

Your Bank Combined Statement of Accounts

Primary account number: 0123456789 ■ March 12, 2016 - April 13, 2016 ■ Page 1 of 7



YOUR NAME
1234 FAKE ST
DETROIT MI 48123-1234

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

You and Your Bank

Thank you for being a loyal customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s).

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Complete Checking	2	0123456789	-101.80	-229.98
Your Bank Money Market Savings	5	0123456789	0.00	0.00
Total deposit accounts			-\$101.80	-\$229.98

Complete Checking

Activity summary

Beginning balance on 3/12	-\$101.80
Deposits/Additions	3,339.57
Withdrawals/Subtractions	- 3,467.75
Ending balance on 4/13	-\$229.98

Account number: 0123456789

YOUR NAME

Washington account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 0123456789

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 0123456789

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$136.10
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/14		Overdraft Fee for a Transaction Posted on 03/11 \$100.00 ATM Cash Approved In Overdraft authorized on 03/11 6228 N Monroe St Spokane WA		35.00	-136.80
3/15		Payroll 0123456789 Fake Name	1,482.20		
3/15		ATM Withdrawal authorized on 03/15 6228 N Monroe St Spokane 0123456789 Card 1234		80.00	
3/15		Purchase authorized on 03/15 W 902 Francis Ave Spokane WA 0123456789 Card 1234		24.32	
3/15		Purchase authorized on 03/15 Store #2865 Spokane WA 0123456789 Card 1234		15.20	
3/15		Online Pmt 0123456789 Card 1234		55.00	
3/15		Online Pmt 0123456789 Card 1234		60.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/15		Online Pmt 0123456789 0123456789 Card 1234		65.00	1,045.88
3/16		Purchase authorized on 0123456789 0123456789 Card 1234		8.09	
3/16		Purchase authorized on 03/16 Stores #261 Spokane WA 0123456789 Card 1234		38.24	
3/16		ATM Withdrawal authorized on 03/16 6228 N Monroe St Spokane 0123456789 Card 1234		100.00	
3/16		Bill Pay , on-Line 12345 on 03-16		110.90	
3/16		Bill Pay on-Line 0123456789 Card 1234		162.41	
3/16		Bank Payment 0123456789 Fake Name		47.00	579.24
3/17		Branch/Store 03/17/16 04:15:06 Pm 6228 N Monroe St Spokane WA 4224	200.00		
3/17		Purchase authorized on 03/16 0123456789 Card 1234		15.00	
3/17		Purchase authorized on 03/16 Bill WA 0123456789 Card 1234		37.51	
3/17		Purchase authorized on 03/16 Bill WA 0123456789 Card 1234		45.64	
3/17		Purchase authorized on 03/16 0123456789 Card 1234		6.83	
3/17		Purchase authorized on 03/16 N Div 0123456789 Card 1234		201.20	
3/17		Bank, NA Web Pmt 0123456789 Fake Name 6		35.00	
3/17		Ins CO Ins Prem Mar 0123456789 Fake Name		114.77	
3/17		Cable 0123456789 Fake Name		211.99	111.30
3/18		Purchase authorized on 03/16 Spokane WA 0123456789 Card 1234		3.26	108.04
3/21		Purchase authorized on 03/20 F7680 Spokane WA 0123456789 Card 1234		3.47	
3/21		Purchase authorized on 03/20 Sto Spokane W 0123456789 Card 1234		81.95	
3/21		Purchase authorized on 03/20 Store 1494 Spokane WA 0123456789 Card 1234		15.88	
3/21		ATM Cash Approved In Overdraft authorized on 03/21 6228 N Monroe St Spokane WA 0123456789 Card 1234		140.00	-133.26
3/22		Overdraft Fee for a Transaction Posted on 03/21 \$140.00 ATM Cash Approved In Overdraft authorized on 03/21 6228 N Monroe St Spokane WA		35.00	-168.26
3/30		Lif Payroll 0123456789	1,582.37		
3/30		Purchase authorized on 03/30 Mart Spokane WA 0123456789 Card 1234		10.69	
3/30		Purchase authorized on 03/30 Sto Spokane W WA P000000009		3.57	
3/30		ATM Withdrawal authorized on 03/30 6228 N Monroe St Spokane 0123456789 Card 1234		80.00	1,319.85
3/31		Purchase authorized on 03/30 Mart Spokane WA 0123456789 Card 1234		10.10	
3/31		Purchase authorized on 03/30 F7680 Spokane WA 0123456789 Card 1234		11.71	
3/31		Prem Mar 0123456789 Fake Name		202.00	1,096.04
4/1		Online Transfer 0123456789 Card 1234	75.00		
4/1		Recurring 0123456789 Card 1234		75.00	
4/1		Loan/Line Auto Pay		229.88	
4/1		Home Mtg Auto Pay 0123456789 Card 1234		861.14	5.02



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/4		ATM Cash Approved In Overdraft authorized on 04/04 6228 N 0123456789 Card 1234		200.00	-194.98
4/5		Overdraft Fee for a Transaction Posted on 04/04 \$200.00 ATM Cash Approved In Overdraft authorized on 04/04 6228 N Monroe St Spokane WA		35.00	-229.98
Ending balance on 4/13					-229.98
Totals			\$3,339.57	\$3,467.75	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$105.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker.

Fee period 03/12/2016 - 04/13/2016	Standard monthly service fee \$15.00	You paid \$0.00
How to avoid the monthly service fee (complete 1 AND 2)	Minimum required	This fee period
1) Have any ONE of the following account requirements		
- home mortgage	1	1 <input type="checkbox"/>
- Combined balances in linked accounts, which may include	\$7,500.00	\$5,434.07 <input type="checkbox"/>
- Deposit accounts or qualifying credit accounts, including a credit card		
2) Complete the package requirements		
- Have qualifying linked accounts or services in separate categories*	3	<input type="checkbox"/>

Monthly service fee discount(s) (applied when box is checked)

Online only statements (\$2.00 discount)

*Includes consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.
JN/JN

IMPORTANT ACCOUNT INFORMATION

We want to tell you about upcoming changes to your Complete Checking account. Effective on your statement dated on or after May 1, 2016, you will no longer need to "complete the package requirements" to avoid the monthly service fee. Along with this change, we have removed the \$2 monthly service fee discount when you have online only statements.

Effective on your statement dated on or after May 1, 2016, the Complete Checking monthly service fee will be \$15. You can avoid the monthly service fee with ONE of the following each fee period:

- Maintain \$7,500 or more in combined deposit or qualifying credit balances. Includes linked consumer checking and savings accounts, Time Accounts (CD's) and FDIC-insured Retirement accounts, outstanding balances in installment loans, lines of credit, or credit cards.



- Home Mortgage

Your Complete Checking account will continue to include the same benefits you enjoy today. If you have questions about these changes, please contact your local banker or call the number listed on your statement. Please note, the Consumer Account Fee and Information Schedule and the Consumer Account Agreement, as amended, continue to apply.

Overdraft Fee Waiver Clarification: We will waive any overdraft fees if both your ending daily account balance (posted balance) and your available balance (which includes pending transactions) are overdrawn by \$5 or less and there are no items returned for insufficient funds at the end of our nightly processing. This fee waiver is associated with the total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance. To find out more about online banking tools that Your Bank offers to help you manage and track your spending. For additional information, see your Account Agreement, speak with a local banker, or call the phone number on the top of your statement.

Money Market Savings

Activity summary

Beginning balance on 3/12	\$0.00
Deposits/Additions	75.00
Withdrawals/Subtractions	- 75.00
Ending balance on 4/13	\$0.00

Account number: **0123456789**

YOUR NAME

Washington account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 0123456789

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
4/1	Recurring Transfer	75.00		
4/1	* Online Transfer on 04/01/16		75.00	0.00
Ending balance on 4/13				0.00
Totals		\$75.00	\$75.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

* Indicates transaction counts toward the Regulation D and savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or location or on any types of deposits. For more information, please refer to your Account Agreement.



Monthly service fee summary

For a complete list of fees and detailed account information, please see the Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker.

Fee period 03/12/2016 - 04/13/2016	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$3,500.00	\$0.00 <input type="checkbox"/>
· Monthly automatic transfer from a checking account	\$75.00	\$75.00 <input type="checkbox"/>
ES/ES		

Important Account Information

Between March 2016 and May 2016, we will be aligning the timing of monthly service fees and interest payments to your monthly statement period.

Monthly service fees - If applicable, your monthly service fee will be charged at the end of your statement period each month. No monthly service fees will be assessed during a partial service fee period.

Interest payments - Interest will be paid on the last day of your statement period each month.

The first statement after this change may include two interest payments: one for the original interest payment date and another for interest earned through the end of your statement period. All future statements will have one end-of-period interest payment. This change in the timing of interest payments will not affect your interest rate or compounding frequency.

