable in court. Arbitrator decisions are generally as enforceable as any court order and are subject to very limited review by a court. Arbitration shall take place in Fulton County, Georgia. Please note that any debt or loan obligation you may have with us is not subject to this arbitration agreement unless expressly agreed to separately as a part of such other agreements or obligations.