

# BEVERLY BANK

& TRUST COMPANY N.A.™

A WINTRUST COMMUNITY BANK  
9801 W. Higgins, Box 32, Rosemont, IL 60018

11221 TWS495BR083124025633 01 000000000 9 002



SHIUWAH NGAN  
4621 S SAWYER AVE  
CHICAGO IL 60632-2907

Last Statement:  
Statement Ending:  
Page:

July 31, 2024  
August 31, 2024  
1 of 1

## Customer Service



**Customer Support:**  
773-239-2265



**Branch Hours of Operation:**  
Mon-Fri 9:00 am - 5:00 pm  
Saturday 9:00 am - 1:00 pm

**Customer Contact Center Hours:**  
Mon - Fri 7:00 am - 8:00 pm  
Saturday 7:00 am - 5:00 pm



**Access Your Account Online:**  
[www.thebeverlybank.com](http://www.thebeverlybank.com)

## STATEMENT SAVINGS

Account Number: XXXXXX8424

### Balance Summary

<b>Beginning Balance as of 08/01/24</b>	<b>\$71,843.35</b>
+ Deposits and Credits (1)	\$225.15
- Withdrawals and Debits (1)	\$5,000.00
<b>Ending Balance as of 08/31/24</b>	<b>\$67,068.50</b>
Analysis or Maintenance Fees for Period	\$0.00
Number of Days in Statement Period	31

### Earnings Summary

Interest for Period Ending 08/31/24	\$225.15
Interest Paid Year to Date	\$2,048.45
Annual Percentage Yield (APY)	4.01%
Number of Days for APY	31
Average Balance for APY	\$67,488.51

## Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Aug 01	<b>Beginning Balance</b>			<b>\$71,843.35</b>
Aug 05	INTERNET/PHONE TRSFR REF 2181635L FUNDS TRANSFER TO DEP XXXXXXXX3089 FROM XFR#1C8DF836		-\$5,000.00	\$66,843.35
Aug 31	INTEREST CREDIT	\$225.15		\$67,068.50
Aug 31	<b>Ending Balance</b>			<b>\$67,068.50</b>



1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

[illegible]

2. <b>Enter</b> the Bank Balance shown on this statement	
<b>Add</b> deposits made by you, but not shown on this statement.	
<b>Subtotal</b>	
3. <b>List</b> total of checks outstanding	
<b>Subtract</b> check total from above Subtotal	
	The number above should match your checkbook balance

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

**In Case of Errors or Questions About Your Electronic Transfers.** Telephone us or write us using the telephone number or address listed on the front of this statement, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. For consumer accounts, if we take more than ten (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.

**How Your Finance Charge (If Any) is calculated.** If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

**In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights).** 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 shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - 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 amount 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.