



STATEMENT
OF ACCOUNT

Page 1 of 3
Date 03/31/25
Account # *****1162

JOVELYN FRANICAN REYES
OR RICHARD JULIO LUGOD REYES
PMB 159
PO BOX 10005
SAIPAN MP 96950-8905

Beginning October 6, 2023, all Pacific Express No Fee Checking accounts will be renamed Island Checking. Customers currently with these accounts will retain all benefits; and the existing terms and conditions will remain unchanged. Please contact your nearest branch or email us at customerservice@bankofguam.com should you have any questions.

*****1162

STATEMENT SAVINGS - PERSONAL

Previous Balance	02/28/25	0.00
+ Deposits/Credits	5	1,447.34
- Withdrawals/Debits	14	441.90
- Service Charge		3.00
+ Interest Paid		0.00
Current Balance		1,002.44
Days in Statement Period	31	

Account Activity

Date	Description	Debit	Credit	Balance
02/28/25	BEGINNING BALANCE			\$0.00
03/10/25	SAVINGS DEPOSIT		\$237.34	\$237.34
03/10/25	APPLE COM BILL POS PURCHASE CUPERTINO,CA DATE 030925 REF# 506821058488	\$2.99		\$234.35
03/10/25	CANVA* I04451-2 POS PURCHASE CANVA.COM,DE DATE 031025 REF# 506925500020	\$15.00		\$219.35
03/11/25	GOOGLE *Google POS PURCHASE 855-836-3987,CA DATE 031025 REF# 506927108065	\$1.99		\$217.36
03/11/25	DROPBOX*SZG4QNK POS PURCHASE DROPBOX.COM,CA DATE 031025 REF# 506924108120	\$11.99		\$205.37
03/11/25	WEB XFER TO SAV *****8773 ONLINE BANKING	\$80.00		\$125.37
03/12/25	WEB XFER FR SAV *****8773 ONLINE BANKING		\$10.00	\$135.37
03/12/25	GOLD RIBBON BAK POS PURCHASE SAIPAN,	\$17.95		\$117.42



Account Activity

Date	Description	Debit	Credit	Balance
03/12/25	DATE 031125 REF# 507028269476 MP DOMAINS POS PURCHASE SAN JOSE,CA	\$20.00		\$97.42
03/12/25	DATE 031125 REF# 031106271747 TOPSTEPTRADER L POS PURCHASE CHICAGO,IL	\$49.00		\$48.42
03/13/25	DATE 031025 REF# 507026016011 SAVINGS DEPOSIT		\$50.00	\$98.42
03/13/25	RE 031225 WEB XFER TO SAV 1162	\$10.00		\$88.42
03/14/25	TOPSTEPTRADER L POS PURCHASE CHICAGO,IL	\$49.00		\$39.42
03/17/25	DATE 031225 REF# 507223016010 OPENAI *CHATGPT POS PURCHASE OPENAI.COM,CA	\$20.00		\$19.42
03/21/25	DATE 031525 REF# 507421500011 APPLE.COM/BILL POS PURCHASE 866-712-7753,CA	\$2.99		\$16.43
03/24/25	DATE 032025 REF# 507927104310 SAVINGS DEPOSIT		\$150.00	\$166.43
03/26/25	TOPSTEP POS PURCHASE 312-6854259,IL	\$149.00		\$17.43
03/27/25	DATE 032425 REF# 508323036590 DROPBOX*K644RL6 POS PURCHASE DROPBOX.COM,CA	\$11.99		\$5.44
03/31/25	DATE 032625 REF# 508523109530 SAVINGS DEPOSIT		\$1,000.00	\$1,005.44
03/31/25	SERVICE CHG SYS-GEN	\$3.00		\$1,002.44

Interest Summary

Interest Earned From	03/01/25	Through	03/31/25	
Days in Period				31
Interest Earned				0.00
Annual Percentage Yield Earned				0.00%
Interest Paid This Year				0.05
Interest Withheld This Year				0.00

Interest Rate Summary

Date	Rate	Date	Rate	Date	Rate
03/03/25	0.000	03/12/25	0.000	03/26/25	0.000
03/10/25	0.100	03/24/25	0.100	03/31/25	0.100



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**NO ENCLOSURES THIS STATEMENT
END OF STATEMENT**

PLEASE EXAMINE YOUR STATEMENT AND CHECK IMAGES IMMEDIATELY. IF NO ERROR IS REPORTED WITHIN 30 DAYS OF THE STATEMENT DATE, THE STATEMENT AND CHECK IMAGES WILL BE CONSIDERED CORRECT. YOUR ORIGINAL CHECKS WILL BE AVAILABLE TO YOU FOR 60 DAYS FROM THE STATEMENT DATE. AFTER THAT DATE, YOUR ORIGINAL CHECKS MAY NO LONGER BE AVAILABLE AND A FEE WILL BE CHARGED FOR RETRIEVAL.

TRANSACTION CODES

FP = Force Pay	NS = NSF Charge	CM = Credit Memo	SC = Service Charge
PC = Priority Check	DM = Debit Memo	TFR = Transfer	DP = Deposit

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers,

Telephone us at: (671) 472-5300; or

Write us at: 111 Chalan Santo Papa

Hagåtña, GU 96910; or

E-Mail us at: customerservice@bankofguam.com

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 (if any).
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 additional 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 credit your account for the amount you think it is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR FOREIGN REMITTANCE TRANSFERS

Per Federal regulation, a Foreign Remittance Transfer includes any transfer made from a consumer account in Guam, the CNMI or California to an account in the FSM, Palau, or the RMI.

You have a right to dispute errors in your foreign remittance transfer. If you think there is an error, contact us within 180 days at (671) 472-5300 or www.bankofguam.com. You can also contact us for a written explanation of your rights.

For questions or complaints about Bank of Guam, contact:

Guam - Guam Department of Revenue and Taxation, Regulatory Division; (671) 635-1844~6; <https://www.guamtax.com/about/regulatory.html>

Commonwealth of the Northern Marianas Island - Banking Division at the CNMI Department of Commerce; (670) 664-8020; <http://commerce.gov.mp/divisions/office-secretary/banking>

California - Department of Financial Protection & Innovation; Toll-free (866) 275-2677 or (916) 327-7585; <https://dfpi.ca.gov/> (Note: Effective September 29, 2020 the Department of Business Oversight changed its name to the Department of Financial Protection and Innovation (DFPI)).

Consumer Financial Protection Bureau:

(855) 411-2372

(855) 729-2372 (TTY/TDD)

www.consumerfinance.gov

READY-RESERVE BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Statement: If you think your Statement is wrong, or if you need more information about a transaction on your Statement, write us on a separate sheet at Bank of Guam, 111 Chalan Santo Papa, Hagåtña, GU 96910, or send E-Mail to customerservice@bankofguam.com as soon as possible. We must hear from you no later than 60 days after we sent you the first Statement on which the error or problem appeared. You may telephone us at (671) 472-5300, but doing so will not preserve your rights. In your letter or e-mail, give us the following information:

- Your full 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 Statement 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.

ADDITIONAL DISCLOSURES FOR YOUR READY-RESERVE ACCOUNT

Imposition of Finance Charges in your Ready-Reserve Account: To figure and impose the FINANCE CHARGE, Bank of Guam will apply the daily periodic rate shown on the face of your Statement to the "average daily balance" of your Ready-Reserve Account (including cash transactions). To get the "average daily balance," we will take the beginning of your Ready-Reserve Account each day, add any new cash advances and subtract any payments or credits, and any unpaid Finance Charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." The average daily balance is or can be multiplied by the number of days in the billing cycle and the daily periodic rate applied to the product to determine the amount of the FINANCE CHARGE.

EFT (ELECTRONIC FUNDS TRANSFER)

Pre-Authorized Deposits: If you have authorized to have direct deposits made to your account at least once every 60 days from the same person or company, you may telephone your local branch of Bank of Guam at the number below to determine whether or not the deposit was made as scheduled or you may call (671) 472-5300 and ask for Customer Service.

GUAM

• Hagåtña (671) 472-5300

COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS (CNMI)

• Garapan (670) 236-2700
• Tinian (670) 433-3261
• Rota (670) 532-3600

FEDERATED STATES OF MICRONESIA (FSM)

• Chuuk (691) 330-2567/2331
• Pohnpei (691) 320-2550/2446
• Yap (691) 350-8865
• Kosrae (691) 370-8858

REPUBLIC OF THE MARSHALL ISLANDS (RMI)

• Majuro (692) 625-3322/3331

REPUBLIC OF BELAU

• Koror (680) 488-2696/1648

CALIFORNIA, USA

• TASI Bank, (415) 392-1670
Division of Bank of Guam