



FIRST CHATHAM  
FAMILY OF BANKS

P.O. Box 11167 | SAVANNAH, GA 31412

**RETURN SERVICE REQUESTED**

>000182 4060124 0001 092593 10Z 3

MOMS CLUB  
PO BOX 15331  
SAVANNAH GA 31416-2031



**Statement Ending 05/31/2019**

MOMS CLUB

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Customer Number:XXXXXXX7957

**Managing Your Accounts**

	Branch Name	First Chatham Bank - Pooler
	Phone Number	(912) 629-2940
	Mailing Address	196 Pooler Parkway Pooler, GA 31322
	Online Access	<a href="http://www.firstchatham.com">www.firstchatham.com</a>

**Summary of Accounts**

Account Type	Account Number	Ending Balance
SMALL BUSINESS	XXXXXXXX7957	\$712.56

**SMALL BUSINESS-XXXXXXXX7957**

**Account Summary**

Date	Description	Amount
05/01/2019	Beginning Balance	\$662.56
	7 Credit(s) This Period	\$205.00
	1 Debit(s) This Period	\$155.00
05/31/2019	Ending Balance	\$712.56

**Electronic Credits**

Date	Description	Amount
05/01/2019	Square Inc MOMS T200115952580	\$20.00
05/03/2019	Square Inc MOMS T200116649652	\$20.00
05/08/2019	* Cash App Square Inc MOMS Club of Savannah Ga	\$25.00
05/10/2019	* Cash App Square Inc MOMS Club of Savannah Ga	\$50.00
05/20/2019	* Cash App Square Inc MOMS Club of Savannah Ga	\$25.00
05/22/2019	* Cash App Square Inc MOMS Club of Savannah Ga	\$25.00
05/28/2019	* Cash App Square Inc MOMS Club of Savannah Ga	\$40.00

**Checks Cleared**

Check Nbr	Date	Amount
2129	05/08/2019	\$155.00

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
05/01/2019	\$682.56	05/10/2019	\$622.56	05/28/2019	\$712.56
05/03/2019	\$702.56	05/20/2019	\$647.56		
05/08/2019	\$572.56	05/22/2019	\$672.56		



FIRST CHATHAM BANK  
**Telfair Square**  
111 Barnard Street  
Savannah, GA 31401  
(912) 629-2900

FIRST CHATHAM BANK  
**Hodgson Memorial**  
7401 Hodgson Memorial Dr.  
Savannah, GA 31406  
(912) 629-2920

FIRST CHATHAM BANK  
**Pooler/Godley Station**  
196 Pooler Parkway  
Pooler, GA 31322  
(912) 629-2940

FIRST CHATHAM BANK  
**Wilmington Island**  
454 Johnny Mercer Blvd.  
Savannah, GA 31410  
(912) 629-2950

FIRST EFFINGHAM BANK  
A Division of First Chatham Bank  
5671 Hwy 21 South  
Rincon, GA 31326  
(912) 826-5800

RICHMOND HILL BANK  
A Division of First Chatham Bank  
9943 Ford Avenue  
Richmond Hill, GA 31324  
(912) 756-8771

FIRST GLYNN BANK  
A Division of First Chatham Bank  
550 Glynn Isles  
Brunswick, GA 31525  
(912) 554-2265



**WITHDRAWALS OUTSTANDING -  
NOT CHARGED TO ACCOUNT**

No.	\$
TOTAL	\$

TOTAL \$

**THIS FORM IS PROVIDED TO HELP YOU BALANCE  
YOUR STATEMENT BEFORE YOU START-**

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL  
AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR  
STATEMENT.

YOU SHOULD HAVE ADDED  
IF ANY OCCURRED:

1. Loan advances.
2. Credit memos.
3. Other automatic deposits.

YOU SHOULD HAVE SUB-  
TRACTED IF ANY OCCURRED:

1. Automatic loan payments.
2. Automatic savings transfers.
3. Service charges.
4. Debit memo.
5. Other automatic deductions  
and payments.

BALANCE SHOWN  
ON THIS STATEMENT \$ \_\_\_\_\_

ADD

DEPOSITS NOT SHOWN  
ON THIS STATEMENT  
(IF ANY) \$ \_\_\_\_\_

TOTAL \$ \_\_\_\_\_

SUBTRACT -

WITHDRAWALS  
OUTSTANDING \$ \_\_\_\_\_

BALANCE \$ \_\_\_\_\_

SHOULD AGREE WITH YOUR REGISTER  
BALANCE AFTER DEDUCTING SERVICE CHARGE  
(IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within 60 days, the account will be considered correct.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

In case of errors or questions about your electronic transfers telephone us at (912) 629-2900 or at the number of your branch listed above or write us at your branch address listed above 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 the FIRST statement on which the problem or error 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will 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 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.**

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- 1) Your name and account number
- 2) The dollar amount of the suspected error.
- 3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

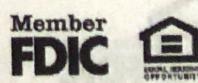
You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portion of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal." This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

**Send payments and inquiries to address shown on front of bill.**

**NOTE:** Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.



**SMALL BUSINESS-XXXXXXX7957 (continued)****Overdraft and Returned Item Fees**

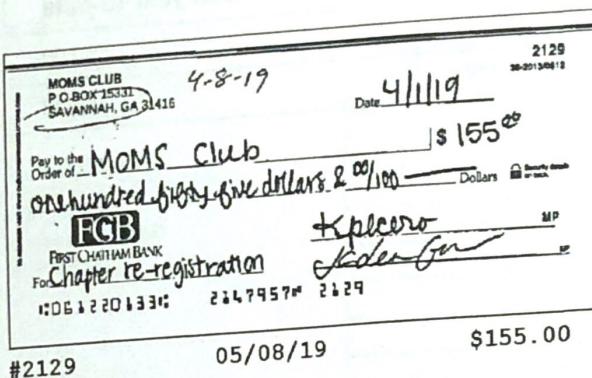
	Total for this period	Total year-to-date
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00

MOMS CLUB

XXXXXXXXX7957

Statement Ending 05/31/2019

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ENCLOSURE HERE

<input type="checkbox"/> CHE 0714712480 DEPOSIT DO NOT WRITE STAMP OR SIGN BELOW THIS LINE REMOVED FROM PAYMENT AND RETURNED MP	Seq: 56 Batch: 847989 Date: 05/07/19 540188356 8510719 DAT: 647929 CC: 3118958821 RT: 21 LFB JACKSONVILLE FL
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#2129 05/08/19 \$155.00