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Client Services:

608.364.8924

866.771.8924

MOMS CLUB OF ROCKFORD IL  
RACHEL M SANDERS  
729 WESTCHESTER DR  
ROCKFORD IL 61107-3462

Date 6/30/23 Page 1  
Account Number Ending 7184

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|                              |                                      |
|------------------------------|--------------------------------------|
| NON-PROFIT BUSINESS CHECKING | Item Truncation                      |
| Account Number Ending 7184   | Statement Dates 6/01/23 thru 7/02/23 |
| Previous Balance 2,010.62    | Days in the statement period 32      |
| 2 Deposits/Credits 449.25    | Average Ledger 2,038.02              |
| 1 Checks/Debits 784.94       | Average Collected 2,038.02           |
| Service Charge .00           |                                      |
| Interest Paid .00            |                                      |
| Ending Balance 1,674.93      |                                      |

#### DEPOSITS AND ADDITIONS

| Date | Description            | Amount |
|------|------------------------|--------|
| 6/08 | TRANSFER PAYPAL        | 424.25 |
|      | TRANSFER               |        |
|      | 23/06/08               |        |
|      | TRACE#-091000014213223 |        |
| 6/14 | DDA REGULAR DEPOSIT    | 25.00  |

#### DESCRIPTIVE WITHDRAWALS AND ELECTRONIC CHECKS

| Date | Description                    | Amount  |
|------|--------------------------------|---------|
| 6/20 | INST XFER PAYPAL               | 784.94- |
|      | KAYLA STOCKTON                 |         |
|      | ALI JIC                        |         |
|      | 23/06/20 TRACE#-09100001779140 |         |

#### DAILY BALANCE INFORMATION

| Date | Balance  | Date | Balance  |
|------|----------|------|----------|
| 6/01 | 2,010.62 | 6/14 | 2,459.87 |
| 6/08 | 2,434.87 | 6/20 | 1,674.93 |



MEMBER FDIC  EQUAL HOUSING LENDER

**Client Services: 608.364.8924 • Toll Free: 866.771.8924**

**Main Office: 400 Broad Street Beloit WI 53511 • Visit [www.blackhawkbank.com](http://www.blackhawkbank.com) for Banking Center locations**

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Revised 5.2022

## **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT OR ELECTRONIC FUNDS TRANSFERS**

Write us at PO Box 719, Beloit, WI 53512-0719, or telephone us at 866.771.8924 as soon as you can if you think there is an error on your statement or if you need more information about a transfer listed on your statement. 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 866.771.8924.

## **ERROR RESOLUTION FOR CONSUMER ACCOUNTS**

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Tell us your name and account number or other unique means of identification; describe the error or the transfer you are unsure about, explain as clearly as you can why you believe it is an error or why you need more information; and tell us the dollar amount of the suspected error. If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days to the address above. We will tell you the results of our investigation within 10 business days 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 point-of-sale transaction, foreign-initiated transfer, or a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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 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 during the investigation period. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

## **HOW THE INTEREST CHARGE IS CALCULATED ON YOUR OVERDRAFT PROTECTION OR WRITE YOUR OWN LOAN**

To figure the interest charge for each billing cycle, a daily periodic rate is multiplied by the average daily balance of the loan account balance. That amount is multiplied by the number of days in the billing cycle. To figure the average daily balance, take the loan account balance at the beginning of each day, add any new advances and subtract any payments or credits that apply to debt repayment, and any unpaid interest or other finance charges, fees, and charges. This gives you the

daily balance. Then add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the average daily balance. Write Your Own Loan is a variable rate loan and the daily periodic rate can change as a result.

## **WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT (OVERDRAFT PROTECTION OR WRITE YOUR OWN LOAN)**

If you think there is an error on your statement, write to us at:  
Blackhawk Bank PO Box 719 Beloit, WI 53512-0719

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **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 the error appeared on your statement. 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 related 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.

## **TO REPORT A LOST OR STOLEN DEBIT MASTERCARD**

- Login to your Online Banking Account > Scroll down to the Card Management section > Click on the card you want to report lost or stolen > Click on Report lost/stolen and follow the prompts;
- Use the Blackhawk Bank App > Card Management;
- Call our Bank by Phone service at 888.769.2600 > Option 5 Card Services; or
- During regular business hours, call 866.771.8924 - After hours, call 888.297.3416 in the US or 206.389.5200 outside the US

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