

RETURN SERVICE REQUESTED

MOMS CLUB 1098 MOCKINGBIRD LN **FAIRFIELD CA 94533-2426**

Statement Ending 06/30/2020

MOMS CLUB

Customer Number: XXXXXX0196

Managing Your Accounts

Branch Name

Vacaville Financial Center

Website

www.thatsmybank.com



Contact Us

(707) 447-8600 or

vacaville@thatsmybank.com

Mailing Address

555 Mason St., Suite 100

Vacaville, CA 95688



It's here!

Your new online banking experience has arrived.

- New modern look and feel
- Streamlined workflows
- Added functionality

Log in today at thatsmybank.com

Thank you for choosing First Northern Bank. That's My Bank!

Summary of Accounts



Go Paperless! eStatements are more convenient and secure than paper statements. To turn off your paper statements, select 'Statements' within Online Banking and follow the prompts.

Account Type CLASSIC FREE COMMUNITY CHECKING **Account Number**

Ending Balance

XXXXXXX0196

\$1,150.74



24-Hour TeleBank: (800) 818-24HR

To report your First Northern Bank ATM & Check Card lost or stolen, please call (800) 472-3272.

	CHEC	KS OUTSTANDING	
DATE OR NUMBER	AMOUNT	DATE OR NUMBER	AMOUNT
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	1		1
			9
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	4	TOTAL	\$

PLEASE REPORT ANY ERRORS OR OMISSIONS PROMPTLY, OTHERWISE YOUR FAILURE TO DO SO MAY AFFECT YOUR ABILITY TO RECOVER ANY LOSSES.

Mark off the checks and deposits, shown on this statement, in your checkbook If your checkbook and statement do not balance, have you:

177	Accounted for	Verified additions and sub-
	bank chames?	tractions in your checkbook?

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	chine	don ho	obode	phistic.

Compared deposit amounts on statement to your checkbook?

CHECKBOOK RECONCILIATION ENTER Balance this statement ADD Recent deposits (not credited on this statement) \$ \$ SUBTOTAL \$ SUBTRACT Total checks outstanding S BALANCE

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:

Interest — Add Automatic Payment — Deduct

IMPORTANT INFORMATION ABOUT YOUR RESERVE ACCOUNT

The Interest Finance Charge for your Reserve Account was calculated by applying the daily periodic rate to the product of the number of days in the billing cycle and the average daily balance of the account (including current transactions). To get the average daily balance, we took the beginning balance of the account each day, added any new advances and subtracted any payments or credits and any unpaid finance charges and late charges. This gave us the daily balance. Then, we added up all the daily balances for the billing cycle and divided the total by the number of days in the billing cycle. This gave us the average daily balance.

IMPORTANT INFORMATION ABOUT YOUR HOME EQUITY OR PERSONAL LINE OF CREDIT ACCOUNT

The finance charge shown on the front of this statement was calculated by applying the interest rate in effect for that day to the daily balance of your account. To get the daily balance, we took the beginning balance of your account each day, added any new advances and subtracted any portion of payments or credits, and any unpaid finance charges or late charges. This gave us the daily balance. Your daily interest rate may change each billing cycle.

DORMANT ACCOUNTS

Checking and Savings accounts that have had no activity for twenty-four (24) months, unless the depositor has been contacted, will be classified as Dormant Accounts. By law, these accounts will be transferred to the State of California, Controller's Office after three (3) years of inactivity if they are not reactivated or claimed by the depositor. To reclaim funds transferred to the State, depositors, or their heirs, must request the funds from and present proof of ownership to: State of California, Controller's Office, Division of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5872.

CALIFORNIA CONSUMER CREDIT REPORTING

As required by law, you are hereby notified that a negative credit report reflecting on your credit may be submitted to a credit reporting agency if you fail to fulfill the terms of your obligations with regard to your deposit account(s) or your credit obligation(s) with the Bank. This may occur if, in the Bank's judgment, you misuse your account, whether or not the Bank incurs a loss in connection with your account. This report may have already occurred.

The following notices apply if your account is maintained primarily for personal, family or household purposes

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR RESERVE ACCOUNT, HOME EQUITY, OR PERSONAL LINE OF CREDIT

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: First Northern Bank, PO Box 547, Dixon, CA 95620. You may also contact us at www.thatsmybank.com.

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 or electronically. 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 on 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.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

Telephone your Branch, call us at (877) 362-6000 or write us at P.O. Box 547, Dixon, CA 95620-0547, as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on this statement. We must hear from you no later than sixty (60) days after we sent you be FIRST statement on which the problem or error appeared. If you have a question concerning your statement, please be prepared to:

- 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 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 ten (10) business days.

We will tell you the results of our investigation within ten (10) days after we hear from you and 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 question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. If we ask you to put your complainly question in writing and we do not receive it within ten (10) business days, we may not recredit your account. If the transfer under investigation resulted from a transfer initiated outside the United States or a point-of-sale debit card transaction, the time periods for investigation is extended from forty-five (45) calendar days to ninety (90) calendar days.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Member FDIC PRE-101C (Rev. 12/15)





Statement Ending 06/30/2020

MOMS CLUB

Customer Number: XXXXXX0196

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 Dixon · West Sacramento · Vacaville

And as a member of the MoneyPass ATM network, you have access to thousands of ATM locations, nationwide.



CLASSIC FREE COMMUNITY CHECKING-XXXXXX0196

Account Summary

Description **Date Amount** 05/30/2020 **Beginning Balance** \$1,345.00 2 Credit(s) This Period \$28.74 2 Debit(s) This Period \$223.00 06/30/2020 **Ending Balance** \$1,150.74

Celebrate the holidays with our Visa® Bonus Rewards card! Earn a \$25 reward after your first purchase plus rewards for every eligible net purchase. Credit card subject to credit approval. Exclusions apply. Apply at thatsmybank.com or visit your local branch

Electronic Credits

Date	Description	Amount
06/09/2020	PAYPAL TRANSFER 1009252092195	\$19.26
06/22/2020	PAYPAL TRANSFER 1009387661669	\$9.48

Electronic Debits

Date	Description	Amount
06/22/2020	XX2191 CHK PURCHASE 06/21 08:16 MOMS CLUB 8055262725 CA 68100010 900926	\$157.00
06/22/2020	PAYPAL INST XFER DIANEDALENB	\$66.00

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
06/09/2020	\$1,364.26	06/22/2020	\$1,150.74

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CORRECTED CHANGE IN TERMS EFFECTIVE 7/1/2020

FUNDS AVAILABILITY POLICY

For your ease, changes are highlighted in yellow.

Electronic direct deposits will be available on the day the Bank receives the deposit. Our policy is to make funds from most of your other deposits available to you on the first business day after the day the Bank receives your deposit. Once they are available, you can withdraw the funds in cash, and the Bank will use the funds to pay items that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal holidays.

Deposits made in person at a branch office location during normal business hours on a business day before the Bank's established cutoff time are considered made that business day. If the deposit is made at any automated teller before the posted cutoff time on a business day that the Bank is open, the Bank will consider that day to be the day of your deposit. However, if you make a deposit after these times or on a day that the Bank is not open, the Bank will consider that the deposit was made on the next business day the Bank is open.

LONGER DELAYS MAY APPLY

- In some cases, the Bank will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day.
- If the Bank is not going to make all of the funds from your deposit available on the first business day, the Bank will notify you at the time you make your deposit. The Bank will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if the Bank decides to take the action after you have left the premises, the Bank will mail you the notice by the day after the Bank receives your deposits.
- If you need the funds from a deposit right away, you should ask us when the funds will be available.
- In addition, funds you deposit by check may be delayed for a longer period than indicated under the following circumstances:
 - √ The Bank believes a check you deposit will not be paid.
 - \checkmark You deposit checks totaling more than \$5,525.00 on any one day.
 - √ You redeposit a check that has been returned unpaid.
- √ You have overdrawn your account on six or more banking days within the preceding six months, the account balance has been negative or would have been negative if checks or other charges to the account had been paid, or if, on two or more banking days within the preceding six months, the account balance has been negative or the account balance would have been negative by \$5,525.00 or more if checks or other charges to the account had been paid.
 - \checkmark There is an emergency, such as a failure of communication or computer equipment.

The Bank will notify you if the Bank delays your ability to withdraw funds for any of these reasons and the Bank will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS - If you are a new customer, the following special rules may apply during the first thirty (30) days your account is open:

Funds from electronic deposits will be available on the day the Bank receives the deposit. Funds from deposits for cash and the first \$5,525.00 of a day's total deposit of a cashier's, certified, teller's, traveler's and California state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 may be available on the ninth (9th) business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,525.00 may not be available until the second (2nd) business day after the day of your deposit.

Funds from wire transfers into your account will be available on the first business day after the day the Bank receives the transfer.

Funds from all other check deposits may be available on the seventh (7th) business day after the day of your deposit unless your deposit is held for a longer period for a reason noted in the "Longer Delays May Apply" section.

