



STATEMENT OF ACCOUNTS

ABC Bank
1234 S. Somewhere
P.O. Box 00000
Anywhere CA 92704

Your Investment Executive

JOHN JOHNSON
12345 SOMEWHERE SUITE 11
SOMEWHERE CA 90000



000100-000100

JOHN SAMPLE
123 MAIN STREET
ANYTOWN, US 12345



Customer ID

999999-99999
00/00/15 - 01/01/15

Summary of Accounts

Days in statement period: 31

Deposit Accounts

PLATINUM CHECKING 011511511	BEGINNING BALANCE ON 10/1	\$2,048,036.00
	ADDITIONS	\$700,000.00
	SUBTRACTIONS	-\$123,500.00
	ENDING BALANCE ON 11/1	\$2,687,359.00

Credit Line

CASH RESERVE LINE OF CREDIT 0511011578	BEGINNING BALANCE ON 10/1	\$80,000.37
	ADVANCES AND CHARGES	\$30,000.14
	SUBTRACTIONS AND CREDIT	-\$25,000.00
	ENDING BALANCE ON 11/1	\$114471.51

Elite Money Market

MONEY MARKET ACCOUNT 05110115118	DEPOSITS	\$900,000.00
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To open additional accounts,

or apply for loans, call your
banking office at 1 800-123-4567
or visit us at www.abcbank.com

Teleservices

For 24 hour Automated Direct
Services call 800-888-8888
Representatives are available from
6am to 11pm

Thank you for banking with us since 2000!

BNKW02_1408

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Billing Rights Summary –

In Case of Errors or Question on Your ABC Bank Credit Line Account Statement.

If you think your Statement is wrong, or if you need more information about a transaction on your Statement, write to us on a separate sheet at the address located in Customer Service information section on Page 1 as soon as possible. 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 can telephone us at Customer Service telephone number located in the Customer Service information section on Page 1, but doing so will not preserve your rights.

In your letter, please provide us with the following information:

Your name and your Account number, and

The dollar amount of the suspected error, and

A description of the error or the transaction and an explanation, as clearly as you can, why you believe there is an error. If you need more information, a description of the item you are unsure about.

You do not have to pay any amount in question while we are investigating but you are still obligated to pay the parts of your Statement that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule For Credit Card Purchases and Access Card Purchases: If you have a problem with the quality of goods or services that you purchased with an Account Access Card attached to your Equity Credit Line (if you have one), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase).

Variable Interest Rate or Fixed Interest Rate Daily Principal Balance Calculation.

To get the variable interest rate or fixed interest rate daily principal balance, we:

START with the beginning principal balance each day,

ADD new checks, advances and any principal adjustments, then

SUBTRACT principal payments and credits.

The ANNUAL PERCENTRAGE RATE and the Daily Periodic rate on the front of this Billing Statement are both variable and may vary each Billing Statement period.

Fixed Rate Option Daily Principal Balance Calculation.

To get the fixed rate option daily principal balance we:

START with beginning principal balance each day,

ADD, only for the first statement period, the converted amount, and if financed, any fixed rate option conversion fee, and any principal adjustment, then SUBTRACT principal payments and credits.

Finance Charge Calculation. Daily Principal Balance Method (including current transitions).

The daily FINANCE CHARGE is calculated by multiplying the daily periodic rate by the Variable Rate of Fixed Rate Daily Principal Balance for each day in your Statement Period. If your Account includes any fixed rate options, a separate calculation is required for the Variable Rate Daily Principal Balance and for each Fixed Rate Option Daily Principal Balance. Then all of the daily FINANCE CHARGES are added, along with any fixed rate option conversion fees, to get the total FINANCE CHARGES for your Statement Period.

There is not a grace period within which you can pay off any principal balance of your Account without accruing a daily FINANCE CHARGE.

Payment Receipt Information.

For a payment to be credited to your Account on the same business day received, the payment coupon and the payment must be mailed to the payment mailing address shown on the payment coupon and received by ABC bank, N.A. at the address by 12:00 p.m. Payments received by 2:00 p.m. on business days via overnight private courier to the address you may obtain through Customer Service at the telephone number shown on Page 1, will be applied to your Account as if received on that business day. Payments made through ABC bank PC Banking, through a ABC bank, N.A. automatic debit or through an ACH debit will be applied to your Account by the end of the next business day. Payments received by ABC bank, N.A. from any other location, including a payment received at a ABC bank, N.A. ATM or through any bill payment service, or in any other nonstandard form, may not be credited to your Account for up to five (5) business days. Business days are Monday through Friday, exclusive of holidays. All payments sent to ABC bank, N.A. must be in the form of a check or money order (drawn in United States dollars and payable by a United States financial institution or the United States Post Office) made payable to ABC bank, N.A.

IMPORANT CREDIT BEREAU REPORTING INFORMATION REQUIRED BY FEDERAL LAW TO BE DISCLOSED TO YOU. WE MAY REPORT INFORMATION ABOUT YOU ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE RELFECTED IN YOUR CREDIT REPORT.

Please DO NOT send payments to the Customer Service address. See the Payment Mailing Address on Payment Coupon.

Change of Address. Please call the Customer Service telephone number on the front of your statement to tell us about a change of address.

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Platinum Checking Summary
Account Number: 009876543425

Balance on 7/18/15	\$ 2,048,036.00
Additions	700,000.00
Subtractions	-123,500.00
Checks	25,000.00
Payments	-15,045.00
Purchases	-50,000.00
ATM withdrawals	-10,456.00
Other withdrawals	-5,390.00
Balance on 8/17/15	\$ 2,687,359.00

Statement Average
Ledger Balance
\$ 1,500,000.14

We waived your service
charge this statement period.

DETAILED PLATINUM CHECKING ACCOUNT

Additions	Date	Description	Reference	Amount
	7/20	PACIFIC QUICKBOOKS PPD *****1234	12349876	\$ 92,191.98
	7/20	PACIFIC QUICKBOOKS PPD *****1234	12349876	492,601.98
	7/20	PACIFIC QUICKBOOKS PPD *****1234	12349876	99,412.98
	7/20	PACIFIC QUICKBOOKS PPD *****1234	12349876	93,912.98
Total \$				700,000.72

Checks	Date	Number	Reference	Amount
	8/13	1242	12349876	\$ 24,000.98
	8/7	1262	12349876	10,000.98
Total \$				25,000.00

* Checks missing in sequence check numbers may also be located in the Payments section of your statement.

Payments	Date	Description	Account Code	Reference	Amount
Online and	8/3	CCA 800-888-1765 *****0011		12349876	\$ 11,340.98
Electronic banking	8/3	CCA 800-642-1765 CA 800-888-1765 *****0011		12349876	3,900.98
	8/3	CCA 800-642-1765 CA 800-888-1765 *****0011		12349876	34,556.56
Total \$					15045.00

Purchases	Date	Description/Location	Reference	Amount
ATM card and	7/25	ADVANTAGE 2424 E. 38TH STR DFW AIRPORT TX	987654321 12349876	\$ 29,340.98
Debit Card	7/25	ADVANTAGE 2424 E. 38TH STR DFW AIRPORT TX	987654321 12349876	19,900.98
Purchases	7/25	ADVANTAGE 2424 E. 38TH STR DFW AIRPORT TX	987654321 12349876	1,340.00
Total \$				50,000.00

ATM withdrawals	Date	Description/Location	Reference	Amount
	7/23	ABCN FAST CHECK ANYWHERE CA	987654321 72022021	\$ 4,600.00
	7/23	ABCN FAST CHECK ANYWHERE CA	987654321 72022021	6,400.00
Total \$				10,458.00

Other withdrawals	Date	Description/Location	Reference	Amount
Including fees and	7/23	ATM NETWORK WITHDRAWAL FEE	987654321	\$ 2,240.00
Adjustments	7/23	ATM NETWORK WITHDRAWAL FEE	987654321	3,152.00
Total \$				5390.00

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CASH RESERVE LINE OF CREDIT SUMMARY
Account Number: 009876543425
Balance on 7/18/15 **\$ 80,000.37**

Advances and charges 30,000.00

Payments and credits -25,000.00

Balance on 8/17/15 **\$110,000.51**

Past Due Amount 0.00

Current Due Amount 1,000.00

Total Payments Due 9/4/15 1,000.00

Billing cycle closing date 8/17/15

Credit Line

Limit \$ 700,000.00

Available to borrow 480,000.49

ANNUAL PERCENTAGE RATE 18.00 %

DETAILED CREDIT ACTIVITY

Account Activity	Date	Description	Advances and Charges	Payments and Credits
	8/1	CASH RESERVE AUTOMATIC PAYMENT		-25,000.00
	8/17	CASH RESERVE ADVANCE	30,000.00	

Finance Charge Calculation

Average daily balance \$ 468.14

Daily periodic rate x .04932 % Corresponding Annual Percentage Rate is 18.00%

Number of days in period x 31

Interest FINANCE CHARGE \$ 30.14

Transfer Finance Charge \$ 0.00

Total FINANCE CHARGE \$ 30.14

The billing cycle Annual Percentage Rate includes both portions of the finance charge; interest and transfer fee annualized.

ELITE MONEY MARKET ACCOUNT
Account Number: 05110573518

Deposits	Date	Description	Reference	\$	Amount
	7/1	ADVANTAGE PORTER388***	98765432-12345678		500,000.00
	8/1	ADVANTAGE PORTER388***	98765432-12345678		400,000.00
				Total \$	900,000.00

INFORMATION ANCL BANKING OFFICE SERVICES
For each monthly statement period your account includes:

- Unlimited free information Services calls to 24-hour Automated Direct Service
- 3 free information Services calls to speak with Personal Service
- 3 free banking office information Services calls
- 5 free banking office deposits

For the current monthly statement period you called:

Automated Direct Service on: 7/23, 7/26, 8/1, 8/6, 8/7, 8/13.

For the current monthly statement period you made:

2 banking office deposits

Yours account was not charged for information and banking office services during the statement period.