



Everyday Banking.

11 Central Street, Norwood, MA 02062




RETURN SERVICE REQUESTED

MOMS CLUB OF PLAINVILLE AREA
LISA M LENTINI-HASKELL
NORA R BELCHER
157 EVERETT SKINNER RD
PLAINVILLE MA 02762-1617

Statement Ending 06/30/2023

Page 1 of 2

Managing Your Accounts

	Main Number	781-762-1800
	Website/Online Access	www.onelocalbank.com
	Mailing Address	11 Central St Norwood, MA 02062

Summary of Accounts

Account Type	Account Number	Ending Balance
BOUNDLESS CHECKING	00000000023876160	\$8,653.57

BOUNDLESS CHECKING-00000000023876160

Account Summary

Date	Description	Amount
06/01/2023	Beginning Balance	\$7,961.12
	5 Credit(s) This Period	\$1,047.22
	5 Debit(s) This Period	\$354.77
06/30/2023	Ending Balance	\$8,653.57

Account Activity

Post Date	Description	Debits	Credits	Balance
06/01/2023	Beginning Balance			\$7,961.12
06/02/2023	PAYPAL TRANSFER 1027342566917		\$230.30	\$8,191.42
06/06/2023	VENMO CASHOUT 1027439018872		\$20.00	\$8,211.42
06/07/2023	700197 POS RETURN LAVISH NAILS & S WRENTHAM US 22000017 700197		\$150.00	\$8,361.42
06/07/2023	63154 PURCHASE-SIG VENMO NEW YORK US 84067354 063154	\$60.00		\$8,301.42
06/12/2023	314828 PURCHASE-SIG VENMO NEW YORK NY 72416418 314828	\$100.00		\$8,201.42
06/21/2023	VENMO PAYMENT 1027718404106	\$75.27		\$8,126.15
06/23/2023	VENMO CASHOUT 1027762858328		\$100.00	\$8,226.15
06/23/2023	704516 PURCHASE-SIG ENOM.COM KIRKLAND WA 05623370 704516	\$19.50		\$8,206.65
06/23/2023	VENMO PAYMENT 1027762596893	\$100.00		\$8,106.65
06/27/2023	PAYPAL TRANSFER 1027834290897		\$546.92	\$8,653.57
06/30/2023	Ending Balance			\$8,653.57

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



How to balance your Checking or Savings account**FIRST, start with your Account Register/Checkbook:**

1. List your Account Register/Checkbook balance here.....\$ _____
2. Subtract any service charges or other deductions from this statement not previously recorded\$ _____
3. Add any automatic deposits or overdraft advances listed on this statement not previously recorded.....\$ _____
4. This is your ADJUSTED ACCOUNT REGISTER BALANCE.....\$

NEXT, using your Account Statement:

5. List your Statement Ending Balance here.....\$ _____
6. Add any deposits not shown on this statement and enter in Box 6\$ _____
- SUBTOTAL (Add) 5 and 6 here**
- 6**
7. List the total of outstanding withdrawals and debits not shown on this statement in Box 7.\$ _____
- 7**
8. Subtract Box 7 from the subtotal. This balance should match your Adjusted Account Register Balance.\$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (CONSUMER ACCOUNTS):

Telephone us at 781-762-1800 or write us at OneLocal Bank, 11 Central Street Norwood MA 02062 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 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.

OVERDRAFT PROTECTION ACCOUNT – WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT:

If you think there is an error on your statement, write to us at: OneLocal Bank, 11 Central Street, Norwood MA 02062. In your letter, give us the following information:

- (1) *Account information:* Your name and account number.
- (2) *Dollar amount:* The dollar amount of the suspected error.
- (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after we sent you the *FIRST* statement on which the error or problem appeared. You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount, but if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees to that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

HOW WE WILL CALCULATE YOUR BALANCE:

We use a method called “daily balance”. We figure the interest charge on your account by applying the periodic rate to the “daily balance” of your account for each day in 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 unpaid interest or other finance charges, any payments or credits. The minimum periodic payment required is shown on the front of this bill. You may pay off your Overdraft Protection Account loan balance at any time or make voluntary additional payments. Payments shall be applied first to any unpaid INTEREST CHARGES and second to the principal loan balance outstanding in your Overdraft Protection Account.

REPORTING TO CREDIT BUREAUS: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

MA 18-65 Law: Customers age 65 and older or under 19 years usually qualify for an exemption from most service charges on deposit accounts. This account is available to those who are 18 years old and under or 65 years old and over, and comes with reduced fees. The Massachusetts 18-65 law allows any person who is 65 years of age or older or 18 years of age or younger to have a savings and a checking account at a Massachusetts state-chartered savings bank, co-operative bank, or trust company without having to pay a service, maintenance, or similar charge. Please contact us for this exemption.

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.onelocalbank.com or we will mail you a free copy upon request if you call us at 781-762-1800.

