



# Balance Sheet

As of 2/29/2020, Cash Basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

## Pineview Condominium Homeowner's Association, Inc

### Assets

#### Current Asset

Pineview Condo Reserve Account	14,833.22
Pineview Condo PPB Reserve Account	68.56
Pineview Operating Account PPB	99.79

<b>Total Current Asset</b>	<b>\$15,001.57</b>
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#### Fixed Asset

Depreciation	(2,470.50)
Laundry Equipment	4,593.18

<b>Total Fixed Asset</b>	<b>\$2,122.68</b>
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<b>Total Assets</b>	<b>\$17,124.25</b>
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### Liabilities

<b>Total Liabilities</b>	<b>\$0.00</b>
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### Equity

Opening Balance Equity	15,380.79
Retained Earnings	1,682.78
Net Income	60.68

<b>Total Equity</b>	<b>\$17,124.25</b>
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<b>Total Liabilities &amp; Equity</b>	<b>\$17,124.25</b>
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# Income Statement

1/1/2020 - 2/29/2020, By Quarter, Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

## Pineview Condominium Homeowner's Association, Inc

Account	1/1/2020 - 2/29/2020	Total
<b>Income</b>		
Association Fee Income		
Association Fee Income - Other	5,640.00	5,640.00
<b>Total</b> for Association Fee Income	<b>\$5,640.00</b>	<b>\$5,640.00</b>
<b>Total</b> Income	<b>\$5,640.00</b>	<b>\$5,640.00</b>
<b>Expense</b>		
Administrative		
Admin Cost	375.00	375.00
Postage and Delivery	49.50	49.50
<b>Total</b> for Administrative	<b>\$424.50</b>	<b>\$424.50</b>
Insurance		
Insurance - Other	637.06	637.06
<b>Total</b> for Insurance	<b>\$637.06</b>	<b>\$637.06</b>
Landscaping		
Snow Removal/Repairs	1,831.50	1,831.50
<b>Total</b> for Landscaping	<b>\$1,831.50</b>	<b>\$1,831.50</b>
Professional Services		
Audit/Tax Prep	190.00	190.00
Legal Fees	687.50	687.50
Management Fees	600.00	600.00
<b>Total</b> for Professional Services	<b>\$1,477.50</b>	<b>\$1,477.50</b>
Transfer to Reserves	68.56	68.56
Utilities		
Gas/Electric	271.36	271.36
Trash Removal	314.62	314.62
Water/Sewer	1,178.47	1,178.47
<b>Total</b> for Utilities	<b>\$1,764.45</b>	<b>\$1,764.45</b>
<b>Total</b> Expense	<b>\$6,203.57</b>	<b>\$6,203.57</b>
<b>Net Operating Income</b>	<b>(\$563.57)</b>	<b>(\$563.57)</b>
<b>Non-operating Income</b>		
Laundry Income	547.75	547.75
Reserve Revenue		
Interest Income	0.01	0.01



# Income Statement

1/1/2020 - 2/29/2020, By Quarter, Cash basis

Prepared By: WestWork Corp  
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Littleton, CO 80127

Account	1/1/2020 - 2/29/2020	Total
Reserve Contribution	68.56	68.56
<b>Total for Reserve Revenue</b>	<b>\$68.57</b>	<b>\$68.57</b>
<b>Total Non-operating Income</b>	<b>\$616.32</b>	<b>\$616.32</b>
<b>Net Non-operating Income</b>	<b>\$616.32</b>	<b>\$616.32</b>
<b>Net Income</b>	<b>\$52.75</b>	<b>\$52.75</b>



# Budget vs. Actuals

Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

## Pineview Condominium Homeowner's Association, Inc - Pineview 2020 proposed Budget

Account	1/1/2020 - 2/29/2020				1/1/2020 - 12/31/2020			
	Actual	Budget	Over Budget	% of Budget	Actual	Budget	Over Budget	% of Budget
<b>Income</b>								
Association Fee Income								
Association Fee Income - Other	5,640.00	5,400.00	240.00	104.44 %	7,990.00	35,100.00	(27,110.00)	22.76 %
<b>Total for Association Fee Income</b>	<b>\$5,640.00</b>	<b>\$5,400.00</b>	<b>\$240.00</b>	<b>104.44 %</b>	<b>\$7,990.00</b>	<b>\$35,100.00</b>	<b>(\$27,110.00)</b>	<b>22.76 %</b>
<b>Total for Income</b>	<b>\$5,640.00</b>	<b>\$5,400.00</b>	<b>\$240.00</b>	<b>104.44 %</b>	<b>\$7,990.00</b>	<b>\$35,100.00</b>	<b>(\$27,110.00)</b>	<b>22.76 %</b>
<b>Expenses</b>								
Administrative								
Admin Cost	375.00	0.00	375.00	--	375.00	0.00	375.00	--
Postage and Delivery	49.50	0.00	49.50	--	49.50	0.00	49.50	--
<b>Total for Administrative</b>	<b>\$424.50</b>	<b>\$0.00</b>	<b>\$424.50</b>	<b>0.00 %</b>	<b>\$424.50</b>	<b>\$0.00</b>	<b>\$424.50</b>	<b>0.00 %</b>
Common Expenses								
Plumbing	0.00	250.00	(250.00)	0.00 %	0.00	1,500.00	(1,500.00)	0.00 %
<b>Total for Common Expenses</b>	<b>\$0.00</b>	<b>\$250.00</b>	<b>(\$250.00)</b>	<b>0.00 %</b>	<b>\$0.00</b>	<b>\$1,500.00</b>	<b>(\$1,500.00)</b>	<b>0.00 %</b>
Insurance								
Insurance - Other	637.06	1,075.19	(438.13)	59.25 %	637.06	6,451.11	(5,814.05)	9.88 %
<b>Total for Insurance</b>	<b>\$637.06</b>	<b>\$1,075.19</b>	<b>(\$438.13)</b>	<b>59.25 %</b>	<b>\$637.06</b>	<b>\$6,451.11</b>	<b>(\$5,814.05)</b>	<b>9.88 %</b>
Landscaping								
Grounds Clean-Up Maint.	0.00	400.00	(400.00)	0.00 %	0.00	2,400.00	(2,400.00)	0.00 %
Grounds Contract	0.00	700.00	(700.00)	0.00 %	0.00	4,200.00	(4,200.00)	0.00 %



# Budget vs. Actuals

Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Account	1/1/2020 - 2/29/2020				1/1/2020 - 12/31/2020			
	Actual	Budget	Over Budget	% of Budget	Actual	Budget	Over Budget	% of Budget
Irrigation System Repairs	0.00	41.67	(41.67)	0.00 %	0.00	250.00	(250.00)	0.00 %
Landscape -Trees & Shrub Care	0.00	83.33	(83.33)	0.00 %	0.00	500.00	(500.00)	0.00 %
Landscaping - Other	0.00	300.00	(300.00)	0.00 %	0.00	1,800.00	(1,800.00)	0.00 %
Snow Removal/Repairs	1,831.50	500.00	1,331.50	366.30 %	2,011.50	3,000.00	(988.50)	67.05 %
<b>Total for Landscaping</b>	<b>\$1,831.50</b>	<b>\$2,025.00</b>	<b>(\$193.50)</b>	<b>90.44 %</b>	<b>\$2,011.50</b>	<b>\$12,150.00</b>	<b>(\$10,138.50)</b>	<b>16.56 %</b>
Licenses and Permits	0.00	5.83	(5.83)	0.00 %	0.00	35.00	(35.00)	0.00 %
Professional Services								
Audit/Tax Prep	190.00	0.00	190.00	--	790.00	0.00	790.00	--
Legal Fees	687.50	0.00	687.50	--	687.50	0.00	687.50	--
Management Fees	600.00	600.00	0.00	100.00 %	900.00	3,600.00	(2,700.00)	25.00 %
<b>Total for Professional Services</b>	<b>\$1,477.50</b>	<b>\$600.00</b>	<b>\$877.50</b>	<b>246.25 %</b>	<b>\$2,377.50</b>	<b>\$3,600.00</b>	<b>(\$1,222.50)</b>	<b>66.04 %</b>
Transfer to Reserves	68.56	438.22	(369.66)	15.65 %	68.56	2,629.33	(2,560.77)	2.61 %
Utilities								
Gas/Electric	271.36	175.00	96.36	155.06 %	271.36	1,050.00	(778.64)	25.84 %
Power/Utilitites	0.00	16.67	(16.67)	0.00 %	0.00	100.00	(100.00)	0.00 %
Trash Removal	314.62	291.67	22.95	107.87 %	314.62	1,750.00	(1,435.38)	17.98 %
Water/Sewer	1,178.47	1,416.67	(238.20)	83.19 %	1,178.47	8,500.00	(7,321.53)	13.86 %
<b>Total for Utilities</b>	<b>\$1,764.45</b>	<b>\$1,900.00</b>	<b>(\$135.55)</b>	<b>92.87 %</b>	<b>\$1,764.45</b>	<b>\$11,400.00</b>	<b>(\$9,635.55)</b>	<b>15.48 %</b>
<b>Total for Expenses</b>	<b>\$6,203.57</b>	<b>\$6,294.24</b>	<b>(\$90.67)</b>	<b>98.56 %</b>	<b>\$7,283.57</b>	<b>\$37,765.44</b>	<b>(\$30,481.87)</b>	<b>19.29 %</b>
<b>Net Operating Income</b>	<b>(\$563.57)</b>	<b>(\$894.24)</b>	<b>\$330.67</b>	<b>0.00 %</b>	<b>\$706.43</b>	<b>(\$2,665.44)</b>	<b>\$3,371.87</b>	<b>0.00 %</b>
<b>Non-operating Income</b>								
Laundry Income	547.75	444.24	103.51	123.30 %	547.75	2,665.44	(2,117.69)	20.55 %



# Budget vs. Actuals

Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Account	1/1/2020 - 2/29/2020				1/1/2020 - 12/31/2020			
	Actual	Budget	Over Budget	% of Budget	Actual	Budget	Over Budget	% of Budget
Reserve Revenue								
Interest Income	0.01	0.00	0.01	--	0.01	0.00	0.01	--
Reserve Contribution	68.56	0.00	68.56	--	68.56	0.00	68.56	--
<b>Total for Reserve Revenue</b>	<b>\$68.57</b>	<b>\$0.00</b>	<b>\$68.57</b>	<b>0.00 %</b>	<b>\$68.57</b>	<b>\$0.00</b>	<b>\$68.57</b>	<b>0.00 %</b>
<b>Total for Non-operating Income</b>	<b>\$616.32</b>	<b>\$444.24</b>	<b>\$172.08</b>	<b>138.74 %</b>	<b>\$616.32</b>	<b>\$2,665.44</b>	<b>(\$2,049.12)</b>	<b>23.12 %</b>
<b>Net Non-operating Income</b>	<b>\$616.32</b>	<b>\$444.24</b>	<b>\$172.08</b>	<b>138.74 %</b>	<b>\$616.32</b>	<b>\$2,665.44</b>	<b>(\$2,049.12)</b>	<b>23.12 %</b>
<b>Net Income</b>	<b>\$52.75</b>	<b>(\$450.00)</b>	<b>\$502.75</b>	<b>0.00 %</b>	<b>\$1,322.75</b>	<b>\$0.00</b>	<b>\$1,322.75</b>	<b>0.00 %</b>



# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Bank account **Pineview Condo Reserve Account**

Statement ending date **2/29/2020**

<b>Beginning balance</b>	<b>\$14,530.22</b>
+ Cleared deposits	303.00
- Cleared withdrawals	0.00
<b>Ending balance</b>	<b>\$14,833.22</b>
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
<b>Book balance</b>	<b>\$14,833.22</b>

Date	Number	Name	Memo	Amount
<b>Beginning balance</b>				<b>\$14,530.22</b>
<b>Cleared</b>				
+ Deposits				
2/18/2020			Laundry Income	303.00
Total for Cleared deposits				<b>\$303.00</b>
- Withdrawals				
Total for Cleared withdrawals				<b>\$0.00</b>
Total for Cleared deposits & withdrawals				<b>\$303.00</b>
<b>Ending balance</b>				<b>\$14,833.22</b>
<b>Uncleared</b>				
+ Deposits				
Total for Uncleared deposits				<b>\$0.00</b>
- Withdrawals				
Total for Uncleared withdrawals				<b>\$0.00</b>
Total for Uncleared deposits & withdrawals				<b>\$0.00</b>
<b>Book balance</b>				<b>\$14,833.22</b>



# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Bank account **Pineview Condo PPB Reserve Account**

Statement ending date **2/29/2020**

<b>Beginning balance</b>	<b>\$0.00</b>
+ Cleared deposits	68.56
- Cleared withdrawals	0.00
<b>Ending balance</b>	<b>\$68.56</b>
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
<b>Book balance</b>	<b>\$68.56</b>

Date	Number	Name	Memo	Amount
<b>Beginning balance</b>				<b>\$0.00</b>
<b>Cleared</b>				
+ Deposits				
2/14/2020		Reserve Contribution		68.55
2/29/2020		Interest		0.01
<b>Total</b> for Cleared deposits				<b>\$68.56</b>
- Withdrawals				
<b>Total</b> for Cleared withdrawals				<b>\$0.00</b>
<b>Total</b> for Cleared deposits & withdrawals				<b>\$68.56</b>
<b>Ending balance</b>				<b>\$68.56</b>
<b>Uncleared</b>				
+ Deposits				
<b>Total</b> for Uncleared deposits				<b>\$0.00</b>
- Withdrawals				
<b>Total</b> for Uncleared withdrawals				<b>\$0.00</b>
<b>Total</b> for Uncleared deposits & withdrawals				<b>\$0.00</b>
<b>Book balance</b>				<b>\$68.56</b>





# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Bank account **Pineview Operating Account PPB**

Statement ending date **2/29/2020**

<b>Beginning balance</b>	<b>\$2,629.04</b>
+ Cleared deposits	2,357.93
- Cleared withdrawals	(3,187.18)
<b>Ending balance</b>	<b>\$1,799.79</b>
+ Uncleared deposits	0.00
- Uncleared withdrawals	(1,700.00)
<b>Book balance</b>	<b>\$99.79</b>

Date	Number	Name	Memo	Amount
<b>Beginning balance</b>				<b>\$2,629.04</b>
<b>Cleared</b>				
<b>+ Deposits</b>				
2/4/2020	EFT			1,645.00
2/10/2020	EFT			470.00
2/15/2020	CC			242.93
<b>Total for Cleared deposits</b>				<b>\$2,357.93</b>
<b>- Withdrawals</b>				
2/3/2020	EFT			(65.00)
2/5/2020	EFT	IREA	02-2020	(150.69)
2/12/2020	EFT	Parker Water & Sanitation District	02-20	(595.75)
2/14/2020			Reserve Contribution	(68.55)
2/20/2020	EFT	Waste Management	02-2020	(157.16)
2/24/2020	100009	Environmental Designs, Inc		(285.00)
2/24/2020	100009	Environmental Designs, Inc		(90.00)
2/24/2020	100009	Environmental Designs, Inc		(721.50)
2/24/2020	100010	WestWork Corp		(375.00)
2/25/2020	EFT	Capital Premium Insurance	02-2020	(318.53)
2/27/2020	100012	Environmental Designs, Inc		(120.00)
2/27/2020	100012	Environmental Designs, Inc		(240.00)
<b>Total for Cleared withdrawals</b>				<b>(\$3,187.18)</b>
<b>Total for Cleared deposits &amp; withdrawals</b>				<b>(\$829.25)</b>



# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Date	Number	Name	Memo	Amount
<b>Ending balance</b>				<b>\$1,799.79</b>
<hr/>				
<b>Uncleared</b>				
<b>+ Deposits</b>				
<b>Total</b> for Uncleared deposits				<b>\$0.00</b>
<hr/>				
<b>- Withdrawals</b>				
12/4/2019	100003	Environmental Designs, Inc		(600.00)
12/4/2019	100003	Environmental Designs, Inc		(787.50)
2/27/2020	100011	Judge Herbert Galchinsky		(312.50)
<b>Total</b> for Uncleared withdrawals				<b>(\$1,700.00)</b>
<b>Total</b> for Uncleared deposits & withdrawals				<b>(\$1,700.00)</b>
<hr/>				
<b>Book balance</b>				<b>\$99.79</b>
<hr/>				



**PINEVIEW CONDOMINIUM HOMEOWNERS'  
ASSOCIATION, INC.  
WESTWORK CORP  
PO BOX 270665  
LITTLETON CO 80127-0011**

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Branch 010  
Account Number: 3011000134  
Date 02/28/2020

EM

**HOA NON INT CKG**

**Acct 3011000134**

**Summary of Activity Since Your Last Statement**

Beginning Balance	2/01/20	2,629.04
Deposits / Misc Credits	3	2,357.93
Withdrawals / Misc Debits	9	3,187.18
** Ending Balance	2/29/20	1,799.79 **
Service Charge		.00

**Deposits and Credits**

Date	Deposits	Withdrawals	Activity Description
2/05	1,645.00		FORTE/228797 ACH-0204-1D54E PINEVIEW CONDOMINIUM H
2/11	470.00		FORTE/228797 ACH-0210-3148D PINEVIEW CONDOMINIUM H
2/18	242.93		FORTE/228797 CC-0215-BF1D9 PINEVIEW CONDOMINIUM H

**Withdrawals and Debits**

Date	Deposits	Withdrawals	Activity Description
2/04		65.00	FORTE/228797 ACH-0203-3EACA PINEVIEW CONDOMINIUM H
2/05		150.69	INTERMOUNTAIN RU/ACH DRFT UM53024703 PINEVIEW CONDOMINIUM H
2/12		595.75	JP PRKR/WTRPAYMENT T20137847 Pineview Condo Associa
2/14		68.55	Ref 0451304 to Dep 3012000141 Monthly serve Contribution
2/20		157.16	WASTE MANAGEMENT/INTERNET
2/25		318.53	Capital Premium/INS. PMT Pineview Condominium H
2/25		375.00	AVIDPAY SERVICE/AVIDPAY REF*CK*100010*WestWork Corp\40358946 CK100010 Pineview Condominium H
2/25		1,096.50	AVIDPAY SERVICE/AVIDPAY REF*CK*100009*Environmental Designs In 40358941 CK100009 Pineview Condominium H
2/28		360.00	AVIDPAY SERVICE/AVIDPAY REF*CK*100012*Environmental Designs In



PACIFIC PREMIER BANK

STATEMENT OF ACCOUNT ACTIVITY

866-353-1476

www.ppbi.com

PINEVIEW CONDOMINIUM HOMEOWNERS'  
ASSOCIATION, INC.  
WESTWORK CORP  
PO BOX 270665  
LITTLETON CO 80127-0011

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Branch 010  
Account Number: 3011000134  
Date 02/28/2020  
EM

Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
			40546273
			CK100012 Pineview Condominium H

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
2/04	2,564.04	2/12	3,932.60	2/20	3,949.82
2/05	4,058.35	2/14	3,864.05	2/25	2,159.79
2/11	4,528.35	2/18	4,106.98	2/28	1,799.79

ENTER NAME AND CORRECT ADDRESS BELOW, THEN CUT OFF THIS PORTION AND RETURN IT TO THE ADDRESS BELOW		CHECKING ACCOUNT NUMBER:	
		IF YOU HAVE ANY OTHER ACCOUNTS, PLEASE LIST BELOW.	
NAME		TYPE	ACCOUNT NUMBER
NAME			
STREET ADDRESS			
CITY			
STATE	ZIP CODE		
TAX PAYER'S IDENTIFYING NO.	PHONE		
SIGNATURE			

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:

☐ Accounted for bank charges? ☐ Verified additions and subtractions in your checkbook ☐ Compared cancelled/images checks to checkbook ☐ Compared deposit amounts on statement to your checkbook?

As a consumer, additional information on a summary of your rights and responsibilities is included in the Deposit Account Agreement and Information Brochure. To report a lost or stolen card during non-business hours, call (866) 353-1476.



PINEVIEW CONDOMINIUM HOMEOWNERS'  
ASSOCIATION, INC.  
WESTWORK CORP  
PO BOX 270665  
LITTLETON CO 80127-0011

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Branch 010  
Account Number: 3012000141  
Date 02/28/2020

EM

HOA MONEY MARKET

Acct 3012000141

Summary of Activity Since Your Last Statement

Beginning Balance	2/01/20	.00
Deposits / Misc Credits	2	68.56
Withdrawals / Misc Debits	0	.00
** Ending Balance	2/29/20	68.56 **
Service Charge		.00
Interest Paid Thru 2/29/20		.01
Interest Paid Year To Date		.01
Average Rate / Cycle Days		.25000 / 29

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
2/14	68.55		Ref 0451304 from Dep 3011000134 Monthly Reserve Contribution
2/28	.01		INTEREST EARNED

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
2/14	68.55	2/28	68.56		

<b>ENTER NAME AND CORRECT ADDRESS BELOW, THEN CUT OFF THIS PORTION AND RETURN IT TO THE ADDRESS BELOW</b>		CHECKING ACCOUNT NUMBER:	
		IF YOU HAVE ANY OTHER ACCOUNTS, PLEASE LIST BELOW.	
NAME		TYPE	ACCOUNT NUMBER
NAME			
STREET ADDRESS			
CITY			
STATE	ZIP CODE		
TAX PAYER'S IDENTIFYING NO.	PHONE		
SIGNATURE			

CHECK / ATM / DEBIT WITHDRAWALS OUTSTANDING						CHECKBOOK RECONCILIATION	
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT		
						<b>ENTER</b> BALANCE THIS STATEMENT	
						<b>ADD</b> RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	
					<b>TOTAL \$</b>		
BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows: Interest - Add   Check Printing* - Deduct   Automatic Payment - Deduct   Transfer - Add   Service Charge - Deduct							
						<b>SUBTOTAL</b>	
						<b>SUBTRACT</b> TOTAL CHECKS / ATM WITHDRAWALS OUTSTANDING	
						<b>BALANCE</b>	

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**Business Statement**

P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

4525 IMG S Y ST01

Account Number:  
1 036 8335 7869

Statement Period:  
Feb 3, 2020  
through  
Feb 29, 2020

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PINEVIEW CONDOMINIUM HOA INC  
PO BOX 270665  
LITTLETON CO 80127-0011



**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

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**Account Number 1-036-8335-7869**

**Account Summary**

	# Items		
Beginning Balance on Feb 3		\$	14,530.22
Customer Deposits	1		303.00
<b>Ending Balance on Feb 29, 2020</b>		<b>\$</b>	<b>14,833.22</b>

**Customer Deposits**

Number	Date	Ref Number	Amount
	Feb 18	8359620136	303.00

**Total Customer Deposits** \$ **303.00**

**Balance Summary**

Date	Ending Balance
Feb 18	14,833.22

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: January 2020

Account Number:	1-036-8335-7869	\$	0.00
Analysis Service Charge assessed to	1-036-8335-7869	\$	0.00

**Service Activity Detail for Account Number 1-036-8335-7869**

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	1		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	2		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-036-8335-7869		\$	0.00





## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### 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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

