



First Commercial Bank, N.A.

# First Commercial Bank, N.A.

1336 East Court  
Seguin, TX 78155  
Return Service Requested

MOM'S CLUB CENTRAL  
(DOWNTOWN S A)  
130 BLAKELEY DR  
SAN ANTONIO TX 78209-4834

Seguin 830.379.8390  
NB FM 725 830.221.3900  
NB HWY 46 830.625.2661  
Jourdanton 830.769.3557  
Pearsall 830.334.8022  
SA Blanco Road 210.493.3500  
SA Lincoln Heights 210.826.8600  
24Hr TeleBank 866.913.4778  
www.lcb.com

Page: 1

Account Number: XXXXXX1202  
Statement Date: 6/30/20  
Checks/Items Enclosed: 1

ME

## FUNDS AVAILABILITY POLICY - CHANGE IN TERMS

Effective July 1, 2020 our Funds Availability policy will change to the following:

We are increasing the amount we make available for withdrawal by checks not subject to next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft increases from \$5000 to \$5,525. In addition, we are decreasing the amount of days checks can be placed on hold for new accounts from the eleventh business day to the ninth business day after the day of deposit.

First Commercial Bank will no longer treat Mobile Deposit and RDC as covered transactions under our Funds Availability Policy.

## STATEMENT SUMMARY

CHECKING 161.62

CHECKING	MOM'S CLUB CENTRAL (DOWNTOWN S A)	Acct XXXXXX1202
Beginning Balance	6/01/20	174.51
Deposits / Misc Credits	0	.00
Withdrawals / Misc Debits	1	12.89
** Ending Balance	6/30/20	161.62 **
Service Charge		.00
Average Collected Balance		171
Minimum Balance		161
Enclosures		1

## CHECKS

\* indicates skip in check numbers

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
6/25	1214	12.89						

**FCB**

First Commercial Bank, N.A.

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DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
6/25	161.62				

MOMS CLUB CENTRAL DOWNTOWN S.A  
15360 PRESTON PASS  
SAN ANTONIO, TX 78247

1214  
30 0632 1148  
83

06/23/2020  
Date

Pay to the Order of Sarah Marquez  
Twelve & 89/100  
\$ 12.89/xx  
Dollars

JOURDANTON STATE BANK

BRANCH OFFICES

AT SAN ANTONIO, TX 78204

800 786-6337

UNION & MICHIGAN BRANCH

UNION & MICHIGAN, TX 78208

BRANCH OFFICES

BRANCH OFFICES

AT SAN ANTONIO, TX 78204

800 786-6337

UNION & MICHIGAN BRANCH

UNION & MICHIGAN, TX 78208

BRANCH OFFICES

For meeting

06/25/2020

1214

\$12.89

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

Please note the telephone number and address of the bank on the front of your statement. Notify us as soon as you can, 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.

- (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 there is an error or why you need more information.
- (3) 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 investigate your complaint and will correct any error promptly. If we take more than 10 business days (or more than 20 business days for an error occurring within 30 days after the first deposit was made to the account) to do this, we will credit 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.

We will tell you the results of our investigation 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.

THIS IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT		CHECKS OUTSTANDING		THIS IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK	
		CHECK NUMBER	AMOUNT		
BALANCE SHOWN ON THIS STATEMENT	\$ _____			CHECKBOOK BALANCE AT STATEMENT DATE	\$ _____
ADD (IF ANY) DEPOSITS NOT SHOWN ON THIS STATEMENT	+ _____			SUBTRACT (IF ANY) ACTIVITY CHARGE	- _____
TOTAL	\$ _____			SUB-TOTAL	\$ _____
SUBTRACT (IF ANY) CHECKS OUTSTANDING	- _____			SUBTRACT (IF ANY) OTHER BANK CHARGES	- _____
BALANCE	\$ _____			BALANCE	\$ _____
SHOULD AGREE WITH CHECKBOOK BALANCE		TOTAL		SHOULD AGREE WITH YOUR STATEMENT BALANCE	

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement 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:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about.

If you question a charge on your overdraft protection account, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of the 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. You can telephone us, but regulations require written communication to preserve your rights.

We will investigate your complaint and will correct any error promptly.