Business Banking Statement June 30, 2021 page 1 of 3

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MOMS CLUB OF LOWER MACUNGIE
1434 DOVE TER
ALLENTOWN PA 18106-9712

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.

Access your available accounts, transfer funds and view your transactions right from your PC.

## **KeyNotes**

At KeyBank, we want to be sure that you are aware of any changes to your deposit account agreement and disclosures.

Our Real Time Payments (RTP) Deposit Agreement has been updated to state that all receiving accounts for RTP must be located in the United States. If you receive an RTP transaction on behalf of someone else, they must be a resident of or have an account that resides in the United States.

For consumer accounts, if you have questions, you can visit your local branch or call us at 1-800-KEY@YOU®.

For business accounts, if you have questions, you can speak to your Relationship Manager or call us at 800-821-2829.

For clients using a TDD/TTY device, please call 1-800-539-8336.

Tor chems using a TDD/TTT device, please call T-000-009-0000.

KeyBank Basic Business Checking MOMS CLUB OF LOWER MACUNGIE	300148148		
		Beginning balance 5-31-21	\$1,380.03
		5 Additions	+260.00
		5 Subtractions	-861.24
		Ending balance 6-30-21	\$778.79

## **Additions**

Deposits Date	Serial #	Source		
6-2		Mobile Check Deposit		\$30.00
6-2		Direct Deposit, Paypal	Transfer	110.00
6-3		Direct Deposit, Paypal	Transfer	30.00
6-3		Mobile Check Deposit		30.00

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# **Additions**

(con't)

60.00	Transfer	Paypal	Direct Deposit,	6-3
\$260.00		S	Total additions	

# Subtractions

Paper Checks

\* check missing from sequence

					Pan	er Checks P	aid	\$827 40
519	6-10	\$60.00	520	6-21	617.40	521	6-17	150.00
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount

Withdrawals Date	Serial #	Locatio	on		
6-2		POS	Exa Wal-Mart #2641	Allentown PA	\$13.86
6-23		POS	Mac Costco Whse #1	Allentown PA	19.98
		Total	subtractions		\$861.24

# Fees and

charges

Date		Quantity	Unit Charge	
6-30-21	Paper Statement Fee	1	3.00	-\$3.00
6-30-21	Refund Paper Statement Fee	1	3.00	+3.00
	Fees and ch	narges this period		\$0.00





### CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

#### IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

Customer Disputes NY-31-55-0228 555 Patroon Creek Blvd Albany, NY 12206

- Tell us your name and Account number;
- Describe the error or transfer that 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 davs

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit 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.

#### COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV - Transfer to Savings Account XFER FROM SAV - Transfer from Savings Account XFER TO CKG - Transfer to Checking Account
XFER FROM CKG - Transfer from Checking Account PMT TO CR CARD - Payment to Credit Card ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

#### IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101-4825.

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 the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it was 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 auestion.

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
- 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.
- 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

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits and subject any expenses and uppoid interest. debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department P.O. Box 94518 Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

#### BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

#### **INSTRUCTIONS**

Verify and check off in your check register each deposit, check or other transaction shown on this statement.

### Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have not already entered.
- The "Service charges", if any, shown on your statement.

### Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have not already entered.
- The "Interest earned" shown on your statement, if any.

4	register other d	m your check any checks of eductions that shown on you ent.	t	S List any deposits from your check register that are <i>not</i> shown on your statement.				
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