

315 Main Street, Middletown, CT 06457 **RETURN SERVICE REQUESTED**

Liberty Customer Service (888) 570-0773

liberty-bank.com

MEMBER FDIC

COMPANY DEPTH OF THE PROPERTY O

Customer Statement

Account Number:

xxxxxxxx0879

Jul 01, 2020 thru Jul 31, 2020 **Statement Date:**

Summary - All Accounts

Product	Account #	Ending Balance
PayBack Business Checking	xxxxxxxxx0879	\$149.03

MOMS CLUB NEW LONDON WATERFORD 9 LINCOLN RD WATERFORD CT 06385-3311

PayBack Business Checking - xxxxxxxx0879							
Date	Transaction Description	Withdrawal	Deposit	Balance			
	BEGINNING BALANCE			\$149.03			
	No activity this period.						
	FNDING BALANCE			\$149.03			

Overdraft/Returned Item Fees

Fee Type	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Fees	Ending Balance
Jul 01, 2020	149.03	0.00	0.00	0.00	0.00	149.03

Statement Summ	ary			
Account Number	Product Description	Maturity Date	Rate	Balance
xxxxxxxxx0879	PayBack Business Checking			\$149.03

Funds Availability Information

Effective 7/1/2020, the amount available for withdrawal on exception holds for large deposits is increasing from \$5,000 to \$5,525.

Personal Health Savings Account Effective 8/1/2020, Rate Tiers will change:				
				\$5,000 and above
	from	>\$5,000	to	\$2,500 -\$4,999.99
		\$0.01 - \$5,000		\$0.01 - \$2,499.99

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Account Number:

xxxxxxxxx0879

Statement Date: Jul 01, 20

Jul 01, 2020 thru Jul 31, 2020

CHECKS OUTSTANDING				DEPOSITS NOT ON BEFORE RECONCILING – DEDUCT ANY		
NUMBER	AMOUNT	NUMBER	AMOUNT	STATEMENT	CHARGES OR OTHER DEBIT CHARGES ON	
					STATEMENT FROM YOUR CHECKBOOK BALANCE – ADD ANY INTEREST CREDITS OR OTHER CREDITS TO YOUR CHECKBOOK.	
					LAST BALANCE ON STATEMENT	
					ADD DEPOSITS NOT ON STATEMENT +	
					TOTAL	
					DEDUCT TOTAL CHECKS OUTSTANDING	
					YOUR CHECKBOOK SHOULD SHOW THIS BALANCE ========	
					PLEASE CHECK CAREFULLY AND REPORT	
TOTAL TO TOP OF NEXT COLUMN		TOTAL CHECKS OUTSTANDING		TOTAL DEPOSITS	ANY DIFFERENCES	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us or write us at the number or address shown on the front of the statement, 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 error or problem appeared.

- 1. Tell us your name and account number.
- Describe the error or 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.
- 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 to do this, we will recredit 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CONSUMER FOREIGN ELECTRONIC TRANSFERS

You have the right to dispute errors in your transaction. If you think there is an error, telephone us or write us at the number or address shown on the front of the statement within 180 days after we sent you the FIRST statement on which the error or problem appeared. You may also contact us for a written explanation of your rights.

You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

For questions or complaints about us, contact the Connecticut Department of Banking, 260 Constitution Plaza, Hartford, CT 06103 or by phone at 800-831-7225 or the Consumer Financial Protection Bureau at www.cfpb.gov or by phone at 855-411-2372.

The following pertains to accounts established for personal, family, or household purposes only.

BILLING RIGHTS SUMMARY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights.

IN YOUR LETTER GIVE US THE FOLLOWING INFORMATION

- 1. Your name and account number.
- 2. The dollar amount of the 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 that 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 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.

IF YOU NEED TO REPORT A CHANGE OF ADDRESS, PLEASE OR DELIVER TO OUR ADDRESS.		•
NAME		
	(PLEASE PRINT)	
STREET ADDRESS		
CITY	STATE	ZIP CODE
AUTHORIZED SIGNATURE		DATE
DAYTIME TELEPHONE ()	HOME TELEPHONE ()
THIS CHANGE APPLIES TO:		

CHECKING ACCOUNT ☐ SAVINGS ACCOUNT ☐ SAVINGS CERTIFICATE ☐ MORTGAGE LOAN ☐ INSTALLMENT LOAN ☐ OTHER ☐



Account Number: xxxxxxxx0879
Statement Date: Jul 01, 2020 thru Jul 31, 2020

Account Analysis

Combined Accounts: xxxxxxxx0879 PayBack Business Checking

Average Collected Balance

Average Collected Balance \$149.03
Net Collected Balance \$149.03

Service Charge Assessment

Transaction Charges less Earnings Credit \$0.00 Service Charge Assessed \$0.00