

## BANK STATEMENT

**Bank Name:** First National Bank

**Account Holder:** John Doe

**Account Number:** 1234-5678-2847

**Account Type:** Premium Checking

**Statement Period:** 01/11/2025 – 30/11/2025

**Statement Date:** 01/12/2025

## ACCOUNT SUMMARY

Item	Amount
<b>Opening Balance (11/01/2025)</b>	\$12,456.78
<b>Total Deposits</b>	\$5,840.00
<b>Total Withdrawals</b>	\$3,215.42
<b>Service Charges</b>	-\$12.50
<b>Interest Earned</b>	\$18.45
<b>Closing Balance (11/30/2025)</b>	<b>\$15,087.31</b>

## DEPOSITS

Date	Description	Amount	Balance
01/11/2025	Direct Deposit - TechCorp Salary	\$4,200.00	\$16,656.78
05/11/2025	Transfer from Savings Account	\$1,000.00	\$17,656.78

Date	Description	Amount	Balance
12/11/2025	Check Deposit (Mobile Deposit)	\$500.00	\$18,156.78
15/11/2025	Reimbursement - Office Supplies	\$140.00	\$18,296.78

**Total Deposits:** \$5,840.00

### WITHDRAWALS & DEBITS

Date	Description	Amount	Balance
02/11/2025	Debit Card - Coffee Shop	\$5.47	\$16,651.31
03/11/2025	ATM Withdrawal - Capitol Hill Branch	\$200.00	\$16,451.31
05/11/2025	Rent Payment (Auto-transfer)	\$1,400.00	\$15,051.31
07/11/2025	Debit Card - Grocery Store (Safeway)	\$87.93	\$14,963.38
08/11/2025	Online Bill Pay - Power & Light	\$142.50	\$14,820.88
10/11/2025	ATM Withdrawal - Capitol Hill Branch	\$300.00	\$14,520.88
12/11/2025	Debit Card - Gas Station	\$48.75	\$14,472.13
15/11/2025	Spotify Subscription	\$12.99	\$14,459.14
18/11/2025	Restaurant - Daily Grind	\$42.80	\$14,416.34

Date	Description	Amount	Balance
20/11/2025	Online Shopping - Amazon	\$156.23	\$14,260.11
22/11/2025	Insurance Payment (Auto-transfer)	\$218.75	\$14,041.36

**Total Withdrawals:** \$2,615.42

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#### AUTOMATIC TRANSFERS

Date	Description	Amount	Type
05/11/2025	Rent Payment	\$1,400.00	Outgoing
22/11/2025	Insurance	\$218.75	Outgoing
28/11/2025	Transfer to Savings (Auto-save)	\$200.00	Outgoing

**Total Auto-Transfers Out:** \$1,818.75

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#### FEES & CHARGES

Date	Description	Amount
30/11/2025	Monthly Maintenance Fee	-\$12.50

**Total Fees:** -\$12.50

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#### INTEREST

Period	Description	Interest Earned
November 2025	Monthly Interest (APY: 0.45%)	\$18.45

**Total Interest:** \$18.45

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## ACCOUNT DETAILS

**Account Type:** Premium Checking

**Interest Rate (APY):** 0.45%

**Minimum Balance:** \$1,000.00

**Current Balance:** \$15,087.31 ✓ (Meets minimum)

### Account Features:

- Unlimited debit card transactions
  - Unlimited check writing
  - Free online banking
  - Mobile app access
  - Free bill pay
  - Free transfers between accounts
  - ATM access (network of 50,000+ ATMs)
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## CHECKS WRITTEN THIS MONTH

Check #	Date	Payee	Amount	Status
1001	08/11/2025	City Utilities	\$142.50	Cleared
1002	12/11/2025	Dr. Sarah Mitchell (Medical)	\$150.00	Pending

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## DEBIT CARD ACTIVITY

Date	Merchant	Category	Amount	Status
02/11/2025	Daily Grind Coffee	Food & Dining	\$5.47	Posted
07/11/2025	Safeway Grocery	Food & Groceries	\$87.93	Posted
12/11/2025	Shell Gas Station	Gas & Fuel	\$48.75	Posted
15/11/2025	Spotify AB	Subscriptions	\$12.99	Posted
18/11/2025	Daily Grind Restaurant	Dining	\$42.80	Posted
20/11/2025	Amazon.com	Shopping	\$156.23	Posted

**Total Debit Card Spending:** \$354.17

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#### PENDING TRANSACTIONS

Date	Description	Amount	Status
30/11/2025	Dr. Sarah Mitchell (Check #1002)	\$150.00	Pending

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#### RECENT INQUIRIES

Date	Inquiry Type	Source
28/11/2025	Account Balance	Mobile App
25/11/2025	Monthly Statement View	Online Banking

Date	Inquiry Type	Source
20/11/2025	Transaction History	Online Banking

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## IMPORTANT NOTICES

### Monthly Maintenance Fee Change

Effective January 1, 2026, the monthly maintenance fee will increase to \$15.00 for Premium Checking accounts. However, the fee will be waived if you maintain a minimum balance of \$2,500 or set up direct deposit.

### Fraud Alert Resources

If you notice any unauthorized transactions, contact us immediately:

- Phone: 1-800-FIRSTNATL (1-800-347-7862)
  - Available 24/7
  - Report fraud within 60 days for full protection
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## CONTACT INFORMATION

### Customer Service

Phone: 1-800-FIRSTNATL

Hours: 24/7

Website: [www.firstnationalbank.com](http://www.firstnationalbank.com)

### Account Management

Online Banking: [www.firstnationalbank.com/banking](http://www.firstnationalbank.com/banking)

Mobile App: First National Bank Mobile

### Local Branches

Capitol Hill Branch

123 Main Street

Seattle, WA 98101

Hours: Monday–Friday 9 AM–5 PM; Saturday 10 AM–2 PM

Downtown Branch

456 4th Avenue

Seattle, WA 98104

Hours: Monday–Friday 8 AM–6 PM; Saturday 10 AM–3 PM

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## **SECURITY RECOMMENDATIONS**

- ✓ **Review Your Statement:** Check all transactions carefully
  - ✓ **Verify Suspicious Activity:** Contact us immediately for unauthorized charges
  - ✓ **Update Your Password:** Change your online banking password regularly
  - ✓ **Enable Alerts:** Set up transaction alerts in your mobile app
  - ✓ **Secure Your Cards:** Never share card information or PINs
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**If you did not authorize any transaction shown on this statement, contact us within 60 days of the statement date to preserve your fraud protection rights.**

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## **CONFIDENTIALITY NOTICE**

This bank statement contains personal and account information. Keep it in a secure location. Shred or destroy after reconciliation. Never discard with personal information visible.