

MOMS CLUB OF SEAL BEACH
PO BOX 894
LOS ALAMITOS CA 90720-0894

**Thank you for banking
with California's Strongest.**

Account Title

Moms Club of Seal Beach

Important Changes Regarding Our
Funds Availability Policy
See Insert for Details

Business Checking Summary

Account Number	17058449	Number of Enclosures	1
Beginning Balance	869.32	Statement Dates	6/01/20 thru 6/30/20
Deposits/Credits	0.00	Days in the statement period	30
1 Checks/Debits	85.00	Average Ledger	804.15
Service Charge	0.00		
Interest Paid	0.00		
Ending Balance	784.32		

Checks In Number Order

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
6/08	552	85.00						

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
6/01	869.32	6/08	784.32		

TO PROVE THE ENDING BALANCE AS SHOWN ON YOUR STATEMENT:

1. Review the checks numerically or by date written.
2. Go through your check stubs, or check register, and check off each check image provided with this statement. If you have a stub for which you do not have the paid check in this statement, list that amount in the column at the right (Checks Outstanding).
3. Deduct charges made by the bank, if any, from your checkbook balance and then write the balance below.

Checkbook Balance	

These two
balances
— should —
agree

[illegible]

Ending balance from front
of statement

Add your deposits made after
period ending date shown on
front of statement

Subtotal

Subtract total of
outstanding checks

Balance

Checks Outstanding					
Number or Date	Amount				
Total					

DIRECT DEPOSITS:

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at telephone number 1-800-253-6655 to find out if the deposit was made as scheduled. If you are enrolled in F&M's online banking, you may also review your activity online for information.

ERROR RESOLUTION NOTICE:

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-253-6655 or Write us at FARMERS & MERCHANTS BANK Electronic Banking Services, P.O. Box 2400, Seal Beach, CA 90740-1400 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 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 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.

REPORTING OTHER PROBLEMS:

In case of errors, questions, or unauthorized transactions on your statement, you may call us at 1-866-437-0011. Failure to report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Banking Questions? Speak with a live representative: (866) 437-0011

Monday-Friday 7am-9pm • Saturday 8am-9pm • Sunday 8am-5pm PT

TeleBanker - Automated/24-hour telephone account information: (855) 416-5747

Business Checking

17058449 (continued)

End of Statement

Thank you for banking with Farmers & Merchants Bank.



Download the App
FMB-Mobile 2.0



F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service.

NO-115/1222 552

MOMS CLUB OF SEAL BEACH

DATE 6/2/20 ☒ Check

PAY TO THE ORDER OF Alison Perry \$85.00

Eighty five & 00/100 DOLLARS

F&M Farmers & Merchants Bank
Business Center Office • 562-799-2002
25001 San Juan Capistrano
San Juan Capistrano, CA 92675
Member FDIC • Bank Deposit Services 562-799-2100

MEMO MCSB - Re: Regs. 17-18 Al Perry

⑆122201198⑆0552 17 05844 9⑈

552 \$85.00 Posted Date 6/08/2020

Dear Client,

On the reverse side of this letter, please find an updated Funds Availability Policy that includes changes to the amount of funds available when you deposit a check. These changes are effective July 1, 2020. Any other terms of your deposit account not described in this policy will continue to apply. For all other account related services, fees and benefits, please refer to the "Services and Fees" document on our website at **FMB.com/fees**.

What are the Important Changes?

Description	Current Amount	Change Effective July 1, 2020
Next-Day Available Funds from a Check Deposit	\$200	\$225
Cash from a New Account Opening	\$5,000	\$5,525

What Do I Need to Do?

Please read the Funds Availability Policy carefully and keep it with your records as it supersedes and replaces the policy in your deposit account Terms & Conditions Disclosure. By continuing to maintain your deposit account with Farmers & Merchants Bank, you agree to these changes.

Questions?

For questions regarding changes to the policy, please visit your local bank branch or contact Farmers & Merchants Bank's Call Center at (562) 344-2058, between the hours of 7:00 a.m. to 9:00 p.m. Monday through Friday, 8:00 a.m. to 9:00 p.m. Saturday, and 8:00 a.m. to 5:00 p.m. Sunday.

We look forward to continuing to serve you and thank you for being an F&M Bank client.

Sincerely,

Farmers & Merchants Bank



YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check deposits available to you on the first (1st) business day after the day we receive your deposit. Funds from electronic direct deposits will be available to you on the day of the deposit.

Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written and other items presented for payment, including fees.

DETERMINING WHEN YOUR DEPOSIT IS RECEIVED

For determining the availability of your deposit, every day is a business day, except Saturdays, Sundays and federal holidays.

If you make a deposit on a business day we are open and before our cutoff time, we will consider that to be the day of your deposit. If you make a deposit on a day that we are not open, or after our cutoff time, we will consider your deposit to have been made the next business day we are open.

Our deposit cutoff times are as follows:

- ✓ F&M ATM deposits: 4:30 PM (PST)
- ✓ Branch deposits (in person with one of our employees): when the branch closes for business; varies by location
- ✓ Night depository: 7:00 AM (PST)
- ✓ Mail deposits: when the deposit is received
- ✓ Incoming Wire Transfers: 3:00 PM (PST)
- ✓ *Internal Electronic Transfers: 9:30 PM (PST) (Online and Telephone Banking)
- ✓ *Mobile Banking deposits: 6:00 PM (PST)

*Refer to the separate Online Banking Access Agreement for more details

LONGER DELAYS MAY APPLY

In some cases we may not make all of the funds deposited by check available on the first (1st) business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. If we take this action, we will make the first \$225 available to you no later than the first (1st) business day after the day of your deposit. In addition, funds that you deposit by check may be delayed, generally up to the seventh (7th) business day after the day of your deposit for the following reasons:

- ✓ We believe a check you deposited will not be paid;
- ✓ You deposited checks totaling more than \$5,525 on any one day;
- ✓ You redeposited a check that was previously returned unpaid;
- ✓ You have overdrawn your account repeatedly in the last six (6) months; or
- ✓ There is an emergency, such as failure of computer or communications equipment.

If we are going to delay the availability of the funds from your deposit, we will notify you at the time you make your deposit and we will tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left, we will send you the notice no later than the first (1st) business day after the day of your deposit.

If you need the funds from a deposit right away, ask us when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first thirty (30) days your account is open.

Funds from electronic direct deposits to your account will be available on the 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, travelers, and federal, state, and local government checks will be available on the first (1st) business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available no later than the ninth (9th) business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,525 will be available to you no later than the second (2nd) business day after the day of your deposit. Funds from all other check deposits will be available no later than the seventh (7th) business day after the day of your deposit.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT)

If we accept a check for deposit that is drawn on another bank, we may make funds from that deposit available for immediate withdrawal but may delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

HOLDS ON OTHER FUNDS (CHECK CASHING)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.