



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

IM EST
908

09066

CANV DISTRICT EXCHANGE CLUBS
1117 FRANKLIN ST
SANTA MONICA CA 90403-2323

Your Account(s) At A Glance

Checking
Balance **62,850.63+**

Statement Period: November 1, 2023 Thru November 30, 2023

Account Number : 001064820889



Business Banking

Account Number : 001064820889

Enclosures In Statement: 0

Beginning Balance	62,913.13+	Statement Period Days	30
1 Deposits	750.00+	Average Ledger Balance	62,956.00+
0 Other Credits	0.00		
5 Checks	475.00-		
2 Other Debits	337.50-		
Monthly Service Charge	0.00		
Ending Balance	62,850.63+		

Deposits To Your Account

<u>Date</u>	<u>Amount</u>
11-16	750.00

Checks Paid From Your Account

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
100016	11-13	100.00	100018	11-30	100.00	100020	11-17	100.00
100017	11-10	25.00	100019	11-21	150.00			

*Prior Check Number(s) Not Included or Out of Sequence.

Other Debits From Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
11-17	Item Deposited 9-29	330.00
11-30	Digital Banking Fees	7.50
Total		337.50

Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
11-10	62,888.13+	11-16	63,538.13+	11-21	62,958.13+
11-13	62,788.13+	11-17	63,108.13+	11-30	62,850.63+

An updated Treasury Management Services Master Service Agreement (MSA) is now available for review. To view the agreement, visit www.FirstCitizens.com/tms-msa.pdf. Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249

**Notice of Change
Disclosure of Business Account and Miscellaneous Fees and Services**

**The Following Fee and Service Changes for First Citizens Bank
Are Effective February 1, 2024**

Unless otherwise noted, all other current fees remain unchanged.

Automated Clearinghouse (ACH)

ACH return item - unauthorized debit.....	\$1.50
ACH notification of change	\$3.00

Cash Vault

Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by cash vault (per roll)*.....	\$0.20
Currency supplied by cash vault (per \$1,000)*	\$1.50

Commercial Advantage

Maintenance (per month).....	\$120.00
Basic maintenance+ (per month)	\$35.00
Domestic Wire Outgoing (each)	\$13.00

Commercial Advantage Integrated Payments

Monthly Maintenance Fee (per application).....	\$295.00
Wires (per wire).....	\$10.00
Setup Fee 1st payment type no card	\$1,100.00
Setup Fee 2nd payment type no card	\$750.00
Setup Fee 1st payment type w/card.....	\$0.00
Setup Fee 2nd payment type w/card.....	\$0.00

Data Exchange Service (DES)

File transfer fee (per file).....	\$20.00
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Lockbox - Retail

Maintenance (per month).....	\$175.00
Online decisioning items (each).....	\$0.40
Online decisioning maintenance fee (per PO Box)	\$100.00
Check only fee (without coupon, per check).....	\$0.30
Checks processed:	
1 - 5,000 (per check).....	\$0.09
5,001 - 10,000 (per check)	\$0.08
Over 10,000 (per check)	\$0.07
Deposit preparation (each)	\$1.50
Multiple document transaction (each).....	\$0.175
- Unbankable Remittance	\$0.30
- Correspondence Only	\$0.30
Check image capture.....	\$0.03
Lockbox portal maintenance (per month).....	\$100.00
Document image capture.....	\$0.03

Lockbox - Wholesale

Online decisioning maintenance fee (per month, per box).....	\$100.00
Online decisioning items (each).....	\$0.40
Payee match - if more than 20 payees requested (per item, all items)	\$0.0115
Unbankable Remittance	\$0.40
Correspondence Only	\$0.40
Package preparation (per package).....	\$2.50
Data entry (per keystroke).....	\$0.0175
Check image capture (per item)	\$0.08



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Legacy CIT Lockbox Service (Retail and Wholesale)

Document image capture (per document)	\$0.15
Extended image archive - 3 years (per image).....	\$0.04
Extended image archive - 7 years (per image).....	\$0.06
Extended image archive - 10 years (per image).....	\$0.06
Exception manager service (per month).....	\$25.00

Remote Deposit Capture (RDC)

Single-feed scanner (once)	\$535.00
Single-feed scanner (5 monthly payments).....	\$125.00
Single-feed scanner (12 monthly payments).....	\$65.00
Multiple-feed scanner (once).....	\$975.00
Multiple-feed scanner (10 monthly payments).....	\$125.00

Miscellaneous Fees

Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by branch (per roll).....	\$0.25
Currency supplied by branch (per \$1,000).....	\$1.75

*New fee

+ Basic Commercial Advantage service is not available for new enrollment

FCB-B (11-12/23)

**Notice of Change
Disclosure of Products and Fees - International Banking Services**

**The Following Fee and Service Changes for First Citizens Bank
Are Effective February 1, 2024**

Unless otherwise noted, all other current fees remain unchanged.

Foreign Check

Collection (\$250 US dollar minimum value)	\$75.00 + expenses
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Paying & Receiving

Drafts	Not offered
Outgoing International Wire Transfer - Commercial	
In U.S. Dollars	
Branch Initiated	\$100.00
In Foreign Currency	
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth).....	No charge
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth).....	No charge
Digital Banking Business.....	No charge

Previously-disclosed Paying & Receiving service no longer offered

Telephone notification	Not offered
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IBS-B (11-12/23)

Statement Period: November 1 , 2023 Thru November 30, 2023
Account Number : 001064820889
FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	= \$	
4	-\$	
5	= \$	

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

A. Deposits/Credits		
Date	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give 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." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of 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 may 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

Statement Period: November 1 , 2023 Thru November 30, 2023

Account Number : 001064820889

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

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Apply to account: BONITAGIBSON - CANV DISTRICT EXCHANGE CLUBS
CANV DISTRICT EXCHANGE CLUBS
1117 FRANKLIN ST
SANTA MONICA, CA 90403-2323
DATE 10/19/2023 0000100016
AMOUNT
PAY ONE HUNDRED DOLLARS AND NO/100
TO THE ORDER OF BONITA GIBSON
First Citizens Bank
Signature on file -
account holder has pre-approved this check
Void After 90 Days
⑈0000100016⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100016 \$100.00

Apply to account: BONITAGIBSON - CANV DISTRICT EXCHANGE CLUBS
CANV DISTRICT EXCHANGE CLUBS
1117 FRANKLIN ST
SANTA MONICA, CA 90403-2323
DATE 11/13/2023 0000100018
AMOUNT
PAY ONE HUNDRED DOLLARS AND NO/100
TO THE ORDER OF BONITA GIBSON
First Citizens Bank
Signature on file -
account holder has pre-approved this check
Void After 90 Days
⑈0000100018⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100018 \$100.00

Apply to account: JOHNNYTAI - CANV DISTRICT EXCHANGE CLUBS
CANV DISTRICT EXCHANGE CLUBS
1117 FRANKLIN ST
SANTA MONICA, CA 90403-2323
DATE 11/13/2023 0000100020
AMOUNT
PAY ONE HUNDRED DOLLARS AND NO/100
TO THE ORDER OF JOHNNY TAI
First Citizens Bank
Signature on file -
account holder has pre-approved this check
Void After 90 Days
⑈0000100020⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100020 \$100.00

Apply to account: JIMALTWEGG - CANV DISTRICT EXCHANGE CLUBS
CANV DISTRICT EXCHANGE CLUBS
1117 FRANKLIN ST
SANTA MONICA, CA 90403-2323
DATE 10/19/2023 0000100017
AMOUNT
PAY TWENTY-FIVE DOLLARS AND NO/100
TO THE ORDER OF JIM ALTWEGG
First Citizens Bank
Signature on file -
account holder has pre-approved this check
Void After 90 Days
⑈0000100017⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100017 \$25.00

Apply to account: RDALBEVANS - CANV DISTRICT EXCHANGE CLUBS
CANV DISTRICT EXCHANGE CLUBS
1117 FRANKLIN ST
SANTA MONICA, CA 90403-2323
DATE 11/13/2023 0000100019
AMOUNT
PAY ONE HUNDRED FIFTY DOLLARS AND NO/100
TO THE ORDER OF R. DALE EVANS
First Citizens Bank
Signature on file -
account holder has pre-approved this check
Void After 90 Days
⑈0000100019⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100019 \$150.00