

CommunityBank

Interactive Banking
Europe - 00-800-2265-3279 or DSN 546-1892
All Other Overseas Locations - 800-239-9427
United States - 800-239-9427
www.DoDCommunityBank.com

RAMSTEIN NORTH
APO AE 09012-0004
TEL. 06371 59050

- 044
MOMS CLUB OF KAISERSLAUTERN GERMANY
ATTN MEAGHAN C COPLEY
PSC 2 BOX 15786
APO AE 09012

CHECKING ACCOUNT: 3682021459
STATEMENT DATE: JUN 30, 2019

WE'RE HERE TO HELP.
CUSTOMER SERVICE SUPPORT IS AVAILABLE 24/7/365
FOR CRITICAL ATM/DEBIT CARD ASSISTANCE.

CHECKING ACCOUNT SUMMARY (DAYS IN STATEMENT PERIOD - 30)

AVG BAL	658.13	TOTAL DR	3	690.39
MIN BAL	172.00	TOTAL CR	1	160.82

* TOTAL FOR THIS * TOTAL *
* PERIOD * YEAR-TO-DATE *

*TOTAL OVERDRAFT FEES * .00 * .00 *

TOTAL RETURNED ITEM FEES .00 * .00 *

DATE	TRANSACTION	DEBITS/CREDITS	BALANCE
05/31	BALANCE BROUGHT FORWARD		702.21
06/06	ACH CREDIT	160.82 CR	863.03
	PAYPAL TRANSFER 1005803635966		
06/12	CHECK 240	41.63	821.40
06/24	CHECK 241	143.76	677.64
06/24	ACH DEBIT	505.00	172.64
	PAYPAL INST XFER MOMS CLUB		

CHECKS PAID-SEQUENTIAL ORDER (* INDICATES A BREAK IN THE CHECK NUMBER ORDER)

CHECK NO.	AMOUNT	CHECK NO.	AMOUNT	CHECK NO.	AMOUNT
240	41.63	241	143.76		

To contact Overseas Military Banking Customer Service while in the U.S.,
Call 1(800)239-9427 Monday-Friday, 8 AM - 7 PM (US Central Time Zone).

See last page for important information

Products and Services

The Department of Defense Overseas Military Banking Program (OMBP) provides stateside-like banking products and services to authorized customers through facilitating the operation of Community Bank. The Defense Finance and Accounting Service, in coordination with the Military Service banking representatives, is responsible for the daily oversight, control and management of the OMBP. Community Bank is operated through a contract between a commercial financial institution and the Department of Defense. All accounts are FDIC insured.

How to Balance Your Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here..... \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement..... \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest)..... \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE..... \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here..... \$ _____
2. Add any deposits not shown on this statement..... \$ _____
3. List and total all outstanding checks, ATM, Debit Card and other electronic withdrawals..... \$ _____

Checks, ATM, Debit Card, Electronic Withdrawals		Checks, ATM, Debit Card, Electronic Withdrawals		Checks, ATM, Debit Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. Total of outstanding checks, ATM, Debit Card and other electronic withdrawals..... \$ _____
5. Subtract total outstanding checks, ATM, Debit Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance..... \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Important Information

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contains the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic transfers: In case of errors or questions about your electronic transfers. If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- * 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.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Billing Rights Summary. 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 on the front of your statement 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 of 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 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 you question.

Direct Deposit. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

Thank you for banking with us!