

ACCOUNT NUMBER

XXXXX5728

PERIOD

06/01/21 - 06/30/21

ADDRESS SERVICE REQUESTED

MOMS CLUB OF HESPERIA VALLEY
7786 SHERBORN AVE
HESPERIA CA 92345-7345

Your Branch

15479 Main St.
Hesperia, CA 92345
(760) 244-2924

Customer Service

Inside the U.S. (760) 243-2140
Outside the U.S. (248) 312-2220

24-Hour Telephone Banking

(760) 243-2140

Online Banking

dcbk.org

If there are new accounts shown on this statement that you did not consent to open, please contact us immediately at the phone number listed above.

DCB Basic Business Checking

Account Summary Information

Account Number

XXXXX5728

Beginning Balance
\$2,115.60

Deposits and Other Credits
\$0.00

Checks and Other Debits
\$0.00

Ending Balance
\$2,115.60

DEPOSITS AND OTHER CREDITS

Description	Items	Amount (\$)
Deposits	0	\$0.00
ACH Credits	0	\$0.00
Lockbox	0	\$0.00
Incoming Funds Transfer	0	\$0.00
Trade Services	0	\$0.00
Zero Balance Transfers	0	\$0.00
Adjustments	0	\$0.00
Other Credits	0	\$0.00
Total	0	\$0.00

CHECKS AND OTHER DEBITS

Description	Items	Amount (\$)
Checks	0	\$0.00
ACH Debits	0	\$0.00
Returned Items	0	\$0.00
Outgoing Funds Transfer	0	\$0.00
Trade Services	0	\$0.00
Zero Balance Transfers	0	\$0.00
Adjustments	0	\$0.00
Other Debits	0	\$0.00
Total	0	\$0.00

Deposits and Other Credits

DEPOSITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	
Total deposits this period:			\$0.00

ELECTRONIC CREDITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	
Total electronic credits this period:			\$0.00

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HOW TO BALANCE YOUR ACCOUNT

1. Enter the ending balance as shown on the reverse side.		▶	\$
2. Check the deposits you have made and enter any which have not been credited on this statement.		▶	+ \$
3. Total of Line 1 and Line 2.		▶	= \$
4. List below any withdrawals/checks you have issued that are not shown on this statement and enter the total.		▶	- \$
5. Subtract Line 4 from Line 3. This should equal your present balance.		▶	= \$
CHECKNUMBER	AMOUNT	CHECKNUMBER	AMOUNT

NOTE: If your statement does not balance, please verify you have entered all your transactions in your register correctly.

Have you added the following?

- Transfers from another account.
- Credit memos.
- Any interest paid on your account. Not all accounts receive interest.

Have you subtracted the following?

- Authorized deductions.
- Service charges.
- Debit memos (such as purchasing checks).

Please note: We may close your account if your Balance remains at \$0.00 for 90 consecutive days.

METHOD OF COMPUTING FINANCE CHARGES ON LINE OF CREDIT

The balance subject to interest rate FINANCE CHARGE is computed on the average daily balance of loans, determined by totaling the outstanding unpaid principal balances for each day of the billing cycle, after application of payments and credits, as received and posted, and dividing such total by the number of days in the billing cycle. The amount of the FINANCE CHARGE is computed as follows:

FINANCE CHARGE = (average daily balance) x (number of days in the billing cycle) x (daily periodic rate).

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact our Customer Service Department at (888) 248-6423 to find out whether or not the transfer has been made 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 (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.
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 (Monday through Friday, excluding federal holidays) 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.

SEND INQUIRIES TO:

Flagstar Bank
301 West Michigan Avenue
Jackson, MI 49201

Customer Service
(888) 248-6423

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OTHER CREDITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	
Total other credits this period: \$0.00			

Checks and Other Debits

ELECTRONIC DEBITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	
Total electronic debits this period: \$0.00			

OTHER DEBITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	
Total other debits this period: \$0.00			

Balance Activity

Date	Balance (\$)
06/01	\$2,115.60

ITEMIZED SERVICE CHARGES / FEES

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	

INTEREST RATE HISTORY

Date	Rate		
06/01	0.0000%		
Annual Percentage Yield Earned (APY-E)		0.00%	
Interest earned this statement period		\$0.00	
		Year-to-date Interest	\$0.00
		Year-to-date Withholding	\$0.00

LOWEST DAILY BALANCE

Your lowest daily balance this statement period was \$2,115.60



**Desert
Community
Bank**

5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098

» BUSINESS ACCOUNT STATEMENT

ACCOUNT NUMBER

XXXXX5728

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06/01/21 - 06/30/21

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Thank you for your business and the opportunity to serve you. We want to make you aware of the following updates to your account terms. The following are effective immediately.

DISCLOSURE GUIDE

Terms and Conditions

Posting Order of Items & Credits – The second paragraph is updated to the following:

Our policy is to process all Items and credits in the order they are received, subject to the following conditions. When Items or credits are received at the same time within the same file, credits will be processed first. Wire transfers, phone transfers, online banking transfers, in branch transactions, ATM transactions, debit card transactions, ACH transactions, bill pay transactions, and Items we are required to pay, such as returned deposited items, are processed next (but not necessarily in that order) as they occur on their effective date for the Business Day on which they are processed. Checks and similar Items are processed in batches and in the order in which they are received, for the Business Day on which they are processed.

Customers with personal accounts can find the updated Disclosure Guide on dcbk.org.

If you have questions about this notice or other banking matters, please visit a bank branch or call us at (760) 243-2140, Monday- Friday 6 a.m. -7 p.m., or Saturday 9 a.m.-5 p.m. PT

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