



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

IM EST
908

03421

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

Your Account(s) At A Glance

**Checking
Balance** **60,506.94+**

Statement Period: January 1 , 2025 Thru January 31, 2025

Account Number : 001064820889



Business Banking

Account Number : 001064820889

Enclosures In Statement: 0

Beginning Balance	59,998.13+
0 Deposits	0.00
13 Other Credits	6,518.00+
4 Checks	535.60-
6 Other Debits	5,473.59-
Monthly Service Charge	0.00

Statement Period Days	31
Average Ledger Balance	59,063.00+

Ending Balance **60,506.94+**

Other Credits To Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01-28	Mobile Check Deposit	90.00
01-28	Mobile Check Deposit	120.00
01-28	Mobile Check Deposit	190.00
01-28	Mobile Check Deposit	270.00
01-28	Mobile Check Deposit	300.00
01-28	Mobile Check Deposit	330.00
01-28	Mobile Check Deposit	560.00
01-28	Mobile Check Deposit	600.00
01-28	Mobile Check Deposit	640.00
01-28	Mobile Check Deposit	650.00
01-28	Mobile Check Deposit	770.00
01-28	Mobile Check Deposit	840.00
01-28	Mobile Check Deposit	1,158.00
Total		6,518.00

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>
100086	01-22	260.60	100089	01-23	150.00
100088*	01-21	100.00	100090	01-17	25.00

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



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

Other Debits From Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01-07	Intuit 69651670 Bill_pay Cynthia Strasma	27.75
01-09	POS Sig 01/08 Visa #3827 Apple.Com/Bill 866-712-7753 Ca	3.19
01-23	Intuit 36412500 Bill_pay Jean-Pierre Fal	420.96
01-23	Intuit 34093950 Bill_pay Exchange Club O	5,000.00
01-27	POS Sig 01/25 Visa #3827 Intuit *quickbooks Bil Cl.Intuit.Com Ca	14.19
01-31	Digital Banking Fees	7.50
Total		5,473.59

Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
01-07	59,970.38+	01-21	59,842.19+	01-27	53,996.44+
01-09	59,967.19+	01-22	59,581.59+	01-28	60,514.44+
01-17	59,942.19+	01-23	54,010.63+	01-31	60,506.94+



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Account Number : 001064820889

Corrected 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, 2025**

Unless otherwise noted, all other current fees remain unchanged.

Business Accounts, Non-Analysis Deposit Accounts

Paper statement** (per month)	\$8.00
Business Banking I, II & III:	
Option to select to add treasury management services at a discount for \$20.00 each per month***:	
- ACH Positive Pay	
- ACH Block	
- Check Positive Pay	
- Reverse Positive Pay	
- EDI with free reporting	
- Remote Deposit Capture with free scanner	

Business Accounts, Commercial Analysis Program

Maintenance (per month)	\$25.00
Per item deposited (In-State/Out-of-State/Government/On-U.s)	\$0.20
Deposit Protection (per \$1,000)	\$0.130
Deposit Protection (per account maximum fee)	\$250.00
Paper analysis statement (per month)	\$8.00
Remote Deposit Capture (RDC):	
Per item deposited (In-State/Out-of-State/Government/On-U.s)	\$0.15

Commercial Advantage

Maintenance (per month)	\$135.00
Basic maintenance**** (per month)	\$45.00

Commercial Image Cash Letter

Per item deposited (In-State/Out-of-State/Government/On-U.s)	\$0.10
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Digital Banking for Business

Multiple User Fee over 2 (per month flat fee)	\$7.50
ACH Batch/Payroll:	
Module (per month)	\$20.00
Items over 20	\$1.50
ACH Collections:	
Module (per month)	\$20.00
Items over 20	\$1.50
ACH Batch/Payroll & Collections:	
Module (per month)	\$30.00
Items over 30	\$1.50
Domestic Wire Transfer Services:	
Maintenance (per month)	\$20.00
Domestic Wire Transfer (per outgoing transfer)	\$20.00
International Wire Transfer Services:	
Maintenance (per month)	\$20.00
International Wire (per outgoing transfer in USD)	\$45.00

*Corrected fee schedule effective February 1, 2025

**Avoid paper statement fee by signing up for e-statements through Online Banking.

***Number of services to select is based on account plan.

****Basic Commercial Advantage service is not available for new enrollment.

FCB-B (01-02/25)

Statement Period: January 1, 2025 Thru January 31, 2025
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: January 1 , 2025 Thru January 31, 2025

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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THIS CHECK IS VOID WITHOUT THE SAFETY FEATURES LISTED ON THE BACK

Apply to account: **Cynthia Strasmann - CANV DISTRICT EXCHANGE CLUBS**

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

DATE 01/14/2024

AMOUNT 0000100086

PAY TWO HUNDRED SIXTY DOLLARS AND 60/100

TO THE ORDER OF CYNTHIA STRASMANN

First Citizens Bank

Member ACE Expenses

Signature on file - account holder has pre-approved this check

Void After 90 Days

⑈0000100086⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100086 \$260.60

THIS CHECK IS VOID WITHOUT THE SAFETY FEATURES LISTED ON THE BACK

Apply to account: **KENDUFOR - CANV DISTRICT EXCHANGE CLUBS**

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

DATE 01/10/2025

AMOUNT 0000100089

PAY ONE HUNDRED FIFTY DOLLARS AND NO/100

TO THE ORDER OF KEN DUFOR

First Citizens Bank

Signature on file - account holder has pre-approved this check

Void After 90 Days

⑈0000100089⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100089 \$150.00

THIS CHECK IS VOID WITHOUT THE SAFETY FEATURES LISTED ON THE BACK

Apply to account: **JOHNNY TAI - CANV DISTRICT EXCHANGE CLUBS**

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

DATE 01/10/2025

AMOUNT 0000100088

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

⑈0000100088⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100088 \$100.00

THIS CHECK IS VOID WITHOUT THE SAFETY FEATURES LISTED ON THE BACK

Apply to account: **RDALIEVANS - CANV DISTRICT EXCHANGE CLUBS**

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

DATE 01/10/2025

AMOUNT 0000100090

PAY TWENTY-FIVE 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

⑈0000100090⑈ ⑆053100300⑆ 1064820889⑆ 39

Chk# 100090 \$25.00