

MOMS CLUB
31 GREEN LN
ASTON PA 19014

Bank Digitally.
From the Comfort of Home.



CitadelBanking.com/DigitalTools

ESTMT

ACCOUNT SUMMARY

ACCOUNT TYPE

SAVINGS
CHECKING
TOTAL DEPOSITS

BALANCES

5.00
620.56
\$625.56

REWARDS - AS OF 05/31/2020

	BEGINNING BALANCE	EARNED	REDEEMED	ENDING BALANCE
8994 - Debit	76	0	0	76
7240 - Debit	526	0	0	526

To redeem, view, or combine your points visit CitadelBanking.com/Rewards

STAR SAVINGS - 0000

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
06/01/2020	BEGINNING BALANCE			\$5.00
06/30/2020	ENDING BALANCE			\$5.00
	Dividends Paid YTD: \$0.00			

FREE CHECKING - 0070

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
06/01/2020	BEGINNING BALANCE			\$575.56
06/04/2020	Deposit by Check 746100000022551	30.00		605.56
	Remote deposit item count: 01 30.00 Trc 746100000022552			
06/15/2020	Deposit by Check 747200000092854	15.00		620.56
	Remote deposit item count: 01 15.00 Trc 747200000092855			

Digital Tools for Ease

CitadelBanking.com/DigitalTools



BILL
PAY



MOBILE
DEPOSIT



CARD
CONTROL



TRANSFER
FUNDS

CITADEL'S STATEMENT DISCLOSURE

PAGE 2 of 3

Payment Due Date

Your payment is due by the payment due date. If that date is a Saturday, Sunday or holiday then payment is due the last business day before the due date. You may pay your total balance at any time.

Errors on Your Statement

If a charge appears on your statement that you don't recognize:

- Check with family members or other people that have access to your debit card, line of credit or account number.
- If the dollar amount of the disputed item is recognized but the merchant name or location is different, the charge may be from a company that bills under a different name or from a central location.
- Did you or any other authorized user place a mail or telephone order?
- If you still don't recognize the charge, please refer to the BILLING RIGHTS SUMMARY below.

Merchant Credits

If you have received a credit slip for merchandise you returned, please allow up to 45 days from the date of the credit slip for the credit to appear on your account. If it has not posted to your account by then, please refer to the BILLING RIGHTS SUMMARY below. Include a copy of your credit slip in your correspondence.

Merchandise Quality

If you have a dispute involving the quality of the merchandise or service you received, please attempt to resolve the dispute directly with the merchant. If you are not successful, write us as soon as possible explaining your dispute with the merchant. You may not have to pay the remaining amount due. Certain restrictions apply. See the "Special Rules for Credit Card Purchases" in the BILLING RIGHTS SUMMARY below.

COMPUTATION OF LOAN FINANCE CHARGES

Loan accounts

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe on the loan amount.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a 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. In your letter, please provide 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 of which you are unsure.

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 you Question.

Special Rules for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Terms and Conditions for Credit Card

Please refer to the disclosure that accompanied your card for the terms and conditions governing the use of this account. These terms and conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

Payment Crediting, Credit Balances

Payments made payable to or received at locations other than Citadel, PO Box 650, Exton, PA 19341, may be subject to delay in crediting up to 5 days. If you are due a credit balance, you may request in writing a full refund of this credit balance at the address indicated above or by calling us at (800) 666-0191.

Closing Date

All transactions received after the closing date will appear on your next statement.

Electronic Transfer Error Resolution

In case of errors or questions about your electronic transfers, telephone us at (800) 666-0191 or write us at Citadel, 520 Eagleview Blvd, Exton, PA 19341 as soon as you can. You may also contact us 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.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer of which you are unsure, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) 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 credit your account 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.

Preauthorized Transfer

To find out if a preauthorized transfer has occurred, please call us at (800)666-0191.

TO RECONCILE YOUR CHECKING ACCOUNT

Step 1:

On your register check off the following items listed on your Statement:

- Personal Checks
- Automatic Transfers
- Deposits

If any of the above items are on your Statement, but not in your register, then verify that they are your items. If so, then record them in your register and adjust the balance.

Step 2:

If any Citadel fees appear on your Statement, enter these into your register and adjust the balance.

Step 3:

List and total all deposits on your Statement not checked off in your register.

Check #	Amount
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____
12. _____	_____
13. _____	_____
14. _____	_____
15. _____	_____
Total _____	_____

Step 4:

List and total all checks and withdrawals on your Statement not checked off in your register.

Check #	Amount
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____
12. _____	_____
13. _____	_____
14. _____	_____
15. _____	_____
Total _____	_____

Step 5:

ENTER: Account balance	\$ _____
ADD: Your total from Step 3	\$ _____
SUB-TOTAL	\$ _____
SUBTRACT: Your total from Step 4	\$ _____
SUB-TOTAL	\$ _____
SUBTRACT: Balance from register	\$ _____
TOTAL: (Should equal zero)	\$ _____



ACCOUNT #	STATEMENT PERIOD	PAGE
0000801932	06/01/2020 to 06/30/2020	3 of 3

Call: (800) 666-0191 Email: info@citadelbanking.com

FREE CHECKING - 0070 (Continued)

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
06/30/2020	ENDING BALANCE			\$620.56
	Dividends Paid YTD: \$0.00			

	Total For This Period	Total Year-to-Date
Total Courtesy Pay Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

2 DEPOSITS = \$45.00 0 WITHDRAWALS = \$0.00



Merchant Account ID: BRLEQXPWSWDWN

PayPal ID: momsclubofmediapa@gmail.com

6/1/20 - 6/30/20

Statement for June 2020

Moms Club of Media
15 E. Chelton Rd
19015 Parkside

Balance Summary (6/1/20 - 6/30/20)

	Available beginning	Available ending	Withheld beginning	Withheld ending
USD	665.33	979.59	0.00	0.00

Activity Summary (6/1/20 - 6/30/20)

	USD
Beginning Available Balance	665.33
Payments received	315.00
Payments sent	0.00
Withdrawals and Debits	0.00
Deposits and Credits	0.00
Fees	-0.74
Ending Available Balance	979.59

Payments received

Description	USD
General payment	270.00
Mobile Payment	45.00
Total	315.00

Fees

Description	USD
Payment Fee	-0.74
Total	-0.74



Merchant Account ID: BRLEQXPWSWDWN

PayPal ID: momsclubofmediapa@gmail.com

6/1/20 - 6/30/20

Transaction History - USD

Date	Description	Name \ Email	Gross	Fee	Net
6/3/20	General Payment ID: 55J923818R3503045	Amanda Houlihan amanda.e.houlihan@gmail.com	30.00	0.00	30.00
6/3/20	General Payment ID: 6F0007006F5917548	Diana Mahler djmahler@gmail.com	15.00	-0.74	14.26
6/9/20	General Payment ID: 0FT9828844391651N	Francis Ryan buck@buckryan.com	30.00	0.00	30.00
6/11/20	General Payment ID: 87193947H05181152	Ashley Burke ashley.m.oconnor@hotmail.com	15.00	0.00	15.00
6/16/20	General Payment ID: 97D589237K987850U	Janelle R Fairwell JRFairwell@gmail.com	30.00	0.00	30.00
6/16/20	General Payment ID: 0EM3142667011601C	Blaire's Social Media Management Blaire.SocialMedia@Yahoo.com	25.00	0.00	25.00
6/18/20	General Payment ID: 2JV695133F718905Y	Blaire's Social Media Management Blaire.SocialMedia@Yahoo.com	5.00	0.00	5.00
6/18/20	General Payment ID: 6A902368DA152631M	Theresa Yingling therstar24@gmail.com	30.00	0.00	30.00
6/21/20	General Payment ID: 0G639072S67223835	Gemma Rapone gemmarae01@gmail.com	30.00	0.00	30.00
6/21/20	Mobile Payment ID: 1E2874807F240093L	Brian Adams bri.adams01@gmail.com	30.00	0.00	30.00
6/23/20	Mobile Payment ID: 4LS50064A3241525V	Alexis Lopatin alexislopatin@gmail.com	15.00	0.00	15.00
6/23/20	General Payment ID: 0BN311309A295273L	SILAS JIMENEZ silasjimenez@yahoo.com	30.00	0.00	30.00
6/23/20	General Payment ID: 5NJ52785SH854423H	Kathryn Singles kws@mombabylove.com	30.00	0.00	30.00

To report an unauthorized transaction or other error NOT involving your debit card: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error concerning your debit card: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).