



BANK OF THE SIERRA

[Bank of the Sierra Homepage](#)

Date 6/30/20

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MOMS CLUB OF FRESNO CA
4306 E AUSTIN WAY
FRESNO CA 93726

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		Number of Enclosures	4
Account Number	XXXXXX7570	Statement Dates	6/01/20 thru 6/30/20
Previous Balance	1,606.96	Days in the statement period	30
3 Deposits/Credits	87.66	Average Ledger	1,175.94
5 Checks/Debits	1,362.25	Average Collected	1,175.94
Service Charge	.00		
Interest Paid	.00		
Ending Balance	332.37		

DEPOSITS AND CREDITS

Date	Description	Amount
6/10	TRANSFER STRI PE CCD	28.83
6/12	TRANSFER STRI PE CCD	28.83
6/16	TRANSFER PAYPAL PPD	30.00

OTHER DEBITS

Date	Description	Amount
6/16	TRANSFER PAYPAL WEB	500.00-



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Sierra Business Checking

XXXXXX7570 (Continued)

CHECKS IN NUMERICAL ORDER

Date	Check No	Amount	Date	Check No	Amount
6/23	1136	350.00	6/22	1138	100.00
6/16	1137	127.25	6/26	1139	285.00

* Denotes missing check numbers

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance
6/01	1,606.96	6/16	1,067.37
6/10	1,635.79	6/22	967.37
6/12	1,664.62	6/23	617.37
		6/26	332.37

Keep Climbing

MOMS CLUB OF FRESNO CA
4306 E AUSTIN WAY
FRESNO, CA 93726

DATE 6-15-2020¹¹³⁶

PAY TO THE ORDER OF Marjorie Mason Center \$350.⁰⁰
Three hundred fifty only DOLLARS

BANK OF SIERRA
MEMO donation

⑆121137027⑆ 1300327570 ⑈ 1136

[Signature]

Check 1136 Date: 06/23 Amount: \$350.00

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USE ONLY

ENDORSE HERE:
FOR MOBILE DEPOSIT
USPS #1500 BANK ONLY
6/23/20

Check 1136 Date: 06/23 Amount: \$350.00

MOMS CLUB OF FRESNO CA
4306 E AUSTIN WAY
FRESNO, CA 93726

DATE 6-19-2020¹¹³⁸

PAY TO THE ORDER OF Aina Mingo \$100.⁰⁰
One hundred only DOLLARS

BANK OF SIERRA
MEMO reimburse M2M

⑆121137027⑆ 1300327570 ⑈ 1138

[Signature]

Check 1138 Date: 06/22 Amount: \$100.00

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USE ONLY

ENDORSE HERE:

MOMS CLUB OF FRESNO CA
4306 E AUSTIN WAY
FRESNO, CA 93726

DATE 6-15-2020¹¹³⁷

PAY TO THE ORDER OF Lindsay Fox \$127.²⁵
One hundred twenty seven 25/100 DOLLARS

BANK OF SIERRA
MEMO reimburse - end of year gifts

⑆121137027⑆ 1300327570 ⑈ 1137

[Signature]

Check 1137 Date: 06/16 Amount: \$127.25

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USE ONLY

ENDORSE HERE:

Check 1137 Date: 06/16 Amount: \$127.25

MOMS CLUB OF FRESNO CA
4306 E AUSTIN WAY
FRESNO, CA 93726

DATE 6-22-2020¹¹³⁹

PAY TO THE ORDER OF Kate Brar \$285.⁰⁰
Two hundred eighty five DOLLARS


BANK OF SIERRA
MEMO reimburse 285 gifts

⑆121137027⑆ 1300327570 ⑈ 1139

[Signature]

Check 1139 Date: 06/26 Amount: \$285.00

Check 1139 Date: 06/26 Amount: \$285.00

CHECKBOOK RECONCILIATION			
ENTER	BALANCE THIS STATEMENT	\$	
ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	\$	
SUBTOTAL		\$	
SUBTRACT			
 TOTAL CHECKS OUTSTANDING		\$	
BALANCE		\$	

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement
Interest-ADD Overdraft-DEDUCT Automatic Payment-DEDUCT Automatic Advance-ADD Service Charge-DEDUCT

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS. OTHERWISE, STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE. ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT. Printed check charges include tax and shipping.

If your checkbook and statement do not balance, have you:

11

Accounted for
bank charges?

Verified additions and subtractions in your checkbook

11

Compared cancelled
checks to check stub?

11

Compared deposit amounts on statement to your checkbook?

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at your branch or write us at your branch address shown on the front of this statement as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on this statement. We must hear from you no later than sixty days after we sent you the FIRST statement on which the problem or error appeared. If you have a question concerning your statement, please be prepared to:

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 it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days.

Our consumer accounts won't tell you the results of our investigation within ten business days after we hear from you. We will work to get our complaint to you as fast as we can. If we need more time, however, we may take up to forty-five days to investigate your complaint. If we decide to do this, we will credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that the wire transfer was not sent, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the applicable time periods for action shall be twenty (20) business days in place of ten (10) business days. If a notice of error involves an electronic fund transfer that was initiated in a foreign country, occurred within thirty (30) days after the first deposit to the account was made, or is a point of sale debit card transaction, the applicable time period for action shall be ninety (90) calendar days in place of forty-five (45) calendar days.

Dormant Accounts

Checking accounts that have had no activity for twelve (12) months, unless the depositor has been contacted, will be classified as Dormant Accounts. By law, these accounts will be transferred to the State of California Controller's Office after three (3) years of inactivity if they are not reactivated or claimed by the Depositor.

To reclaim funds transferred to the State, depositors, or their heirs, must request the funds from and present proof of ownership to: State of California, Controller's Office, Division of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5873.

Automated Teller Machines

Automated Teller Machine transactions are described on your checking account statement according to (1) type of transaction (2) date (3) location of ATM and (4) amount of the transaction. Please verify these transactions for correctness.

In case of error or inquiries about your ATM transaction, please follow the steps listed under "IN CASE OF ERRORS OR INQUIRES ABOUT YOUR ELECTRONIC TRANSFERS" previously noted on this statement.

Important Information About Your Sierra Reserve Account or Sierra Equity Line or Sierra Prime Line

1. 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.
2. 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 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. 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.
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 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. Annual Percentage Rate (APR) may vary.
4. We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Your Billing Rights: Keep This Notice for Future Use.

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

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 address on your statement.

While we investigate whether or not there has been an error, the following are true:

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.

- 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.



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