

BMO HARRIS BANK N.A.  
P.O. BOX 94033  
PALATINE, IL 60094-4033

178332

**ACCOUNT NUMBER: 4821062682**

Statement Period  
06/01/22 TO 06/30/22  
IM0099002900000000

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MOMS CLUB OF GERMANTOWN-WEST  
W159 N10911 LEGEND AVE  
GERMANTOWN WI 53022

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IF YOU HAVE QUESTIONS ABOUT ANY OF YOUR BMO HARRIS ACCOUNTS, PLEASE CALL US  
TOLL-FREE AT 1-888-340-2265. BMO HARRIS BANK N.A. MEMBER FDIC. EQUAL HOUSING  
LENDER. NMLS401052 VISIT US ONLINE AT WWW.BMOHARRIS.COM.

## CHECKING ACCOUNTS

**NON-PROFIT CHECKING**  
**ACCOUNT NUMBER 4821062682 (Checking)**

**MOMS CLUB OF GERMANTOWN-WEST**

### DEPOSIT ACCOUNT SUMMARY

<b>Previous Balance as of May</b>	<b>31, 2022</b>	<b>300.06</b>
3 Deposits	(Plus)	430.00
5 Withdrawals	(Minus)	417.78
<b>Ending Balance as of June</b>	<b>30, 2022</b>	<b>312.28</b>

### Deposits and Other Credits

Date	Amount	Description	
Jun 13	300.00	ACH DEPOSIT	
		PPD PAYPAL	TRANSFER
Jun 22	30.00	TELLER DEPOSIT	
Jun 27	100.00	ACH DEPOSIT	
		PPD PAYPAL	TRANSFER

### Withdrawals and Other Debits

Date	Amount	Description	
Jun 22	124.00	REQUESTED WITHDRAWAL	
Jun 22	17.00	DELUXE CHECK FEE	
		PPD DELUXE CHECK	CHECK/ACC.
Jun 30	60.00	REQUESTED WITHDRAWAL	

### Checks by Serial Number

Date	Serial #	Amount	Date	Serial #	Amount
Jun 30	2069	100.00	Jun 28	2070	116.78

### Daily Balance Summary

Date	Balance	Date	Balance
May 31	300.06	Jun 27	589.06
Jun 13	600.06	Jun 28	472.28
Jun 22	489.06	Jun 30	312.28

**For overdraft credit plans with a fixed Annual Percentage Rate:**  
The periodic rate and corresponding Annual Percentage Rate does not change.

The periodic rate and corresponding Annual Percentage Rate for this plan is a variable rate which can change monthly. (See your account agreement for details on how the Annual Percentage Rate is determined.)

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance.

The interest charge begins to accrue on the date an advance is posted to the account. The interest charge continues to accrue on the unpaid principal balance after the statement has been printed and mailed to you. There is no "grace period" or "free ride period" which would allow you to avoid an interest charge.

If you think there is an error on your statement, write to us at: BMO Harris Bank N.A., Attn: Billing Department, P.O. Box 365, Arlington Heights, IL 60006

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 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:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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.

**Credit information**  
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Call us at 1-888-340-2265 for errors or questions involving Card transactions or electronic transfers, or write to BMO Harris Bank, P.O. Box 94019, Palatine, IL 60094-4019, 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 60 days after we sent you the first statement on which the problem or error appeared. This is the information we will need in order to help resolve the problem:

1. Tell us your name, account number, and Card number (if applicable).
2. Describe the error or the transaction and the date of the transaction you are unsure about, and explain why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you also send us your complaint or question in writing within ten Business Days.

We will determine whether an error occurred within 10\* Business Days after we hear from you and we will correct any error promptly. If we need more time, however, by law we may take up to 45\* days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10\* Business Days 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. If you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you.

We will tell you the results of our investigation within three Business Days after completing our investigation.

*\*These time periods may be extended as follows. The applicable time is 20 Business Days in place of 10 Business Days for new accounts if the notice of the error involves a transfer to or from the account within the first 30 days your account is open. The applicable time is 90 days in place of 45 days if the notice of error involves a transfer that either (1) was initiated outside the U.S., (2) resulted from a Point-of-Sale transaction, or (3) occurred within the first 30 days your account is open.*

- 1 List and Total all outstanding checks including those still outstanding from previous statements.
- 2 Enter the "Ending Balance" shown on this statement.
- 3 Add deposits and other credits not shown on this statement.
- 4 Total
- 5 Subtract the total of outstanding checks as determined in Step 1 above.
- 6 This figure should be your checkbook balance. If it does not agree, review the above steps and if necessary, review your checkbook entries.

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