

**ZIONS BANK®**

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

**Statement of Accounts**

This Statement: June 30, 2022

Last Statement: May 31, 2022

Primary Account 019033208

0099765

1535-06-0000-ZFN-PG0030-00004

MOMS CLUB OF SANDY  
9025 S 2100 E  
SANDY UT 84093-2640For 24-hour account  
information, please contact:

1-800-789-BANK (2265)

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

In an effort to continue to provide competitive products and services, we were excited to announce changes to our overdraft practices. Effective July 13, 2022, we are making revisions to section 7 of our Deposit Account Agreement and will implement the following:

The continuing overdraft fee will no longer be charged every consecutive 7-calendar day period that your account is overdrawn for up to 3 weeks

You will no longer receive an insufficient funds (NSF) fee when an item that overdraws your account is returned unpaid

We will not charge an insufficient funds fee if your account available balance is overdrawn \$30 or less

Please refer to the applicable fee schedule for additional information. The Deposit Account Agreement and fee schedules can be located on [www.zionsbank.com](http://www.zionsbank.com) in the agreement center, requested at any Zions Bank branch, or you can request a paper copy by calling (800) 789-BANK(2265). Thank you for your continued support.

**SUMMARY OF ACCOUNT BALANCE**

<i>Account Type</i>	<i>Account Number</i>	<i>Checking/Savings Ending Balance</i>	<i>Outstanding Balances Owed</i>
Non Profit Checking	019033208	\$1,130.12	

**NON PROFIT CHECKING 019033208**

116 4

<i>Previous Balance</i>	<i>Deposits/Credits</i>	<i>Charges/Debits</i>	<i>Checks Processed</i>	<i>Ending Balance</i>
1,698.00	5,148.57	37.45	5,679.00	1,130.12

**8 DEPOSITS/CREDITS**

<i>Date</i>	<i>Amount</i>	<i>Description</i>
06/02	518.00	VENMO CASHOUT 1020414573569 REF # 022152006604703 1119469287
06/03	47.76	DEPOSIT 7676018370
06/10	1,066.00	Eventbrite, INC. EDI PY 3-34919099 REF # 022161003986722 1117717348
06/10	1,072.00	Eventbrite, INC. EDI PY 3-34936259 REF # 022161003986730 1117717352
06/13	343.81	PAYPAL TRANSFER 1020604529954 REF # 022164004956328 1121658910
06/13	595.00	DEPOSIT 7676177106
06/21	1,476.00	VENMO CASHOUT 1020771235522 REF # 022172000823586 1122386960
06/30	30.00	VENMO CASHOUT 1020950523406 REF # 022181009242116 1119609007

**1 CHARGE/DEBIT**

<i>Date</i>	<i>Amount</i>	<i>Description</i>
06/30	37.45	VENMO PAYMENT REF # 022181009226575 1119627075



## An Easy Approach To Balancing Your Account

**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](http://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

June 30, 2022  
MOMS CLUB OF SANDY  
019033208

.....  
**2 CHECKS PROCESSED**

Number.....	Date.....	Amount	Number.....	Date.....	Amount
0	06/24	5,000.00	365*	06/06	679.00

\* Not in check sequence

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**AGGREGATE OVERDRAFT AND RETURNED ITEM FEES**

	Total for This Period	Total Year-to-Date
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.

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**DAILY BALANCES**

Date.....	Balance	Date.....	Balance	Date.....	Balance
06/02	2,216.00	06/10	3,722.76	06/24	1,137.57
06/03	2,263.76	06/13	4,661.57	06/30	1,130.12
06/06	1,584.76	06/21	6,137.57		



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This Statement  
June 30, 2022

**MOMS CLUB OF SANDY**  
1606 E EDGECLIFF DR.  
SANDY, UT 84092

DATE: June 3, 2022  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

**ZIONS BANK**  
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1-800-789-BANK(2265)  
zionsbank.com

☒ CASH  
31-5  
1260

501371502  
501195911

TOTAL FROM OTHER SIDE  
SUB TOTAL  
LESS CASH RECEIVED

\$ 47.76

54549001 0019033208 352

Processed 06/03/22 \$47.76

**Checking Deposit**

Date: 06/13/2022  
Account: 019033208  
Amount: 595.00  
Trace #: 0090

Branch: 94 03:24:41 PM  
Teller: 471  
Cost Center: 0094  
Total Items: 1  
Client Name: MOMS CLUB OF SA

54540001 0019033208 352 59500

Processed 06/13/22 \$595.00

**DDA-MMDA Withdrawal**

Date: 06/24/2022  
Account: \*\*\*\*636  
Amount: 5,000.00  
Trace #: 6394

Branch: 19 11:31:11 AM  
Teller: 5  
Cost Center: 0019  
Purchaser: NATALIE THOMAS Remitter: MOMS CLUB OF SANDY  
Pay to: REACH COUNSELING

54549001 0019033208 750 500000

Processed 06/24/22 \$5000.00

**MOMS CLUB OF SANDY**  
1606 E EDGECLIFF DR.  
SANDY, UT 84092

DATE: 6/4/22 365

PAY TO THE ORDER OF: Auntie Rae's \$ 679.00  
six hundred and seventy nine DOLLARS

**ZIONS BANK**  
WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®  
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zionsbank.com

FOR: Natalie Thomas

54549001 0019033208 365

Processed 06/06/22 \$679.00 CH# 365

