



Account Statement

Member
FDIC

Date 6/28/19

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Primary Account XXXXXXXXXXXXX0483

*****AUTO**SCH 5-DIGIT 99037
125474 0.6002 AV 0.383 296 1 101
MOMS CLUB OF SPOKANE VALLEY SOUTH HILL
PO BOX 846
LIBERTY LAKE WA 99019-0846

***** CHECKING ACCOUNTS *****

Account Title: MOMS CLUB OF SPOKANE VALLEY SOUTH HILL

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	2
Account Number	XXXXXXXXXXXX0483	Statement Dates	6/03/19 thru 6/30/19
Previous Balance	374.58	Days in the statement period	28
1 Deposits/Credits	40.00	Average Ledger	362.16
1 Checks/Debits	20.99	Average Collected	362.16
Service Charge	.00		
Interest Paid	.00		
Ending Balance	393.59		

Deposits and Additions

Date	Description	Deposits
6/25	DDA Regular Deposit	40.00

Checks in Number Order

6/03	2642	20.99
* Denotes missing check numbers		

Daily Balance Information

Date	Balance	Date	Balance
6/03	353.59	6/25	393.59



PO Box 27 | Kalispell, MT 59903
www.glacierbank.com
406-756-4200



PO Box 4506 | Missoula, MT 59806
www.fsbmsla.com
406-728-3115



PO Box 5269 | Helena, MT 59604
www.valleybankhelena.com
406-495-2400



PO Box 1059 | Coeur d'Alene, ID 83816
www.mountainwestbank.com
208-765-0284



PO Box 20637 | Billings, MT 59104
www.westernsecuritybank.com
406-238-8820



PO Box 907 | Powell, WY 82435
www.gofirstbank.com
800-377-6909



PO Box 1689 | Pocatello, ID 83204
www.ccb-idaho.com
208-232-5373



PO Box 540 | Lewistown, MT 59457
www.1stbmt.com
406-538-7471



144 E. Eighth St. | Durango, CO 81301
www.banksanjuans.com
970-247-1818



PO Box 39 | Wheatland, WY 82201
www.fsbwy.com
307-322-5222



PO Box 1648 | Chelan, WA 98816
www.northcascadesbank.com
509-682-4502



11689 S. Foothills Blvd | Yuma, AZ 85367
www.foothillsbank.com
800-288-8244



PO Box 910 | Bozeman, MT 59771
www.ourbank.com
800-555-3800



PO Box 3009 | Buena Vista, CO 81211
www.collegiatepeaksbank.com
719-395-2472

You will notice some changes have been made to the statements. If you would like to have a reconciling page for reconciling assistance, please visit your local Division Branch or call your local branch and we would be happy to mail you a supply. The reconciling sheet has also been added to each Division website and can be printed from home for your convenience.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the top of this 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

(2) 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

(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 re-credit 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.

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances in the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

B. New Balance Calculation—The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments—The minimum periodic payment shown on the front of this statement:

(1) will, in the case of OVERDRAFT CHECKING ACCOUNTS, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days, or

(2) must, in the case of LINE OF CREDIT ACCOUNTS, be delivered or mailed with the coupon section of the statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong or if you need more information about a 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.

In your letter give us the following information:

Your name and account number

The dollar amount of 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 you question.

REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.

☐ NCB 10210788 ☐ GB 20210785 ☐ FCB 00200107 ☐ WCB 20210784 ☐ FCB 00200106 ☐ BSJ 10210859
☐ VB 00200102 ☐ BSN 00200104 ☐ 1ST 10200006 ☐ CCB 10210773 ☐ FCB 10200105

Mountain West Bank

CHECKING DEPOSIT

☒ **DEPOSIT** **AMOUNT** **DATE**

2000
 2000
 4000
 4000

SEND HERE FOR RECEIPT OF CASH

DATE 6-25-19

NAME Lindsey Willis

ACCOUNT NUMBER 835600000483

NET DEPOSIT \$ 40.00

01

Amount \$40.00 Date 6/25/2019

ADAMS Club of Spokane Valley
 /South Hill
 23211 E. Riverside Ave
 Liberty Lake, WA 99019

2642
10-71851231

5-23-19 Date

Pay to the Order of Susanna Corwin \$ 20.99

Twenty & 99/100 Dollars

Mountain West Bank
800-641-6421

For Easter Supplies

K. W. White

⑆123171955⑆835600000483⑆ 2642

Check 2642 Amount \$20.99 Date 6/3/2019