



Gold River (916) 967-2265  
Bradshaw (916) 368-3400  
Roseville (916) 786-7905  
Point West (916) 565-6100  
Capitol Mall (916) 441-5150

Jackson (209) 223-2320  
Buckhorn (209) 295-2265  
Ione (209) 274-4731  
Santa Rosa (707) 528-6300  
Healdsburg (707) 431-8800

Access24 (916) 967-2424  
(800) 609-4047

[AmericanRiverBank.com](http://AmericanRiverBank.com)

1 MOM'S CLUB OF FAIR OAKS  
P O Box 2836  
FAIR OAKS CA 95628

Account Number: 110033402  
Statement Date: 6/30/20  
Page Number: 1  
Items: 1

Mobile Deposit is a quick, safe and convenient way to  
deposit checks to your American River Bank account  
at any time, from anywhere. Download the  
American River Bank Mobile App today!

BUSINESS BASIC		110033402	
Previous Balance on	5/31/20	\$	459.04
1 Checks and Other Charges	(Debits)	-	118.00
			-----
Current Balance on	6/30/20	\$	341.04

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Checking Account Transactions

Check #	Date Paid	Amount	Check #	Date Paid	Amount
1149	6/17/20	118.00			
Average Collected Balance for Period was			403.97		



MOM'S CLUB OF FAIR OAKS  
P.O. BOX 2836  
FAIR OAKS, CA 95628

90-4026/1211  
0110033402

1149

PAY TO THE ORDER OF


US Postal Service

DATE 6/11/2020

\$118.00

One hundred eighteen dollars and 00/100

DOLLARS

 American River Bank  
ACCESS 24 HOURS • 916-967-2424 MEMBER FDIC  
916-967-2255  
10123 Fair Oaks Blvd.  
Fair Oaks, California 95628

MEMO To Box - #2836

Bank M. Kipp / Y. Maloney

1149

061714026300110033402

06/17/2020 1149 \$118.00

BRUNSON HITE

For Deposit Only  
USPS Form 052586 UNLTD 0628  
FAIR OAKS, CA  
CLERK #1 00015381481564  
DECLINING TO SIGN THIS TIME  
DECLINING TO SIGN THIS TIME

>091000022< U.S. Bank  
Sacramento CV  
20200616 00295 0140227219



PLEASE REPORT ANY ERRORS OR OMISSIONS IMMEDIATELY. If this statement contains or lists an item which contains or discloses an unauthorized signature or an alteration, you must notify us promptly of that fact but no later than 30 days after we mail this statement to you. If you do not, we may refuse to reimburse you for subsequent unauthorized transactions by the same wrongdoer(s) or under the same circumstance. If you fail to report any unauthorized signatures, alterations or transactions within 60 days of when we first make a statement or items available, you cannot assert a claim against us on any items or transactions in the statement and is between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we did or did not use ordinary care. Please refer to our Deposit Account Agreement for further information regarding the reporting of errors to us.

#### To Contact Us

Your questions are welcome and may be directed to your branch of account by calling the following contact numbers: Fair Oaks (916) 967-2265, Bradshaw (916) 368-3400, Roseville (916) 786-7905, Point West (916) 565-6100, Capitol Mall (916) 441-5105, Santa Rosa (707) 528-6300, Healdsburg (707) 431-8800, Jackson (209) 223-2320, Buckhorn (209) 295-2265, Lone (209) 274-4731. Or write to: P.O. Box 276300, Sacramento, CA 95827-6300.

#### Annual Percentage Yield

The Annual Percentage Yield and the Interest Rate for all accounts are quoted in our Investment Account Annual Percentage Yields and Interest Rates Schedule, available at any branch. You may call any one of the branches at the numbers listed above to obtain current information. Your Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate on your accounts daily.

#### Availability of Funds

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. However, in some cases, depending on the type of check that you deposit, funds may not be available until collected. Generally we will notify you if we delay your ability to withdraw funds and tell you when the funds will be available.

#### Dormant Accounts

Checking and savings accounts with no deposit or withdrawal transactions for twelve consecutive months and certificate of deposit or certificate of investment accounts that do not have deposit or withdrawal activity for twelve consecutive months following the first maturity date of the account are considered dormant unless you contact us within that period. We will attempt to contact you before we classify the account as dormant. We must remit the funds in the dormant account to the State of California at the end of three years. You may reclaim any funds we have remitted by contacting the State Controller's Office in Sacramento and producing evidence of ownership.

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

Telephone us at 1-800-757-6305, or write us at P.O. Box 276300, Sacramento, CA 95827-6300 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 (if any).

(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.

We will investigate your complaint and will correct the error promptly. For consumer accounts, 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 the use of the money during the time it takes us to complete our investigation. Please refer to our Deposit Account Agreement, Wire Transfer Agreement and Disclosure and Consumer Electronic Funds Transfer Agreement and Disclosure for further information and limitations regarding errors and your rights and obligations.

#### Ready Reserve

**Interest**—Interest is calculated on your average daily balance. This balance is calculated by adding the outstanding balance (including new advances but excluding any unpaid interest and deducting any payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.

#### 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:

American River Bank  
3100 Zinfandel Drive, Suite 450  
Rancho Cordova, CA 95670-6074

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.

FOR MORE INFORMATION REGARDING THE RULES AND REGULATIONS GOVERNING YOUR ACCOUNT(S),  
PLEASE REFER TO OUR DEPOSIT ACCOUNT AGREEMENT.

