



2 MOMS CLUB OF MENDOTA HEIGHTS MN 605 HAMPSHIRE DR MENDOTA HEIGHTS MN 55120-1935

PRIMARY ACCT:	4010002766	STATEME	NT PERIO	D: 05/0)1/2020 -	05/31/2020
SUMMARY:						
ACCOUNT	PREVIOUS	TOTAL	TOTA	.L	SERVICE	ENDING
NUMBER	BALANCE	DEBITS	CRED	ITS	.CHARGES	BALANCE
DDA 4010002766	609.14	.00	3	70.00	.00	679.14
FREEDOM CHECKING	4010002766		:======	======	:======	========

OUR FUNDS AVAILABILITY POLICY WILL CHANGE AS OF 7/1/20. DEPOSITS NOT SUBJECT TO NEXT-DAY AVAILABILITY WILL INCREASE TO \$225. LARGE DEPOSITS AND NEW ACCOUNTS NOT SUBJECT TO NEXT-DAY AVAILABILITY WILL INCREASE TO \$5525

-- DEPOSITS AND MISCELLANEOUS TRANSACTIONS --

 DEPOSIT MOBILE BANKING
 20.00+
 05/04

 DEPOSIT MOBILE BANKING
 25.00+
 05/04

 ACH CREDIT
 25.00+
 05/04

PAYPAL [PPD] TRANSFER INDIV ID: 1008819762219

-- CHECKS --

NUMBER.....AMOUNT...DATE NUMBER.....AMOUNT...DATE NUMBER.....AMOUNT...DATE

-- BALANCE INFORMATION --

DATE......BALANCE DATE......BALANCE DATE......BALANCE 04/30 609.14 05/04 679.14

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Mobile Deposit Credit User: kwilsey

ABA = 091907125 OnUs = 4010002766/9 \$20.00

Deposit for \$20.00 - 5/4/2020

Mobile Deposit Credit User: kwilsey

ABA = 091907125 OnUs = 4010002766/9 \$25.00

Deposit for \$25.00 - 5/4/2020

This form is provided to help you balance your statement.

Before you start, be sure you enter in your checkbook register any interest earned, automatic transactions or bank charges including those shown on this statement.

Outstanding checks/withdrawals not shown on this statement		Deposits not shown on this statement		Statement Balance	<u>Ch</u>	Checkbook Register	
Check No		Description	= -	Balance this statement Total Deposits not shown on statement Subtotal Total Outstanding Withdrawals	=	Checkbook balance Any interest earned or automatic trans- actions not in register Subtotal Any bank charges or automatic trans-	
		TOTAL:	==	Balance (should match your		actions not in register	
				checkbook balance)		Checkbook balance	
TOTAL:							

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (Regarding a Consumer Account only)

Telephone us at (800) 291-6597. Write us at P.O. Box 2905, Baxter, MN 56425 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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 it is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

14986 Lynwood Drive, P.O. Box 2905, Baxter, MN 56425 You may also contact us on the Web: www.deerwoodbank.com or info@deerwoodbank.com

In your letter, give us the following information:

- · Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or e-mail us at info@deerwoodbank. com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

HOW YOUR FINANCE CHARGE IS CALCULATED:

The FINANCE CHARGE is determined for each day by applying a daily periodic rate ("Daily Periodic Rate") to the Account Balance for that day; the Daily Periodic Rate is 1/365th of the ANNUAL PERCENTAGE RATE applicable to that day. The total FINANCE CHARGE for each Billing Cycle is determined by adding together the FINANCE CHARGE for the actual number of days during the Billing Cycle.

PAYMENTS:

The minimum periodic payment required is shown on the front of this statement. Payments shall be applied first to any unpaid FINANCE CHARGES, and second, to the principal loan balance outstanding in your loan account. You may payoff your loan account balance at any time, or make voluntary additional payments. Send payments and inquiries to the address shown on the bottom of this statement. Payments received after the close of business shall be deemed received on the following business day for the purposes of crediting your account. Business days are Monday through Friday, excluding Federal Holidays.

Deerwood Bank • 14986 Lynwood Drive • P.O. Box 2905 • Baxter, MN 56425 • (800) 291-6597

Please examine this account statement immediately and report if incorrect. If no reply is received within 60 days, the account will be considered correct.