



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.  
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 October 1, 2017 to October 31, 2017

**CHAZY LAKE WATERSHED INITIATIVE, INC.**

Account number: XXXXXXXXXX

### Account summary

Beginning balance on October 1, 2017	\$11,064.09
Deposits and other credits	300.00
Withdrawals and other debits	-11.59
Checks	-0.00
Service fees	-0.00
<b>Ending balance on October 31, 2017</b>	<b>\$11,352.50</b>

# of deposits/credits: 3

# of withdrawals/debits: 1

# of items-previous cycle<sup>1</sup>: 2

# of days in cycle: 31

Average ledger balance: \$11,208.50

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

Thank you for choosing Bank of America.

SSM-02-17-0616.A1 | ARG777TT

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**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.

**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 provisionally 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 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 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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**Deposits and other credits**

Date	Description	Amount
10/05/17	BKOFAMERICA MOBILE 10/06 3604139131 DEPOSIT *MOBILE DC	100.00
10/23/17	BKOFAMERICA MOBILE 10/23 3610191396 DEPOSIT *MOBILE DC	100.00
10/23/17	BKOFAMERICA MOBILE 10/23 3610190924 DEPOSIT *MOBILE DC	100.00

**Total deposits and other credits** **\$300.00**

**Withdrawals and other debits**

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 9922</b>		
10/30/17	CHECKCARD 1027 EIG*Verio 866-5392854 MA 24906417300046105584156 CKCD 5968 XXXXXXXXXXXX9922 XXXX XXXX XXXX 9922	-11.59

**Subtotal for card account # XXXX XXXX XXXX 9922** **-\$11.59**

**Total withdrawals and other debits** **-\$11.59**

**Service fees**

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 09/29/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net 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).

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## Daily ledger balances

<u>Date</u>	<u>Balance (\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance (\$)</u>
10/01	11,064.09	10/23	11,364.09	10/30	11,352.50
10/05	11,164.09				