



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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ROTARY CLUB OF LAGUNA BEACH CALIFORNIA I  
350 FOREST AVE UNIT 2  
LAGUNA BEACH CA 92652-2001

## Business Statement

Account Number:

Statement Period:

Nov 1, 2024  
through  
Nov 29, 2024

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**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

800-673-3555

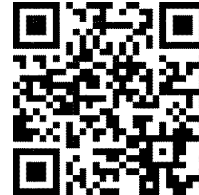
**U.S. Bank accepts Relay Calls**

**Internet:**

usbank.com

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

**Price changes for U.S. Bank Business Checking, Savings and Treasury Management Services are effective Jan. 1, 2025.**

You can view revised pricing (only those prices that have changes for services you have recently used) at <https://cashmgmt.usbank.com/repricing> beginning Dec. 1, 2024. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please call Customer Service at the number listed in the upper-right corner of this statement or send an email to [commercialsupport@usbank.com](mailto:commercialsupport@usbank.com).

Access Code: 85-2613-16F1-F2B5

As U.S. Bank prepares for the Wire payment industry changing to the ISO 20022 standardized format, additional information will be required to be sent with your wire payments.

Starting **November 2025**, wire initiation will include a requirement to provide beneficiary/creditor address when the payment is sent. This requirement will apply to all outgoing wires, including templates, repetitive wires and automated standing transfers.

### Action:

To prepare for this change, please start obtaining and including this information on all outgoing wire payments, whenever possible.

To learn more, please visit <https://www.usbank.com/splash/corporate-commercial/iso-20022.html>.

Effective January 2, 2025, we would like to inform you of the upcoming changes to the Business Pricing Information document that may impact your account. To obtain a current copy of the Business Pricing Information disclosure, visit your local branch.

### Primary pricing updates in your revised **Business Pricing Information** disclosure

All checking and savings account types

- The Account Charge-Off Processing Fee will no longer be charged
- Cash Deposits
  - Coin Deposited (per roll) - \$0.25 (increased from \$0.20)
- Returned Deposited Items
  - Redeposited Item (per item) - \$10.00 (increased from \$9.00)
- Statement Services (per statement)
  - Service Analysis Statement - \$6.50 (increased from \$6.00)
  - Copy of non-Analyzed Statement - \$6.50 (increased from \$6.00)
- Domestic Wires

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



## INFORMATION YOU SHOULD KNOW

**(CONTINUED)**

- Voice Wires Non-Repetitive - \$50.00 (increased from \$45.00)
- SinglePoint® Essentials Online Banking
  - Adding Enhanced Payments by SinglePoint® Monthly Maintenance - \$25.00
  - ACH Transactions (per item) - \$0.45 (increased from \$0.42)
  - Positive Pay Fraud Protection Monthly Maintenance per customer - \$23.00 (increased from \$20.00)
  - International Wire (per wire) - \$35.00 (increased from \$32.00)
- Deposit Express
  - Monthly Maintenance - \$42.00 (increased from \$38.00)
- Check Scanner
  - Check Scanner - \$375.00 (increased from \$325.00)
- Foreign Check Collection (incoming/outgoing)
  - Removing Checks on Canadian Banks (non-collection) - \$0.50
  - Moved Canadian Check Deposited to the Foreign Check Collection (incoming/outgoing) section.
    - Clarification added to include U.S. Dollars and Canadian Dollars

### Silver Checking

- Paper Statement (per statement cycle), No Check Images - \$6.50 (increased from \$6.00)
- Wire Transfers
  - Adding clarification to Wire Monthly PIN Maintenance
    - Silver, Gold, Platinum or Non-Profit Checking – No Charge
- Business Savings Sweep, Monthly Maintenance Fee - \$35.00 (increased from \$30.00)

### Gold, Platinum or Non-Profit Checking

- Wire Transfers
  - Wire Monthly PIN Maintenance
    - Silver, Gold, Platinum or Non-Profit Checking – No Charge
- Business Savings Sweep, Monthly Maintenance Fee - \$35.00 (increased from \$30.00)

### Premium Business Checking

- Monthly Maintenance Fee - \$33.00 (increased from \$30.00)
- Debits (per item):
  - Check/Paper - \$0.35 (increased from \$0.30)
  - Electronic - \$0.32 (increased from \$0.25)
- Credits (per item):
  - Electronic - \$0.45 (increased from \$0.35)
- Deposited Items - \$0.30 (increased from \$0.25)
- Cash Deposit Fee - \$0.38 per \$100 (increased from \$0.37 per \$100)
- Paper Statement (per statement cycle)
  - No Check Images - \$6.50 (increased from \$6.00)
  - Front & Back Check Images - \$16.00 plus \$0.045 per item > 100 items (increased from \$16.00 plus \$0.035 per item > 100 items)
- Other/Business Savings Sweep
  - Business Saving Sweep option available for a \$70.00 monthly fee (increased from \$65.00)
- Cash Deposits
  - Premium Checking Branch Deposit Processing (per deposit) - \$3.00 (increased from \$2.75)
  - Premium Checking Night Deposit Processing (per deposit) - \$3.00 (increased from \$2.75)

### Premium Business Money Market

- Monthly Deposited Items - \$0.30 (increased from \$0.25)
- Monthly Cash Deposit Fee - \$0.38 per \$100 (increased from \$0.37 per \$100)
- Paper Statement (per statement cycle)
  - No Check Images - \$6.50 (increased from \$6.00)
  - Front & Back Check Images - \$16.00 plus \$0.045 per item > 100 items (increased from \$16.00 plus \$0.035 per item > 100 items)

### Premium Business Checking and Premium Business Money Market

- Premium Business Checking and Premium Business Money Market Deposit Coverage Fee - Varies (previously \$0.129)
  - Footnote reference is updated to clarify this change
- Wire Transfers



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### INFORMATION YOU SHOULD KNOW

(CONTINUED)

- Wire Advice - Mail - \$20.00 (increased from \$15.00)
- Domestic Wires
  - Incoming Fedwire CTP - \$17.50 (increased from \$16.00)

Beginning January 2, 2025, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

### U.S. BANK SILVER - BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1

#### Account Summary

	# Items	\$		Number of Days in Statement Period	30
Beginning Balance on Nov 1					
Card Withdrawals	3				
Ending Balance on Nov 30, 2024		\$			

#### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Nov 1	9213806196	427.00		Nov 15	9213692359	1,952.00
	Nov 15	9213692366	175.00		Nov 15	9213692361	2,176.44
	Nov 15	9213692370	211.78		Nov 22	9213301830	778.00
	Nov 15	9213692375	492.00		Nov 22	9213301843	1,688.44
Total Customer Deposits							\$ 7,900.66

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-8573

Date	Description of Transaction	Ref Number	Amount
Nov 4	Debit Purchase - VISA SQ *DELECTABLE O *****8573	On 110124 gosq.com CA REF # 24692164306101158610638	6101158610 \$ 312.48-
Nov 18	Debit Purchase - VISA SQ *DELECTABLE O *****8573	On 111524 gosq.com CA REF # 24692164320103403313424	0103403313 888.94-
Nov 25	Debit Purchase - VISA SQ *DELECTABLE O *****8573	On 112224 gosq.com CA REF # 24692164328109606856293	8109606856 915.88-
Card 8573 Withdrawals Subtotal			\$ 2,117.30-
Total Card Withdrawals			\$ 2,117.30-

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 15	Analysis Service Charge	1500000000	\$ 16.00-
Total Other Withdrawals			\$ 16.00-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1594	Nov 4	8013370955	474.86	1605	Nov 29	9213026683	78.00
1595	Nov 12	8315522335	791.75	1617*	Nov 22	9213191188	160.93
1598*	Nov 25	8015057110	1,000.00	1620*	Nov 15	9213751676	1,111.69
1603*	Nov 14	8914212701	244.32	1621	Nov 18	8016449900	65.00
1604	Nov 12	8313763577	1,904.95	1622	Nov 20	8612796723	23.20



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### U.S. BANK SILVER - BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number

#### Checks Presented Conventionally (continued)

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1624*	Nov 14	8913093439	600.00	1649*	Nov 1	9214559928	1,000.00
1625	Nov 19	8314860188	250.00				

\* Gap in check sequence

Conventional Checks Paid (13) \$ 7,704.70-

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance

Balances only appear for days reflecting change.

#### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: October 2024

Account Number:	1-582-3436-2313	\$	16.00
Account Number:	1-582-0425-0860	\$	0.00
Account Number:	1-582-3289-2279	\$	0.00
Analysis Service Charge assessed to	1-582-3436-2313	\$	16.00

#### Service Activity Detail for Account Number 1-582-3289-2279

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	1		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-582-3289-2279			\$ 0.00

#### Service Activity Detail for Account Number 1-582-3436-2313

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	115		No Charge
Returned Deposited Items	1	16.00000	16.00
Subtotal: Depository Services			16.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	128		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-582-3436-2313			\$ 16.00