

# **RETURN SERVICE REQUESTED**

MOM'S CLUB **EAST OWASSO** 17715 E 95TH ST N OWASSO OK 74055-8003

# Statement Ending 05/29/2020

Mom's Club

Account Number: XXX2852

# **Managing Your Accounts**

Phone Number

918-272-5301

Mailing Address

PO Box 1800

Owasso, OK 74055

Website

firstbank.net



# CONTACTLESS **BANKING OPTIONS**

Make everyday payments with Bill Pay in Online Banking and our Mobile App. Deposit checks by using Mobile Deposit in our Mobile App.





Add your First Bank of Owasso Debit Card to your mobile wallet.







Learn more about banking from the comfort of your home at **firstbank.net** 

# **Summary of Accounts**

**Ending Balance Account Type Account Number** Business Checking (Totally Free) XXX2852 \$917.90

# **Business Checking (Totally Free)-XXX2852**

# **Account Summary**

Date	Description	Amount		
05/01/2020	Beginning Balance	\$812.90		
	3 Credit(s) This Period	\$105.00		
	0 Debit(s) This Period	\$0.00		
05/29/2020	Ending Balance	\$917.90		

# **Account Activity**

Post Date	Description	Debits	Credits	Balance
05/01/2020	Beginning Balance			\$812.90
05/04/2020	PAYPAL TRANSFER 1008815459607		\$35.00	\$847.90
05/13/2020	PAYPAL TRANSFER 1008941177688		\$35.00	\$882.90
05/13/2020	PAYPAL TRANSFER 1008943857604		\$35.00	\$917.90
05/29/2020	Ending Balance			\$917.90

# **Business Checking (Totally Free )-XXX2852** (continued)

XXX2852

**Daily Balances** 

<u>Date</u> <u>Amount</u> <u>Date</u> <u>Amount</u> \$847.90 05/04/2020 05/13/2020 \$917.90

# **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

### THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

### CHECKS/WITHDRAWALS OUTSTANDING -NOT CHARGED TO ACCOUNT

# NO. **TOTAL** \$

### **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:

YOU SHOULD HAVE SUBTRACTED

IF ANY OCCURRED:

1. LOAN ADVANCES

1. AUTOMATIC LOAN PAYMENTS 2. AUTOMATIC SAVINGS TRANSFERS

3. OTHER AUTOMATIC DEPOSITS

3. SERVICE CHARGES

2. CREDIT MEMOS 4. INTEREST PAID

4. OTHER AUTOMATIC DEDUCTIONS AND PAYMENTS

**BALANCE SHOWN ON THIS** 

STATEMENT

ADD+

DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY)

TOTAL

SUBTRACT -CHECKS/WITHDRAWALS

OUTSTANDING

BALANCE

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

Call us or write us at the telephone number or address located on the front of this statement 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. Tell us the dollar amount of the suspected error.
- 3. 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

We will investigate your complaint and determine whether an error occurred within 10 business days (or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days if the transfer involved a new account), 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.

### YOUR RESERVE CHECKING ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

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

Your Reserve Checking Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Reserve Checking Accounts. The following information thus applies only to loans made to you under your Reserve Checking Account line of credit.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR RESERVE CHECKING ACCOUNT

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 call us, but doing so will not preserve your rights. In your letter, give us the following information:

- 1. Tell us your name and account number.
- 2. Tell us 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 Reserve Checking Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for 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 unpaid FINANCE CHARGES. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Reserve Checking Account 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 Reserve Checking Account. Periodic statements may be sent to you at the end of each billing cycle showing your Reserve Checking Account transactions.

Overdraft fees apply to overdrafts by check, in person withdrawals, ATM withdrawals, or other electronic means.

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

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