



P. O. Box 430
Elberton, GA 30635

RETURN SERVICE REQUESTED

MOMS CLUB
5748 PLEASANT WOODS DR
FLOWERY BRANCH GA 30542-8405





Statement Ending 06/30/2022

MOMS CLUB

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Account Number: XXXXXX2107

Managing Your Accounts

	Mailing Address	PO Box 430 Elberton, GA 30635
	Phone Number	(877) 759-7939
	Email	customerservice@ pinnaclebank.com
	Online Access	www.pinnaclebank.com

ONE BANK FOR LIFE



FOR SAVINGS



FOR MORTGAGES



FOR RETIREMENT



Summary of Accounts

Account Type	Account Number	Ending Balance
Totally Free Business Checking	XXXXXX2107	\$746.37

Totally Free Business Checking-XXXXXX2107

Account Summary

Date	Description	Amount	Description	Amount
06/01/2022	Beginning Balance	\$746.37	Minimum Balance	\$746.37
	0 Credit(s) This Period	\$0.00		
	0 Debit(s) This Period	\$0.00		
06/30/2022	Ending Balance	\$746.37		

Daily Balances

Date	Amount
06/01/2022	\$746.37



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Statement Ending 06/30/2022

MOMS CLUB

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Account Number: XXXXXX2107

Totally Free Business Checking-XXXXXX2107 (continued)

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

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Tuesday, May 31, 2022

Important Notice of Addendum Adding a Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement to the Terms and Conditions of your Account

We are including an addition to the Terms and Conditions governing your account(s) to add a Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement. Please carefully read the two notices in their entirety included in this mailing and retain it for future reference with your copy of the Terms and Conditions of your account(s).

The two notices go into effect 30 days after you receive this notice. By using any account services after 30 days, you agree to the **Mandatory Dispute Notice Provision and Notice of Binding Arbitration Agreement** and to the Terms and Conditions of your deposit account(s) as modified by the **Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement**.

Under the Mandatory Dispute Notice Provision:

You and the Bank agree to attempt to settle any and all disputes informally, prior to any litigation.

If you have a disagreement or dispute affecting your account(s), fees assessed on your account and/or service, you agree to provide the Bank a written notice within 60 days of becoming aware of the issue or the Bank will have no liability for the disagreement or dispute.

Under the Notice of Binding Arbitration Agreement:

Without waiver of the Mandatory Dispute Notice Provision, you and the Bank agree that all disputes affecting your accounts and/or services provided by the Bank shall be resolved by Binding Arbitration.

Claims will be decided by a neutral arbitrator rather than a judge or a jury and the arbitrator's decision will be final and binding.

You will not have the right to participate in a class action or similar proceeding.

This summary is not intended to replace your review of the entire **Mandatory Dispute Notice Provision and a Notice of Binding Arbitration Agreement** and is only intended to provide you with notice of the addendum to the Terms and Conditions.

For More Information

If you have questions, please call us at 877-759-7939. Thank you for banking with us and we appreciate your business.

**Addendum Adding a Mandatory Dispute Notice Provision and a
Notice of Binding Arbitration Agreement to the Terms and
Conditions of your Account**

1. **MANDATORY DISPUTE NOTICE PROVISION** - You and the Bank agree to attempt to informally settle any and all disputes affecting your accounts which might arise under this Agreement or under any prior iteration of this Agreement. Unless some other provision herein or in other accompanying documents governs the specific disputed transaction, if You have any disagreement or dispute affecting your accounts, fees assessed on your accounts, and/or services and arising out of or relating to this Agreement, in any way, You agree to provide the Bank written notice of such dispute or disagreement within sixty (60) days of the first statement that is made available to You that evidences such disagreement, disputed fee, or any other dispute or when you first become aware of the same, whichever is sooner. **IF YOU DO NOT PROVIDE THE BANK WRITTEN NOTICE AS SET FORTH HEREIN, THE BANK SHALL HAVE NO LIABILITY TO YOU FOR SUCH DISAGREEMENT OR DISPUTE.**

2. **NOTICE OF BINDING ARBITRATION AGREEMENT** - PLEASE READ EACH PROVISION OF THIS SECTION CAREFULLY, AS IT SETS FORTH THE LEGALLY BINDING TERMS AND CONDITIONS FOR YOUR USE OF THE SERVICES AND MUTUAL OBLIGATIONS CONTAINED HEREIN. Without waiver of the Mandatory Dispute Resolution Provision, You and the Bank agree that all disputes affecting your accounts and/or concerning services provided to you by the Bank shall be resolved by BINDING ARBITRATION administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. You and the Bank agree that such BINDING ARBITRATION shall be on an individual basis, and You agree that You will refrain from pursuing or joining any class or collective actions in conjunction with any other person for disputes or disagreements affecting accounts at the Bank and/or services provided. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under this Agreement or any prior iteration of this Agreement (EXCEPT for matters that may be taken to a SMALL CLAIMS COURT with jurisdiction over the matter). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a FAIR HEARING. The arbitration procedures are simpler and more limited than rules applicable in court. Arbitrator decisions are generally as enforceable as any court order and are subject to very limited review by a court. Arbitration shall take place in Fulton County, Georgia. Please note that any debt or loan obligation you may have with us is not subject to this arbitration agreement unless expressly agreed to separately as a part of such other agreements or obligations.