

250 Oak Ridge Road Oak Ridge, NJ 07438

#### **RETURN SERVICE REQUESTED**

MOMS CLUB OF BOONTON TWP AREA 20 DIANNE DR MONTVILLE NJ 07045-9708

## Statement Dated 06/30/2023

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# **Managing Your Accounts**



Customer Service 866.224.1379



Email

support@lakelandbank.com



Website

LakelandBank.com

## Account Statement

**Account Type Account Number Ending Balance** SMALL BUSINESS CHECKING XXXXXX0306 \$687.15

# **SMALL BUSINESS CHECKING-XXXXXX0306**

### **Account Summary**

**Date** Description **Amount** 06/01/2023 \$840.44 **Beginning Balance** \$395.95 1 Credits This Period 2 Debits This Period \$549.24 06/30/2023 \$687.15 **Ending Balance** 

**Deposits** 

Description **Date Amount** 06/07/2023 **DEPOSIT** \$395.95 1 item(s) totaling \$395.95

#### **Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
129	06/15/2023	\$209.24	130	06/23/2023	\$340.00
* Indicates sk	ipped check no	umber			

### **Daily Balances**

Date	Amount	Date	Amount	Date	Amount
06/07/2023	\$1,236.39	06/15/2023	\$1,027.15	06/23/2023	\$687.15









- 1. All entries appearing on this statement that have not been entered in your checkbook should be entered before proceeding with the reconcilement of your account.
- 2. Check off on the stubs of your checkbook each of the checks paid by the bank and make a list of the numbers and amounts of those still outstanding in the space provided.
- 3. Make sure that other charges or deductions shown on this statement have been subtracted from your checkbook balance and that all deposits (and other credit items, if any) have been added.

RECONCILEMENT FORM						
BANK BALANCE SHOWN ON THIS STATEMENT	\$					
ADD DEPOSITS NOT CREDITED ON THIS STATEMENT (IF ANY)	\$					
TOTAL	¢					
TOTAL	- Ψ					
DEDUCT CHECKS OUTSTANDING	\$					
YOUR CHECKBOOK SHOULD SHOW THIS LATEST BALANCE	\$					

CHECKS COTOTARDING							
NUMBER	AMOUNT						
TOTAL \$							
ISINE							

**CHECKS OUTSTANDING** 

#### **FINANCE CHARGE**

The **FINANCE CHARGE** begins the date each advance (loan) is posted to your account at the **DAILY PERIODIC RATE** shown on the front of this statement. You can calculate the **FINANCE CHARGE** on your account by applying the **DAILY PERIODIC RATE** to the daily balance of your account. To get the daily balance, take the beginning balance of your account each day, add any new advances (loans) and subtract any payments or credits and unpaid **FINANCE CHARGES**. The **FINANCE CHARGE** for each month is totaled monthly, on the monthly billing date, by adding up to the daily interest charges for the prior period.

### In Case of Errors or Questions About Your Bill (Regulation Z – Consumer Accounts Only)

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

**Under New Jersey State Law** this statement represents an accounting between the Bank and you. If there is an error in it, call it to the Bank's attention promptly in writing, at the address shown on the front of this statement. Failure to do so **within 3 months** from the date of this statement may bar your right to have the error corrected.

In your letter, give us the following information:

- · Your name and account number.
- 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 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 bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

#### In Case of Errors or Questions About Your Electronic Transfers (Regulation E - Consumer Accounts Only)

Telephone us at 1-866-224-1379, or write us at the address shown on the front of your 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.

- Tell us your name and account number (if any).
- 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 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.

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