

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

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

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

FEES & CHARGES

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

Total Fees: -\$12.50

INTEREST

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

Total Interest: \$18.45

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)

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

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

PENDING TRANSACTIONS

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

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

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

CONTACT INFORMATION

Customer Service

Phone: 1-800-FIRSTNATL

Hours: 24/7

Website: www.firstnationalbank.com

Account Management

Online Banking: 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

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.

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.