

Date 2/26/21 ACCOUNT # CIF # ENCLOSURES Page 1 XXXXXXXXXX4285 CAA3368

CITY OF CARLOS MPFA DEBT SERVICE FUND PO BOX 276 CARLOS MN 56319-0276

ACCOUNT SUMMARY					
ACCOUNT #	ACCOUNT	TITLE	CURRENT BALANCE ENCLOSURES		
XXXXXXXXXXXXX4285	TOTAL	BUSI NESS	S MMA 51, 156. 84		

CHECKING ACCOUNT

ACCOUNT TITLE:

CITY OF CARLOS MPFA DEBT SERVICE FUND

We are your community bank. We provide in-house servicing and local decision making. People you know, who know you.

TOTAL BUSINESS MMA		I TEM TRUNCATI ON
ACCOUNT NUMBER	XXXXXXXXXXXXX4285	STATEMENT DATES 2/01/21 THRU 2/28/21
PREVIOUS BALANCE	53, 203. 55	DAYS IN THE STATEMENT PERIOD 28
1 DEPOSI TS/CREDI TS	7,749.00	AVG LEDGER BALANCE 55, 995. 55
2 CHECKS/DEBITS	9,800.00	AVG COLLECTED BALANCE 55, 995. 55
SERVICE CHARGE	. 00	INTEREST EARNED 4.29
INTEREST PAID	4.29	ANNUAL PERCENTAGE YI ELD EARNED 0. 10%
CURRENT BALANCE	51, 156. 84	2021 INTEREST PAID 8.48

ACCOUNT ACTIVITY						
DATE DESCRI PTI ON	AMOUNT	BALANCE				
2/05 Transfer from DDA	7, 749. 00	60, 952. 55				
Acct No. XXXXXXXXXXXXXX0053						
2/18 Outgoing Wire Transfer	9, 780. 00-	51, 172. 55				
2/18 Wire Transfer Fee	20.00-	51, 152. 55				
2/28 Interest Deposit	4. 29	51, 156. 84				

INTEREST RATE SUMMARY				
DATE	RATE			
1/3	1 0.10	00000%		



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CAA3368

CITY OF CARLOS MPFA DEBT SERVICE FUND PO BOX 276 CARLOS MN 56319-0276

TOTAL BUSINESS MMA

XXXXXXXXXXXXX4285 (Continued)

-----END OF STATEMENT-----

BALANCING PROCEDURE

At First Western Bank & Trust, we strive to make balancing of your statements as easy as 1-2-3. To assist our checking account customers in the balancing process, we have developed an easy to follow balancing form.

1) MATCH YOUR CHECKS

Compare the checks and deposit amounts listed on your statement with those in your register and check them off as you are verifying them. If your register shows a different amount than your statement, look at the cancelled item to see if it is entered on your statement correctly, if so, correct your register. If entered wrong on your statement, please, contact us immediately.

2) MISSED ENTRIES IN YOUR REGISTER

Record any entries from your statement that are not in your register, such as earned interest, service charges, etc. Make these entries after your last entry in your register. FORMULA: Last checkbook entry

+ earned interest - service charges + or – any additional errors --------= RECONCILED CHECKBOOK BALANCE

3) OUTSTANDING ITEMS

In the next column is a balancing form for your use. List all outstanding deposits and checks that are not checked off in your register.

NOTE: Be alert for any outstanding checks from prior months.

Billing Rights Summary for Electronic Transfers on Consumer Accounts In case of errors or questions about your electronic transfers telephone us at 701-852-3711 or 1-800-688-2584 or write us at the address shown on your statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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 (if any).

• Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

• Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Ending statement balance (on front side) ADD: Deposits recorded in your register that are not on your statement.

Subtotal

List of checks in your register by not listed on this or any prior statements.

\$

AMOUNT

PATEE	NUMBER	AMOUNT
		\$
Total outstanding che	cks	\$
	DINIO	
SUBTRACT OUTSTAN CHECKS FROM SUBT		\$
		T

This last total should agree with your register balance. If you are not in balance at this time re-check your addition and the outstanding items listed above to make sure you have listed them correctly. Contact us for any further assistance you may need.

Ready Reserve Disclosures Average Daily Balance (including current transactions)

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

Billing Rights Summary for Ready Reserve Account

What to Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the address shown on this statement. You may also contact us at 701-852-3711 or 1-800-688-2584. In your letter give the following information:

- Your name and account number
- · Dollar amount of suspected error

• Description of the Problem: if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You can also call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- · We can apply any unpaid amount against your credit limit.



