



# Your Account Statement

Statement Date: 03/29/2024

Your Account Number: 1234567890

How to reach us: 269-651-9345  
(1-888-255-7372)

[www.sturgis.bank/Our-Bank/Contact-US](http://www.sturgis.bank/Our-Bank/Contact-US)

Sturgis Bank and Trust Company  
PO Box 600  
Sturgis, MI 49091

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BRIAN P TEST 1/1  
PAYABLE ON DEATH DESIGNATED  
1234 TEST RD  
STURGIS, MI 49091

To ensure the most secure online banking experience for our customers, we have recently switched our website URL from [www.Sturgisbank.com](http://www.Sturgisbank.com) to [www.Sturgis.Bank](http://www.Sturgis.Bank). To learn more, visit [www.Sturgis.Bank](http://www.Sturgis.Bank) to read our recent Knowledge Center article.

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## SENIOR 62+ CHECKING ACCOUNT 1234567890

MINIMUM BALANCE	.50	LAST STATEMENT 02/29/24	.50
		1 CREDITS	115.00
		3 DEBITS	53.00

THIS STATEMENT 03/29/24

TOTAL DAYS IN STATEMENT PERIOD 03/01/24 THROUGH 03/29/24:	29
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### OTHER CREDITS

DESCRIPTION	DATE	AMOUNT
Internet Banking Transfer from SECURE CHECKING 9876543210 on 3/21/24 at 9:11	03/21	115.00

### CHECKS

CHECK #	TRACE #	DATE	AMOUNT	CHECK #	TRACE #	DATE	AMOUNT
1001	000910000468	03/25	20.00				

### OTHER DEBITS

DESCRIPTION	DATE	AMOUNT
XX1234 VERIZON WIRELESS 0237195540 STURGIS MI	03/26	30.00
STATE FARM RO 08 CPC-CLIENT 04 S	03/26	3.00

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### ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES

	TOTAL FOR	TOTAL	*
	THIS PERIOD	YEAR TO DATE	*
* TOTAL OVERDRAFT FEES:	\$.00	\$.00	*
* TOTAL RETURNED ITEM FEES:	\$.00	\$.00	*

### DAILY BALANCE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
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## FOLLOW THESE SIMPLE STEPS TO BALANCE YOUR ACCOUNT

1. RECORD IN YOUR REGISTER ANY INTEREST PAID THIS MONTH,  
ANY DEPOSITS OR CHARGES SHOWN ON THE FRONT OF THIS  
STATEMENT AND NOT PREVIOUSLY RECORDED BY YOU.
2. ADJUST THE BALANCE OF YOUR REGISTER FOR ANY ENTRIES MADE  
ABOVE AND ENTER THE ADJUSTED BALANCE HERE → → → \_\_\_\_\_
3. LIST CHECKS OUTSTANDING IN SPACES PROVIDED TO THE RIGHT
4. ENTER CURRENT BALANCE FROM FRONT OF STATEMENT → → → \_\_\_\_\_
5. ADD DEPOSITS MADE AFTER STATEMENT DATE → → → \_\_\_\_\_
6. ADD LINES 4 AND 5 - ENTER SUB-TOTAL → → → \_\_\_\_\_
7. SUBTRACT TOTAL OF CHECKS OUTSTANDING → → → \_\_\_\_\_
8. ADJUSTED BALANCE - LINE 6 LESS LINE 7 → → → \_\_\_\_\_

**NOTICE: ACCOUNT DISCLOSURES ARE AVAILABLE UPON REQUEST  
CONTAINING TERMS, FEES AND RATE INFORMATION**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt, telephone or write us at the number or address shown 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.

1. Tell us your name and account number.
2. Describe the error or the 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.
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 to do this, 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 us to complete our investigation.

## IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR CREDIT LINE BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the transaction 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 bill that are not in question.

HOW TO COMPUTE YOUR CREDIT LINE (OVERDRAFT PROTECTION) FINANCIAL CHARGE  
The amount of the overdraft protection is computed by applying the periodic rate to the "average daily balance" of your account.

THE FINANCE CHARGE on your account is computed by applying the periodic rate to the "average daily balance" of your account (including any current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new loans and subtract any payments and credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the new "average daily balance." For more information, refer to your Billing Rights Notice and Credit Disclosure Statement.

HOW TO COMPUTE YOUR HOME EQUITY OR PERSONAL LINE OF CREDIT FINANCE CHARGE

Your FINANCE CHARGE is the product of the daily periodic rate, as shown on the reverse side of this statement, multiplied by the "principal balance" of your account each day of the billing cycle. To get the principal balance for each day, we take the beginning balance of your account each day, add any new advances and subtract any payments and any unpaid finance charges. This gives us the principal balance each day. The daily periodic rate is then applied to the principal balance each day, and we then add up the daily finance charges for each day in the billing cycle. The result is your finance charge for the billing cycle.

03/21

115.50

03/25

95.50

03/26

62.50



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