Date 6/28/19 Account Number Enclosures

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MOMS CLUB OF LOUISBURG KANSAS C/O ERIN MARSH 904 N ELM ST LOUISBURG KS 66053

# CHECKING ACCOUNTS

SMALL BUSINESS ECHECKING Account Number Previous Balance	Endi ng 2385 576. 48	Item Truncation Statement Dates 6/01/19 thru Days in the statement period	30	
Deposi ts/Credi ts 1 Checks/Debi ts	. 00 90. 00	Average Ledger Average Collected	555 555	
Servi ce Charge	. 00			
Interest Paid	. 00			
Endi ng Bal ance	486. 48			

CHECKS IN SERIAL NUMBER ORDER				
Date	Check No	Amount		
6/24		90. 00		
*Indicates Skip in Check Number				

DAILY BALA	ANCE INFORMATIO	N		
Date	Bal ance	Date	Bal ance	
6/01	576. 48	6/24	486. 48	

"PRIVACY NOTICE" Federal Law requires us to tell you how we collect share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.ibankfirst.com or we will mail you a free copy upon request if you call us at 913-837-5191.

OUTSTANDING CHECKS			RECONCILIATION INSTRUCTIONS	
CH	liation of Account	NOT PAID AMOUNT	Date Please examine this statement a	
	JWDEI (	, in conti	items at once and refer any exceptions immediately.	
			Sort your checks numerically or by date issued.	
			Mark off in your checkbook each of your checks paid by the bank and list the numbers and amounts of those not paid in the space provided at the left. Include any checks still not paid from previous statements.	
			Subtract from your checkbook balance any SERVICE CHARGE (S.C.) or bank charge appearing on this statement.	
			Reconcile your statement in the space provided below.	

Any Charge for Imprinted Checks Includes State Sales Tax Computed at the Current Rate, When Applicable

THIS AMOUNT SHOULD EQUAL YOUR CHECKBOOK BALANCE

Enter bank balance from statement

Add deposits not credited by bank (if any)

Subtract total of

checks not paid

TOTAL

## **EXPLANATION OF BALANCE ON WHICH FINANCE CHARGE IS COMPUTED**

We calculate the **FINANCE CHARGE** on your account by multiplying the daily balance of your account, including current transactions, by the daily periodic rate each day during the billing cycle. This gives us a daily finance charge. Then we add together each daily finance charge to derive a total FINANCE CHARGE for the billing cycle. To get the daily balance on which each daily finance charge is computed, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and unpaid finance charges.

The "average daily balance" shown on the front of this statement is for purposes of illustration only. To validate the amount of your finance charge, multiply the number of days in the billing cycle by the average daily balance shown, then multiply the product by the daily periodic rate.

\*Note: If the statement closing date falls on a Friday or on any business day immediately prior to a non-business day, the number of days in the billing cycle will include the subsequent number of non-business days until the next business day, and the finance charge will continue to accrue. However, the number of days in the next billing cycle will not include any days included in the prior cycle.

#### **BILLING RIGHTS SUMMARY**

### In Case of Errors or Questions About Your Account Statement

Total of Checks

not paid

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

In your letter, give us the following information.

- 1. Your name and account number.
- 2. The dollar amount of the suspected error.
- 3. 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 statement that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question.

## IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone or write us as soon as possible at the phone number or address designated on the front of this statement. 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 (if any).
- 2. Describe the error or 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.
- 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 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.

If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number designated on the front of this statement.