

ZIONS BANK®

P.O. Box 30709, Salt Lake City, UT 84130-0709

Statement of Accounts

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This Statement: June 30, 2020

Last Statement: May 29, 2020

Primary Account 437003106

0141367

1583-06-0000-ZFN-PC0030-00000

MOMS CLUB OF IRON COUNTY UT
PO BOX 9210
CEDAR CITY UT 84720-2498

For 24-hour account
information, please contact:

1-800-789-BANK (2265)

zionsbank.com

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS. ®

Effective 08/19/2020, the fees in the schedule provided below will apply to all Zions deposit accounts. These fees will replace those in effect when you opened your account or disclosed to you in prior notifications. If you have any questions, please contact your banker to discuss solutions that can minimize your fees.

Overdraft Transactions

Insufficient Funds - Paid and Returned Items -\$32/each

- Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.
- Per multiple-use debit card transaction paid against insufficient funds.
- Per non-debit card withdrawal transaction paid against insufficient funds.

A maximum of 10 fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.

We are revising our Deposit Account Agreement, a copy which can be obtained by visiting your local branch or found in the Agreement Center online at www.zionsbank.com. Effective 08/19/2020, the Daily Overdraft Service Fee (Section 7(q)) will be replaced by a Continuing Overdraft Fee ("COF"). We will charge a COF of \$30 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The COF will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00. For additional details, please refer to zionsbank.com/overdrafts or visit your local branch.

Effective July 1, 2020, we are revising our funds availability policy. At least \$225 of every daily deposit of checks will be made available to you by the next business day after the date of deposit (increasing from \$200 in paragraph 6(a)(i)). Also, the large daily deposit level of checks that may trigger a delay on funds availability is increased to \$5,525 (increasing from \$5,000 in paragraph 6(a)(ii)(2)). In addition, for accounts of new customers, the first \$5,525 deposited in one day from cashier's, certified, teller's, traveler's, and government checks will generally be made available to you by the next business day after the date of deposit (increasing from \$5,000 in paragraph 6(b)).

SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Inspire Checking	437003106	\$3,789.66	

BUSINESS INSPIRE CHECKING 437003106

151 0

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
3,539.66	250.00	0.00	0.00	3,789.66



To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING		CHECKBOOK BALANCE	
Check Number	Check Amount	1. LIST your checkbook balance.	
		2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
		3. SUBTOTAL:	
		4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
		5. ADJUSTED CHECKBOOK BALANCE:	
		<i>This balance should agree with line 10, below.</i>	
<div style="text-align: center;"> <div>Transfer to Line 9.</div> <div>→</div> </div>		STATEMENT BALANCE	
		6. LIST your current statement balance as shown on the front of this statement.	
		7. ADD deposits made, but not shown on this statement.	
		8. SUBTOTAL:	
		9. SUBTRACT total from "Checks Outstanding."	
TOTAL:		10. ADJUSTED STATEMENT BALANCE:	
		<i>This balance should agree with line 5, above.</i>	

PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANSACTIONS

As soon as you can, please notify us if you think an electronic transfer or Check Reserve transaction is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned.

1. Tell us your name and account number.
2. 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.
3. Tell us the dollar amount of the suspected error.

For CHECK RESERVE accounts: 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 bill that are not in question. 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 we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at Zions Bank, PO Box 25787, Salt Lake City, UT 84125-0787.

For electronic transfers: We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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. Contact us at Zions Bank, EFT Dept. PO Box 25837, Salt Lake City, UT 84125-0837 or 1-800-662-4346.

Balance Subject to Interest Rate: We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-800-974-8800.

We may report information about your Check Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: Zions Bank, PO Box 25787, Salt Lake City, UT 84125-0787.

Thank you for banking with Zions Bank.

Visit us online at www.zionsbank.com

Review account balances • Review posted transactions • Pay bills • Transfer funds

Call 1-800-840-4999 to enroll today

ZIONS BANK®

P.O. Box 30709, Salt Lake City, UT 84130-0709

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June 30, 2020
MOMS CLUB OF IRON COUNTY UT
437003106

1 DEPOSIT/CREDIT

<i>Date</i>	<i>Amount</i>	<i>Description</i>
06/30	250.00	VENMO CASHOUT *****842 REF # 020182003700134 1119810910

0 CHARGES/DEBITS

There were no transactions this period.

0 CHECKS PROCESSED

There were no transactions this period.

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	<i>Total for This Period</i>	<i>Total Year-to-Date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

DAILY BALANCES

<i>Date.....</i>	<i>Balance</i>
06/30	3,789.66



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