Peoples Bank

For 24-hour account information call 1-800-807-3777 www.peoplesbank-wa.com

Last statement: May 31, 2022 This statement: June 30, 2022 Total days in statement period: 30 Page 1 of 1 6011604276 (0)

MOMS CLUB OF LYNDEN 926 CAPTAIN BAY CT LYNDEN WA 98264-8582 Direct inquiries to: Customer Service, 800-584-8859

Peoples Bank 418 Grover St/PO Box 233 Lynden WA 98264-1929

Community Business

Account number	6011604276	Beginning balance	\$492.18
Low balance	\$492.18	Total additions	20.00
Average balance	\$492.85	Total subtractions	.00
Avg collected balance	\$492.00	Ending balance	\$512.18

CREDITS

Date	Description	Additions
06-30	' Deposit	20.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
05-31	492.18	06-30	512.18		

OVERDRAFT/RETURN 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

GENERAL INFORMATION

Please examine this statement to make certain that the bank's records and your own agree. Should you find any discrepancies, please contact Customer Service at the number shown on the front of the statement.

IMPORTANT INFORMATION

Deposits or payments made on a Saturday, Sunday or holiday at any office of this bank will be credited to your account as if received on the next business day.

Balance Information

The Bank uses *ledger balance minus holds* to determine whether funds are available in an account and an overdraft or non-sufficient funds (NSF) fee may be assessed if funds are unavailable. The ledger balance is the balance in your account after all previous business day's activity has been posted. Holds are defined as any debit card holds, check holds or operational holds and will be subtracted from the ledger balance before items are posted according to the bank's processing order.

It is important to understand the processing order because it can impact the fees you pay. All credit transactions will be processed before debits. Debits will be processed in ascending amount order by category and each category will process in the following order:

- In Branch Transactions/Checks Negatiated in a Peoples Bank Branch/ATM Transactions
 / Transfers/Outgoing Wires/Person to Person Transactions/Overdraft or NSF Fees
 from Previous Business Day's Transactions/Deposit Return Items
- 2. Preauthorized Transactions/ACH/Debit Card Transactions/Bill Payments
- 3. Checks Processed at Other Financial Institutions
- 4. Other Peoples Bank Fees or Service Charges

Occasionally, either upon customer request or bank error, the bank may refund an Overdraft or NSF Fee Charge. When a refund is processed on your account, you will also see it on your statement with the specific reason code for the refund as listed below.

Loan and Credit Line Information

Amount

Check No.

Information about your loan and/or credit line accounts are provided for informational purposes only. Please refer to your loan statement or loan agreement for further information.

In Case of Errors or Inquiries About the Electronic Transfers Portion of Your Statement

Please contact us at the phone number and/or address shown on your statement as soon as you can if you think your statement or receipt is incorrect, or if you need more information about a transfer. In order to investigate the problem or error, we need to hear from you no later than 60 days after the date of the FIRST statement on which the item appeared.

Please Include the Following Information:

- 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.
- · Please include the dollar amount of the suspected error.

If you share your concern with us by phone, we may require that you send us your complaint or questions in writing within 10 business days.

We will share the results of our investigation within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after receipt of your complaint as described above and will correct any error immediately. It may, however, take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or questions. Should we need to do this we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, enabling you to have the use of the money during this 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is open. You may ask for copies of the documents that we used in our investigation.

We will send you a written explanation within three business days after we finish our investigation if we find there was no error. You may ask for copies of the documents that we used in our investigation.

Lost or Stolen Cards

Report lost or stolen Cash Cards or Debit Cards immediately to your branch of account or call 1-800-584-8859.

Direct written inquiries or to request a copy of item(s) not included in this statement to:

Peoples Bank Operations Center Post Office Box 233 Lynden, WA 98264

Or call the Customer Service number listed on the front of this statement.

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Balance Your Account

Checks Outstanding

Officer No.	Amount	
		*
Total		

1 Check off (\checkmark) checks appearing on your statement. Those checks not checked off (\checkmark) should be recorded in the checks outstanding column.

2	
Enter your checkbook balance	
Add any credits made to your account through transfers, interest, etc. as shown on this statement. (Be sure to enter these in your checkbook.)	
Subtotal	
Subtract account fees (if any)	
Adjusted checkbook balance	A

<u>3</u>	
Bank balance shown on this statement	
Add deposits shown in your checkbook, but not shown on this statement, because they were made and	
received after the date of this statement.	
Subtotal	
Subtract checks outstanding	
Adjusted bank	

 Description
 Code

 Overdraft due to Card Hold
 CHD

 Provisional Credit Removed
 EFT

 In Process of Closing Account
 CLS

ERR

Overdraft/ NSF Fee Refund Reasons

Provisional Credit Removed EFT
In Process of Closing Account CLS
One-Time Lifetime Courtesy Refund (per account) CRT
Fraudulent/Unauthorized Transactions FRD

Bank Error

Your checkbook is in balance if line A agrees with line B.