



Account Statement

Member
FDICDate 4/15/21
Primary Account

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*****AUTO**ALL FOR AADC 598



***** CHECKING ACCOUNTS *****

Account Title:

TOTALLY FREE CHECKING		Number of Enclosures	5
Account Number	XXXXXXXXXXXX0743	Statement Dates	3/16/21 thru 4/15/21
Previous Balance	56,685.52	Days in the statement period	31
5 Deposits/Credits	4,957.95	Average Ledger	57,066.75
90 Checks/Debits	5,088.44	Average Collected	57,066.75
Service Charge	.00		
Interest Paid	.00		
Ending Balance	56,555.03		

----- Activity in Date Order -----

Date	Description	withdrawals	Deposits	Balance
3/16	POS	15.97-	.00	56,669.55
3/16	W/D	2.00-	.00	56,667.55
3/16	ATM	142.95-	.00	56,524.60
3/16	DBT	17.28-	.00	56,507.32
3/17	IRS	.00	1,400.00	57,907.32
3/17	W/D	2.00-	.00	57,905.32



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
Collegiate Peaks Banks	PO Box 3009 Buena Vista, CO 81211	collegiatepeaksbank.com	719-395-2472
First Bank of Montana	PO Box 540 Lewistown, MT 59457	1stbmt.com	406-538-7471
First Bank of Wyoming	PO Box 907 Powell, WY 82435	gofirstbank.com	800-377-6909
First Community Bank Utah	PO Box 248 Layton, UT 84041	fcbutah.com	801-813-1600
First Security Bank of Bozeman	PO Box 910 Bozeman, MT 59771	ourbank.com	406-585-3800
First Security Bank of Missoula	PO Box 4506 Missoula, MT 59806	fsbmsla.com	406-728-3115
First State Bank	PO Box 39 Wheatland, WY 82201	fsbwy.com	307-322-5222
Foothills Bank	11689 S. Foothills Blvd Yuma, AZ 85367	foothillsbank.com	800-288-8244
Glacier Bank	PO Box 27 Kalispell, MT 59903	glacierbank.com	406-756-4200
Heritage Bank of Nevada	PO Box 11920 Reno, NV 89510	heritagebanknevada.com	775-348-1000
Mountain West Bank	PO Box 1059 Coeur d'Alene, ID 83816	mountainwestbank.com	208-765-0284
North Cascades Bank	PO Box 1648 Chelan, WA 98816	northcascadesbank.com	509-682-4502
Valley Bank of Helena	PO Box 5269 Helena, MT 59604	valleybankhelena.com	406-495-2400
Western Security Bank	PO Box 20637 Billings, MT 59104	westernsecuritybank.com	406-238-8820

You will notice some changes have been made to the statements. If you would like to have a reconciling page for reconciling assistance, please visit your local Division Branch or call your local branch and we would be happy to mail you a supply. The reconciling sheet has also been added to each Division website and can be printed from home for your convenience.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the top 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) 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 information
- (3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-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.

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances in the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

B. New Balance Calculation—The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments—The minimum periodic payment shown on the front of this statement:

- (1) will, in the case of OVERDRAFT CHECKING ACCOUNTS, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days, or
- (2) must, in the case of LINE OF CREDIT ACCOUNTS, be delivered or mailed with the coupon section of the statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

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 your 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 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 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.

REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.

Date 4/15/21
Primary Account

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TOTALLY FREE CHECKING

(Continued)

----- Activity in Date Order -----				
Date	Description	withdrawals	Deposits	Balance
3/17	ATM	142.50-	.00	57,762.82
3/17	POS	16.12-	.00	57,746.70
3/17	POS	15.22-	.00	57,731.48
3/17	DBT	34.15-	.00	57,697.33
3/17	POS	12.44-	.00	57,684.89
3/18	POS	18.31-	.00	57,666.58
3/18	POS	41.68-	.00	57,624.90
3/18	POS	9.61-	.00	57,615.29
3/19	DDA	.00	900.73	58,516.02
3/19	POS	15.87-	.00	58,500.15
3/19	POS	8.40-	.00	58,491.75

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TOTALLY FREE CHECKING

(Continued)

Date	Description	Activity in Date Order Withdrawals	Deposits	Balance
3/22	POS	124.01-	.00	58,367.74
3/22	POS	56.42-	.00	58,311.32
3/22	W/D	2.00-	.00	58,309.32
3/22	ATM	203.00-	.00	58,106.32
3/22	POS	24.38-	.00	58,081.94
3/22	W/D	2.00-	.00	58,079.94
3/22	ATM	302.75-	.00	57,777.19
3/23	DBT	30.25-	.00	57,746.94
3/23	DBT	74.97-	.00	57,671.97

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TOTALLY FREE CHECKING

(Continued)

----- Activity in Date Order -----				
Date	Description	withdrawals	Deposits	Balance
3/24	W/D	2.00-	.00	57,669.97
3/24	ATM	123.00-	.00	57,546.97
3/24	W/D	2.00-	.00	57,544.97
3/24	ATM	202.95-	.00	57,342.02
3/24	DBT	58.40-	.00	57,283.62
3/25	POS	27.54-	.00	57,256.08
3/25	DBT	70.98-	.00	57,185.10
3/26	DDA	.00	825.74	58,010.84
3/26	POS	14.12-	.00	57,996.72
3/26	POS	127.24-	.00	57,869.48
3/26	POS	15.22-	.00	57,854.26

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TOTALLY FREE CHECKING

(Continued)

Date	Description	Activity in Date Order	Withdrawals	Deposits	Balance
	MISSOULA MT				
3/26	Transfer to Loan		289.65-	.00	57,564.61
3/26	CHECK	Acct No. 1116	700.00-	.00	56,864.61
3/29	POS		31.26-	.00	56,833.35
3/29	POS		29.25-	.00	56,804.10
3/29	POS		89.83-	.00	56,714.27
3/29	POS		48.20-	.00	56,666.07
3/29	DBT		46.62-	.00	56,619.45
3/29	DBT		79.88-	.00	56,539.57
3/29	DDA		17.99-	.00	56,521.58
3/29	COM		120.00-	.00	56,401.58
3/31	POS		17.22-	.00	56,384.36



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TOTALLY FREE CHECKING



(Continued)

-----			Activity in Date Order		-----	
Date	Description		Withdrawals	Deposits	Balance	
	MISSOULA	MT				
3/31	DBT		22.00-	.00	56,362.36	
4/01	POS		31.41-	.00	56,330.95	
4/01	POS		24.24-	.00	56,306.71	
4/01	POS		16.01-	.00	56,290.70	
4/01	DBT		21.00-	.00	56,269.70	
4/01	DBT		23.85-	.00	56,245.85	
4/01	DBT		60.00-	.00	56,185.85	
4/02	DDA		.00	865.74	57,051.59	
4/02	POS		50.90-	.00	57,000.69	
4/02	POS		14.12-	.00	56,986.57	

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TOTALLY FREE CHECKING

(Continued)

Date	Description	Activity in Date Order	Withdrawals	Deposits	Balance
4/02	MISSOULA MT		141.74-	.00	56,844.83
4/05			19.99-	.00	56,824.84
4/05			24.18-	.00	56,800.66
4/05			7.61-	.00	56,793.05
4/05			22.69-	.00	56,770.36
4/06			27.46-	.00	56,742.90
4/06			9.00-	.00	56,733.90
4/06			54.71-	.00	56,679.19
4/07			17.21-	.00	56,661.98
4/07			57.89-	.00	56,604.09

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TOTALLY FREE CHECKING

(Continued)

Date	Description	Activity in Date Order	Withdrawals	Deposits	Balance
4/07	POS		19.22-	.00	56,584.87
4/08	POS		30.00-	.00	56,554.87
4/08	POS		15.54-	.00	56,539.33
4/09	DDA		.00	965.74	57,505.07
4/09	W/D		2.00-	.00	57,503.07
4/09	ATM		222.75-	.00	57,280.32
4/09	POS		20.04-	.00	57,260.28
4/09	POS		15.54-	.00	57,244.74
4/12	POS		38.33-	.00	57,206.41
4/12	POS		16.48-	.00	57,189.93

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TOTALLY FREE CHECKING

(Continued)

Date	Description	Activity in Date Order	Withdrawals	Deposits	Balance
4/12	POS	MISSOULA MT	30.92-	.00	57,159.01
4/12	POS		62.34-	.00	57,096.67
4/12	POS		11.03-	.00	57,085.64
4/12	POS		15.54-	.00	57,070.10
4/12	DBT		24.00-	.00	57,046.10
4/12	DBT		45.50-	.00	57,000.60
4/13	W/D		2.00-	.00	56,998.60
4/13	ATM		162.50-	.00	56,836.10
4/13	POS		40.89-	.00	56,795.21

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TOTALLY FREE CHECKING

(Continued)

Date	Description	Activity in Date Order Withdrawals	Deposits	Balance
4/13	POS	15.54-	.00	56,779.67
4/14	POS	13.64-	.00	56,766.03
4/14	DBT	20.10-	.00	56,745.93
4/15	W/D	2.00-	.00	56,743.93
4/15	ATM	43.00-	.00	56,700.93
4/15	POS	18.64-	.00	56,682.29
4/15	POS	27.26-	.00	56,655.03
4/15	CAPT	100.00-	.00	56,555.03

Summary by Check Number

Date	Check No	Amount
3/26	1116	700.00

* Denotes missing check numbers