



Merchant Account ID: W37P5U28Y7J2Y

PayPal ID: momsclubphoenixvilleep@gmail.com

7/1/2019 - 6/30/2020

Statement for 01 July 2019 to 30 June 2020

MOMS Club of Phoenixville-East Pikeland

119 Jacob Street

19453 Mont Clare

Balance Summary (7/1/2019 - 6/30/2020)

	Available beginning	Available ending	Withheld beginning	Withheld ending
USD	306.96	502.50	0.00	0.00



Merchant Account ID: W37P5U28Y7J2Y

PayPal ID: momsclubphoenixvilleep@gmail.com

7/1/2019 - 6/30/2020

Activity Summary (7/1/2019 - 6/30/2020)

	USD
Beginning Available Balance	306.96
Payments received	960.00
Payments sent	-73.69
Withdrawals and Debits	-668.85
Deposits and Credits	4.99
Fees	-26.91
Ending Available Balance	502.50

Payments received

Description	USD
General payment	660.00
Mobile Payment	300.00
Total	960.00

Payments sent

Description	USD
General payment	-17.57
Payment Bill User Payment	-56.12
Total	-73.69

Withdrawals and Debits

Description	USD
Transfer Withdrawal	-668.85
Total	-668.85

Deposits and Credits

Description	USD
Payment Refund	4.99
Total	4.99

Fees

Description	USD
Payment Fee	-26.91
Total	-26.91



Merchant Account ID: W37P5U28Y7J2Y

PayPal ID: momsclubphoenixvilleep@gmail.com

7/1/2019 - 6/30/2020

Transaction History - USD

Date	Description	Name \ Email	Gross	Fee	Net
7/15/2019	General Withdrawal - Bank Account ID: 1S868424NP597980F		-250.00	0.00	-250.00
7/17/2019	Mobile Payment ID: 0BB402508G611590L	Rachel P Howell r.pearl.howell.42@gmail.com	30.00	-1.17	28.83
7/25/2019	General Payment ID: 3YF08375FC3266325	Stephanie Horwitz stephanie.d.horwitz@gmail.com	30.00	-1.17	28.83
7/26/2019	Payment Refund ID: 66D20964E6412473U	GoDaddy.com, LLC paypal@godaddy.com	4.99	0.00	4.99
8/1/2019	General Payment ID: 40718393MS392551W	Lea Quinn lea.kapes@gmail.com	30.00	-1.17	28.83
8/4/2019	General Payment ID: 7GA43867Y44810234	Dan Sandrowicz dsandrowicz@gmail.com	30.00	0.00	30.00
9/2/2019	General Payment ID: 49S04126BL7806218	Sydna Cole sydnacole80@gmail.com	30.00	-1.17	28.83
9/6/2019	General Payment ID: 8EY54604KF915115B	Beansprout Creative LLC bean@beansproutcreative.com	30.00	-1.17	28.83
9/16/2019	General Payment ID: 77N423366Y585805H	Brad Smith bradsmith@comcast.net	30.00	-1.17	28.83
9/20/2019	General Payment ID: 5FM65769K8824544U	Melanie Griffith mklukaws@gmail.com	30.00	0.00	30.00
10/8/2019	General Payment ID: 5HM71927TF6419938	Elena Althaus solemnitude@gmail.com	30.00	-1.17	28.83
10/19/2019	General Payment ID: 2RA75959FF378435K	Andrea Reagor andrea.reagor@me.com	-17.57	0.00	-17.57
11/3/2019	Mobile Payment ID: 6BW084296W9649357	Sandi Chmielewski sandi1321@hotmail.com	30.00	-1.17	28.83
11/4/2019	General Withdrawal - Bank Account ID: 6LX57818PN509601N		-260.02	0.00	-260.02
11/11/2019	General Payment ID: 22H7828721526290K	Jessica Kieres jesskieres@gmail.com	30.00	-1.17	28.83
11/13/2019	General Payment ID: 0A731306VJ4411522	Kelly Shea adams.kellya@gmail.com	30.00	0.00	30.00
12/1/2019	General Withdrawal - Bank Account ID: 9KH1030974260304E		-58.83	0.00	-58.83
12/5/2019	Mobile Payment ID: 6CD89868257178106	Jennifer Doran jsdoran20@gmail.com	30.00	-1.17	28.83
1/16/2020	General Payment ID: 5BU18836YN302972M	Stephanie Greenwood sgreenwood15@gmail.com	30.00	-1.17	28.83



Merchant Account ID: W37P5U28Y7J2Y

PayPal ID: momsclubphoenixvilleep@gmail.com

7/1/2019 - 6/30/2020

Transaction History - USD

Date	Description	Name \ Email	Gross	Fee	Net
2/3/2020	Mobile Payment ID: 9WP230202R881744E	Kate Washlick katewash@live.com	30.00	-1.17	28.83
2/22/2020	General Payment ID: 3YL97633G34961921	Erin Flury esimpson720@gmail.com	30.00	0.00	30.00
2/25/2020	General Payment ID: 385123541A784472Y	Sara Jenkins sljenks80@yahoo.com	30.00	0.00	30.00
2/27/2020	Mobile Payment ID: 2NJ23482NV0155813	Johanna Murray jgm41885@icloud.com	30.00	-1.17	28.83
3/3/2020	General Payment ID: 20U07823G3307730B	Marissa Yee yee.marissa@gmail.com	30.00	-1.17	28.83
3/5/2020	General Withdrawal - Bank Account ID: 4JD80816FS5614245		-100.00	0.00	-100.00
3/13/2020	Mobile Payment ID: 3KG10905P89665059	Andrea Reagor andrea.reagor@me.com	30.00	-1.17	28.83
3/27/2020	PreApproved Payment Bill User Payment ID: 79A59461J71944834	GoDaddy.com, LLC paypal@godaddy.com	-5.29	0.00	-5.29
3/29/2020	PreApproved Payment Bill User Payment ID: 4YN43633PN659430H	GoDaddy.com, LLC paypal@godaddy.com	-50.83	0.00	-50.83
4/2/2020	Mobile Payment ID: 2A276799J59568915	Karen Shump k.shot17@gmail.com	30.00	-1.17	28.83
4/2/2020	General Payment ID: 55G56671YB131224J	Erin Castner EGrov311@yahoo.com	30.00	-1.17	28.83
4/2/2020	Mobile Payment ID: 1D960755SE277194C	Brian Thompson bt1159@gmail.com	30.00	0.00	30.00
4/3/2020	General Payment ID: 4ML39384JK2916403	Leah Daywalt leahstephens@rocketmail.com	30.00	-1.17	28.83
4/30/2020	General Payment ID: 8FS63331YC643892H	Catherine Boysen catherine.boysen@gmail.com	30.00	-1.17	28.83
5/6/2020	Mobile Payment ID: 4E51333309423012Y	Carrie Creed carrie_creed@yahoo.com	30.00	0.00	30.00
5/6/2020	General Payment ID: 5GS15979PA3806441	Ashton Gardner Ashton.gardner@yahoo.com	30.00	-1.17	28.83
5/6/2020	General Payment ID: 89186271EL7409701	Leah Collier lvogels2012@gmail.com	30.00	-1.17	28.83
5/15/2020	Mobile Payment ID: 4FW392030L6211008	Melanie Schalles melshellhammer@gmail.com	30.00	-1.17	28.83



Merchant Account ID: W37P5U28Y7J2Y

PayPal ID: momsclubphoenixvilleep@gmail.com

7/1/2019 - 6/30/2020

Transaction History - USD

Date	Description	Name \ Email	Gross	Fee	Net
6/5/2020	General Payment ID: 9XX89233VX343405N	Elizabeth Orloski orloskie@gmail.com	30.00	-1.17	28.83
6/7/2020	General Payment ID: 7VA44605XN812952M	Kathryn Hogentogler khogentogler@yahoo.com	30.00	0.00	30.00
6/23/2020	General Payment ID: 6BG95460UJ438674U	Lynn Regan l.m.zehnder@gmail.com	30.00	0.00	30.00

To report an unauthorized transaction or other error NOT involving your debit card: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error concerning your debit card: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).



717-59-01-00 10617 0 C 001 04 50 004
MOM'S CLUB OF PHOENIXVILLE E PIKELAND PA
612 W POTHOUSE RD
PHOENIXVILLE PA 19460-2244

Your account statement

For 06/08/2020

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

■ COMMUNITY CHECKING 1390004965287

Account summary

Your previous balance as of 05/08/2020	\$323.04
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.00
Your new balance as of 06/08/2020	= \$323.04

AMENDMENT TO YOUR DEPOSIT AGREEMENT

EFFECTIVE JUNE 15, 2020

The following changes have been made to the Bank Services Agreement (BSA) that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. You are directed to obtain the most current version of the BSA from any branch or online at www.bbt.com. The current version of the BSA will govern your account upon receipt of this Amendment. If you have any questions about this change, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228).

Included within the Funds Availability section:

Effective June 15, 2020, a total of \$225 (currently \$200) of your check deposit will be made available during nightly processing on the business day we receive your deposit, \$100 of which is immediate. Funds you deposit by check may be delayed for a longer period for checks totaling more than \$5,525 (currently \$5,000) on any one day.

In addition, under the Funds Availability section titled 'SPECIAL RULES FOR NEW ACCOUNTS', the last sentence of the second paragraph has been revised to state:

Funds from all other check deposits may not be available until the ninth business day after the day of your deposit.



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Care Center Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-800-226-5228 or write to:

Fraud Management
P.O. Box 1014

Charlotte, NC 28201

Tell us 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Bankcard Services Division
PO Box 200
Wilson NC 27894-0200

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, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on 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 in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local BB&T branch, visit BBT.com or contact us at 1-800 BANK BBT (1-800-226-5228). MEMBER FDIC