



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

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MOMS CLUB OF HICKORY NC
LEAH N SNEDEGAR
3731 9TH STREET DR NE
HICKORY NC 28601-9628

Your Account(s) At A Glance

Checking Balance	222.18+
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Statement Period: May 1, 2020 Thru May 31, 2020

Account Number : 001411229576



Basic Business Checking

Account Number : 001411229576

Enclosures In Statement: 0

Beginning Balance	402.18+
1 Deposits	170.00+
0 Other Credits	0.00
1 Checks	350.00-
0 Other Debits	0.00
Monthly Service Charge	0.00
Ending Balance	222.18+

Statement Period Days	31
Average Ledger Balance	445.00+

Deposits To Your Account

Date	Amount
05-18	170.00

Checks Paid From Your Account

Check No.	Date	Amount
109	05-29	350.00

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance	Date	Balance
05-18	572.18+	05-29	222.18+



Direct Customer Inquiry Calls To
FIRST CITIZENS DIRECT
Telephone Banking At 1-888-323-4732.

AMENDMENTS to
FIRST CITIZENS BANK DEPOSIT ACCOUNT AGREEMENT
Important Changes to Certain Provisions

The following is a summary of changes effective with publication of the May 2020 version of the First Citizens Bank Deposit Account Agreement. If you would like a copy of the updated Agreement, please visit your local branch, call FC Direct, the Bank's telephone Customer Care Center (1.888.323.4732), or access the Agreement on our website at firstcitizens.com/personal/banking/deposit-agreement/.

A. TERMS AND CONDITIONS

Section entitled PROCEDURES FOR OPENING A NEW ACCOUNT * CUSTOMER IDENTIFICATION PROGRAM AND GETTING TO KNOW YOU REQUIREMENTS

The second paragraph in this section was revised to read as follows:

When you open an account in the name of a legal entity (such as a corporation, limited liability company, limited liability partnership, etc.), you will be required to certify the identity of (i) each beneficial owner of such legal entity (natural persons only) with 25 percent or more ownership interest in such legal entity, and (ii) one individual with significant managerial control of such legal entity. This will include providing certain identifying information for each of these individuals such as name, date of birth, address and/or other information. We may also ask to see copies of the identifying documentation for each individual such as a passport in the case of foreign individuals. We will also ask you to provide information that will help us understand the nature and purpose of the legal entity's relationship with us.

Section entitled DEPOSITS TO YOUR ACCOUNT * CHARGEBACKS; WAIVER OF NOTICE ON RETURNED ITEMS

The following sentence was added as the third sentence of this section:

You bear all foreign exchange rate risk on any returned items.

Section entitled DEPOSITS TO YOUR ACCOUNT * FOREIGN CURRENCY

The title of this section was revised to read as follows:

FOREIGN ITEMS

Section entitled ACH TRANSACTIONS * NOTICE

The third sentence of this section was revised to read as follows:

Unless specifically provided otherwise by separate agreement we are not obligated to (and will not) verify with you whether an ACH debit entry to your account was authorized by you prior to the occurrence of the debit.

Section entitled WIRE TRANSFERS

The fourth sentence of the first paragraph in this section through the end of such first paragraph was revised to read as follows:

You are also bound by our applicable wire transfer agreement, as amended from time to time ("Wire Transfer Agreement"), the terms of which are incorporated into this Agreement by reference. You agree that you are responsible for reviewing a current copy of our Wire Transfer Agreement before you initiate any wire transfer. You may obtain a copy of our Wire Transfer Agreement at one of our branches or through FC DIRECT (see "Bank Contacts" section - Part F for telephone contact information).

The first sentence of the fifth paragraph in this section was revised to read as follows:

If you are entitled to compensation for any delay or improper completion of a wire transfer as a result of our error as defined in our Wire Transfer Agreement, our liability will be limited to the payment of interest for a period not exceeding the lesser of 60 days or the period between the date of the error and the date of the correction.

C. FUNDS AVAILABILITY POLICY (Regulation CC)

Section entitled LONGER DELAYS

The third sentence of the first paragraph in this section was revised to read as follows:

However, the first \$225 of your deposits may be available on the first business day after the day of your deposit.

The second item of the number listed in the second paragraph in this section was revised to read as follows:

You deposit checks totaling more than \$5,525 on any one day.

The third paragraph in this section was revised to read as follows:

If your ability to withdraw funds is delayed for any of these reasons, the funds will generally be made available no later than the fifth business day after the day of your deposit.

Section entitled SPECIAL RULES FOR NEW CUSTOMER ACCOUNTS

The second paragraph in this section was revised to read as follows:

Funds from electronic direct deposits to your account will be available on the business day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, 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 from the deposit of these checks, and the funds from the deposit of all other checks, will be available by the fifth business day after the day of your deposit.

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FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

A. Deposits/Credits		
Date	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit.

We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).

This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only).

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors.

If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



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In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. 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 must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



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HICKORY NC 28601-9628

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MOMS CLUB OF HICKORY, NC HICKORY, NORTH CAROLINA		109
5-18-20		66-38-531 145
Pay to the Order of	Backpack Program	\$ 350.00
Three Hundred Fifty Dollars ^{no} / ₁₀₀		Dollars
First Citizens Bank		
For Spring Service Project		Elva L. Harrington
⑆053100300⑆001411229576⑆00109		

Chk# 109

\$350.00