

RETURN SERVICE REQUESTED

MOMS CLUB OF MONTGOMERY
NEW JERSEY
PO BOX 40
SKILLMAN NJ 08558-0040

Managing Your Accounts



Customer Service 866.224.1379


Email support@lakelandbank.com

Website LakelandBank.com


Your journey to *home sweet home* starts with Lakeland Mortgage

Purchasing a home can be an exciting and often an overwhelming process. That's why our mortgage experts put together an inclusive home buying guide to help you through every step of the journey - from house-hunting to loan closing and everything in between



Visit LakelandBank.com/Mortgage to learn how much home you can afford, download our free home buying guide, view rates, get prequalified or apply online.

Account Statement

Account Type	Account Number	Ending Balance
SMALL BUSINESS CHECKING	XXXXXX0237	\$1,886.85

SMALL BUSINESS CHECKING-XXXXXX0237

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$2,011.85
	0 Credits This Period	\$0.00
	1 Debits This Period	\$125.00
06/30/2022	Ending Balance	\$1,886.85

Checks Cleared

Check Nbr	Date	Amount
937	06/13/2022	\$125.00

* Indicates skipped check number

1 item(s) totaling \$125.00

SMALL BUSINESS CHECKING-XXXXXX0237 (continued)

Daily Balances

Date	Amount
06/13/2022	\$1,886.85

MOM & CLUB OF MONTGOMERY NEW JERSEY		0937
Date <u>6/9/2022</u>		10/10/22
Pay to the Order of <u>Pat McKinley</u>	\$ <u>125.00</u>	per
One Hundred Twenty Five and 00/100 Dollars		
1st Constitution		
Bank of America		
Miss Pat (Mother) Music Class		
8000000237* 0937		

#0937 06/13 \$125.00

RECONCILEMENT OF ACCOUNT

1. All entries appearing on this statement that have not been entered in your checkbook should be entered before proceeding with the reconciliation of your account.
2. Check off on the stubs of your checkbook each of the checks paid by the bank and make a list of the numbers and amounts of those still outstanding in the space provided.
3. Make sure that other charges or deductions shown on this statement have been subtracted from your checkbook balance and that all deposits (and other credit items, if any) have been added.

RECONCILEMENT FORM			
BANK BALANCE SHOWN ON THIS STATEMENT	\$		
ADD DEPOSITS NOT CREDITED ON THIS STATEMENT (IF ANY)	\$		
TOTAL \$			
DEDUCT CHECKS OUTSTANDING	\$		
YOUR CHECKBOOK SHOULD SHOW THIS LATEST BALANCE	\$		

CHECKS OUTSTANDING		
NUMBER	AMOUNT	
TOTAL \$		

FINANCE CHARGE

The **FINANCE CHARGE** begins the date each advance (loan) is posted to your account at the **DAILY PERIODIC RATE** shown on the front of this statement. You can calculate the **FINANCE CHARGE** on your account by applying the **DAILY PERIODIC RATE** to the daily balance of your account. To get the daily balance, take the beginning balance of your account each day, add any new advances (loans) and subtract any payments or credits and unpaid **FINANCE CHARGES**. The **FINANCE CHARGE** for each month is totaled monthly, on the monthly billing date, by adding up to the daily interest charges for the prior period.

In Case of Errors or Questions About Your Bill (Regulation Z – Consumer Accounts Only)

If you think your bill is wrong, or if you need more information about the transaction on your bill, write us on a separate sheet at the address shown on your bill, as soon as possible. We must hear from you no later than **60** days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Under New Jersey State Law this statement represents an accounting between the Bank and you. If there is an error in it, call it to the Bank's attention promptly in writing, at the address shown on the front of this statement. Failure to do so **within 3 months** from the date of this statement may bar your right to have the error corrected.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

In Case of Errors or Questions About Your Electronic Transfers (Regulation E – Consumer Accounts Only)

Telephone us at 1-866-224-1379, or write us at the address shown on the front of your 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).
- 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 to do this, we will recredit 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.

PLEASE NOTIFY US OF ANY CHANGE IN ADDRESS.