



P.O. Box 15284  
Wilmington, DE 19850

### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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P.O. Box 25118  
Tampa, FL 33622-5118

CHAZY LAKE WATERSHED INITIATIVE, INC.  
PO BOX 34  
WATERFORD, VA 20197-0034

## Your Business Fundamentals Checking

for February 1, 2016 to February 29, 2016

Account number: XXXXXXXXXXXXXXXXXXXX

**CHAZY LAKE WATERSHED INITIATIVE, INC.**

### Account summary

Beginning balance on February 1, 2016	\$42.00
Deposits and other credits	0.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on February 29, 2016</b>	<b>\$42.00</b>

# of deposits/credits: 0

# of withdrawals/debits: 0

# of items-previous cycle<sup>1</sup>: 0

# of days in cycle: 29

Average ledger balance: \$42.00

<sup>1</sup>Includes checks paid, deposited items & other debits

## More cash back for your business

**1%**  
cash back on  
purchases

**2%**  
cash back at  
restaurants

**3%** cash back at  
gas stations and  
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**\$100**  
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\*Earn 1% cash back on purchases, 2% on purchases at restaurants and 3% on purchases at gas stations and office supply stores. (Up to \$250,000 in gas station and office supply store purchases annually; 1% after that.) Subject to Cash Rewards Program rules. Program is subject to change. See application for more details. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license. \*\*To qualify for the statement credit, you must make at least \$500 in retail purchases with your card that post to your account within 60 days from account opening. The credit will be applied to the company's business card account. One \$100 statement credit allowed per company. Please allow 10-12 weeks after the qualifying transaction posts to your account to receive your statement credit. ARN355M3 | SSM-09-15-0528.D

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- Describe the error or 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.

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 (10 calendar days if you are a Massachusetts customer) (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 use of the money during the time it will take 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.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

**Direct deposits** - 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 may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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### Service fees

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 01/29/16:

At least one of the following occurred

- \$250+ in net new purchases on a linked Business debit card
- \$250+ in net new purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

### Daily ledger balances

Date	Balance (\$)
02/01	42.00

- To help you BALANCE YOUR CHECKING ACCOUNT, visit [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

You never stop working to improve your business. Neither do we.

Learn more. Just give us a call at 855.833.3608.



<sup>1</sup>After deposit of transactions and only when you direct payment of your settlement funds to a Bank of America business checking account. Valid only on Visa®, MasterCard® and Discover® transactions. Exceptions may apply. Merchant Services are provided by Bank of America, N.A. and its representative Banc of America Merchant Services, LLC. Banc of America Merchant Services, LLC is not a bank, and does not offer bank deposits, and its services are not guaranteed by the FDIC or any other governmental agency. ©2015 Banc of America Merchant Services, LLC. All rights reserved. ARVNF688 | SSM-07-15-0156.B

With our fast card processing, access your funds as soon as the next business day.<sup>1</sup> Plus, you'll enjoy:

- Security that encrypts each transaction
- Dedicated 24/7 customer service
- The ability to accept chip card payments

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