

Last statement: May 31, 2013  
This statement: June 30, 2013  
Total days in statement period: 30

Page 1 of 11  
123-0-305393  
(0)

PRESTON R ODENBRETT  
31 5TH ST  
NEWINGTON CT 06111

Direct inquiries to:  
Support@myperkstreet.com, 866  
792 2834

Perkstreet Financial  
409 Silverside Road Suite 105  
Wilmington DE 19809

---

## Perkstreet Checking

Account number	123-0-305393	Beginning balance	\$30,316.48
		Total additions	105.00
		Total subtractions	5,386.44
		Ending balance	\$25,035.04

### DEBITS

Date	Description	Subtractions
06-03	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 BURGER KING SLIDA. A LA CORTES TRAN DATE 05-30-13SEQ # 150930990261	14.94
06-03	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 FACEBK *Gifts www.fb.me CA TRAN DATE 06-01-13SEQ # 000406394857	25.00
06-03	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 PAPER DEPOT CORTES TRAN DATE 06-01-13SEQ # 152005050078	24.06
06-03	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 COMISARIATO LOS AN DES. CORTES TRAN DATE 06-01-13SEQ # 152003080218	27.12
06-03	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA649 CREDOMATIC CA649 TRAN DATE 06-01-13SEQ # 007224	3.00
06-03	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA649 CREDOMATIC CA649 TRAN DATE 06-01-13SEQ # 007224	247.41
06-03	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA649 CREDOMATIC CA649 TRAN DATE 06-01-13SEQ # 007226	3.00
06-03	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA649 CREDOMATIC CA649 TRAN DATE 06-01-13SEQ # 007226	197.93
06-03	' EFT S/C SVC CHG INTRNTL TRAN	0.15

PRESTON R ODENBRETT  
June 30, 2013

Page 2 of 11  
123-0-305393

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-03	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-03	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-03	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-03	' EFT S/C SVC CHG INTRNTL TRAN	2.01
06-03	' EFT S/C SVC CHG INTRNTL TRAN	0.24
06-03	' EFT S/C SVC CHG INTRNTL TRAN	0.27
06-04	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 KIELSA 63 CORTES TRAN DATE 06-02-13SEQ # 154044610564	21.71
06-04	' POS Purchase MERCHANT PURCHASE TERMINAL 75418233 GODADDY.COM 480-50588 AZ TRAN DATE 06-03-13SEQ # 001745465390	2.67
06-04	' EFT S/C SVC CHG INTRNTL TRAN	0.22
06-05	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 CHILIS 3 CORTES TRAN DATE 06-03-13SEQ # 154082350015	133.62
06-05	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA616 CREDOMATIC CA616 TRAN DATE 06-04-13SEQ # 000231	3.00
06-05	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA616 CREDOMATIC CA616 TRAN DATE 06-04-13SEQ # 000231	247.35
06-05	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA616 CREDOMATIC CA616 TRAN DATE 06-04-13SEQ # 000233	3.00
06-05	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA616 CREDOMATIC CA616 TRAN DATE 06-04-13SEQ # 000233	197.88
06-05	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA649 CREDOMATIC CA649 TRAN DATE 06-05-13SEQ # 007728	3.00
06-05	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA649 CREDOMATIC CA649 TRAN DATE 06-05-13SEQ # 007728	247.35
06-05	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-05	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-05	' EFT S/C SVC CHG ATM WITHDRAW	2.00

PRESTON R ODENBRETT  
June 30, 2013

Page 3 of 11  
123-0-305393

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-05	' EFT S/C SVC CHG INTRNTL TRAN	2.01
06-05	' EFT S/C SVC CHG INTRNTL TRAN	1.34
06-05	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-05	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-06	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 CATERPILLAR CORTES TRAN DATE 06-04-13SEQ # 155110500017	76.57
06-06	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 CARRION CITY MALL CORTES TRAN DATE 06-04-13SEQ # 155113490414	76.84
06-06	' POS Purchase MERCHANT PURCHASE TERMINAL 55207573 EZETOP *TOPUP EZETOP.COM TRAN DATE 06-05-13SEQ # 000149348842	21.33
06-06	' POS Purchase MERCHANT PURCHASE TERMINAL 55207573 EZETOP *TOPUP EZETOP.COM TRAN DATE 06-05-13SEQ # 000149347224	10.88
06-06	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-06-13SEQ # 000189	3.00
06-06	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-06-13SEQ # 000189	247.22
06-06	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-06-13SEQ # 000191	3.00
06-06	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-06-13SEQ # 000191	197.78
06-06	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA555 CREDOMATIC CA555 TRAN DATE 06-06-13SEQ # 002132	3.00
06-06	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA555 CREDOMATIC CA555 TRAN DATE 06-06-13SEQ # 002132	247.22
06-06	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA555 CREDOMATIC CA555 TRAN DATE 06-06-13SEQ # 002134	3.00
06-06	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA555 CREDOMATIC CA555 TRAN DATE 06-06-13SEQ # 002134	197.78
06-06	' EFT S/C SVC CHG INTRNTL TRAN	0.11
06-06	' EFT S/C SVC CHG INTRNTL TRAN	0.21

PRESTON R ODENBRETT  
June 30, 2013

Page 4 of 11  
123-0-305393

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-06	' EFT S/C SVC CHG INTRNTL TRAN	0.77
06-06	' EFT S/C SVC CHG INTRNTL TRAN	0.77
06-06	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-06	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-06	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-06	' EFT S/C SVC CHG INTRNTL TRAN	2.01
06-06	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-06	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-06	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-06	' EFT S/C SVC CHG INTRNTL TRAN	2.01
06-07	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 MUNDIAL SALIDA A L A LI CORTES TRAN DATE 06-06-13SEQ # 157175660205	67.60
06-07	' EFT S/C SVC CHG INTRNTL TRAN	0.68
06-10	' POS Purchase MERCHANT PURCHASE TERMINAL 25263593 NET TALK COM INC 305-62112 FL TRAN DATE 06-07-13SEQ # 159182121109	29.95
06-10	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 HOTEL PALMA REAL \$ ATLANTIDA TRAN DATE 06-08-13SEQ # 159814340031	282.00
06-10	' POS Purchase MERCHANT PURCHASE TERMINAL 75259193 SUPERMERCADO LA AN TORC SAN PEDRO SU TRAN DATE 06-09-13SEQ # 001524052625	46.56
06-10	' EFT S/C SVC CHG INTRNTL TRAN	2.82
06-10	' EFT S/C SVC CHG INTRNTL TRAN	0.47
06-12	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 DUNKIN DONUTS LOS OLIV CORTES TRAN DATE 06-11-13SEQ # 162361160054	19.49
06-12	' POS Purchase MERCHANT PURCHASE TERMINAL 05317453 DIVINE COLLECTION SAN PEDRO SU TRAN DATE 06-11-13SEQ # 000005271566	75.94
06-12	' EFT S/C SVC CHG INTRNTL TRAN	0.76
06-12	' EFT S/C SVC CHG INTRNTL TRAN	0.19

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-13	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 JADES CORTES TRAN DATE 06-11-13SEQ # 162392570016	14.81
06-13	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 MENDELS GALERIAS S PS CORTES TRAN DATE 06-11-13SEQ # 163395910092	23.20
06-13	' POS Purchase MERCHANT PURCHASE TERMINAL 55544093 GIACOMAN AUTOPARTS MC SAN PEDRO SU TRAN DATE 06-12-13SEQ # 013000575983	13.82
06-13	' EFT S/C SVC CHG INTRNTL TRAN	0.14
06-13	' EFT S/C SVC CHG INTRNTL TRAN	0.15
06-13	' EFT S/C SVC CHG INTRNTL TRAN	0.23
06-14	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 NETFLIX.COM NETFLIX.C CA TRAN DATE 06-13-13SEQ # 000944012348	7.99
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 PRICE SMART SPS CORTES TRAN DATE 06-14-13SEQ # 165511360851	78.84
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 CARRION CITY MALL S.P. SAN PEDRO SU TRAN DATE 06-15-13SEQ # 031660015992	11.80
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 WENDY'S #12 SAN PEDRO SU TRAN DATE 06-15-13SEQ # 031670102756	6.42
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 SUPERMERCADO LA FU ENTE SAN PEDRO SU TRAN DATE 06-15-13SEQ # 031660241325	14.62
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 SUPERMERCADO LA FU ENTE SAN PEDRO SU TRAN DATE 06-15-13SEQ # 031660241036	42.47
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 CARRION MALL GALER IAS SAN PEDRO SU TRAN DATE 06-16-13SEQ # 031670022730	7.26
06-17	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 CARRION CITY MALL S.P. SAN PEDRO SU TRAN DATE 06-16-13SEQ # 031670015783	27.36
06-17	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-14-13SEQ # 001952	2.99
06-17	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-14-13SEQ # 001952	246.92
06-17	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-14-13SEQ # 001954	2.99

PRESTON R ODENBRETT  
June 30, 2013

Page 6 of 11  
123-0-305393

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-17	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA666 CREDOMATIC CA666 TRAN DATE 06-14-13SEQ # 001954	197.54
06-17	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA585 CREDOMATIC CA585 TRAN DATE 06-16-13SEQ # 000378	2.99
06-17	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA585 CREDOMATIC CA585 TRAN DATE 06-16-13SEQ # 000378	246.92
06-17	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-17	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-17	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-17	' EFT S/C SVC CHG INTRNTL TRAN	2.01
06-17	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-17	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.12
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.15
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.42
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.79
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.07
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.06
06-17	' EFT S/C SVC CHG INTRNTL TRAN	0.27
06-18	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 CINEMARK CITY MALL CORTES TRAN DATE 06-16-13SEQ # 168592750592	11.60
06-18	' POS Purchase MERCHANT PURCHASE TERMINAL 55131583 MSFT *OFFICE 080064276 WA TRAN DATE 06-17-13SEQ # 400809038012	10.09
06-18	' POS Purchase MERCHANT PURCHASE TERMINAL 55547503 RAMSEY BOAT & RV S TORA 076342117 MN TRAN DATE 06-17-13SEQ # 253168010030	59.00
06-18	' EFT S/C SVC CHG INTRNTL TRAN	0.12

PRESTON R ODENBRETT  
June 30, 2013

Page 7 of 11  
123-0-305393

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-19	' POS Purchase MERCHANT PURCHASE TERMINAL 55207573 EZETOP *TOPUP EZETOP.COM TRAN DATE 06-18-13SEQ # 000847016761	6.70
06-19	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 UTILES DE HONDURAS PL CORTES TRAN DATE 06-18-13SEQ # 169643170010	35.28
06-19	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA123 CREDOMATIC CA123 TRAN DATE 06-19-13SEQ # 001796	2.99
06-19	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA123 CREDOMATIC CA123 TRAN DATE 06-19-13SEQ # 001796	246.80
06-19	' Preauthorized Wd PAYPAL INST XFER 130619 5KE2276M7Y36E	2.04
06-19	' EFT S/C SVC CHG INTRNTL TRAN	0.07
06-19	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-19	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-19	' EFT S/C SVC CHG INTRNTL TRAN	0.35
06-20	' Preauthorized Wd PAYPAL INST XFER 130620 5KE2276PH3R3L	50.00
06-21	' POS Purchase MERCHANT PURCHASE TERMINAL 75180663 SKY HONDURAS CORTES TRAN DATE 06-19-13SEQ # 170713320020	94.33
06-21	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 PRICE SMART SPS CORTES TRAN DATE 06-19-13SEQ # 170705210303	19.89
06-21	' POS Purchase MERCHANT PURCHASE TERMINAL 75418233 GODADDY.COM 480-50588 AZ TRAN DATE 06-19-13SEQ # 001978918685	4.18
06-21	' POS Purchase MERCHANT PURCHASE TERMINAL 55490533 DNH*GODADDY.COM CA D 480-505-8 BC TRAN DATE 06-20-13SEQ # 000645774302	20.64
06-21	' EFT S/C SVC CHG INTRNTL TRAN	0.21
06-21	' EFT S/C SVC CHG INTRNTL TRAN	0.94
06-21	' EFT S/C SVC CHG INTRNTL TRAN	0.20
06-24	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 TEXACO ESTRELLA CORTES TRAN DATE 06-21-13SEQ # 172760370103	44.49

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-24	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 SERVICENTRO Y REST .DON SIGUATEPEQUE TRAN DATE 06-21-13SEQ # 031730107144	13.21
06-24	' EFT S/C SVC CHG INTRNTL TRAN	0.44
06-24	' EFT S/C SVC CHG INTRNTL TRAN	0.13
06-25	' POS Purchase MERCHANT PURCHASE TERMINAL 55500803 22SOCIAL 061992844 CA TRAN DATE 06-24-13SEQ # 200000042870	22.00
06-25	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 SUPERMERCADO LA FU ENTE SAN PEDRO SU TRAN DATE 06-24-13SEQ # 031750154437	4.10
06-25	' POS Purchase MERCHANT PURCHASE TERMINAL 75280353 LADY LEE CITY MALL SAN PEDRO SU TRAN DATE 06-24-13SEQ # 031750021271	25.12
06-25	' EFT S/C SVC CHG INTRNTL TRAN	0.04
06-25	' EFT S/C SVC CHG INTRNTL TRAN	0.25
06-26	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 CR *CONSUMERREPORT S.OR 800-333-0 NY TRAN DATE 06-25-13SEQ # 000317398536	30.00
06-26	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 GLOBAL MODA CITY MALL CORTES TRAN DATE 06-24-13SEQ # 175899420027	26.90
06-26	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 CARRION CITY MALL CORTES TRAN DATE 06-24-13SEQ # 175903320262	18.46
06-26	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 MENDELS GALERIAS S PS CORTES TRAN DATE 06-24-13SEQ # 176911990054	12.59
06-26	' POS Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM SEATTLE WA TRAN DATE 06-25-13SEQ # I64Z71ABYUGX	38.44
06-26	' EFT S/C SVC CHG INTRNTL TRAN	0.13
06-26	' EFT S/C SVC CHG INTRNTL TRAN	0.18
06-26	' EFT S/C SVC CHG INTRNTL TRAN	0.27
06-27	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 PAN Y MAS CTO COME RCIA FRANCISCO MO TRAN DATE 06-26-13SEQ # 177500140075	15.71
06-27	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA102 CREDOMATIC CA102 TRAN DATE 06-27-13SEQ # 007894	3.00



PRESTON R ODENBRETT  
 June 30, 2013

Page 9 of 11  
 123-0-305393

<b>Date</b>	<b>Description</b>	<b>Subtractions</b>
06-27	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA102 CREDOMATIC CA102 TRAN DATE 06-27-13SEQ # 007894	247.04
06-27	' ATM Surcharge SURCHARGE AMOUNT TERMINAL CA102 CREDOMATIC CA102 TRAN DATE 06-27-13SEQ # 007896	3.00
06-27	' ATM Withdrawal CASH WITHDRAWAL TERMINAL CA102 CREDOMATIC CA102 TRAN DATE 06-27-13SEQ # 007896	197.63
06-27	' EFT S/C SVC CHG INTRNTL TRAN	0.16
06-27	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-27	' EFT S/C SVC CHG INTRNTL TRAN	2.50
06-27	' EFT S/C SVC CHG ATM WITHDRAW	2.00
06-27	' EFT S/C SVC CHG INTRNTL TRAN	2.01
06-28	' POS Purchase MERCHANT PURCHASE TERMINAL 85180663 TRE FRATELLI (SPS) CORTES TRAN DATE 06-27-13SEQ # 178003640032	80.81
06-28	' EFT S/C SVC CHG INTRNTL TRAN	0.81

**CREDITS**

<b>Date</b>	<b>Description</b>	<b>Additions</b>
06-13	' Preauthorized Credit IPN*Alternative PAYMENT 130613	35.50
06-13	' Preauthorized Credit IPN*Alternative PAYMENT 130613	69.50

**DAILY BALANCES**

<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>
05-31	30,316.48	06-12	27,257.74	06-21	25,828.46
06-03	29,764.85	06-13	27,310.39	06-24	25,770.19
06-04	29,740.25	06-14	27,302.40	06-25	25,718.68
06-05	28,890.70	06-17	26,398.39	06-26	25,591.71
06-06	27,784.20	06-18	26,317.58	06-27	25,116.66
06-07	27,715.92	06-19	26,018.85	06-28	25,035.04
06-10	27,354.12	06-20	25,968.85		

**OVERDRAFT/RETURN 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

**To Help Balance Your Account**

Checkbook balance on statement date	
1. Add interest credited and other deposits made but not yet entered in your checkbook.	
Subtotal:	
2. Subtract service charge and other deductions not previously entered in your checkbook balance.	
Subtotal:	
<b>A. Adjusted checkbook balance</b>	

Statement ending balance		
3. Add deposits made but not shown in this statement.		
Subtotal:		
4. List and subtract checks issued and withdrawals made but not shown on this statement.	Check No.	Amount
Subtotal:		
<b>B. Adjusted statement balance</b>		

**Your checkbook is in balance if line A agrees with line B.**

**If your adjusted checkbook and bank statement balances do not agree:**

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

**How the Finance Charge, if any, is Calculated**

If this statement includes billing information regarding a line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances. To get daily balances, we take the beginning balance of your account each day, add any new loans or charges and subtract any payments or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge. If there is only one (1) daily periodic rate during the statement period, the finance charge may also be verified by multiplying the average daily balance by the number of days in the statement period and multiplying the result by the applicable daily periodic rate. Payments received by 3:00 pm ET will be credited on the same banking day. Payments received after this time will be credited on the next banking day.

**In Case of Errors or Questions about Your Personal Line of Credit (This is a Summary of Your Billing Rights)**

If you think your statement is wrong, or you need more information about a transaction on your statement, write us as soon as possible at the address on the front of your statement. 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 the number on the front of your statement, 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 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 bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your minimum monthly payment automatically by charging your deposit account with us, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

**In Case of Errors or Questions About Electronic Transfers**

Please telephone or write us using the telephone number or address listed on the front of the 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 this statement or on a receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. 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.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days (20 days for point-of-sale or foreign debit card transactions) to do this, we will recredit 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.

**In Case of Irregularities Identified On This Statement**

You must notify us within 30 days of the date we mailed or made this statement available to you of any unauthorized or missing signature or alteration on a check or other improper charges identified on this statement or within 60 days in the case of unauthorized or missing endorsement. Failure to notify us within the prescribed time periods or to commence action against us within 90 days after notice to us will preclude you from asserting claims against us based on such checks or charges.

**In Case of Loss or Theft of Your Bank Card**

To report the loss, theft, disappearance or suspected unauthorized use of the card or any disclosure of the Personal Identification Number (PIN), call us at 1-888-762-5101 anytime, 24 hours a day.