226 Pauline Drive | P.O. Box 3658 | York, PA 17402-0136

Statement Ending 06/30/2020

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ADDRESS SERVICE REQUESTED

MOMS CLUB OF YORK PA 1664 GUILDFORD LN YORK PA 17404-9079

Managing Your Accounts

Telephone 717-741-1770

877-741-1770 Toll Free

Online Banking www.yorktraditionsbank.com

226 Pauline Drive

Mailing Address P.O. Box 3658 York, PA 17402

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Our updated Funds Availability Policy with an effective date of July 1, 2020 is included with your statement. Feel free to contact us at 717-747-2600 if you have any questions or concerns.

Summary of Accounts

Managing your York Traditions Bank accounts has never been easier!

You can manage all activity on your account using our online banking service.

Visit <u>www.yorktraditionsbank.com/e-banking</u> for more information.

Account Type Account Number Ending Balance

Free Business Interest Chkg 80567498 \$424.05

Free Business Interest Chkg-80567498

Account Summary		Interest Summary		
Date	Description	Amount	Description	Amount
06/01/2020	Beginning Balance	\$424.03	Annual Percentage Yield Earned	0.06%
	1 Credit(s) This Period	\$0.02	Interest Days	30
	0 Debit(s) This Period	\$0.00	Interest Earned	\$0.02
06/30/2020	Ending Balance	\$424.05	Interest Paid This Period	\$0.02
			Interest Paid Year-to-Date	\$0.13



FOR CURRENT ACCOUNT INFORMATION CALL 717-741-1770

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at: 717-741-1770 or 877-741-1770 Toll Free

Or write us at: 226 Pauline Drive, PO Box 3658, York, PA 17402-0136

Contact us 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
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 use of the money during the time it takes us to complete our investigation.

TO VERIFY PREAUTHORIZED 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 can call us at 717-741-1770 to find out whether or not the deposit has been made. The telephone number will be answered Monday through Friday, excluding holidays, from 8 a.m. – 6 p.m. and Saturday, excluding holidays, from 9 a.m. – 12 p.m.

BALANCING YOUR ACCOUNT

UPDATE YOUR ACCOUNT REGISTER

Compare: The transaction section of your statement to your account register.

Check Off: All items in your account register that also appear on your statement. Remember to

begin with the ending date of your last statement.

Add to Your Account Register Balance: Any deposit or additions including interest payments and ATM or electronic deposits

listed on the statement that are not already entered in your register.

Subtract From Your Account Register Balance: Any account deductions including fees and ATM or electronic deductions listed on the

statement that are not already entered in your register.

UPDATE YOUR STATEMENT INFORMATION

Step 1:
Add together
deposits and
other additions
listed in your
account registe
but not on your
statement.

Date of Deposit	Amount
Total A	

Step 2: Add together checks and other deductions listed in your account register but not on your statement.

Step 3: Enter the ending balance recorded on your stateme	nt	\$
Add deposits and other additions not recorded	Total A +	\$
	Subtotal=	\$
Subtract checks and other deductions not recorded	Total B -	\$
The result should equal your account register balan		· \$

Check Number or Deduction Description	Amount
Total B	



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Free Business Interest Chkg-80567498 (continued)

Account Activity

Post Date	Description	Debits	Credits	Balance
06/01/2020	Beginning Balance			\$424.03
06/30/2020	Credit Interest		\$0.02	\$424.05
06/30/2020	Ending Balance			\$424.05

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Interest Rate Changes

Interest Rate As Of Date	Interest Rate
06/01/2020	0.0500%

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FUNDS AVAILABILITY POLICY

Changes to policy are in italicized bold.

York Traditions Bank understands that it is important for you to know the amount of time it takes for any deposit you make to your transaction account to become available for your use. Our policy concerning the availability of deposits to your account is explained below.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first 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 business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also 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 the premises, we will mail you the notice by the day after we receive your deposit.

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

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds on Other Funds

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.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to with-draw 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.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 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, traveler's, and federal, state and local government checks will be available on the first 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 on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available by the ninth business day after the day of your deposit.

