



P.O. Box 15284
Wilmington, DE 19850

Business Advantage

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

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Fundamentals Checking

for September 1, 2020 to September 30, 2020

Account number: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

CHAZY LAKE WATERSHED INITIATIVE, INC.

Account summary

Beginning balance on September 1, 2020	\$33,890.67
Deposits and other credits	3,335.00
Withdrawals and other debits	-700.06
Checks	-44.58
Service fees	-2.88
Ending balance on September 30, 2020	\$36,478.15

of deposits/credits: 6

of withdrawals/debits: 10

of items-previous cycle¹: 22

of days in cycle: 30

Average ledger balance: \$35,143.16

¹Includes checks paid, deposited items & other debits

BUSINESS ADVANTAGE

When you're looking forward,
you've got Bank of America by your side.

In October, National Women's Small Business Month recognizes the contributions of more than 12 million women entrepreneurs. To read articles by experts and learn about our commitment to women business owners, visit bankofamerica.com/SBwomen.

SSM-04-20-0384.B | 3057469

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
09/02/20	BKOFAMERICA MOBILE 09/02 3780052499 DEPOSIT *MOBILE VA	1,000.00
09/02/20	BKOFAMERICA MOBILE 09/02 3780054203 DEPOSIT *MOBILE VA	250.00
09/02/20	BKOFAMERICA MOBILE 09/02 3780054863 DEPOSIT *MOBILE VA	100.00
09/02/20	BKOFAMERICA MOBILE 09/02 3780053375 DEPOSIT *MOBILE VA	100.00
09/04/20	BKOFAMERICA MOBILE 09/04 3787719227 DEPOSIT *MOBILE VA	100.00
09/28/20	Counter Credit	1,785.00

Total deposits and other credits **\$3,335.00**

Withdrawals and other debits

Date	Description	Amount
09/08/20	SHELTERPOINT DES:D616089 ID:3952871 INDN:MARK *DEMICORE CO ID:0000240668 WEB	-186.14
09/25/20	ADP PAYROLL FEES DES:ADP - FEES ID:2RML4 8373287 INDN:Chazy Lake Watershed I CO ID:9659605001 CCD	-7.00

Card account # XXXX XXXX XXXX 5345

09/08/20	CHECKCARD 0906 CODERUBIK.* SURVEY-APP MONTREAL QC 74083420250000003404284 RECURRING CKCD 5045 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-96.00
09/08/20	LOWE'S #1195 09/08 #000296642 PURCHASE LOWE'S #1195 PLATTSBURGH NY	-160.10
09/10/20	Wal-Mart Super 09/10 #000418299 PURCHASE Wal-Mart Super Ce PLATTSBURGH NY	-21.25
09/14/20	CHECKCARD 0911 STEWARTS SHOP 207 DANMEMORA NY 24137460256001265092230 CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-9.62
09/28/20	BKOFAMERICA ATM 09/26 #000003701 WITHDRWL LEESBURG EAST EN LEESBURG VA	-200.00
09/28/20	CHECKCARD 0927 Weebly 844-4933259 CA 24204290271000291873621 CKCD 5817 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-19.95

Subtotal for card account # XXXX XXXX XXXX 5345 **-\$506.92**

Total withdrawals and other debits **-\$700.06**

BANK OF AMERICA BUSINESS ADVANTAGE

What's on your mind?

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-09-19-0761.D1 | ARG5T4RM

Checks

Date	Check #	Amount
09/09/20	5006	-44.58
Total checks		-\$44.58
Total # of checks		1

Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 08/31/20. 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.

Date	Transaction description	Amount
09/08/20	CHECKCARD 0906 CODERUBIK.* SURVEY-APP MONTREAL QC 74083420250000003404284 RECURRING CKCD 5045 XXXXXXXXXXXXX5345 INTERNATIONAL TRANSACTION FEE	-2.88

Total service fees **-\$2.88**

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
09/01	33,890.67	09/08	34,995.55	09/14	34,920.10
09/02	35,340.67	09/09	34,950.97	09/25	34,913.10
09/04	35,440.67	09/10	34,929.72	09/28	36,478.15

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