


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.
566 WILFRED KING RD
ELLENBURG DEPOT, NY 12935

Your Business Fundamentals Checking

for August 1, 2020 to August 31, 2020

CHAZY LAKE WATERSHED INITIATIVE, INC.

Account number: 

Account summary

Beginning balance on August 1, 2020	\$14,965.24
Deposits and other credits	23,306.84
Withdrawals and other debits	-4,381.41
Checks	-0.00
Service fees	-0.00
Ending balance on August 31, 2020	\$33,890.67

of deposits/credits: 27

of withdrawals/debits: 23

of items-previous cycle¹: 4

of days in cycle: 31

Average ledger balance: \$27,083.91

¹Includes checks paid, deposited items & other debits



Your
Digital
Tip

BUSINESS ADVANTAGE

Need bills and coins? Get the latest app update.



Order all the denominations you need using our Mobile Banking app.¹ Get the latest updates and access your accounts wherever you have a mobile connection.

Download the app today from your app store or visit bankofamerica.com/GoMobile.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices.
Message and data rates may apply.

SSM-11-19-0030.B | 2846838

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.

© 2020 Bank of America Corporation

Deposits and other credits

Date	Description	Amount
08/03/20	BKOFAMERICA MOBILE 08/03 3742138583 DEPOSIT *MOBILE VA	1,000.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742136099 DEPOSIT *MOBILE VA	900.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742142555 DEPOSIT *MOBILE VA	500.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742144085 DEPOSIT *MOBILE VA	250.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742141397 DEPOSIT *MOBILE VA	250.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742134377 DEPOSIT *MOBILE VA	250.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742139999 DEPOSIT *MOBILE VA	250.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742137563 DEPOSIT *MOBILE VA	200.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742129373 DEPOSIT *MOBILE VA	100.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742131617 DEPOSIT *MOBILE VA	100.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742145279 DEPOSIT *MOBILE VA	100.00
08/03/20	BKOFAMERICA MOBILE 08/03 3742127003 DEPOSIT *MOBILE VA	100.00
08/05/20	BKOFAMERICA MOBILE 08/05 3744924011 DEPOSIT *MOBILE VA	10,000.00
08/10/20	BKOFAMERICA MOBILE 08/10 3741338280 DEPOSIT *MOBILE VA	500.00
08/10/20	BKOFAMERICA MOBILE 08/10 3741347184 DEPOSIT *MOBILE VA	200.00
08/10/20	BKOFAMERICA MOBILE 08/10 3741332868 DEPOSIT *MOBILE VA	200.00
08/10/20	BKOFAMERICA MOBILE 08/10 3741343626 DEPOSIT *MOBILE VA	150.00
08/10/20	BKOFAMERICA MOBILE 08/10 3741312210 DEPOSIT *MOBILE VA	100.00
08/12/20	Zelle Transfer Conf# 6f342537e; DENICORE, MARK	1.00
08/19/20	BKOFAMERICA MOBILE 08/19 3754880717 DEPOSIT *MOBILE VA	100.00
08/24/20	PAYPAL DES:TRANSFER ID:1010094176052 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALSD11 PPD	5,355.57
08/24/20	BKOFAMERICA MOBILE 08/22 3759981192 DEPOSIT *MOBILE VA	100.00
08/24/20	PAYPAL DES:VERIFYBANK ID:1010083235818 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALRD33 PPD	0.19

continued on the next page



Your Digital Tip

BANK OF AMERICA BUSINESS ADVANTAGE

Stay on top of your accounts

Start receiving online alerts¹ today to know when transactions have posted and when payments are due. Sign in or enroll at bankofamerica.com/SmallBusiness and click on **Alerts** in the Activity Center.

¹ You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage. You must be enrolled in Online Banking. SSM-01-20-2763.B | 2924790

Deposits and other credits - continued

Date	Description	Amount
08/24/20	PAYPAL DES:VERIFYBANK ID:1010083235817 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALRD33 PPD	0.08
08/25/20	Zelle Transfer Conf# 29d446703; BREWER, ALICE	1,500.00
08/28/20	BKOFAMERICA MOBILE 08/28 3769508927 DEPOSIT *MOBILE VA	1,000.00
08/28/20	BKOFAMERICA MOBILE 08/28 3769506383 DEPOSIT *MOBILE VA	100.00
Total deposits and other credits		\$23,306.84

Withdrawals and other debits

Date	Description	Amount
08/06/20	ADP WAGE PAY DES:WAGE PAY ID:713055721627ML4 INDN:CHAZY LAKE WATERSHED I CO ID:9333006057 CCD	-1,683.64
08/06/20	ADP Tax DES:ADP Tax ID:K5ML4 080704A01 INDN:CHAZY LAKE WATERSHED I CO ID:19417111111 CCD	-570.92
08/07/20	ADP PAYROLL FEES DES:ADP - FEES ID:2RML4 5837793 INDN:Chazy Lake Watershed I CO ID:9659605001 CCD	-60.95
08/14/20	ADP PAYROLL FEES DES:ADP - FEES ID:2RML4 0220810 INDN:Chazy Lake Watershed I CO ID:9659605001 CCD	-60.95
08/20/20	ADP WAGE PAY DES:WAGE PAY ID:636075434240ML4 INDN:CHAZY LAKE WATERSHED I CO ID:9333006057 CCD	-946.50
08/20/20	ADP Tax DES:ADP Tax ID:K5ML4 082105A01 INDN:CHAZY LAKE WATERSHED I CO ID:19417111111 CCD	-234.02
08/21/20	ADP PAYROLL FEES DES:ADP - FEES ID:2RML4 1929288 INDN:Chazy Lake Watershed I CO ID:9659605001 CCD	-7.00
08/24/20	PAYPAL DES:VERIFYBANK ID:1010083235819 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALRD33 PPD	-0.27
08/28/20	ADP PAYROLL FEES DES:ADP - FEES ID:2RML4 2546924 INDN:Chazy Lake Watershed I CO ID:9659605001 CCD	-60.95

Card account # XXXX XXXX XXXX 5345

08/03/20	CHECKCARD 0729 STEWARTS SHOP 207 DANNEMORA NY 24137460213100233214249 CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-11.22
08/03/20	CHECKCARD 0730 STEWARTS SHOP 207 DANNEMORA NY 24137460213100233214322 CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-26.77
08/03/20	CHECKCARD 0730 STEWARTS SHOP 207 DANNEMORA NY 24137460213100233214405 CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-71.27
08/03/20	CHECKCARD 0731 USPS PO 3520800929 DANNEMORA NY 24137460214001359957109 CKCD 9402 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-173.50
08/03/20	CHECKCARD 0731 STAPLES 00102517 PLATTSBURGH NY 24164070214105006415883 CKCD 5943 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-42.11
08/03/20	CHECKCARD 0731 STAPLES 00102517 PLATTSBURGH NY 24164070214105032467569 CKCD 5943 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-41.58
08/03/20	STAPLES 0251 08/02 #000769754 PURCHASE STAPLES 0251 PLATTSBURGH NY	-205.61
08/03/20	STAPLES 0251 08/02 #000233210 PURCHASE STAPLES 0251 PLATTSBURGH NY	-2.10
08/04/20	CHECKCARD 0802 STAPLES 00102517 PLATTSBURGH NY 24164070216105032468045 CKCD 5943 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-8.99
08/04/20	CHECKCARD 0803 STEWARTS SHOP 207 DANNEMORA NY 24137460217001179321111 CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-28.69

continued on the next page

Withdrawals and other debits - continued

Date	Description	Amount
08/04/20	CHECKCARD 0803 NEW ENGLAND WASTE SERVI MORRISONVILLENY 24039640216200394700177 CKCD 7399 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-40.72
08/10/20	CHECKCARD 0808 STEWARTS SHOP 207 DANNEMORA NY 24137460222001166365728 CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-15.29
08/25/20	LOWE'S #1195 08/25 #000974180 PURCHASE LOWE'S #1195 PLATTSBURGH NY	-74.46
08/28/20	CHECKCARD 0827 AMZN MKTP US*MU1PC4Z91 AMZN.COM/BILLWA 24431060240083717159221 CKCD 5942 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-13.90
Subtotal for card account # XXXX XXXX XXXX 5345		-\$756.21
Total withdrawals and other debits		-\$4,381.41

Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 07/31/20. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$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
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	14,965.24	08/07	25,997.17	08/20	25,991.41
08/03	18,391.08	08/10	27,131.88	08/21	25,984.41
08/04	18,312.68	08/12	27,132.88	08/24	31,439.98
08/05	28,312.68	08/14	27,071.93	08/25	32,865.52
08/06	26,058.12	08/19	27,171.93	08/28	33,890.67