



US702 | BR773  
ROP 450  
P.O. Box 7000  
Providence, RI 02940

MOMS CLUB OF LIV S-PLYMOUTH MI  
8915 PERE AVE  
LIVONIA MI 48150-3338

## Business Account Statement

Page 1 of 3

Beginning June 01, 2023  
through June 30, 2023

**Questions? Contact us today:**



**CALL:**  
Business Account Customer  
Service  
1-866-262-4249



**VISIT:**  
Access your account online:  
[citizensbank.com](http://citizensbank.com)



**MAIL:**  
Citizens  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

**MOMS CLUB OF LIV S-PLYMOUTH MI**  
**Business Green Checking**  
**XXXXXX-503-5**

### Business Green Checking for XXXXXX-503-5

#### Balance Calculation

Previous Balance		1,607.30
Checks	-	.00
Debits	-	224.07
Deposits & Credit	+	90.00
<b>Current Balance</b>	<b>=</b>	<b>1,473.23</b>

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$2,000 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$1,598

Your number of qualifying transactions this statement period is: 3

A Non Profit waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on July 31, 2023.

Please See Additional Information on Next Page

## Business Green Checking for XXXXXX-503-5 Continued

### TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 503-5

Debits **						Previous Balance	
**May include checks that have been processed electronically by the payee/merchant.						1,607.30	
DateAmountDescription						Total Debits	
ATM/Purchases						-	224.07
06/2634.971390 DBT PURCHASE - 231077 AMZN Mktp US*Q17DQAmzn.com illWA							
06/2975.011390 DBT PURCHASE - 281010 Amazon.com*XB0PP illWA							
Other Debits							
06/30114.09PAYPAL INST XFER 230629 HOPIEANN216							
Deposits & Credits						Total Deposits & Credits	
DateAmountDescription						+	90.00
06/2990.00PAYPAL TRANSFER 230628 1027875966848							
Daily Balance						Current Balance	
DateBalanceDateBalanceDateBalance						=	1,473.23
06/261,572.3306/291,587.3206/301,473.23							

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**  
(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic 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.

- Tell us your name and account number, if any.
- 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.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

## OVERDRAFT LINES OF CREDIT

## BILLING RIGHTS SUMMARY

### 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 the customer service address provided as soon as possible.

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.

### INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

### Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

## Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

*Thank you for banking with Citizens.*

## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
		+ \$	Total of 2

**3** Subtotal by adding 1 and 2

= \$

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Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

[illegible]

**5** Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_

Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001**

## Change of Address

**Change of Address**  
Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.