

MOMS CLUB OF GROVETOWN 155 OLIVER HARDY CT HARLEM GA 30814

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06/30/2020

CYCLE-031

\*\*44133

Q BUSINESS BASIC	**44133
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PREVIOUS STATE	MENT BALANCE AS OF 05/31/20	1,357.07
PLUS	3 DEPOSITS AND OTHER CREDITS	160.70
LESS	0 CHECKS AND OTHER DEBITS	.00
<b>CURRENT STATE</b>	MENT BALANCE AS OF June 30, 2020	1,517.77
NUMBER OF DAYS	S IN THIS STATEMENT PERIOD: 30	•

# \*\*\* **DEPOSITS** \*\*\*

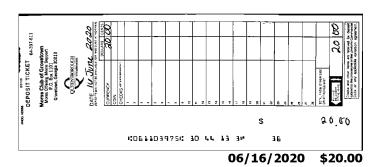
Date	Description		Amount
06/09	AC PAYPAL	TRANSFER	120.46
06/16	DEPOSIT		20.00
06/30	AC PAYPAL	TRANSFER	20.24

# \*\*\* BALANCE BY DATE \*\*\*

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/31	1,357.07	06/09	1,477.53	06/16	1,497.53	06/30	1,517.77

Funds Availability Policy Change in Terms: On 7/1/2020, if the bank holds funds from a check deposit, we will increase the amount available for withdrawal on the next business day from \$200 to \$225. We will also increase the exception hold threshold on large deposits, repeatedly overdrawn accounts & deposits to new accounts from \$5,000 to \$5,525 in which case longer holds may apply.

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LOUISVILLE, GA MID VILLE, GA WAYNESBORO, GA WRENS, GA TENNILLE, GA SANDERSVILLE, GA SYLVANIA, GA STATESBORO, GA 478-625-2000 478-589-7130 706-554-0460 706-547-2000 478-552-7317 478-552-7635 912-564-2500 912-764-6600 SWAINSBORO, GA MARTINEZ, GA THOMSON, GA WADLEY, GA MILLEN, GA EVANS, GA HEPHZIBAH, GA SAVANNAH, GA METTER, GA GROVETOWN, GA 706-863-2000 706-597-8500 478-252-5276 478-982-5700 706-868-9596 706-798-2424 912-303-9080 912-685-4000 706-868-1001 478-289-9900 421 FURY'S FERRY RD ENTRERPRISE MILL WEST AUGUSTA MARTRINEZ, GA AUGUSTA, GA AUGUSTA, GA 706-447-2400 706-821-0724 706-731-1400 IMPORTANT Please examine this statement immediately. We will assume that the balances it shows are correct unless you notify us of any disagreement within 30 days. To figure the FINANCE CHARGE for each billing cycle, a daily periodic rate is multiplied by the average daily balance of my loan account balance. LINE OF CREDIT You then multiply that amount by the number of days in the billing cycle. To figure the average daily balance, you first take my loan account balance at the beginning of each day, FINANCE CHARGE: and add any new loan advances, and subtract any payments or credits that apply to debt repayment. This gives you the daily balance. Then, you add up all the daily balances fo CREDIT LINE the billing cycle and divide the total by the number of days in the billing cycle. This gives you the average daily balance. ACCOUNT Your Annual Percentage Rate (APR) and Periodic Rate may vary. Use This Form To Balance Your Checkbook Records With Your Bank Statement. Fill in below amounts from your Bank Statement and Checkbook Subtract checks issued but not on Statement: include any other withdrawals made but not on statement. Balance shown on Bank Statement \$\_\_\_\_\_\_ Balance shown in your checkbook \$\_ Add any Deposits, Interest payments Check# Amount Add Deposits in Checkbook but and other credits listed on not on statement. Statement but not already entered in Checkbook. \_\_\_\_\_ (Enter in Checkbook) Total \$ \_\_\_\_\_ Total \$

Balance \$ \_\_\_\_

These totals should agree, and they represent the correct amount of money you have in the bank. Differences, if any, should be reported to the bank within 10 days after the receipt of your Statement.

Total \$ \_

Balance \$

# **BILLING RIGHTS SUMMARY**

IN CASE OF ERRORS OR **QUESTIONS** ABOUT YOUR BILL

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 your 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:

- · Your name and account number.
- The dollar amount of the suspected

· 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 any action to collect the amount in question.

SPECIAL RULE 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 the amount or location of purchase

Balance \$ \_

Total \$

Balance \$

Subtract Service Charges and other Bank Charges not in Checkbook (Enter in Checkbook)

### ERROR RESOLUTION PROCEDURES:

In case of errors or questions about your electronic transfers:

Telephone us at the number or address given above 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.

(1) Tell us your name and account number.

- (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.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

## ERROR RESOLUTION NOTICE:

We will determine whether an error occurred within 10 business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. 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.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you written explanation.

## EXTENSION OF TIME PERIOD - NEW ACCOUNTS:

The time periods notes above are extended as follows:

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  (i) The applicable time is 20 business days in place of 10 business days if the notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made.

  (ii) The applicable time is 90 days in place of 45 days of investigation. If a notice of error involves an electronic fund transfer that;
- - (A) Was not initiated within a state.
  - (B) Resulted from a point-of-state debit card transaction, or (C) Occurred within 30 days after the first deposit to the account was made.

You may ask for copies of the documents that we used in our investigation