



Contact Information



970.495.9450  
800.883.8773



1stnationalbank.com



First National Bank

1620 Dodge St  
Omaha, NE 68197



2259/04

FRONT RANGE FIRE RESCUE  
CAPITOL  
100 TELEP AVE  
JOHNSTOWN CO 80534

STATEMENT SUMMARY		January 1, 2015 through January 31, 2015	
Account Description	Account #	Beginning Balance	Ending Balance
<b>Deposit Accounts</b>			
Business Free Checking	43142682	0.00	203,708.44
	<b>Total on Deposit</b>		<b>\$203,708.44</b>

View up to the minute  
account information online -  
24 hours a day!  
[www.1stnationalbank.com](http://www.1stnationalbank.com)



Business Free Checking xxxx2682 \$203,708.44				Account Detail
Beginning Balance		\$0.00	Items Enclosed	0
Total Deposits	2 for \$203,708.44			
Total Withdrawals	0 for \$0.00			
<b>Ending Balance</b>	<b>\$203,708.44</b>			
<b>Deposit Activity</b>				
✓	Date	Post Date	Description	Amount
	<b>ELECTRONIC</b>			
<input type="checkbox"/>	01/28	01/28	Phone Funds Transfer Credit	102,622.29
<b>Total Electronic Deposits</b>				<b>\$102,622.29</b>
	<b>PAPER</b>			
<b>Deposit #</b>				
<input type="checkbox"/>	01/23	01/23	Customer Deposit	101,086.15
<b>Total Paper Deposits</b>				<b>\$101,086.15</b>

END OF STATEMENT

**CONTACT INFORMATION**

Telephone us at: (800) 883-8773  
 Write us at: First National Bank  
 Customer Care Center  
 1620 Dodge St. Stop 3095  
 Omaha, NE 68197-3095  
 E-mail us at: [www.1stnationalbank.com](http://www.1stnationalbank.com)  
 First National Bank, a division of First National Bank of Omaha

**INQUIRIES ABOUT YOUR DIRECT DEPOSIT**

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the contact number above to find out whether the deposit has been made.

**HOW TO CALCULATE YOUR LINE OF CREDIT INTEREST CHARGES AND YOUR BALANCE SUBJECT TO INTEREST RATE**

**Interest Charges:** Your interest charge(s) are computed by multiplying your closing principal balance for each day by the daily periodic rate applicable for that day and adding the daily results during the billing cycle together. The daily periodic rate may vary in accordance with your line of credit agreement.

**Balance Subject to Interest Rate:** The closing principal balance is used to calculate the balance subject to the interest rate. The closing principal balance in your account each day will be determined by taking the beginning principal balance of your account each day (excluding unpaid interest charges), adding any new advances and subtracting any principal payments or credits. All of the closing principal balances are added together and divided by the number of days in the billing cycle to get the "balance subject to interest rate" shown on this statement. This 'balance subject to interest rate' can be multiplied by the number of days in the billing cycle and the periodic rate applied to the product to determine the amount of the finance charge.

**THE FOLLOWING SECTIONS APPLY TO CONSUMER ACCOUNTS ONLY:****IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Contact us in one of the methods listed above 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 the FIRST statement on which the problem or error 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 it is an error or why you need more information, and (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 is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

**WHAT TO DO IF YOU HAVE A LINE OF CREDIT AND YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT**

If you think there is an error on your statement, write to us using the Contact address above. In your letter, please give us the following information: (1) *Account information:* Your name and account number, (2) *Dollar amount:* The dollar amount of the suspected error, and (3) *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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount, (2) 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, (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance, (4) We can apply any unpaid amount against your credit limit.

**PAYMENT REQUIREMENTS**

**PAYMENTS MADE IN PERSON OR BY MAIL:** Payments are generally credited as of the date received if the payment is (1) received by us during normal branch hours and, if by mail, at the payment address listed on the payment coupon or in the supplied envelope (if applicable), (2) paid with one check or one money order drawn in United States Dollars on a bank located in the United States and the full account number listed on the check or money order, (3) accompanied by the payment coupon (without any other portion of a statement or any correspondence of any type). If we accept a payment in any other form there may be a delay in crediting your account up to five days, during which time interest will accrue and applicable fees will apply. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. In the event that your payment due date falls on a date we do not receive or accept payments by mail (weekends and holidays), payments made in person on that date and payments received by mail by the next business day will be treated as on-time.

This page intentionally left blank