

Service With Solutions

P.O. Box 909, Chico, CA 95927

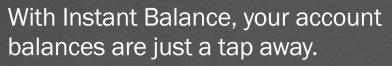
# YOUR STATEMENT

Customer Service: 1-800-922-8742
TriCountiesBank.com

Page: 1 of 1 Statement Date: 06-26-19

Primary Account: XXXXXXXX2665

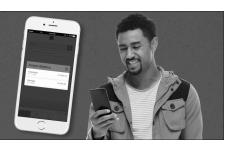
MOM'S CLUB OF PATTERSON PO BOX 1112 PATTERSON CA 95363







Log in to the latest version of Tri Counties Bank's mobile app to get started.



### **Not for Profit Business Chkg** Account: XXXXXXXX2665 XXXXXXXX2665 05-28-19 thru 06-26-19 Account # Statement Dates Beginning Balance 447.55 4 Deposits/Credits 101.26 0 Checks/Debits 0.00 Service Charge 0.00 Interest Paid 0.00 **Ending Balance** 548.81

# **Transactions**

<u>Date</u>	<u>Description</u>	<b>Amount</b>
5-29	Electronic Scrip Rebate Moms Club Of Patterson	1.26
5-31	Deposit	25.00
6-12	Deposit	50.00
6-19	Deposit	25.00

**End of Statement** 

THIS STATEMENT SHALL BE CONSIDERED CORRECT AND TRI COUNTIES BANK SHALL NOT BE LIABLE FOR ANY DISCREPANCIES IF NOT REPORTED TO THE BANK WITHIN 30 CALENDAR DAYS FROM THE DATE THIS STATEMENT WAS MAILED OR MADE AVAILABLE. RESPONSE TIME FOR REPORTING ERRORS OR INQUIRIES REGARDING ELECTRONIC FUND TRANSFERS OR YOUR AUTOMATIC CASH RESERVE ARE SEPARATELY DISCLOSED. ALL ITEMS DEPOSITED ARE SUBJECT TO RECEIPT OF FINAL PAYMENT.

OUTSTANDING CHECKS

(+)

### HERE'S AN EASY WAY TO BALANCE YOUR CHECKBOOK:

### (A) UPDATE CHECKBOOK BALANCE

- Subtract from your checkbook balance any monthly service charges, other bank charges and all automatic withdrawals/payments not previously deducted.
- Add to your checkbook balance all automatic deposits, other deposits and automatic cash reserve advances not recorded.

### (B) VERIFY OUTSTANDING CHECKS

- Your checks are listed on the front of this statement in check number sequence or in date paid sequence if the check number is not available. An asterisk (\*) indicates missing check number(s).
- · Check off each check listed on your check register or stubs.
- · List in the space provided all outstanding checks. Add these and enter total.

### (C) RECONCILE BALANCES

- Enter the ending balance as shown on the front of this statement.
- Add all deposits which are not shown on this statement
- Enter total of outstanding checks described in (B) above and subtrac from the subtotal.

d in (B) above and subtract  THIS TOTAL SHOULD AGREE WITH YOUR O	(-)	
d in <b>(B)</b> above and subtract		
is statement.	SUBTOTAL →	
front of this statement.	(+)	

# TOTAL

ITEM NO.

AMOUNT

### (D) IF YOU DID NOT BALANCE

- · Verify that the previous month's statement was balanced properly.
- · Review all additions and subtractions for errors as well as balances brought forward in your checkbook register.
- · Record any outstanding transactions from prior statements.
- . Determine that all credits (including Automatic Deposits) shown in the "Deposits" and "Other Credits" sections of this statement are entered in your checkbook.
- Compare the amount of each item listed on this statement against the amounts entered in your checkbook.

**IMPORTANT INFORMATION ABOUT YOUR CREDIT ACCOUNT:** We calculate the interest charge on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance" we take the beginning balance of your account each day, add any new loans or other charges, and subtract any payments or credits. This gives 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". This balance is labeled as "Balance Subject to Interest Rate" on your statement.

VARIABLE RATE FEATURE: If your account is a Home Equity Line of Credit, it has a variable rate feature. The annual percentage rate can change each monthly billing cycle.

**PAYMENT NOTICE:** A payment is due on your loan. Please remit your payment by the due date to the address listed on this billing statement. If your loan is set up for automatic payment, it will be made electronically for you. Please note: Saturdays, Sundays and federal holidays are not business days even if a branch is open on those days and accepts your payment. If your payment is received on a non-business day, or after 5:00 p.m. on a business day, it will be credited as of the next business day. Remit in U.S. Dollars only. Do not send cash through the mail.

**PAYMENT INSTRUCTIONS:** Payments on your bill must be sent with your payment coupon to the address shown on your statement. Delivering your payment without the payment coupon, or at another address, may result in delays in crediting. Payments received after the posted cut-off time if received in person or by mail may be treated as received on the next business day. However, if you have a dispute and want to communicate with us regarding the dispute, send your communications and any payments to the Customer Service Department as indicated below.

## The following notices apply if your account is maintained primarily for personal, family or household purposes.

# IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1-800-922-8742 or write to us at Tri Counties Bank, Customer Service, P. O. Box 909, Chico, CA 95927 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 calendar days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (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.

# IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILLING STATEMENT

# What to do if you think you find a mistake on your statement:

If you think there is an error on your statement, write to us at Tri Counties Bank, Customer Service, P. O. Box 909, Chico, CA 95927. You may also contact us at TriCountiesBank.com.

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 the 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 calendar days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). 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:

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 Tri Counties Bank, Customer Service Department, P. O. Box 909, Chico, CA 95927. 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.

### Important Notice About Your Tri Counties Bank Visa® Debit Card

Your Card is enabled with non-Visa debit transaction processing. This means you may use your Card on a PIN-Debit Network without using a PIN or with your PIN. Examples of the types of actions you may be required to make to initiate a Card transaction on a PIN-Debit Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. The non-Visa Debit Network(s) for which such transactions are enabled is the Accel® network.

Examples of the types of actions that you may be required to make to initiate a transaction on your Card include:

- Signing a receipt
- $\bullet \ Providing \ a \ Card \ number, expiration \ date \ and \ card \ verification \ code \ over \ the \ phone \ or \ the \ internet$
- $\bullet \ \text{Using your card at a point-of-sale (POS) terminal and entering your PIN or signing for your purchase } \\$