



BANK OF THE SIERRA

[Bank of the Sierra Homepage](#)

Date 5/31/19

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MOMS CLUB OF CLOVIS SANGER CA
749 S Douglas Ave
Fresno CA 93727

CHECKING ACCOUNT

Sierra Business Checking		Number of Enclosures	1
Account Number	XXXXXX9070	Statement Dates	5/01/19 thru 6/02/19
Previous Balance	465.39	Days in the statement period	33
1 Deposits/Credits	29.04	Average Ledger	470.33
1 Checks/Debits	50.00	Average Collected	470.33
Service Charge	.00		
Interest Paid	.00		
Ending Balance	444.43		

DEPOSITS AND CREDITS

Date	Description	Amount
5/06	TRANSFER PAYPAL PPD	29.04

CHECKS IN NUMERICAL ORDER

Date	Check No	Amount
5/21	1087	50.00

* Denotes missing check numbers

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
5/01	465.39	5/06	494.43	5/21	444.43

Keep Climbing


MOMS CLUB OF CLOVIS-SANGER, CA
2317 SAN GABRIEL AVE
CLOVIS, CA 93619

1087
90-37027211

5/20/19 DATE

PAY TO THE ORDER OF Danielle Shockdale \$ 50 00

Fifty dollars and no/100 DOLLARS

 **BANK OF THE SIERRA**
Cash Office
1710 Clovis Ave., Ste 101
Clovis, CA 93612
(800) 454-BANK

FOR Open House Alisa J. Min Bury


⑆1211370271087142429070⑈

Check 1087 Date: 05/21 Amount: \$50.00

321172579
FRESNO POLICE DEPARTMENT
of endowment fund
In accordance with payment instructions. Absence
Credited to the account of the wife named payee
321172579 EPOCU

Danielle Shockdale

Check 1087 Date: 05/21 Amount: \$50.00

CHECKBOOK RECONCILIATION			
ENTER	BALANCE THIS STATEMENT	\$	
ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	\$	
SUBTOTAL		\$	
SUBTRACT			
 TOTAL CHECKS OUTSTANDING		\$	
BALANCE		\$	

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement
Interest-ADD Overdraft-DEDUCT Automatic Payment-DEDUCT Automatic Advance-ADD Service Charge-DEDUCT

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS. OTHERWISE, STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE. ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT. Printed check charges include tax and shipping.

If your checkbook and statement do not balance, have you:

☐ Accounted for bank charges? ☐ Verified additions and subtractions in your checkbook ☐ Compared cancelled checks to check stub? ☐ Compared deposit amounts on statement to your checkbook?

Telephone us at your branch or write us at your branch address shown on the front of this statement as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on this statement. We must hear from you no later than sixty days after we sent you the FIRST statement on which the problem or error appeared. If you have a question concerning your statement, please be prepared to:

1. Tell us your name and account number.
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 ten business days.

Our consumer accounts will tell you the results of our investigation within ten business days after we hear from you. We will work to get our complaint resolved as quickly as possible. If we need more time, however, we may take up to forty-five days to investigate your complaint. If we decide to do this, we will credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time that 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 ten business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that the wire transfer was not sent, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the applicable time periods for action shall be twenty (20) business days in place of ten (10) business days. If a notice of error involves an electronic fund transfer that was initiated in a foreign country, occurred within thirty (30) days after the first deposit to the account was made, or is a point of sale debit card transaction, the applicable time period for action shall be ninety (90) calendar days in place of forty-five (45) calendar days.

Checking accounts that have had no activity for twelve (12) months, unless the depositor has been contacted, will be classified as Dormant Accounts. By law, these accounts will be transferred to the State of California Controller's Office after three (3) years of inactivity if they are not reactivated or claimed by the Depositor.

Automated Teller Machine transactions are described on your checking account statement according to (1) type of transaction (2) date (3) location of ATM and (4) amount of the transaction. Please verify these transactions for correctness.

To reclaim funds transferred to the State, depositors, or their heirs, must request the funds from and present proof of ownership to: State of California, Controller's Office, Division of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5873.

In case of error or inquiries about your ATM transaction, please follow the steps listed under "IN CASE OF ERRORS OR INQUIRES ABOUT YOUR ELECTRONIC TRANSFERS" previously noted on this statement.

1. This statement covers the billing period through the cycle date shown. Automatic deposits effected on the date shown, and credits to your account after the cycle date will appear in your next statement.
2. Sierra Reserve Account: Interest on your credit advances will begin to accrue on the date the credit advances are posted. There is no "grace period" which would allow you to avoid paying interest on your credit advances. 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 "opening balance" of your account each day, add any new advances, subtract any payments or credits. This gives us the "daily balance". The interest charge to your Credit line is determined by applying the daily "Period Rate" to the balance. Then we add together the periodic interest charges for each day in the billing cycle.

3. Sierra Equity Line or Sierra Prime Line: Interest on your credit advances will begin to accrue on the date the credit advances are posted. There is no "grace period" which would allow you to avoid paying interest on your credit advances. 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 and credits. This gives us the "daily balance." The interest charge to your Credit Line is determined by applying the daily "Period Rate" to the balance. Then we add together the periodic interest charges for each day in the billing cycle. Annual Percentage Rate (APR) may vary.
4. We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

If you think there is an error on your statement, write to us at the address on your statement.

While we investigate whether or not there has been an error, the following are true:

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.

- 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.

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.



Member FD/C