

Bank of the Sierra Homepage

Date 5/29/20

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MOMS CLUB OF CLOVIS SANGER CA 3742 Wrenwood Ave Clovis CA 93619

CHECKING ACCOUNT

Effective 7/1/2020, if we place a hold on your deposit, we are increasing the amount we make available to you from deposits made by checks not subject to next day availability to \$225.00. In addition, the amount available on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft is increasing to \$5,525.00.

Sierra Business Checking Account Number Previous Balance 1 Deposits/Credits Checks/Debits Service Charge Interest Paid	XXXXXX9070 684. 76 164. 24 . 00 . 00 . 00	Number of Enclosures Statement Dates 5/01/20 thru Days in the statement period Average Ledger Average Collected	5/31/20 31 849.00 849.00	
Ending Balance	. 00 849. 00			

DEPOSITS AND CREDITS									
Date	Description	Amount							
5/01	TRANSFER PAYPAL	164. 24							
	PPD								

DAILY BALANC	CE INFORMATION	
Date	Bal ance	
5/01	849. 00	

Keep Climbing

			CHE	CKS OUTSTANDI	N G					OUE OVER THE STATE	CON 611 1	
DATE OR #	AMOUNT		DATE OR #	AMOUNT		DATE OR#	AM C	UNT		CHECKBOOK RE	CONCILIATION	
					1				ENTER	BALANCE THIS STATEMENT	\$	
									ADD	RECENT DEPOSITS		
										(NOT CREDITED ON THIS STATEMENT)		
									-		\$	
										CURTOTAL		
										SUBTOTAL	\$	
							\$		SUBTRAC	TOTAL CHECKS		
					i	TOTAL				OUTSTANDING	\$	
adding o	E should agree wi redits not shown i -ADD Overdraft-D	in vour	checkboo	k but included on	this sta	atement		D Service Cha	arge-DEDUC	BALANCE	\$	
PLEASE	REPORT ANY E	ERROF	RS OR OI	MISSIONS WIT	HIN 3	O DAYS.	OTHER	WISE, STAT	EMENT W Printed o	ILL BE CONSIDERI	ED CORRECT /	AND hipping
	heckbook and stat					23201 1		.,	· · · · · · · · ·	meek enarges mek	ade tax ana s	
	Accounted for bank charges?			Verified add				Compared checks to c			red deposit amo ent to your chec	
				n Case of Erro	O. r	Ouestie	ns Abou	ıt Vour Elec	tronic Tro	nefore		
soon as yo listed on the statement	us at your branch or w u can if you think your nis statement. We mus on which the problem repared to:	statem en	your branch	address shown on the	front of tormation	this statemen about a tran	t as On or sfer hear IRST forty ent, accommon	onsumer accounts from you and wil r-five days to inve unt within ten bus ey during the time	we will tell you I correct any err stigate your con iness days for th that it takes us	the results of our investigat or promptly. If we need mo nplaint or questions. If we c e amount you think is in errot to complete our investigation eive it within ten business da	ore time however, we lecide to do this, we or, so that you will hav . If we ask you to pu	may take up to will credit your or the use of the tyour complaint
2. Describ believe	your name and account in e the error or the trans it is an error or why you the dollar amount of the	sfer you a ineed mo		bout, and explain as c on.	learly as y	you can why	you We	will tell you the res there was no erro	sults within three r, we will send yo	e (3) business days after com ou a written explanation. You	pleting our investigations are to may ask for copies of all others of the distance of the dist	on. If we decide if the documents
	us orally, we may requ			your complaint or que	stion in v	vriting within	ten elec first perio	on shall be twenty cronic fund transfe deposit to the ac od for action shall b	(20) business day or that was initia count was made oe ninety (90) cal	leposit to the account was rys in place of ten (10) busines ted in a foreign country, occe, or is a point of sale debit endar days in place of forty fi	is days. If a notice of our red within thirty (30 card transaction, the ve (45) calendar days.	error in volves an O) days after the applicable time
Checking a tacted, will California (Depositor.	ccounts that have had i be classified as Dormai Controller's Office after t	no activity nt Accoun three (3)	y for twelve i its. By law, t years of inact	(12) months, unless th these accounts will be tivity if they are not rea	e deposit transferre activated o	or has been	ant Acc con- To r e of pres the Box	eclaim funds tran-	sferred to the St ship to: State of to, CA 94250-587	rate, depositors, or their hei California, Controller's Office 3.	rs, must request the e, Division of Unclaime	funds from and ed Property, P.O.
Automated type of tra	Teller Machine transact nsaction (2) date (3) lo s for correctness.	tions are o	described on ATM and (4)	your checking account amount of the transa	Au statemen ection. Pl	tomated taccording to ease verify th	d Teller o(1) In ca nese ERR	Machines se of error or in qu DRS OR INQUIRES A	iiries about your ABOUT YOUR ELE	ATM transaction, please follo CTRONIC TRANSFERS" previo	ow the steps listed un usly noted on this stat	der "IN CASE OF ement.
	Impor						erve Acc	ount or Sie	rra Equity	Line or Sierra Pri	me Line	crue on the date
 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. 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 he 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 or credits. This gives us the "daily balance". The interest charge to your Credit line is determined by 					edit t on e to take	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 or credits and any unpaid interest or other finance charges. 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.						
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.						4. 1	Annual Percentage Rate (APR) may vary. 4. We may report information about your accounts to credit bureaus. Late payments, missed payments,					
				Your Billi	ng Ris	zhts: Ke	(or other defaults or Notice for	your account m	ay be reflected in your credit	report.	
				ice tells you abou	t your r	ights and	our respo	nsibilities und	er the Fair C	redit Billing Act.		
	there is an error on you			is at the address on you	ır statem e	ent.	Whi	e we investigate w	hether or not the	ere has been an error, the foll	owing are true:	
In your lett	er, give us the following	informati	ion:				•	•		ount in question, or report yo	·	
_	ount Information: Your lar Amount: The dollar a						•	on that amount	. But, if we deter	ain on your statement, and w mine that we made a mistak ner fees related to that amou	e, you will not have to	
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.						/e is ●						
You must c	ontact us within 60 days	after the	error appear	ed on your statement.			•	We can apply a	ny unpaid amour	t against your credit limit.		
	otify us of any potentia any potential errors and					e not require	dto					
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