

#### **RETURN SERVICE REQUESTED**

MOMS CLUB ALPHARETTA EAST 4825 ROSWELL MILL DR JOHNS CREEK GA 30022-4569

# Statement Ending 05/29/2020

MOMS CLUB ALPHARETTA EAST

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Customer Number: XXX4412

# **Managing Your Accounts**

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Mailing Address

P.O. Box 725189 Atlanta, GA 31139

Phone

770-437-0004

Website

www.viningsbank.com

Funds Availability Change Effective July 1, 2020: In some instances, we may not make all the funds you deposit by check available immediately. Funds may not be available until the 2nd business day after your deposit. The first \$200 of your deposits, however, may be available on the first business day after the day of the deposit. On 7/1/2020, this amount will increase to \$225. Also, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft, increases from \$5,000 to \$5,525.

# Summary of Accounts

Account Type	Account Number	Ending Balance
COMMERCIAL ANALYSIS CHECKING	XXX4412	\$1,231.57

# COMMERCIAL ANALYSIS CHECKING-XXX4412

## **Account Summary**

 Date
 Description
 Amount

 05/01/2020
 Beginning Balance
 \$1,490.24

 2 Credit(s) This Period
 \$25.85

 6 Debit(s) This Period
 \$284.52

 05/29/2020
 Ending Balance
 \$1,231.57

## **Electronic Credits**

<u>Date</u>	Description	Amount
05/04/2020	POS Return 05/03 WA SEATTLE AMAZON.COM US SEQ# 100000 4552	\$15.07
05/05/2020	POS Return 05/04 WA SEATTLE AMAZON.COM US SEQ# 000049 4552	\$10.78

#### Other Debits

<u>Date</u>	Description	<u> Amount</u>
05/04/2020	Pinned POS Debit 05/03 WA SEATTLE AMAZON.COM* SO05 US SEQ# 500000 4552	\$15.07
05/04/2020	Pinned POS Debit 05/03 WA SEATTLE AMAZON.COM* GU5R US SEQ# 500000 4552	\$53.90
05/04/2020	Pinned POS Debit 05/02 WA SEATTLE AMAZON.COM* KD2E US SEQ# 000005 4552	\$80.71
05/05/2020	Signature POS Debit 05/04 WA AMZN.COM/BILL Amazon.com* AG8H 3 SEQ# 090952 4552	\$10.78
05/05/2020	Pinned POS Debit 05/02 WA SEATTLE AMAZON.COM* 8J2P US SEQ# 217779 4552	\$65.18
05/19/2020	PAYPAL INST XFER GOETTEJULIE	\$58.88



## THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

XXX4412

WITHDRAWALS OUTSTANDING -NOT CHARGED TO ACCOUNT

**BEFORE YOU START-**PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL

No.	\$	AUTOMATIC TRANSACTION STATEMENT.	IS SHOWN ON THE FRONT OF YOU
		YOU SHOULD HAVE ADDED IF ANY OCCURRED:  1. Loan advances.  2. Credit memos.  3. Other automatic deposits.	YOU SHOULD HAVE SUB- TRACTED IF ANY OCCURRED:  1. Automatic loan payments.  2. Automatic savings transfers.  3. Service charges.  4. Debit memos.  5. Other automatic deductions and payments.
		BALANCE SHOWN ON THIS STATEMENT \$ _  ADD  DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) \$ _	
		TOTAL \$_	
		SUBTRACT - WITHDRAWALS OUTSTANDING \$ _	
		BALANCE \$ _	
T	OTAL \$	SHOULD AGREE WITH YOUR REG BALANCE AFTER DEDUCTING SEI (IF ANY) SHOWN ON THIS STATEM	RVICE CHARGE

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front 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 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
   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.
   Tell us the dollar amount of the suspected error.
   If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

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, however, we may take up to 45 days to investigate your complaint or question. 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.

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

take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

#### YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

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 located on the front of this 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:

(1) Your name and account number.(2) The dollar amount of the suspected error.(3) 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 money 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.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" (s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

#### **Check 21 Notification**

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

# **COMMERCIAL ANALYSIS CHECKING-XXX4412** (continued)

**Daily Balances** 

Ţ	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
(	05/04/2020	\$1,355.63	05/05/2020	\$1,290.45	05/19/2020	\$1,231.57

# **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

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