



476 NATURE VIEW CT WEST ST PAUL, MN

PERIODIC STATEMENT

Date: Jun 30, 2021 Period: Jun 14, 2021 to Jun 30, 2021

(17 days)

Your Account(s) at a Glance

Deposit Account(s) Account #

MOMS CLUB OF MENDOTA HEIGHTS MN

Interest Earned YTD Balance as of 06/30 BUSINESS CHECKING CK-4010002766 0.00 664.14

ACCOUNT #: CK - 4010002766 **BUSINESS CHECKING** 

55118-4459

Moms Club Of Mendota Heights MN

Enclosures: 1

Beginning Balance as of 06/14/21

864.14 Deposits & Other Credits 0.00 Charges & Fees 0.00 200.00 Checks & Other Debits Average Balance 840.61

**Ending Balance** 

as of 06/30/21 664.14

Transaction Information

Date Check# Description Amount Balance 06/29 5353 Check 200.00-664.14

Check Information

Check# Date Check# Date Amount Amount 200.00 06/29 5353

201: 11 1510	
DEERWOOD	
BANK	5353
MOMS CLUB OF MENDOTA HEIGHTS, MN MENDOTA HEIGHTS, MN 65120-55118	22-60/960 BRINGHT
PAY TO THE CYLSCENT COVE	DATE /21/2021
PAYTHE ORDER OF CYPSCENT COVE TWO WINDOWS AND OF /115	\$ 200, 10
AMERICAN BANK	DOLLARS (1) HERE
1060 Dakota Dr, Mendota Heights, MN 55120 Tel 651, 652, 1320 TEL FRANK 651, 638, BANK	V. VM = POLA
FOR In Memory of Charlize Schifsky	Jang Janson "

6/29/2021 5353 \$200.00

## This form is provided to help you balance your statement.

Before you start, be sure you enter in your checkbook register any interest earned, automatic transactions or bank charges including those shown on this statement.

Outstanding checks/withdrawals not shown on this statement	Deposits not shown on this statement		Statement Balance		Checkbook Register
Check No	Description	Ţ	Balance this statement		Checkbook balance
			Total Deposits not shown on statement	+	Any interest earned or automatic trans-
		=	Subtotal		actions not in register
			Total Outstanding	=	Subtotal
		<u></u>	Withdrawals		Any bank charges
3					or automatic trans-
			Balance (should		actions not in register
	TOTAL:	HI	match your		
			checkbook balance)		Checkbook balance
TOTAL:					

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (Regarding a Consumer Account only)

Telephone us at (800) 291-6597. Write us at P.O. Box 2905, Baxter, MN 56425 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 the FIRST statement on which the problem or error appeared.

- 1) Tell us your name and account number (if any).
- 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.

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 after we hear from you and 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

## 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: Deerwood Bank

14986 Lynwood Drive, P.O. Box 2905, Baxter, MN 56425 You may also contact us on the Web: www.deerwoodbank.com or info@deerwoodbank.com.

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* or e-mail us at info@deerwoodbank.com. 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.

## HOW YOUR FINANCE CHARGE (INTEREST CHARGE) IS CALCULATED:

We figure the interest charge on your account by applying the <u>periodic rate</u> to the "daily balance" of your account for each day in the <u>billing cycle</u>. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

## PAYMENTS:

The minimum periodic payment required is shown on the front of this statement. Payments shall be applied first to any unpaid FINANCE CHARGES, and second, to the principal loan balance outstanding in your loan account. You may payoff your loan account balance at any time, or make voluntary additional payments. Send payments and inquiries to the address shown on the bottom of this statement. Payments received after the close of business shall be deemed received on the following business day for the purposes of crediting your account. Business days are Monday through Friday, excluding Federal Holidays.

Deerwood Bank • 14986 Lynwood Drive • P.O. Box 2905 • Baxter, MN 56425 • (800) 291-6597

Please examine this account statement immediately and report if incorrect. If no reply is received within 60 days, the account will be considered correct.