

Business Statement



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

7207 IMG S Y ST01

Account Number:

1 534 6813 9362

Statement Period:

Jun 1, 2020

through

Jun 30, 2020

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MOMS CLUB OF LAKE FOREST, CA

24312 BARK ST

LAKE FOREST CA 92630-5227



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



NON PROFIT CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-534-6813-9362

Account Summary

	# Items				
Beginning Balance on Jun 1		\$	3,232.83	Interest Paid this Year	\$ 0.55
Customer Deposits	1		70.00	Number of Days in Statement Period	30
Other Deposits	10		603.53		
Checks Paid	5		485.49-		
Ending Balance on Jun 30, 2020		\$	3,420.87		

Customer Deposits

Number	Date	Ref Number	Amount
	Jun 29	8057112375	70.00

Total Customer Deposits \$ 70.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 2	Mobile Check Deposit	8354223921	\$ 25.00
Jun 2	Mobile Check Deposit	8354223923	25.00
Jun 2	Mobile Check Deposit	8354223925	25.00
Jun 2	Mobile Check Deposit	8354223919	25.00
Jun 9	Mobile Check Deposit	8355275703	25.00
Jun 15	Mobile Check Deposit	8055144991	10.00
Jun 15	Mobile Check Deposit	8055144989	320.00
Jun 22	Electronic Deposit	From PAYPAL	123.32
	REF=201740111374320N00	PAYPALSD11TRANSFER 1009384433115	
Jun 26	Electronic Deposit	From PAYPAL	25.13
	REF=201770103081510N00	PAYPALSD11TRANSFER 1009438122337	
Jun 30	Interest Paid	3000001770	0.08

Total Other Deposits \$ 603.53

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1234	Jun 1	8053324561	7.79	1238	Jun 26	9252817130	150.00
1236*	Jun 23	8355045084	250.00	1239	Jun 25	8953870592	37.70
1237	Jun 16	8355717204	40.00				



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



MOMS CLUB OF LAKE FOREST, CA
24312 BARK ST
LAKE FOREST CA 92630-5227

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NON PROFIT CHECKING (CONTINUED)

U.S. Bank National Association Account Number 1-534-6813-9362

Checks Presented Conventionally (continued)

* Gap in check sequence	Conventional Checks Paid (5)	\$	485.49-
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Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 1	3,225.04	Jun 16	3,640.04	Jun 26	3,350.79
Jun 2	3,325.04	Jun 22	3,763.36	Jun 29	3,420.79
Jun 9	3,350.04	Jun 23	3,513.36	Jun 30	3,420.87
Jun 15	3,680.04	Jun 25	3,475.66		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: May 2020

Account Number:	1-534-6813-9362	\$	0.00
Analysis Service Charge assessed to	1-534-6813-9362	\$	0.00

Service Activity Detail for Account Number 1-534-6813-9362

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	23		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-534-6813-9362		\$	0.00



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IMAGES FOR YOUR NON PROFIT CHECKING ACCOUNT

Member FDIC

Account Number 1-534-6813-9362

1234

MOMS CLUB OF LAKE FOREST, CA
21402 ARBORWOOD
LAKE FOREST, CA 92630

90 3582/1222

DATE 4/10/2020

PAY TO THE ORDER OF Harshita Kochar \$ 7.79
Seven dollars and 79/100 DOLLARS

MEMO Display Reimbursement Elizabeth J. Engstrom

1234 1234

1234 Jun 01 7.79

1238

MOMS CLUB OF LAKE FOREST, CA
21402 ARBORWOOD
LAKE FOREST, CA 92630

90 3582/1222

DATE June 24, 2020

PAY TO THE ORDER OF Elizabeth Flynn \$ 150.00
One hundred fifty dollars and 00/100 DOLLARS

MEMO Kona Ice Reimbursement Elizabeth J. Engstrom

1238 1238

1238 Jun 26 150.00

1236

MOMS CLUB OF LAKE FOREST, CA
21402 ARBORWOOD
LAKE FOREST, CA 92630

90 3582/1222

DATE June 15, 2020

PAY TO THE ORDER OF Mother-To-Mother Fund \$ 250.00
Two hundred fifty dollars and 00/100 DOLLARS

MEMO annual donation Elizabeth J. Engstrom

1236 1236

1236* Jun 23 250.00

1239

MOMS CLUB OF LAKE FOREST, CA
21402 ARBORWOOD
LAKE FOREST, CA 92630

90 3582/1222

DATE June 24, 2020

PAY TO THE ORDER OF Harshita Kochar Kapoor \$ 37.70
Thirty seven dollars and 70/100 DOLLARS

MEMO Ayer Reimbursement Elizabeth J. Engstrom

1239 1239

1239 Jun 25 37.70

1237

MOMS CLUB OF LAKE FOREST, CA
21402 ARBORWOOD
LAKE FOREST, CA 92630

90 3582/1222

DATE June 15, 2020

PAY TO THE ORDER OF Elizabeth Flynn \$ 40.00
Forty dollars and 00/100 DOLLARS

MEMO Reimbursement Elizabeth J. Engstrom

1237 1237

1237 Jun 16 40.00

* Gap in check sequence