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**Customer service information**

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

## Your Business Fundamentals Checking

for March 1, 2016 to March 31, 2016

**CHAZY LAKE WATERSHED INITIATIVE, INC.**

Account number: XXXXXXXXXXXXXXXXXXXX

### Account summary

Beginning balance on March 1, 2016	\$42.00
Deposits and other credits	0.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-15.00
<b>Ending balance on March 31, 2016</b>	<b>\$27.00</b>

# of deposits/credits: 0

# of withdrawals/debits: 1


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

# of days in cycle: 31

Average ledger balance: \$27.00

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

**SMALL BUSINESS COMMUNITY**



**Cash Flow Management**

## The right planning to keep cash flowing

Learn more about forecasting, modeling and budgeting to help you create a cash flow management plan that makes your money work harder for you.

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## 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 on the activity on your business accounts for the statement period ending 02/29/16, a Monthly Fee was charged for your Business Fundamentals checking account (Primary). You can avoid the fee in the future by meeting one of the requirements below:

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).

Date	Transaction description	Amount
03/01/16	Monthly Fee for Business Fundamentals	-15.00

**Total service fees** **-\$15.00**

*Note your Ending Balance already reflects the subtraction of Service Fees.*

**Daily ledger balances**

Date	Balance (\$)
03/01	27.00

- ✓ 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.



Small Business  
Online Banking

## Transferring funds is a snap

Now you can send **transfers** from business accounts to a Bank of America® personal account, including your own.

Later this year, you'll be able to send transfers from your business accounts to any other Bank of America business account *and* from your personal account to any Bank of America business account.

Click on the **Transfers** tab when logged in at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).



TIP OF THE MONTH

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