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# FIRST NATIONAL BANK

• FOWLER • LA JUNTA • LAS ANIMAS • • MONUMENT • ORDWAY • ROCKY FORD •

### First National Bank

PO Box 270 Las Animas, CO 81054 1-888-803-2672

C/O KRISTEN A MCFADDEN 55 N SHERWOOD GLEN MONUMENT CO 80132 Statement Date: 6-30-19

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TOTALLY FREE BUSINESS Date Last Statement: 5-31-1 Enclosures: 0		.00 .s: .00	) )					
CHECKS Number Date Amount Numb			e 7					
Your average balance this statement was 781.07								
ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES								
	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE						
TOTAL OVERDRAFT FEES:	\$0.00	\$0.00						
TOTAL RETURNED ITEM FEE:	\$0.00	\$0.00   						

-----End-of-Statement-for-above-Account------

CHANGE ADDRESS FOR ACCOUNT	NT NAME:							
OLD ADDRESS:								
	Number	Stre	eet	Cit	ty	State	Zip	
NEW ADDRESS:				FOLLO	HIS CHANGE OF ADDRESS WILL AFFECT THE DLLOWING ACCOUNTS:			
Number		Street		Checking Account Number				
Number		Street		Savings Account Number				
City	State		Zip					
,	State		ZIP					
CUSTOMER'S SIGNATURE:				Master Card Number				
				USA Number				
RECEIVED BY:								
				Safe Deposit				
				☐ Othe	er			
2) Describe the error or the trans 3) Tell us the dollar amount of th If you tell us orally, we may require ti We will determine whether an error of and will correct any error promptly. If foreign-initiated transfer) to investigate the transfer involved a point-of-sale for our investigation. If we ask you to put For new accounts, we may take up to We will tell you the results within three within three business days. You ma	e suspected er hat you send u occurred within if we need mor te your complater ansaction) for ut your complate o 90 days to in ee business da	ror. s your complaint or of 10 business days (5 e time, however, we aint or questions. If vertice the amount you thin int or question in wrivestigate your comp ys, after we finish ous of the documents the second of the second	question in writion business days may take up to we decide to do lik is in error, so ting and we do laint or question.	ng within a fif the tran 45 days (this, we verthat you henot received and up to the first we decour invest FACCOL	10 business days a person of the transfer involved a person of the transfer involved a person of the transfer involved the transfer of the tra	oint-of-sale transac nsfer involved a po count within 10 bus ne money during th ness days, we man it your account for	ction) after we hear from yo bint-of-sale transaction or a siness days (5 business day e time it takes us to comple ny not credit your account. the amount you think is in e	
	(THIS STATEMEN	NT IS ASSUMED TO BE C				60 DAYS.)		
If your account does not ba		OUTSTAN	DING ITEMS					
please check the following car	efully.	NUMBER	AMOU	NT				
☐ Have you correctly entered each in your check book register?	h entry		\$		Bank Balan From State	nce ment	\$	
Are the amounts of your de entered in your check book re the same as those shown of deposit slips received with statement?	egister on the				Add: Depos NOT includ This Staten	sits ed in nent		
☐ Have all checks/card transabeen deducted from your checbalance?					Checks/Cal Outstanding	rd Transactions g	\$	
☐ Have you deducted all s charges from your check balance?					Check Bool Balance	k 	\$	
☐ Have you checked all addition subtractions in your check register?					Add		\$	
Have you carried the correct ba					Revised Cl			

## IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

\*THESE TOTALS SHOULD AGREE

TOTAL

forward when writing checks or

entering deposits?

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the following address: Operations, First National Bank of Las Animas, PO Box 270, Las Animas, CO 81054 719-456-1512 or 888-803-2672 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give the following information: 1) Tell us your name and account number. 2) Tell us the dollar amount of the suspected error. 3) 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. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement 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.

## FINANCE CHARGE CALCULATION

To figure the Periodic FINANCE CHARGE for each billing period you apply the Daily Periodic Rate(s) FINANCE CHARGE to the "Average Daily Balance" for each billing period. To do so, you take the beginning balance for each day in the billing period, add any new advances, charges, and fees, and subtract any payments or credits posted on that day. That gives you the daily balance for each day in the billing period. Then add up all the daily balances for the billing period and divide the total by the number of days in the billing period. That will give you the Average Daily Balance.

#### **PAYMENTS**

If we receive your payment in person at one of our offices or by mail before 5:00 PM MST on a normal business day we will credit your payment as of the date we receive it. We will credit all non-conforming payments to your account within 5 days of receipt.