

P.O. BOX 1030 BETTENDORF, IA 52722

### **RETURN SERVICE REQUESTED**

MOMS CLUB OF DAVENPORT IOWA 6718 SUMMERFIELD DR BETTENDORF IA 52722-6416

# Statement Ending 06/15/2020

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# **Managing Your Accounts**

Bank Name TBK Bank, SSB

Phone Number 563-823-2323

Branch Address 5210 Jersey Ridge Road Davenport, Iowa 52807

Online Access www.tbkbank.com

# **Summary of Accounts**

Account TypeAccount NumberEnding BalanceTOTALLY FREE BUSINXXXXXXXX1657\$770.28

# **TOTALLY FREE BUSIN - XXXXXXXXX1657**

## **Account Summary**

Date	Description	Amount
05/19/2020	Beginning Balance	\$770.28
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
06/15/2020	Ending Balance	\$770.28

Per a change to Regulation CC-Expedited Funds Availability Act, availability amounts will be adjusted every five years according to an inflation index using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Effective July 1, 2020 the next day availability for a check deposit is increasing from \$200 to \$225. The Exception Hold amount for new accounts, large-deposits, and repeatedly overdrawn accounts is increasing from \$5,000.00 to \$5,525.00. Please visit our website at <a href="https://www.tbkbank.com/funds-availability-policy/">https://www.tbkbank.com/funds-availability-policy/</a> for our Funds Availability Policy.



### THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING NOT CHARGED TO ACCOUNT

		T DEEGDE VOU CEADE
NO.	\$	BEFORE YOU START PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.
		YOU SHOULD HAVE ADDED YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:
		1. Loan advances 1. Automatic loan payments
		2. Credit memos 2. Automatic savings transfers
		3. Other automatic deposits 3. Service charges
		4. Debit memos
		5. Other automatic deductions and payments
		BALANCE SHOWN ON THIS STATEMENT \$
		400
		ADD DEPOSITS NOT SHOWN
		ON THIS STATEMENT
		(IF ANY) \$
		_
		TOTAL \$
		SUBTRACT
		WITHDRAWALS
		OUTSTANDING \$
		-
		SHOULD AGREE WITH YOUR REGISTER
TOTAL	Ś	BALANCE AFTER DEDUCTING SERVICE CHARGE(S)

PLEASE EXAMINE IMMEDIATELY AND REPORT IF INCORRECT. IF NO REPLY IS RECEIVED WITHIN 60 DAYS, THE ACCOUNT WILL BE CONSIDERED CORRECT.

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

Telephone or write us at the telephone number or address located on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed 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.

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 or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days if involving a Visa\* transaction or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa\* transaction or 20 business days if the transfer involved a new 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. 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. 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 a written explanation. You may ask for copies of the documents that we used in our investigation.

### YOUR DEMAND DEPOSIT LOAN ACCOUNT SUMMARY RIGHTS IS OUTLINED BELOW

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice. Your Demand Deposit Loan Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Loan Account line of credit.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DEMAND DEPOSIT LOAN

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 located on the front of this 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, give us the following information:

- Your name and account number.
- 2. The dollar amount of the suspected error.
- 3. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

You do not have to pay any money 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.

We figure a portion of the FINANCE CHARGE on your Demand Deposit Loan Account by applying the appropriate daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits and unpaid FINANCE CHARGES. This gives us the "Daily Balance."

The minimum periodic payment required is shown on the front of this bill. You may pay off your Demand Deposit Loan Account balance at any time, or make voluntary additional payments. Payments shall be applied first to any unpaid FINANCE CHARGES, and second to the principal loan balance outstanding in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account transactions.

Send payments and inquiries to the address shown on the front of this bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.