



Return Service Requested

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MOMS CLUB OF KNOXVILLE SOUTH BEARDEN
1709 CAPISTRANO DR
KNOXVILLE TN 37922-6303

BIZESSENTIALS

CUSTOMER INFORMATION

ACCOUNT NUMBER 00000180129042
STATEMENT DATE 06/28/19

CUSTOMER SERVICE INFORMATION

Customer Service: 1-888-382-4968
 Visit Us Online: www.firsttennessee.com
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ACCOUNT SUMMARY	DATE	BALANCE OF YOUR FUNDS
PREVIOUS BALANCE	05/31/19	\$811.71
2 DEPOSITS TOTALING		\$131.40
1 WITHDRAWAL TOTALING		\$13.11
NEW BALANCE	06/28/19	\$930.00

CHECKING ACCOUNT TRANSACTIONS

FOR THE PERIOD FROM 06/01/19 THROUGH 06/28/19

ACCOUNT HISTORY			
DATE	AMOUNT	DESCRIPTION	CARD #
06/21	\$13.11	PURCHASE - EZCATERCINNAHO 8004881803 MA DATE 06/17REF # 24492155QLVXFZ0QQ	1328
06/24	\$75.00	DEPOSIT	0000
06/25	\$56.40	DEPOSIT -PAYPAL TRANSFER 1005950399212	0000

DAILY BALANCE SUMMARY							
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06/21	\$798.60	06/24	\$873.60	06/25	\$930.00		

INQUIRY INFORMATION

*ALL INQUIRIES FOR BALANCES, GENERAL INFORMATION, ACCOUNT ERRORS, ACCOUNT ACTIVITY, AUTOMATED TELLER MACHINE ACTIVITY AND DEBIT CARD TRANSACTIONS SHOULD BE DIRECTED TO 1-888-382-4968.
*TO REPORT A LOST/STOLEN DEBIT CARD: CALL 1-888-382-4968 IMMEDIATELY AND FOLLOW THE VOICE PROMPTS, STARTING WITH OPTION #1.
*DIRECT INQUIRIES CONCERNING PREAUTHORIZED ELECTRONIC FUNDS TRANSFER TO 1-888-382-4968.
*YOU MAY MAIL INQUIRIES CONCERNING AUTOMATED TELLER MACHINE ACTIVITY, DEBIT CARD TRANSACTIONS, AND PREAUTHORIZED ELECTRONIC FUNDS TRANSFERS TO:
FIRST TENNESSEE BANK
P.O. BOX 84
MEMPHIS, TN 38101

EASY CHECKBOOK BALANCING

CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT
TOTAL OUTSTANDING CHECKS									

STEP 1 Update your check register by entering all deposits and withdrawals which appear on this statement, but have not yet been entered into your check register. Be sure to include any service charges, finance charges, or interest credited to your checking account shown on the front of this statement.

STEP 2 Mark off (✓) all deposits and withdrawals appearing on this statement in your check register. List any outstanding checks and withdrawals in the space provided above.

STEP 3 Enter your check register balance. \$ _____

STEP 4 Adjust the balance reported on this statement to match your records.

- a. BALANCE OF YOUR FUNDS reported on this statement* \$ _____
- b. ADD the total of any deposits appearing in your check register but not shown on this statement. + _____
- c. SUBTOTAL \$ _____
- d. SUBTRACT the total of outstanding checks or withdrawals posted in your check register but not shown on this statement. - _____
- e. The result is your current balance and should equal the amount \$ _____ in your check register.*

* HINTS FOR CUSTOMERS WITH FIRST BANKING RESERVE. If this statement shows that your First Banking Reserve line is in use, you may find it helpful to enter your AVAILABLE RESERVE as shown on the front of this statement instead of the BALANCE OF YOUR FUNDS in step 4a. The result you obtain in step 4a will then be your current Available Reserve. You can then subtract this amount from your APPROVED RESERVE to obtain the current amount of First Banking Reserve in Use which should equal the amount in your check register.

FIRST BANKING RESERVE NOTICE

- When your First Banking Reserve is in use, Payments (Deposits) and other credits will be applied in the following order (1) to any negative balance, (2) to unpaid INTEREST CHARGE from a previous cycle, (3) to your "First Banking Reserve in Use," (4) to increase the "Balance of Your Funds."
- The INTEREST CHARGE is computed by multiplying a Monthly Periodic Rate by the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE." The Monthly Periodic Rate and ANNUAL PERCENTAGE RATE are subject to change. Your ANNUAL PERCENTAGE RATE for the cycle will be determined by multiplying your Monthly Periodic Rate by 12. If an INTEREST CHARGE is imposed on First Banking Reserve, an increase in your periodic rate and corresponding ANNUAL PERCENTAGE RATE will result in an increase in that INTEREST CHARGE, and if your new balance exceeds \$50 it will result in an increase in your minimum payment.
- The "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE" for the cycle is calculated by adding the amount of "Reserve In Use" at the close of each day in the cycle, less any unpaid INTEREST CHARGE from a previous cycle and dividing this result by the number of days in the cycle. Any disputed amounts being investigated pursuant to the provisions of Paragraph N of Section II of the Overdraft Services Agreement are excluded in calculating the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE."

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR FIRST BANKING RESERVE BILL

If you think your First Banking Reserve Bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on your 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
- The dollar amount of suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay 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.

SAVINGS TRANSACTION RECORD

INSTRUCTIONS

- The space at the right is provided for you to enter all deposits and withdrawals made during the next interest period.
- Keep all deposits and withdrawal receipts so you may compare them with the next statement.
- A statement covering the next interest period will be mailed to you at the end of that period.
- PLEASE NOTIFY BANK PROMPTLY OF ANY CHANGE OF ADDRESS.**

PLEASE USE THIS FORM TO RECORD TRANSACTIONS FOR NEXT PERIOD

BALANCE SHOWN ON STATEMENT →			
DATE	WITHDRAWALS	DEPOSITS	BALANCE



MOMS CLUB OF KNOXVILLE SOUTH BEARDEN

BIZESSENTIALS

CUSTOMER INFORMATION

ACCOUNT NUMBER	*****9042
STATEMENT DATE	06/28/19

A MESSAGE FOR YOU

GET YOUR BANK STATEMENTS ELECTRONICALLY WITH STATEMENTS ONLINE. THIS FREE SERVICE IS A FAST, SIMPLE AND SECURE WAY TO VIEW YOUR STATEMENT AT YOUR CONVENIENCE. ONCE ENROLLED, WE'LL NOTIFY YOU VIA EMAIL WHEN YOUR ACCOUNT STATEMENT IS AVAILABLE TO VIEW IN DIGITAL AND MOBILE BANKING. YOU'LL BE ABLE TO VIEW STATEMENTS ONLINE FOR MULTIPLE ACCOUNTS, REVIEW AND DOWNLOAD YOUR CURRENT STATEMENT AND VIEW STATEMENTS UP TO 24 MONTHS IN THE PAST.

TO GET STARTED, LOG INTO DIGITAL OR MOBILE BANKING, SELECT THE ACCOUNTS/ STATEMENTS TAB, SELECT THE ACCOUNT YOU WANT TO ENROLL AND CLICK ON THE ONLINE STATEMENT ENROLLMENT BUTTON. FOR ADDITIONAL ASSISTANCE, CALL 800-382-5465 OR GET A HELPING HAND WITH OUR LOCAL DIGITAL DELEGATES.