



PO Box 391
West Point, VA 23181

Statement Ending 06/30/2022

MOMS CLUB KING GEORGE

Page 1 of 2

Account Number: XXXXXX3311

ADDRESS SERVICE REQUESTED

MOMS CLUB KING GEORGE
8276 HOOVER DR
KING GEORGE VA 22485-2101

Managing Your Accounts



Customer Support 800-296-6246



Mailing Address P.O. Box 391
West Point, VA 23181



Online Banking www.cffc.com



Mobile Banking www.cffc.com/mobilebanking

Summary of Accounts

Account Type	Account Number	Ending Balance
COMMUNITY CHECKING	XXXXXX3311	\$1,226.28

COMMUNITY CHECKING-XXXXXX3311

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$1,233.30
	3 Credit(s) This Period	\$75.00
	2 Debit(s) This Period	\$82.02
06/30/2022	Ending Balance	\$1,226.28

Deposits

Date	Description	Amount
06/16/2022	DEPOSIT	\$25.00

Electronic Credits

Date	Description	Amount
06/06/2022	VENMO CASHOUT 1020484874192	\$25.00
06/27/2022	VENMO CASHOUT 1020885338808	\$25.00

Electronic Debits

Date	Description	Amount
06/27/2022	VENMO PAYMENT 1020860847661	\$33.81
06/27/2022	VENMO PAYMENT 1020860862048	\$48.21

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/06/2022	\$1,258.30	06/16/2022	\$1,283.30	06/27/2022	\$1,226.28

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



DATE OR NUMBER		AMOUNT		CHECKS		DATE OR NUMBER		AMOUNT		CHECKBOOK RECONCILIATION		
										ENTER BALANCE THIS STATEMENT		
										\$		
										ADD RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)		
										\$		
										SUBTOTAL		
										\$		
										SUBTRACT TOTAL CHECKS OUTSTANDING		
										\$		
										BALANCE		
										\$		

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:

Interest - Add Overdraft - Deduct Automatic Payment - Deduct Automatic Advance - Add Service Charge - Deduct

**FOR PERSONAL ACCOUNTS ONLY
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

In case of errors or questions about your electronic transfers, telephone us at (804) 843-2360 or (757) 741-2201 or write us at Citizens and Farmers Bank, Attn: Card Services, P.O. Box 391, West Point, VA 23181, 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 problem or error 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 for point-of-sale transactions or foreign-initiated transfers, 5 business days for C&F Bank Debit Card Visa merchant transactions or 20 business days for errors that occur within the first 30 days the account is opened, 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. Commercial Account holders are not entitled to the rights provided under the Electronic Fund Transfer Act ("EFT Act").

**THE BELOW NOTICE APPLIES ONLY TO REVOLVING CREDIT LOANS MADE TO
INDIVIDUAL CONSUMERS**

Your Billing Rights: Keep this Document for Future Use

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 Citizens and Farmers Bank, Attn: Customer Service, PO Box 391, West Point, VA 23181.

In your letter, give us the following information:

- (1) Tell us your name and account number.
- (2) Tell us the dollar amount of the suspected error.
- (3) 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.

Computation Method for Overdraft Line Accounts: 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 or fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.