

P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

AI 0614 0 806 953 19834 #@02 AV 0.426

HANDS THAT LOVE  
A NJ NONPROFIT CORPORATION  
PO BOX 2283  
VINELAND, NJ 08362-2283

- ☐ 1.888.BUSINESS (1.888.287.4637)
- ☑ [bankofamerica.com](http://bankofamerica.com)
- ☑ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Business Advantage Relationship Banking Preferred Rewards for Bus Platinum

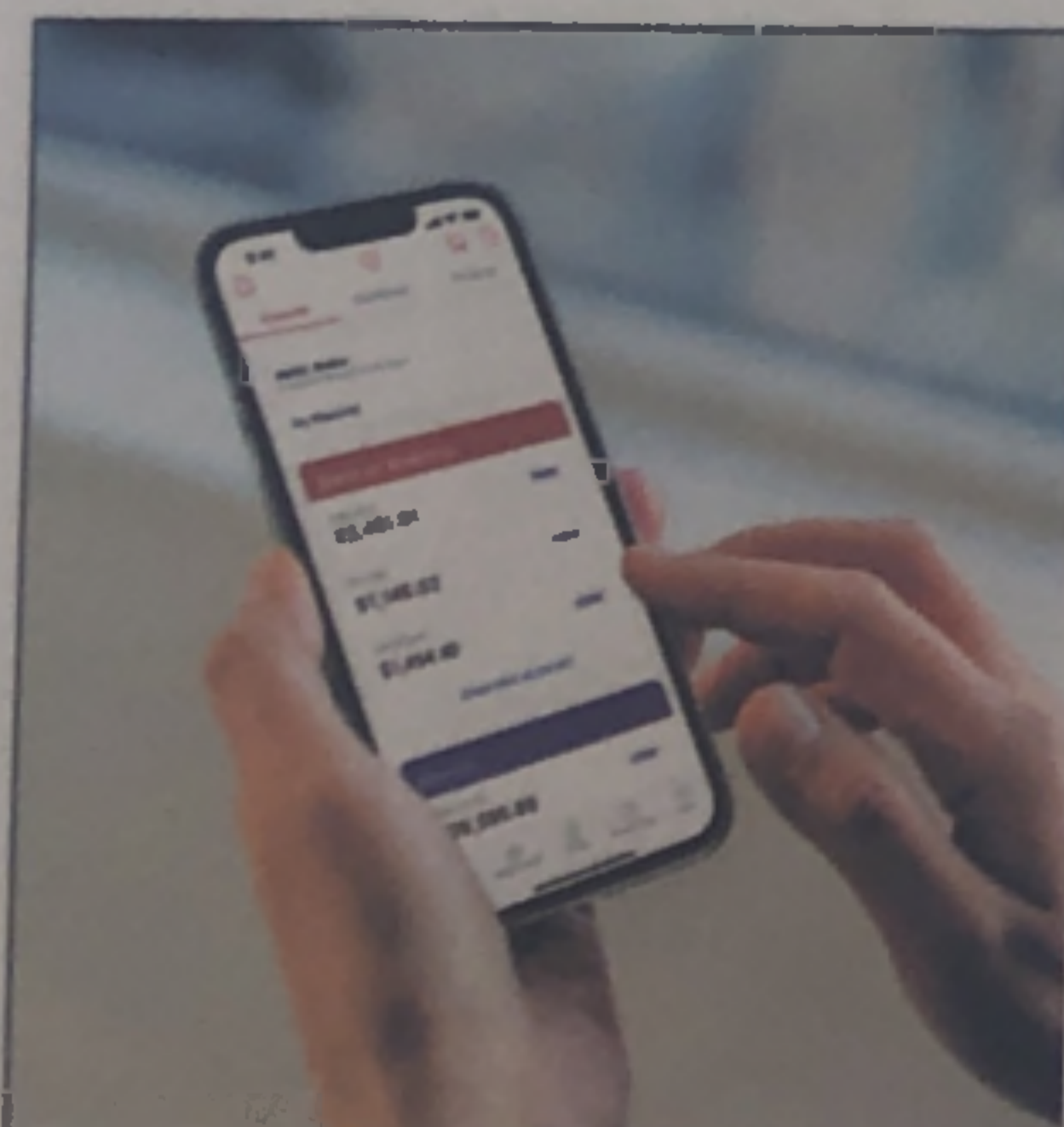
for May 1, 2022 to May 31, 2022

Account number: 3810 4749 8255

HANDS THAT LOVE A NJ NONPROFIT CORPORATION

### Account summary

Beginning balance on May 1, 2022	\$36,278.19	# of deposits/credits: 23
Deposits and other credits	17,411.76	# of withdrawals/debits: 80
Withdrawals and other debits	-8,217.79	# of items-previous cycle <sup>1</sup> : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-194.96	Average ledger balance: \$43,460.15
<b>Ending balance on May 31, 2022</b>	<b>\$45,277.20</b>	<sup>1</sup> Includes checks paid, deposited items and other debits



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Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-01-22-2806A | 4019267

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- Describe the error or 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.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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**Deposits and other credits**

Date	Description	Amount
05/02/22	STRIPE DES:TRANSFER ID:ST-W4B6V2G1G4Q3 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	3,911.85
05/03/22	STRIPE DES:TRANSFER ID:ST-D6N4X1X4W5I0 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	387.80
05/04/22	PAYPAL DES:TRANSFER ID:1019910801991 INDN:HANDS THAT LOVE CO ID:PAYPALSD11 PPD	1,500.00
05/04/22	STRIPE DES:TRANSFER ID:ST-A6P7N3L3Z1W0 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	842.57
05/05/22	STRIPE DES:TRANSFER ID:ST-U0R8A1I6G2Y0 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	1,049.43
05/06/22	STRIPE DES:TRANSFER ID:ST-I2E2K1T5V8W2 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	1,066.60
05/09/22	STRIPE DES:TRANSFER ID:ST-J4W3G8P3D6K9 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	678.50
05/10/22	STRIPE DES:TRANSFER ID:ST-E4C9G1U7Q6E2 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	557.12
05/11/22	STRIPE DES:TRANSFER ID:ST-F0M8Q1F1F001 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	193.90
05/12/22	STRIPE DES:TRANSFER ID:ST-U8T1R4F8U8Z7 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	465.60
05/13/22	STRIPE DES:TRANSFER ID:ST-C7K3G7M7H9V5 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	289.37
05/16/22	STRIPE DES:TRANSFER ID:ST-B5S3T2B6P6Y5 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	145.35
05/17/22	STRIPE DES:TRANSFER ID:ST-Y8D3X8P6Q2R3 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	219.05
05/18/22	STRIPE DES:TRANSFER ID:ST-N5F1G2H9N1Y1 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	531.35
05/19/22	STRIPE DES:TRANSFER ID:ST-Q5C2S8Y0E6L3 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	1,268.10

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Visit [bankofamerica.com/SBR](https://bankofamerica.com/SBR) today.

SSM 06-21-0059A | 3596723

### Deposits and other credits - continued

Date	Description	Amount
05/20/22	STRIPE DES:TRANSFER ID:ST-L9X0F7S0J6R7 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	1,197.04
05/23/22	PAYPAL DES:TRANSFER ID:1020207087286 INDN:HANDS THAT LOVE CO ID:PAYPALSD11 PPD	1,500.00
05/23/22	STRIPE DES:TRANSFER ID:ST-Q9S5N1R1Z1K4 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	862.49
05/24/22	STRIPE DES:TRANSFER ID:ST-X2H2B7Y7H1H4 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	14.26
05/25/22	STRIPE DES:TRANSFER ID:ST-U4Q2I9M5G7F9 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	23.97
05/26/22	STRIPE DES:TRANSFER ID:ST-Q4G1V7Z4W7J9 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	145.35
05/27/22	STRIPE DES:TRANSFER ID:ST-F3R9F0N7I0T3 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	116.22
05/31/22	STRIPE DES:TRANSFER ID:ST-R2O6H9I8U0C1 INDN:HANDS THAT LOVE CO ID:1800948598 CCD	445.76
<b>Total deposits and other credits</b>		<b>\$17,411.76</b>

### Withdrawals and other debits

Date	Description	Amount
05/03/22	eBay IncAIGDRPHC DES:PAYMENTS ID:PD2UMPHQ0GD2A2K INDN:Adele Horvath CO ID:8194689000 WEB	-1.00
05/17/22	FIVERR INTERNATI DES:IAT PAYPAL ID:1020128425804 INDN:HANDS THAT LOVE CO ID:XXXXXXXXXC IAT PMT INFO: WEB 00000000000001783	-17.83
05/31/22	eBay IncDCXLOPH5 DES:PAYMENTS ID:YFQJ4YCRJUNCO22 INDN:Adele Horvath CO ID:8194689000 WEB	-0.50
Card account # XXXX XXXX XXXX 2393		
05/02/22	CHECKCARD 0429 AMZN MKTP US*1Q8SE6ZJ0 AMZN.COM/BILLWA 24431062119083719750435 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-157.79
05/02/22	CHECKCARD 0501 AMAZON.COM*1Q8U43GJ0 AM AMZN.COM/BILLWA 24431062121083354820713 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-24.47
05/02/22	CHECKCARD 0503 BINN INN PAPAM PAPAMOA CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-361.83
05/02/22	59501100554 05/03 #000346270 WITHDRWL Central Parade Tauranga	-585.68
05/03/22	PURCHASE 0502 AMZN MktP US*1Q9E19MBO Amzn.com/billWA	-23.40
05/03/22	PURCHASE 0502 AMZN MktP US*132S545Q1 Amzn.com/billWA	-7.88
05/04/22	CHECKCARD 0503 WHITCOULLS 9261 TAURANGA 74550462123032648950018 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-81.03
05/04/22	CHECKCARD 0503 BURNSCO - MT MAUNGANUI TAURANGA 74921022123888031405454 CKCD 5941 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-241.86
05/04/22	CHECKCARD 0503 HUCKLEBERRY MT MAUNGANU MT MAUNGANUI 24309272123010713139594 CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-427.48
05/04/22	CHECKCARD 0503 HUCKLEBERRY MT MAUNGANU MT MAUNGANUI 24309272123010713143711 CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-301.45
05/04/22	CHECKCARD 0505 Mitre 10 Opoti Opotiki CKCD 5251 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-305.13

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**Withdrawals and other debits - continued**

Date	Description	Amount
05/04/22	CHECKCARD 0505 NEW WORLD OPOT OPOTIKI CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-330.01
05/04/22	CHECKCARD 0505 NEW WORLD OPOT OPOTIKI CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-65.60
05/04/22	CHECKCARD 0505 Farmlands Co-o Opotiki CKCD 5251 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-138.44
05/05/22	CHECKCARD 0504 AMZN MKTP US*130OX3UP1 AMZN.COM/BILLWA 24431062125083308108310 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-55.90
05/06/22	CHECKCARD 0505 SendInBlue Paris 74987502125003985215855 CKCD 7372 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-25.00
05/06/22	CHECKCARD 0506 AMZN MKTP US*134XB7FIO AMZN.COM/BILLWA 24431062126083755268400 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-85.46
05/10/22	PURCHASE 0509 Amazon Prime*1L8R60M61 Amzn.com/billWA	-14.99
05/11/22	CHECKCARD 0512 Providence Pan Paeroa CKCD 5814 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-61.31
05/12/22	PURCHASE 0511 AMZN MktP US*133C48742 Amzn.com/billWA	-99.85
05/13/22	CHECKCARD 0512 LOWE'S HIRE & ENGINE OPOTIKI 74921022132888120743426 CKCD 7394 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-138.73
05/13/22	CHECKCARD 0512 DES ROWLEY TE PUKE 74550462132122513900013 CKCD 5199 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-118.76
05/13/22	CHECKCARD 0512 DES ROWLEY TE PUKE 74550462132122513900021 CKCD 5199 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-65.42
05/13/22	CHECKCARD 0512 THE DEPOT PAEROA 74921022132999121146020 CKCD 5931 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-60.64
05/13/22	CHECKCARD 0512 TRUE COLLECTORS PAEROA 74921022132888121220044 CKCD 5932 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-59.69
05/13/22	CHECKCARD 0512 COUNTDOWN PAEROA PAEROA 74921022132888121229490 CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-81.73
05/16/22	CHECKCARD 0512 COUNTDOWN FAIRY SPRINGS ROTORUA 74921022133888122025367 CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-258.49
05/16/22	CHECKCARD 0512 COUNTDOWN FAIRY SPRINGS ROTORUA 74921022133888122030086 CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-308.97
05/16/22	CHECKCARD 0515 AMZN MKTP US*1R3PG4E41 AMZN.COM/BILLWA 24431062135083727908009 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-21.30
05/16/22	CHECKCARD 0516 AMZN MKTP US*1R0QY6PU1 AMZN.COM/BILLWA 24431062136083306667702 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-46.90
05/20/22	59501100554 05/20 #C 0366945 WITHDRWL Kopeopeo Whakatane	-579.73
05/20/22	CHECKCARD 0520 Paper Plus Wha Whakatane CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-45.05
05/20/22	CHECKCARD 0520 BBB Whakatane Whakatane CKCD 5719 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-60.73
05/20/22	CHECKCARD 0520 Stihl Shop Wha Whakatane CKCD 5251 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-311.63
05/20/22	CHECKCARD 0520 NEW WORLD OPOT OPOTIKI CKCD 5411 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-324.65
05/23/22	CHECKCARD 0520 BUNNINGS - 9481 WHAKATANE 74550462140202671420036 CKCD 5211 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-146.50

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### Withdrawals and other debits - continued

Date	Description	Amount
05/23/22	CHECKCARD 0522 AMZN MKTP US*1R3JI6442 AMZN.COM/BILLWA 24431062142083333633471 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-34.67
05/25/22	CHECKCARD 0524 AMZN MKTP US*1ROMV7X62 AMZN.COM/BILLWA 24431062144083745065724 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-75.81
05/27/22	CHECKCARD 0526 AMZN MKTP US*1R28O3DP2 AMZN.COM/BILLWA 24431062146083319683173 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-58.79
05/27/22	CHECKCARD 0526 AMZN MKTP US*1R1FY18WO AMZN.COM/BILLWA 24431062146083327113924 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-25.61
05/27/22	CHECKCARD 0527 Whakatane Orga Whakatane CKCD 5499 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-311.01
05/31/22	CHECKCARD 0527 HEALTH 2000 WHAKATANE WHAKATANE 74921022147999271308472 CKCD 8099 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-369.65
05/31/22	CHECKCARD 0527 AMZN MKTP US*1R76P32RO AMZN.COM/BILLWA 24431062147083719717117 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-68.97
05/31/22	CHECKCARD 0528 AMZN MKTP US*1R9JN9R32 AMZN.COM/BILLWA 24431062148083317250163 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-1,076.25
05/31/22	PURCHASE 0527 AMZN MktP US*H06NJ96A3 Amzn.com/billWA	-8.93
05/31/22	CHECKCARD 0529 AMZN MKTP US*1R1K25YPO AMZN.COM/BILLWA 24431062149083748743751 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-90.20
05/31/22	CHECKCARD 0530 AMZN MKTP US*1X1T11FQO AMZN.COM/BILLWA 24431062150083342464693 CKCD 5942 XXXXXXXXXXXXX2393 XXXX XXXX XXXX 2393	-55.09
<b>Subtotal for card account # XXXX XXXX XXXX 2393</b>		<b>-\$8,198.46</b>
<b>Total withdrawals and other debits</b>		<b>-\$8,217.79</b>

### Service fees

The Monthly Fee on your primary Business Advantage Relationship Banking account was waived for the statement period ending 04/29/22. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ✓ \$15,000+ combined average monthly balance in linked business accounts has been met
- ✓ Become a member of Preferred Rewards for Business has been met

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
05/02/22	59501100554 05/03 #000346270 WITHDRWL Central Parade Tauranga CKCD XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-17.57
05/02/22	CHECKCARD 0503 BINN INN PAPAM PAPAMOA CKCD 5411 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-10.85
05/02/22	59501100554 05/03 #000346270 WITHDRWL Central Parade Tauranga FEE CKCD XXXXXXXXXXXXX2393	-5.00
05/04/22	CHECKCARD 0503 HUCKLEBERRY MT MAUNGANU MT MAUNGANUI 24309272123010713139594 CKCD 5411 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-12.82
05/04/22	CHECKCARD 0505 NEW WORLD OPOT OPOTIKI CKCD 5411 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.90
05/04/22	CHECKCARD 0505 Mitre 10 Opoti Opotiki CKCD 5251 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.15

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**Service fees - continued**

Date	Transaction description	Amount
05/04/22	CHECKCARD 0503 HUCKLEBERRY MT MAUNGANU MT MAUNGANUI 24309272123010713143711 CKCD 5411 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.04
05/04/22	CHECKCARD 0503 BURNSCO - MT MAUNGANUI TAURANGA 74921022123888031405454 CKCD 5941 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-7.26
05/04/22	CHECKCARD 0505 Farmlands Co-o Opotiki CKCD 5251 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-4.15
05/04/22	CHECKCARD 0503 WHITCOULLS 9261 TAURANGA 74550462123032648950018 CKCD 5942 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-2.43
05/04/22	CHECKCARD 0505 NEW WORLD OPOT OPOTIKI CKCD 5411 XXXXXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.97
05/06/22	CHECKCARD 0505 SendinBlue Paris 74987502125003985215855 CKCD 7372 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-0.75
05/11/22	CHECKCARD 0512 Providence Pan Paeroa CKCD 5814 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.84
05/13/22	CHECKCARD 0512 LOWE'S HIRE & ENGINE OPOTIKI 74921022132888120743426 CKCD 7394 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-4.16
05/13/22	CHECKCARD 0512 DES ROWLEY TE PUKE 74550462132122513900013 CKCD 5199 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-3.56
05/13/22	CHECKCARD 0512 COUNTDOWN PAEROA PAEROA 74921022132888121229490 CKCD 5411 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-2.45
05/13/22	CHECKCARD 0512 DES ROWLEY TE PUKE 74550462132122513900021 CKCD 5199 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.96
05/13/22	CHECKCARD 0512 THE DEPOT PAEROA 74921022132999121146020 CKCD 5931 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.82
05/13/22	CHECKCARD 0512 TRUE COLLECTORS PAEROA 74921022132888121220044 CKCD 5932 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.79
05/16/22	CHECKCARD 0512 COUNTDOWN FAIRY SPRINGS ROTORUA 74921022133888122030086 CKCD 5411 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.27
05/16/22	CHECKCARD 0512 COUNTDOWN FAIRY SPRINGS ROTORUA 74921022133888122025367 CKCD 5411 XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-7.75
05/20/22	59501100554 05/20 #000366945 WITHDRWL Kopeopeo Whakatane CKCD XXXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-17.39

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### Service fees - continued

Date	Transaction description	Amount
05/20/22	CHECKCARD 0520 NEW WORLD OPOT OPOTIKI CKCD 5411 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.74
05/20/22	CHECKCARD 0520 Stihl Shop Wha Whakatane CKCD 5251 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.35
05/20/22	59501100554 05/20 #000366945 WITHDRWL Kopeopeo Whakatane FEE CKCD XXXXXXXXXXXX2393	-5.00
05/20/22	CHECKCARD 0520 BBB Whakatane Whakatane CKCD 5719 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.82
05/20/22	CHECKCARD 0520 Paper Plus Wha Whakatane CKCD 5942 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-1.35
05/23/22	CHECKCARD 0520 BUNNINGS - 9481 WHAKATANE 74550462140202671420036 CKCD 5211 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-4.40
05/27/22	CHECKCARD 0527 Whakatane Orga Whakatane CKCD 5499 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-9.33
05/31/22	CHECKCARD 0527 HEALTH 2000 WHAKATANE WHAKATANE 74921022147999271308472 CKCD 8099 XXXXXXXXXXXX2393 INTERNATIONAL TRANSACTION FEE	-11.09
<b>Total service fees</b>		<b>-\$194.96</b>

Note your Ending Balance already reflects the subtraction of Service Fees.

### Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	36,278.19	05/11	43,077.52	05/20	44,515.95
05/02	39,026.85	05/12	43,443.35	05/23	46,692.87
05/03	39,382.37	05/13	43,192.01	05/24	46,707.13
05/04	39,777.22	05/16	42,684.68	05/25	46,655.29
05/05	40,770.75	05/17	42,885.90	05/26	46,800.64
05/06	41,726.14	05/18	43,417.25	05/27	46,512.12
05/09	42,404.64	05/19	44,685.35	05/31	45,277.20
05/10	42,946.77				





## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

### More Great News!

On March 4, 2022, we stopped charging Returned Item Chargeback fees on personal and small business checking accounts if a check or item that we cashed for you or accepted for deposit to your account is returned to us unpaid.

Earlier this year, we also announced these changes:

- NSF: Returned Item Fees are no longer charged if we DECLINE or RETURN an item unpaid when there are not enough funds in your account to cover it.
- Starting May 24, 2022 - Overdraft Protection Transfer Fees will no longer be charged for transfers to your checking account from your linked backup account(s) through Balance Connect(TM) for overdraft protection.

Keep in mind, overdraft protection transfers from credit accounts and home equity lines of credit will continue to accrue interest, and transfers from personal savings accounts may still lead to a Withdrawal Limit Fee, as they do today.

We are also reducing overdraft fees on personal and small business checking accounts.

- Starting May 24, 2022 - Overdraft Item Fees will be lowered from \$35 to \$10 for each item we PAY when there are not enough funds to cover it, resulting in an overdraft on your account. We will also charge no more than two of these fees each day on any checking account (previously up to four fees were charged each day).

These fee changes and earlier changes over the last decade, together with industry-leading solutions, are helping our clients create long-term financial wellness and avoid overdraft fees.

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