

MOMS CLUB OF SPRINGFIELD  
239 SCHOOL LANE  
SPRINGFIELD PA 19064-3113

ESTMT



## ACCOUNT SUMMARY

ACCOUNT TYPE	BALANCES
SAVINGS	5.00
CHECKING	464.41
<b>TOTAL DEPOSITS</b>	<b>\$469.41</b>

## REWARDS - AS OF 05/31/2019

	BEGINNING BALANCE	EARNED	REDEEMED	ENDING BALANCE
6048 - Debit	636	0	0	636

To redeem, view, or combine your points visit [CitadelBanking.com/Rewards](http://CitadelBanking.com/Rewards)

## STAR SAVINGS - 0000

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
06/01/2019	<b>BEGINNING BALANCE</b>			<b>\$5.00</b>
06/30/2019	<b>ENDING BALANCE</b>			<b>\$5.00</b>
	Dividends Paid YTD: <b>\$0.00</b>			

## FREE CHECKING - 0070

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
06/01/2019	<b>BEGINNING BALANCE</b>			<b>\$213.58</b>
06/03/2019	Deposit ACH PAYPAL	90.00		303.58
	TYPE: TRANSFER CO: PAYPAL			
06/19/2019	Deposit ACH PAYPAL	160.83		464.41
	TYPE: TRANSFER CO: PAYPAL			
06/30/2019	<b>ENDING BALANCE</b>			<b>\$464.41</b>

Higher Rates on

12  
Month

18  
Month

24  
Month

Citadel Certificates!

Visit [CitadelBanking.com/Certificates](http://CitadelBanking.com/Certificates) for rates.

Federally insured by NCUA.

# CITADEL'S STATEMENT DISCLOSURE

## Payment Due Date

Your payment is due by the payment due date. If that date is a Saturday, Sunday or holiday then payment is due the last business day before the due date. You may pay your total balance at any time.

## Errors on Your Statement

If a charge appears on your statement that you don't recognize:

- Check with family members or other people that have access to your debit card, line of credit or account number.
- If the dollar amount of the disputed item is recognized but the merchant name or location is different, the charge may be from a company that bills under a different name or from a central location.
- Did you or any other authorized user place a mail or telephone order?
- If you still don't recognize the charge, please refer to the BILLING RIGHTS SUMMARY below.

## Merchant Credits

If you have received a credit slip for merchandise you returned, please allow up to 45 days from the date of the credit slip for the credit to appear on your account. If it has not posted to your account by then, please refer to the BILLING RIGHTS SUMMARY below. Include a copy of your credit slip in your correspondence.

## Merchandise Quality

If you have a dispute involving the quality of the merchandise or service you received, please attempt to resolve the dispute directly with the merchant. If you are not successful, write us as soon as possible explaining your dispute with the merchant. You may not have to pay the remaining amount due. Certain restrictions apply. See the "Special Rules for Credit Card Purchases" in the BILLING RIGHTS SUMMARY below.

## COMPUTATION OF LOAN FINANCE CHARGES

### Loan accounts

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe on the loan amount.

## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions About Your Bill

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 shown on your 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, please provide 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 of which you are unsure.

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.

## Special Rules for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

## Terms and Conditions for Credit Card

Please refer to the disclosure that accompanied your card for the terms and conditions governing the use of this account. These terms and conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

## Payment Crediting, Credit Balances

Payments made payable to or received at locations other than Citadel, PO Box 650, Exton, PA 19341, may be subject to delay in crediting up to 5 days. If you are due a credit balance, you may request in writing a full refund of this credit balance at the address indicated above or by calling us at (800) 666-0191.

## Closing Date

All transactions received after the closing date will appear on your next statement.

## Electronic Transfer Error Resolution

In case of errors or questions about your electronic transfers, telephone us at (800) 666-0191 or write us at Citadel, 520 Eagleview Blvd, Exton, PA 19341 as soon as you can. You may also contact us 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 of which you are unsure, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

## Preauthorized Transfer

To find out if a preauthorized transfer has occurred, please call us at (800)666-0191.

## TO RECONCILE YOUR CHECKING ACCOUNT

### Step 1:

On your register check off the following items listed on your Statement:

- Personal Checks
- Automatic Transfers
- Deposits

If any of the above items are on your Statement, but not in your register, then verify that they are your items. If so, then record them in your register and adjust the balance.

### Step 2:

If any Citadel fees appear on your Statement, enter these into your register and adjust the balance.

### Step 3:

List and total all deposits on your Statement not checked off in your register.

Check #	Amount
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____
12. _____	_____
13. _____	_____
14. _____	_____
15. _____	_____
Total _____	_____

### Step 4:

List and total all checks and withdrawals on your Statement not checked off in your register.

Check #	Amount
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____
12. _____	_____
13. _____	_____
14. _____	_____
15. _____	_____
Total _____	_____

### Step 5:

ENTER: Account balance	\$ _____
ADD: Your total from Step 3	\$ _____
SUB-TOTAL	\$ _____
SUBTRACT: Your total from Step 4	\$ _____
SUB-TOTAL	\$ _____
SUBTRACT: Balance from register	\$ _____
TOTAL: (Should equal zero)	\$ _____



ACCOUNT #	STATEMENT PERIOD	PAGE
0000642156	06/01/2019 to 06/30/2019	3 of 3

**Call:** (800) 666-0191 **Email:** [info@citadelbanking.com](mailto:info@citadelbanking.com)

### FREE CHECKING - 0070 (Continued)

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
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Dividends Paid YTD: **\$0.00**

	Total For This Period	Total Year-to-Date
Total Courtesy Pay Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

2 DEPOSITS = \$250.83    0 WITHDRAWALS = \$0.00