

# Eagle's Landing Condominium Association

## Balance Sheet

As of May 31, 2024

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
Construction Account	12,673.94
Insurance Deductible Escrow	25,000.00
Operating 5062	43,745.25
Reserve Account	61,652.41
<b>Total Bank Accounts</b>	<b>\$143,071.60</b>
Other Current Assets	
Lowe's Preload Card	250.00
<b>Total Other Current Assets</b>	<b>\$250.00</b>
<b>Total Current Assets</b>	<b>\$143,321.60</b>
Other Assets	
Bookkeeping Deposit	500.00
<b>Total Other Assets</b>	<b>\$500.00</b>
<b>TOTAL ASSETS</b>	<b>\$143,821.60</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
<b>Total Liabilities</b>	
Equity	
HOA Equity	8,536.07
Retained Earnings	93,007.59
Net Income	42,277.94
<b>Total Equity</b>	<b>\$143,821.60</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$143,821.60</b>

# Eagle's Landing Condominium Association

## Profit and Loss

January - May, 2024

	TOTAL
Income	
Ordinary Income	780.00
Operating Account Income	
Association Dues	74,300.00
<b>Total Operating Account Income</b>	<b>74,300.00</b>
Reserve Account Income	
Interest Income	248.93
<b>Total Reserve Account Income</b>	<b>248.93</b>
<b>Total Ordinary Income</b>	<b>75,328.93</b>
Special Assessment Income	
2023 Special Assessment	7,140.00
2024 Special Assessment	7,885.00
<b>Total Special Assessment Income</b>	<b>15,025.00</b>
Unapplied Cash Payment Income	3,943.00
<b>Total Income</b>	<b>\$94,296.93</b>
<b>GROSS PROFIT</b>	<b>\$94,296.93</b>
Expenses	
Bank Service Charges	71.50
Legal & Professional Fees	
Bookkeeping	1,840.39
Legal Fees	5,582.25
<b>Total Legal &amp; Professional Fees</b>	<b>7,422.64</b>
Merchant Fee	138.36
Operating Account Expense	
Insurance Expense	8,327.50
AFI- Business Key Policy	17.58
AFI- Property	4,730.69
AFI - Non Profit Liability	33.75
<b>Total AFI- Property</b>	<b>4,764.44</b>
<b>Total Insurance Expense</b>	<b>13,109.52</b>
Landscaping and Groundskeeping	
Snow Removal	
Snow Removal - L& B Services	2,700.00
<b>Total Snow Removal</b>	<b>2,700.00</b>
<b>Total Landscaping and Groundskeeping</b>	<b>2,700.00</b>
Office Expenses	577.93
Postage and Delivery	140.22
<b>Total Office Expenses</b>	<b>718.15</b>

# Eagle's Landing Condominium Association

## Profit and Loss

January - May, 2024

	TOTAL
Professional Fees	
Tax Preparation	130.00
<b>Total Professional Fees</b>	<b>130.00</b>
Reimbursed Expense	0.00
Repairs and Maintenance	
Lights	
EVO Electric	960.00
<b>Total Lights</b>	<b>960.00</b>
Plumbing	59.00
Rodent Control	438.00
<b>Total Repairs and Maintenance</b>	<b>1,457.00</b>
Utilities	2,118.07
Town of Estes Park	3,174.47
Electric-Town of EP	81.28
Water-Town of EP	667.65
<b>Total Town of Estes Park</b>	<b>3,923.40</b>
Trash-Waste Management	527.85
Wastewater-Upper Thompson Sani	19,462.50
<b>Total Utilities</b>	<b>26,031.82</b>
<b>Total Operating Account Expense</b>	<b>44,146.49</b>
Tax	240.00
<b>Total Expenses</b>	<b>\$52,018.99</b>
<b>NET OPERATING INCOME</b>	<b>\$42,277.94</b>
<b>NET INCOME</b>	<b>\$42,277.94</b>

# Eagle's Landing Condominium Association

## Profit and Loss

May 2024

	TOTAL
Income	
Ordinary Income	200.00
Operating Account Income	
Association Dues	16,360.00
<b>Total Operating Account Income</b>	<b>16,360.00</b>
<b>Total Ordinary Income</b>	<b>16,560.00</b>
Special Assessment Income	
2024 Special Assessment	7,885.00
<b>Total Special Assessment Income</b>	<b>7,885.00</b>
Unapplied Cash Payment Income	-5,622.00
<b>Total Income</b>	<b>\$18,823.00</b>
GROSS PROFIT	<b>\$18,823.00</b>
Expenses	
Bank Service Charges	23.25
Legal & Professional Fees	
Bookkeeping	150.00
Legal Fees	1,825.00
<b>Total Legal &amp; Professional Fees</b>	<b>1,975.00</b>
Merchant Fee	138.36
Operating Account Expense	
Insurance Expense	2,364.08
Office Expenses	
Postage and Delivery	114.24
<b>Total Office Expenses</b>	<b>114.24</b>
Reimbursed Expense	0.00
Repairs and Maintenance	
Rodent Control	438.00
<b>Total Repairs and Maintenance</b>	<b>438.00</b>
Utilities	529.36
Town of Estes Park	775.67
Wastewater-Upper Thompson Sani	9,731.25
<b>Total Utilities</b>	<b>11,036.28</b>
<b>Total Operating Account Expense</b>	<b>13,952.60</b>
<b>Total Expenses</b>	<b>\$16,089.21</b>
NET OPERATING INCOME	<b>\$2,733.79</b>
NET INCOME	<b>\$2,733.79</b>

# Eagle's Landing Condominium Association

## 2024 Budget Comparison

January - May, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Income</b>				
Ordinary Income	780.00		780.00	
Operating Account Income				
Association Dues	74,300.00		74,300.00	
<b>Total Operating Account Income</b>	<b>74,300.00</b>		<b>74,300.00</b>	
Reserve Account Income				
Interest Income	248.93		248.93	
<b>Total Reserve Account Income</b>	<b>248.93</b>		<b>248.93</b>	
<b>Total Ordinary Income</b>	<b>75,328.93</b>		<b>75,328.93</b>	
Special Assessment Income				
2023 Special Assessment	7,140.00		7,140.00	
2024 Special Assessment	7,885.00		7,885.00	
<b>Total Special Assessment Income</b>	<b>15,025.00</b>		<b>15,025.00</b>	
Unapplied Cash Payment Income	3,943.00		3,943.00	
<b>Total Income</b>	<b>\$94,296.93</b>	<b>\$0.00</b>	<b>\$94,296.93</b>	<b>0.00%</b>
<b>GROSS PROFIT</b>	<b>\$94,296.93</b>	<b>\$0.00</b>	<b>\$94,296.93</b>	<b>0.00%</b>
<b>Expenses</b>				
Bank Service Charges	71.50		71.50	
Legal & Professional Fees				
Bookkeeping	1,840.39	5,100.00	-3,259.61	36.09 %
Legal Fees	5,582.25	2,000.00	3,582.25	279.11 %
<b>Total Legal &amp; Professional Fees</b>	<b>7,422.64</b>	<b>7,100.00</b>	<b>322.64</b>	<b>104.54 %</b>
Merchant Fee	138.36		138.36	
Operating Account Expense				
Bank Fees-Operating Account		1,050.00	-1,050.00	
Computer and Internet Expenses		150.00	-150.00	
Government Entity Fees		50.00	-50.00	
Insurance Expense	8,327.50		8,327.50	
AFI- Business Key Policy	17.58	211.00	-193.42	8.33 %
AFI- Property	4,730.69	25,000.00	-20,269.31	18.92 %
AFI - Non Profit Liability	33.75	405.00	-371.25	8.33 %
<b>Total AFI- Property</b>	<b>4,764.44</b>	<b>25,405.00</b>	<b>-20,640.56</b>	<b>18.75 %</b>
<b>Total Insurance Expense</b>	<b>13,109.52</b>	<b>25,616.00</b>	<b>-12,506.48</b>	<b>51.18 %</b>
Landscaping and Groundskeeping				
Groundskeeping - L & B Services		6,000.00	-6,000.00	
Spring and Fall Cleanup		3,800.00	-3,800.00	
<b>Total Groundskeeping - L &amp; B Services</b>		<b>9,800.00</b>	<b>-9,800.00</b>	
Snow Removal		10,000.00	-10,000.00	
Snow Removal - L& B Services	2,700.00		2,700.00	
<b>Total Snow Removal</b>	<b>2,700.00</b>	<b>10,000.00</b>	<b>-7,300.00</b>	<b>27.00 %</b>
Sprinklers				

# Eagle's Landing Condominium Association

## 2024 Budget Comparison





January - May, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Backflow Testing and Repair		416.65	-416.65	
Startup and Shutdown		900.00	-900.00	
<b>Total Sprinklers</b>		<b>1,316.65</b>	<b>-1,316.65</b>	
<b>Total Landscaping and Groundskeeping</b>	<b>2,700.00</b>	<b>21,116.65</b>	<b>-18,416.65</b>	<b>12.79 %</b>
Office Expenses	577.93	300.00	277.93	192.64 %
Postage and Delivery	140.22		140.22	
<b>Total Office Expenses</b>	<b>718.15</b>	<b>300.00</b>	<b>418.15</b>	<b>239.38 %</b>
Other Expense		300.00	-300.00	
Professional Fees				
Financial Review		100.00	-100.00	
Tax Preparation	130.00	130.00	0.00	100.00 %
<b>Total Professional Fees</b>	<b>130.00</b>	<b>230.00</b>	<b>-100.00</b>	<b>56.52 %</b>
Reimbursed Expense	0.00		0.00	
Repairs and Maintenance				
Lights				
EVO Electric	960.00		960.00	
<b>Total Lights</b>	<b>960.00</b>		<b>960.00</b>	
Other		10,000.00	-10,000.00	
Paving		10,000.00	-10,000.00	
Plumbing	59.00		59.00	
Rodent Control	438.00		438.00	
<b>Total Repairs and Maintenance</b>	<b>1,457.00</b>	<b>20,000.00</b>	<b>-18,543.00</b>	<b>7.29 %</b>
Supplies		1,000.00	-1,000.00	
Utilities	2,118.07		2,118.07	
Town of Estes Park	3,174.47		3,174.47	
Electric-Town of EP	81.28	1,080.00	-998.72	7.53 %
Water-Town of EP	667.65	13,000.00	-12,332.35	5.14 %
<b>Total Town of Estes Park</b>	<b>3,923.40</b>	<b>14,080.00</b>	<b>-10,156.60</b>	<b>27.87 %</b>
Trash-Waste Management	527.85	7,000.00	-6,472.15	7.54 %
Wastewater-Upper Thompson Sani	19,462.50	39,450.00	-19,987.50	49.33 %
<b>Total Utilities</b>	<b>26,031.82</b>	<b>60,530.00</b>	<b>-34,498.18</b>	<b>43.01 %</b>
<b>Total Operating Account Expense</b>	<b>44,146.49</b>	<b>130,342.65</b>	<b>-86,196.16</b>	<b>33.87 %</b>
Tax	240.00		240.00	
<b>Total Expenses</b>	<b>\$52,018.99</b>	<b>\$137,442.65</b>	<b>\$ -85,423.66</b>	<b>37.85 %</b>
NET OPERATING INCOME	<b>\$42,277.94</b>	<b>\$ -137,442.65</b>	<b>\$179,720.59</b>	<b>-30.76 %</b>
NET INCOME	<b>\$42,277.94</b>	<b>\$ -137,442.65</b>	<b>\$179,720.59</b>	<b>-30.76 %</b>

RETURN SERVICE REQUESTED

EAGLES LANDING CONDOMINIUM ASSOCIATION  
OPERATING  
PO BOX 206  
ESTES PARK CO 80517-0206

**Managing Your Accounts**

-  Online Banking [www.bankofcolorado.com](http://www.bankofcolorado.com)
-  Mailing Address 533 Big Thompson Ave Suite 100  
Estes Park, CO 80517
-  Phone 970-586-8185
-  Customer Service 1-800-227-7715

## GROW YOUR BUSINESS

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- Customizable devices and online software solutions
- Free assessment to evaluate how we can help!

**CONTACT YOUR LOCAL BRANCH OR  
TREASURY MANAGER TO GET MORE DETAILS!**



MEMBER FDIC

### Summary of Accounts

Account Type	Account Number	Ending Balance
FREE BUSINESS ACCOUNT	XXXXXX5062	\$35,713.54

### FREE BUSINESS ACCOUNT-XXXXXX5062

#### Account Summary

Date	Description	Amount
05/01/2024	<b>Beginning Balance</b>	<b>\$43,909.39</b>
	6 Credit(s) This Period	\$10,255.00
	12 Debit(s) This Period	\$18,450.85
05/31/2024	<b>Ending Balance</b>	<b>\$35,713.54</b>

#### Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2024	<b>Beginning Balance</b>			<b>\$43,909.39</b>
05/01/2024	BUSPREM FEE PINNBANK-BANK OF BUSINESS PREMIUM CHARGE	\$23.25		\$43,886.14





**FREE BUSINESS ACCOUNT-XXXXXX5062 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
05/01/2024	UPPER THOMPSON S prearrange	\$9,731.25		\$34,154.89
05/06/2024	TOWN OF ESTES PA UT BILL 000095870015720	\$36.16		\$34,118.73
05/06/2024	TOWN OF ESTES PA UT BILL 000095870008006	\$43.50		\$34,075.23
05/06/2024	TOWN OF ESTES PA UT BILL 000095870015368	\$158.62		\$33,916.61
05/06/2024	TOWN OF ESTES PA UT BILL 000095870008008	\$537.39		\$33,379.22
05/08/2024	DEPOSIT		\$375.00	\$33,754.22
05/08/2024	DEPOSIT		\$5,450.00	\$39,204.22
05/10/2024	TRANSFER TO SAVINGS XXXXXX7760	\$2,000.00		\$37,204.22
05/13/2024	EAGLES LANDING C Dues XXXXX9465		\$1,830.00	\$39,034.22
05/13/2024	CHECK # 3530	\$764.24		\$38,269.98
05/15/2024	CHECK # 3528	\$438.00		\$37,831.98
05/16/2024	EAGLES LANDING C Dues XXXXX9465		\$420.00	\$38,251.98
05/17/2024	WASTE MANAGEMENT INTERNET 043000092201926	\$529.36		\$37,722.62
05/22/2024	DEPOSIT		\$1,430.00	\$39,152.62
05/22/2024	STATE FARM RO 27 CPC-CLIENT 20 J XXXXXX5760	\$2,364.08		\$36,788.54
05/23/2024	DEPOSIT		\$750.00	\$37,538.54
05/28/2024	CHECK # 3529	\$1,825.00		\$35,713.54
<b>05/31/2024</b>	<b>Ending Balance</b>			<b>\$35,713.54</b>

**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
3528	05/15/2024	\$438.00	3530	05/13/2024	\$764.24
3529	05/28/2024	\$1,825.00			

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
05/01/2024	\$34,154.89	05/13/2024	\$38,269.98	05/22/2024	\$36,788.54
05/06/2024	\$33,379.22	05/15/2024	\$37,831.98	05/23/2024	\$37,538.54
05/08/2024	\$39,204.22	05/16/2024	\$38,251.98	05/28/2024	\$35,713.54
05/10/2024	\$37,204.22	05/17/2024	\$37,722.62		





**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

RETURN SERVICE REQUESTED

EAGLES LANDING CONDOMINIUM ASSOCIATION  
SPECIAL ASSESSMENT  
PO BOX 206  
ESTES PARK CO 80517-0206

**Managing Your Accounts**

-  Online Banking [www.bankofcolorado.com](http://www.bankofcolorado.com)
-  Mailing Address 533 Big Thompson Ave Suite 100  
Estes Park, CO 80517
-  Phone 970-586-8185
-  Customer Service 1-800-227-7715

# GROW YOUR BUSINESS

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- Free assessment to evaluate how we can help!

**CONTACT YOUR LOCAL BRANCH OR  
TREASURY MANAGER TO GET MORE DETAILS!**



MEMBER FDIC

### Summary of Accounts

Account Type	Account Number	Ending Balance
FREE BUSINESS ACCOUNT	XXXXXX5118	\$12,673.94

### FREE BUSINESS ACCOUNT-XXXXXX5118

#### Account Summary

Date	Description	Amount
05/01/2024	Beginning Balance	\$12,673.94
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
05/31/2024	Ending Balance	\$12,673.94

#### Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2024	Beginning Balance			\$12,673.94
	No activity this statement period			
05/31/2024	Ending Balance			\$12,673.94

**THIS FORM IS PROVIDED TO HELP YOU BALANCE  
YOUR STATEMENT**

WITHDRAWALS OUTSTANDING - NOT CHARGED TO ACCOUNT		
NO.	\\$	
<b>TOTAL</b>	<b>\$</b>	

**BEFORE YOU START-**

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF ANY OCCURRED:

1. Loan advances.
2. Credit memos.
3. Other automatic deposits.
4. Interest paid.

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

1. Automatic loan payments.
2. Automatic savings transfers.
3. Service charges.
4. Debit memos.
5. Other automatic deductions and payments.

BALANCE SHOWN ON THIS STATEMENT \$ \_\_\_\_\_

**ADD**

DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

**SUBTRACT -**

WITHDRAWALS OUTSTANDING \$ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (FOR CONSUMER ACCOUNTS ONLY)**

Telephone or write us at the telephone number or address listed in the top right Managing Your Accounts Section of this 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.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) 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 (5 business days for Visa® branded Debit Card point-of-sale transactions processed by Visa) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**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 listed in the top right Managing Your Accounts Section of this 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.

**NOTIFICATION OF NEGATIVE INFORMATION**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**FREE BUSINESS ACCOUNT-XXXXXX5118** (continued)

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**Overdraft and Returned Item Fees**

	<b>Total for this period</b>	<b>Total year-to-date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00

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PO Box 147  
Fort Lupton, CO 80621-0147

## Statement Ending 06/03/2024

Page 1 of 2

RETURN SERVICE REQUESTED

EAGLES LANDING CONDOMINIUM ASSOCIATION  
PO BOX 206  
ESTES PARK CO 80517-0206

### Managing Your Accounts

	Online Banking	www.bankofcolorado.com
	Mailing Address	533 Big Thompson Ave Suite 100 Estes Park, CO 80517
	Phone	970-586-8185
	Customer Service	1-800-227-7715

### Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS SAVINGS	XXXXXX7760	\$61,652.41

### BUSINESS SAVINGS-XXXXXX7760

#### Account Summary

Date	Description	Amount
03/30/2024	Beginning Balance	\$82,652.41
	2 Credit(s) This Period	\$4,000.00
	1 Debit(s) This Period	\$25,000.00
06/03/2024	Ending Balance	\$61,652.41

#### Account Activity

Post Date	Description	Debits	Credits	Balance
03/30/2024	Beginning Balance			\$82,652.41
04/10/2024	TRANSFER TO SAVINGS XXXXXX7760		\$2,000.00	\$84,652.41
05/10/2024	TRANSFER TO SAVINGS XXXXXX7760		\$2,000.00	\$86,652.41
05/24/2024	Transfer from Res to Ins Res per Dianne EM on 0524 Transfer To xxx9382	\$25,000.00		\$61,652.41
06/03/2024	Ending Balance			\$61,652.41

#### Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING - NOT CHARGED TO ACCOUNT

Table with columns NO. and \$ for recording withdrawals. Includes a TOTAL row at the bottom.

BEFORE YOU START-

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF ANY OCCURRED:

- 1. Loan advances.
2. Credit memos.
3. Other automatic deposits.
4. Interest paid.

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

- 1. Automatic loan payments.
2. Automatic savings transfers.
3. Service charges.
4. Debit memos.
5. Other automatic deductions and payments.

BALANCE SHOWN ON THIS STATEMENT \$

ADD

DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) \$

TOTAL \$

SUBTRACT -

WITHDRAWALS OUTSTANDING \$

BALANCE \$

SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (FOR CONSUMER ACCOUNTS ONLY)

Telephone or write us at the telephone number or address listed in the top right Managing Your Accounts Section of this 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.

- (1) Tell us your name and account number (if any).
(2) 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.
(3) 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 (5 business days for Visa® branded Debit Card point-of-sale transactions processed by Visa) to do this, we will credit your account for the amount you think is in error...

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 listed in the top right Managing Your Accounts Section of this 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.

- (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.
(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.

NOTIFICATION OF NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.