

# WILLOW CREEK ESTATES HOA BANK ACCOUNT BALANCES AS OF 8-31-2017

## MONEY MARKET

STATEMENT BALANCE AS OF JULY 26, 2017	\$ 47,168.53
INTEREST EARNED	\$ 2.89
OTHER DEPOSITS	\$ -
OTHER WITHDRAWALS	\$ -
STATEMENT BALANCE AS OF AUGUST 23, 2017	<u>\$ 47,171.42</u>

### OTHER DEPOSITS DETAILS

Transfer from Gold Business Checking	\$ -
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### OTHER WITHDRAWALS DETAILS

Transfer to Gold Business Checking	\$ -
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## CHECKING ACCOUNT

STATEMENT BALANCE AS OF JULY 31, 2017	\$ 27,429.42
DEPOSITS/CREDITS	\$ 3,662.72
CHECKS/DEBITS	\$ (658.58)
STATEMENT BALANCE AS OF AUGUST 31, 2017	<u>\$ 30,433.56</u>

### DEPOSITS/CREDITS DETAILS

AUGUST 28 DEPOSIT	\$ 2,770.00
PAYPAL TRANSFER	\$ 892.72

### CHECKS/DEBITS DETAILS

Security Monster	\$ (8.00)
Canby Utility	\$ (88.08)
Ck#1415 Full Sun Landscape (August Services)	\$ (375.00)
Ck#1416 Landye Bennett Blumstein LLP	\$ (187.50)



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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### Business Statement

Account Number:  
1 536 0669 9723  
Statement Period:  
Jul 27, 2017  
through  
Aug 23, 2017

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WILLOW CREEK HOMEOWNERS ASSOC  
1811 NE 20TH AVE  
CANBY OR 97013-2540



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

## INFORMATION YOU SHOULD KNOW

### At U.S. Bank we are committed to doing our part to deter criminal activities related to money laundering.

We are enhancing our level of security on cash transactions in order to meet regulatory guidelines. To comply with these requirements, we need to clearly identify all individuals making cash transactions at our branches.

Beginning later this year we will require additional information from individuals who make cash transactions at the branch. Individuals who are not U.S. Bank accountholders will also be required to provide additional information, including individuals who present or receive cash on behalf of a business.

### What may be required for a cash transaction?

This additional information includes: full name, address, date of birth, Taxpayer Identification Number (of the individual), occupation and photo identification (driver's license or government issued ID). Once the necessary information is established in our system, only photo identification will be required for subsequent cash transactions. Please be ready to provide this information when asked. For your convenience, our branches will be able to collect the additional information in advance of the requirement that becomes mandatory later this year. Thank you for your assistance.

**Important changes are coming to your Online and Mobile Financial Services Agreement.** Review the changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

## PLATINUM BUSINESS MONEY MARKET

Member FDIC

U.S. Bank National Association

Account Number 1-536-0669-9723

### Account Summary

	# Items				
Beginning Balance on Jul 27		\$	47,168.53	Annual Percentage Yield Earned	0.07989%
Other Deposits	1		2.89	Interest Earned this Period	\$ 2.89
<b>Ending Balance on Aug 23, 2017</b>		<b>\$</b>	<b>47,171.42</b>	Interest Paid this Year	\$ 24.65
				Number of Days in Statement Period	28

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 23	Interest Paid	2300003482	\$ 2.89
<b>Total Other Deposits</b>			<b>\$ 2.89</b>



**BALANCE YOUR ACCOUNT**

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

**Outstanding Deposits**

DATE	AMOUNT
TOTAL	\$

**Outstanding Withdrawals**

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ \_\_\_\_\_
- Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
- Total lines 3 and 4. \$ \_\_\_\_\_
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
- Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

**IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS**

**In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers**

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- Describe the error or the 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.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

**IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS**

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

**CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE**

**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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
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- 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.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The **\*\*\*INTEREST CHARGE\*\*\*** begins from the date of each advance.

**REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES**

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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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## Business Statement

Account Number:

1 536 0667 7232

Statement Period:

Aug 1, 2017

through

Aug 31, 2017

Page 1 of 3



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WILLOW CREEK HOMEOWNERS ASSOC  
1811 NE 20TH AVE  
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## GOLD BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-536-0667-7232

### Account Summary

	# Items		
Beginning Balance on Aug 1		\$	27,429.42
Customer Deposits	1		2,770.00
Other Deposits	1		892.72
Card Withdrawals	1		8.00 -
Other Withdrawals	1		88.08 -
Checks Paid	2		562.50 -
<b>Ending Balance on Aug 31, 2017</b>		<b>\$</b>	<b>30,433.56</b>

### Customer Deposits

Number	Date	Ref Number	Amount
	Aug 28	8059318886	2,770.00

**Total Customer Deposits** \$ **2,770.00**

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 3	Electronic Deposit	From PAYPAL	\$ 892.72
	REF=172150082752630N00	PAYPALSD11TRANSFER 44GJ2A7YKDPEN	

**Total Other Deposits** \$ **892.72**

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<b>TOTAL</b>	<b>\$</b>

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DATE	AMOUNT
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WILLOW CREEK HOMEOWNERS ASSOC  
 1811 NE 20TH AVE  
 CANBY OR 97013-2540

**Business Statement**

Account Number:  
 1 536 0667 7232

Statement Period:  
 Aug 1, 2017  
 through  
 Aug 31, 2017

Page 2 of 3



**GOLD BUSINESS CHECKING**

**(CONTINUED)**

U.S. Bank National Association

**Account Number 1-536-0667-7232**

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-1957

Date	Description of Transaction	Ref Number	Amount
Aug 3	Debit Purchase - VISA SECURITY MONSTER *****1957	On 080117 541-342-8111 OR REF # 24412907214030021451056	4030021451 \$ 8.00-

**Card 1957 Withdrawals Subtotal \$ 8.00-**  
**Total Card Withdrawals \$ 8.00-**

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Aug 25	Electronic Withdrawal REF=172360034038950N00	From CANBY UTIL BILL 1930607845UTIL BILL 13669	\$ 88.08-

**Total Other Withdrawals \$ 88.08-**

**Checks Presented Conventionally**

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1415	Aug 28	8058239499	375.00	1416	Aug 29	8357081797	187.50

**Conventional Checks Paid (2) \$ 562.50-**

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 3	28,314.14	Aug 28	30,621.06	Aug 29	30,433.56
Aug 25	28,226.06				

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: July 2017

Account Number:	1-536-0667-7232	\$	0.00
Analysis Service Charge assessed to	1-536-0667-7232	\$	0.00

**Service Activity Detail for Account Number 1-536-0667-7232**

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	42		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-536-0667-7232			\$ 0.00



WILLOW CREEK HOMEOWNERS ASSOC  
 1811 NE 20TH AVE  
 CANBY OR 97013-2540

**Business Statement**

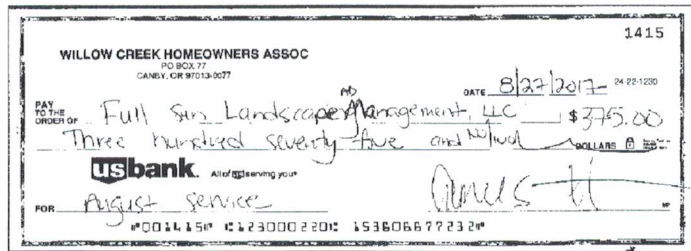
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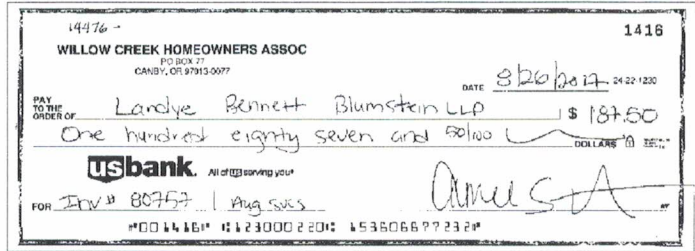
**IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT**

**Member FDIC**

**Account Number 1-536-0667-7232**



1415 Aug 28 375.00



1416 Aug 29 187.50