



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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## Business Statement

Account Number:  
1 534 6813 9362

Statement Period:  
Jun 1, 2023  
through  
Jun 30, 2023

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MOMS CLUB OF LAKE FOREST, CA  
21525 VIA INVIERNO  
LAKE FOREST CA 92630-2636



**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://www.usbank.com)

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review the full revised disclosure at [usbank.com/YDAA](https://usbank.com/YDAA), by calling 800-673-3555 or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at [usbank.com/dsa](https://usbank.com/dsa).
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- 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.

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### 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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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*. 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.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

NON PROFIT CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-534-6813-9362

Account Summary		# Items				
Beginning Balance on Jun 1			\$	4,166.21	Interest Paid this Year	\$ 0.05
Other Deposits	6			125.01	Number of Days in Statement Period	30
Checks Paid	5			2,213.91-		
Ending Balance on Jun 30, 2023			\$	2,077.31		

Other Deposits					
Date	Description of Transaction	Ref Number		Amount	
Jun 13	Zelle Instant	PMT From DENIS GOLOVNYA	\$	25.00	
	On 06/13/23	PMT ID=BACdgaw1nsme			
Jun 13	Zelle Instant	PMT From TRACEY ANN BEST		25.00	
	On 06/13/23	PMT ID=COM0ABKCVQ24			
Jun 15	Electronic Deposit	From PAYPAL		25.00	
	REF=231660026671290N00	PAYPALSD11TRANSFER 1027617086284			
Jun 22	Zelle Instant	PMT From LAUREN E DEKLOTZ		25.00	
	On 06/21/23	PMT ID=00A09B4CLQYH			
Jun 26	Zelle Instant	PMT From MASHAL HAMIDY		25.00	
	On 06/26/23	PMT ID=BACeqk2owig5			
Jun 30	Interest Paid	3000004580		0.01	
Total Other Deposits			\$	125.01	

Checks Presented Conventionally							
Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1213	Jun 12	8017046114	28.35	1217	Jun 26	8013392589	250.00
1214	Jun 5	8015318497	369.17	1218	Jun 29	8914195828	1,400.00
1216*	Jun 5	8014180365	166.39				
* Gap in check sequence				Conventional Checks Paid (5)		\$	2,213.91-

Balance Summary					
Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 5	3,630.65	Jun 15	3,677.30	Jun 29	2,077.30
Jun 12	3,602.30	Jun 22	3,702.30	Jun 30	2,077.31
Jun 13	3,652.30	Jun 26	3,477.30		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: May 2023			
Account Number:	1-534-6813-9362	\$	0.00
Analysis Service Charge assessed to	1-534-6813-9362	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

Service Activity Detail for Account Number 1-534-6813-9362			
Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	12		No Charge
Subtotal: Depository Services			0.00
ACH Services			
ACH Received Addenda Item	1		No Charge
Subtotal: ACH Services			0.00
Fee Based Service Charges for Account Number 1-534-6813-9362		\$	0.00



MOMS CLUB OF LAKE FOREST, CA  
21525 VIA INVIERNO  
LAKE FOREST CA 92630-2636

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Statement Period:

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through

Jun 30, 2023

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## IMAGES FOR YOUR NON PROFIT CHECKING ACCOUNT

Member FDIC

Account Number 1-534-6813-9362

MOMS CLUB OF LAKE FOREST, CA  
21402 ARBORWOOD  
LAKE FOREST, CA 92630

90-3582/1222 1213

DATE

PAY TO THE ORDER OF William Power \$28.35

Twenty Eight & 35/100 DOLLARS

usbank

MEMO Wine glass favors Tanya Cortis

⑆12223582⑆153468139362⑆1213

1213 Jun 12 28.35

MOMS CLUB OF LAKE FOREST, CA  
21402 ARBORWOOD  
LAKE FOREST, CA 92630

90-3582/1222 1217

DATE 6/23/23

PAY TO THE ORDER OF Tanya Cortis \$250.00

Two Hundred Fifty & 00/100 DOLLARS

usbank

MEMO Kona Ice Tanya Cortis

⑆12223582⑆153468139362⑆1217

1217 Jun 26 250.00

MOMS CLUB OF LAKE FOREST, CA  
21402 ARBORWOOD  
LAKE FOREST, CA 92630

90-3582/1222 1214

DATE 5/23/23

PAY TO THE ORDER OF Tanya Cortis \$369.17

Three Hundred Sixty Nine & 17/100 DOLLARS

usbank

MEMO Banquet Lunch Tanya Cortis

⑆12223582⑆153468139362⑆1214

1214 Jun 05 369.17

MOMS CLUB OF LAKE FOREST, CA  
21402 ARBORWOOD  
LAKE FOREST, CA 92630

90-3582/1222 1218

DATE 6/23/23

PAY TO THE ORDER OF Court Appointed Special Advocates of OC \$1400.00

One thousand four hundred & 00/100 DOLLARS

usbank

MEMO Donation Tanya Cortis

⑆12223582⑆153468139362⑆1218

1218 Jun 29 1,400.00

MOMS CLUB OF LAKE FOREST, CA  
21402 ARBORWOOD  
LAKE FOREST, CA 92630

90-3582/1222 1216

DATE 5/30/23

PAY TO THE ORDER OF Kaitlin Gange \$166.39

One hundred sixty six & 39/100 DOLLARS (14)

usbank

MEMO Banquet items Tanya Cortis

⑆12223582⑆153468139362⑆1216

1216\* Jun 05 166.39

\* Gap in check sequence