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P.O. Box 7000
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JACOB F DUNBAR
35 W TREMONT ST
GLENS FALLS NY 12801-4600

Checking Account Statement

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Beginning February 15, 2022
through March 14, 2022

Questions? Contact us today:



CALL:
Checking Account Customer
Service
1-800-922-9999



VISIT:
Access your account online:
citizensbank.com



MAIL:
Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

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JACOB F DUNBAR
AMANDA E GRIMM
One Deposit Checking
XXXXXX-308-7

One Deposit Checking for XXXXXX-308-7

Balance Calculation

Previous Balance		33,692.53
Checks	-	.00
Withdrawals & Debits	-	18,693.30
Deposits & Credit	+	9,201.28
Current Balance	=	24,200.51

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on April 14, 2022.

Please See Additional Information on Next Page

One Deposit Checking for XXXXXX-308-7 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 308-7

Withdrawals & Debits **

**May include checks that have been processed electronically by the payee/merchant.

			Previous Balance
			33,692.53
Date	Amount	Description	Total Withdrawals & Debits
ATM/Purchases			
02/22	14.84	1808 DBT PURCHASE - 728200 TACO BELL #728290 802-773-68 65 V	- 18,693.30
02/28	16.34	1808 DBT PURCHASE - 728200 TACO BELL #728290 802-773-68 65 V	
02/28	13.20	1808 POS DEBIT - 089883 REGAL CINEMAS MOBIG_CUSTOMER RELTN	
03/02	60.00	1832 ATM CASH - CU5605 110 MAIN ST QUEENSBURY NY	
Other Withdrawals & Debits			
02/17	23.09	PLANET FIT CLUB FEES 220217 2204701757652	
02/24	195.34	NGRID36 NGRID36WEB 022422 0374052061	
02/25	3,110.00	IRS USATAXPYMT 022522 225245603872266	
03/01	6,000.00	VANGUARD BUY INVESTMENT 022822 671599106135817	
03/01	6,000.00	VANGUARD BUY INVESTMENT 022822 671599106135817	
03/01	1,932.12	MORTGAGE COMPANY MTGE PAYMT 030122 8014001963	
03/01	1,252.00	NYS DTF PIT Tax Paymnt 220301 000000079663948	
03/02	2.00	PAYPAL INST XFER 220301 PATREON MEMBER	
03/04	37.13	SMARTPAY REWARDS PREAUTHPMT 220303 6859 CUMBERLAND F-110 MAIN ST QUEENSBURY NY SHCU	
03/07	23.67	SMARTPAY REWARDS PREAUTHPMT 220306 6859 CUMBERLAND F-110 MAIN ST QUEENSBURY NY SHCU	
03/07	8.22	SMARTPAY REWARDS PREAUTHPMT 220306 6859 CUMBERLAND F-110 MAIN ST QUEENSBURY NY SHCU	
03/14	5.35	PAYPAL INST XFER 220311 NY TIMES NYTIME	

Deposits & Credits

			Total Deposits & Credits
			+
			9,201.28
Date	Amount	Description	
02/15	2.30	GOOGLE MULTIPLE_S 220215 US003KMOX4	
02/17	1,873.87	Upwork Escrow In EDI PYMNTS 220217 ACH453171646	
02/17	694.94	ADIRONDACK SCENI PAYROLL 220217 96080300007596X	
02/24	2,255.46	Upwork Escrow In EDI PYMNTS 220224 ACH455142721	
02/24	694.94	ADIRONDACK SCENI PAYROLL 220224 96171600054615X	
03/03	694.96	ADIRONDACK SCENI PAYROLL 220303 96263500024388X	
03/03	511.41	Upwork Escrow In EDI PYMNTS 220303 ACH457122057	
03/07	150.00	1832 POS CREDIT - ZELLE Zelle*ALEXSIS JILVVisa Direc t AZ	
03/10	1,628.46	Upwork Escrow In EDI PYMNTS 220310 ACH459111970	
03/10	694.94	ADIRONDACK SCENI PAYROLL 220310 96351200053937X	

Please See Additional Information on Next Page

One Deposit Checking for XXXXXX-308-7 Continued

Daily Balance						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	24,200.51
02/15	33,694.83	02/28	35,841.23	03/04	21,764.35		
02/17	36,240.55	03/01	20,657.11	03/07	21,882.46		
02/22	36,225.71	03/02	20,595.11	03/10	24,205.86		
02/24	38,980.77	03/03	21,801.48	03/14	24,200.51		
02/25	35,870.77						

NEWS FROM CITIZENS

Why wait for a statement to see your banking activity? Download our Mobile Banking App* today to manage your money when it is convenient for you.

*Wireless carrier charges may apply.

Are you on track to meet your goals? Citizens Quest™ Checking is an account that gives you the confidence you're on the right path with benefits such as:

- More everyday banking services at no additional cost such as checks, wire transfers, using another banks' ATM¹, and overdraft protection plans³
- No monthly maintenance fee with \$5,000 in deposits each statement period²
- Unlimited linked Citizens Quest Checking, Savings and Money Market accounts for you and your family with no monthly maintenance fee
- A personalized plan giving you confidence you're on track
- Citizens Fee Relief™, we won't charge you overdraft fees or returned item fees on the first overdraft occurrence each year.
- In the event you do overdraft we offer Citizens Peace of Mind™, Mistakes happen – we know; we're people too! At our bank, if you overdraw your account, you get extra time to cover it and get your overdraft fee rebated⁴
- To upgrade to Citizens Quest Checking visit a branch or call 800-773-7373. Member FDIC.

¹ Non-Citizens ATM owners may charge a fee

² Or, maintain a \$25,000 monthly combined deposit and investment balance across linked accounts

³ The \$12 transfer fee per day for Savings Overdraft Transfer Plan and Overdraft Line of Credit Plan is waived for Citizens Quest Checking. The \$30 Annual Fee on Overdraft Line of Credit is waived for Citizens Quest Checking. The Annual Percentage Rate (APR) for an Overdraft Line of Credit is 21% on all outstanding loan balances. Credit approval is required.

⁴ Overdraft Fees will be reversed if your account is overdrawn, and you deposit enough funds to bring your account to a positive available balance (minus overdraft fees) by 10:00 PM the following business day. All deposits are subject to our Funds Availability schedule. Learn more at citizensbank.com/peace-of-mind

Saving can be easier than you think! With small changes in your spending, your savings can really add up! By starting with just \$20 per week you can save over \$1000 a year! Set up an automatic transfer to your savings and watch your savings add up! For more information stop by a branch, visit citizensbank.com/starttosave or call 888-821-3900. Member FDIC.

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

\$ _____
Current Balance

2 List deposits which do not appear on this statement.

[illegible]

3 Subtotal by adding 1 and 2

= \$

Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance.

= \$ _____ Total

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Change of Address

Please call the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A.

In Case of Errors or Questions About Your Electronic Transfers

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic 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.

- 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 and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

BIL LING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

Credit Bureau Reporting
We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens.