

P.O. Box 1090 Minot, ND 58702 701.852.3711

Date 2/26/21
ACCOUNT #
CIF #
ENCLOSURES

Page 1 XXXXXXXXXXXX6570 CAA3368

CITY OF CARLOS PO BOX 276 CARLOS MN 56319-0276

ACCOUNT #	ACCOUNT	TITLE	CURRENT	BALANCE	ENCLOSURES	
XXXXXXXXXXXXX6570	TOTAL	BUSINESS N	1A	13, 106.	29	

## CHECKING ACCOUNT

ACCOUNT TITLE: CITY OF CARLOS

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 TRUNCATION
ACCOUNT NUMBER	XXXXXXXXXXXX6570	STATEMENT DATES 2/01/21 THRU 2/28/21
PREVIOUS BALANCE	13, 105. 79	DAYS IN THE STATEMENT PERIOD 28
DEPOSI TS/CREDI TS	. 00	AVG LEDGER BALANCE 13, 105. 79
CHECKS/DEBI TS	. 00	AVG COLLECTED BALANCE 13, 105. 79
SERVI CE CHARGE	. 00	INTEREST EARNED . 50
INTEREST PAID	. 50	ANNUAL PERCENTAGE YIELD EARNED 0.05%
CURRENT BALANCE	13, 106. 29	2021 INTEREST PAID 1.06

ACCOUNT ACTIVITY					
DATE DESCRIPTION	AMOUNT	BALANCE			
2/28 Interest Deposit	. 50	13, 106. 29			

INTEREST RATE SUMMARY				
DATE	RATE			
1/31	0. 050000%			

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

		BALANCING	PROC	EDURE			
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.		Ending statement balance (on front side) ADD: Deposits recorded in your register that are not on your statement.		\$\$ \$\$ \$\$	_		
1)	MATCH YOUR CHECKS Compare the checks and deposit amounts listed statement with those in your register and check as you are verifying them. If your register shows amount than your statement, look at the cancelle if it is entered on your statement correctly, if so, or register. If entered wrong on your statement, ples immediately.	them off a different ed item to see correct your	listed on	Subtotal ecks in your re this or any pric	egister by not or statements. NUMBER	\$ \$AMOUNT	_
2)	MISSED ENTRIES IN YOUR REGISTER Record any entries from your statement that are register, such as earned interest, service charges these entries after your last entry in your register FORMULA: Last checkbook entry  + earned interest service charges any additional entry  - any additional entry	s, etc. Make est ges					_
	= RECONCILED CHECKBOOK BALANCE						_
3)	OUTSTANDING ITEMS In the next column is a balancing form for your u outstanding deposits and checks that are not ch your register.  NOTE: Be alert for any outstanding checks months.	ecked off in					_
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.		Total out:	standing check		  \$	_	
		SUBTRACT OUTSTANDING CHECKS FROM SUBTOTAL ABOVE \$			\$	=	

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

the time it takes us to complete our investigation.

- · 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.

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