

**RETURN SERVICE REQUESTED** 

CITY OF SHANIKO PO BOX 17 SHANIKO OR 97057-0017

# Statement Ending 10/31/2022

CITY OF SHANIKO

Page 1 of 6

Account Number: XXXXXXXXXXXX8485

## **Managing Your Accounts**

Client Contact Center

855-342-3400

Website

firstinterstate.com



# **Summary of Accounts**



Account Type
CLASSIC BUSINESS CHECKING

Account Number

**Ending Balance** 

XXXXXXXXXXX8485

\$24,387.34

CITY OF SHANIKO XXXXXXXXXXXXX8485 Statement Ending 10/31/2022 Page 2 of 6

# THIS FORM IS PROVIDED TO HELP BALANCE YOUR STATEMENT

#### HOW TO BALANCE YOUR ACCOUNT

ACCOUNT RECONCILEMENT PRINCIPLES ARE FAIRLY SIMPLE, IT IS NECESSARY TO FIND ITEMS IN YOUR CHECKBOOK WHICH THE BANK HAS NOT YET PROCESSED, AND THOSE ON THE BANK STATEMENT BUT NOT YET IN YOUR CHECKBOOK. TO YOUR CHECKBOOK BALANCE ADD OR SUBTRACT THE OUTSTANDING BANK STATEMENT ITEMS, AND TO THE STATEMENT BALANCE ADD OR SUBTRACT OUTSTANDING CHECKBOOK ITEMS. THE TWO TOTALS SHOULD AGREE.

- 1. SORT CHECKS AND DEPOSITS INTO NUMBER OR DATE ORDER.
- MARK OFF (\*) EACH ITEM AGAINST YOUR CHECKBOOK. THOSE NOT MARKED WILL BE OUTSTANDING ITEMS. ALSO NOTE ANY BANK OR OTHER CHARGES, OR AUTOMATIC DEPOSITS ON THE STATEMENT, NOT IN YOUR CHECKBOOK.
- 3. FILL IN THE FOLLOWING FORM FOR EASY RECONCILEMENT.

CHECKBOOK BALANCE	
ADD ANY DEPOSITS INCLUDING AUTOMATIC DEPOSITS NOT YET ENTERED IN YOUR CHECKBOOK. (BE SURE TO ENTER THEM)	
SUB-TOTAL	
SUBTRACT SERVICE CHARGE HERE AND IN YOUR CHECKBOOK	
IF SAVINGS TRANSFER ACCOUNT, ADD SAVINGS INTEREST	
SUBTRACT ANY AUTOMATIC LOAN PAYMENTS OR OTHER AUTOMATIC CHARGES NOT YET ENTERED IN YOUR CHECKBOOK (BE SURE TO SUBTRACT FROM CHECKBOOK)	
ADJUSTED CHECKBOOK BALANCE	

		SITS OUTSTANDING				
		SUB-TOTAL				
CHECKS OUTSTAN	DING					
WRITTEN BUT NOT YET CHARGED TO YOUR ACCO	OUNT					
CHECK NO. AM	OUNT CHECK NO.	AMOUNT				
			•			
			•			
			•			
SUB TOTAL						
SUBTRACT	• • • • •	<b>—</b>				
TOTAL CHECKS OUTSTANDING	• • • • • • ]					
ADJUSTE	ADJUSTED STATEMENT BALANCE					

CHECKING BALANCE I

ADJUSTED STATEMENT BALANCE AND CHECKBOOK BALANCE SHOULD AGREE

ADJUSTED STATEMENT BALANCE AND CHECKBOOK BALANCE SHOULD AGREE

To report a lost or stolen ATM or First Interstate Debit Card call 1-888-752-3332 between the hours of 7:30 AM – 6:00 PM Mountain Time. Before or after hours call the Lost or Stolen Service at 1-800-342-6599.

Information for Consumer Checking and Savings Account Customers:

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS Telephone us or write us at the phone number and/or address on the front of this 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 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.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it 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 credit 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.

Information for Balance Plus Overdraft Checking Customers:

#### **BALANCE SUBJECT TO INTEREST RATE**

We figure the Interest charge on your account by applying the periodic rate to the "dally balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

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 (on a separate sheet) at the address shown on the front of this statement.

In your letter, give us the following information:

- · Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- <u>Description of Problem:</u> 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.

## **CLASSIC BUSINESS CHECKING-XXXXXXXXXXXXX**8485

**Account Summary** 

 Date
 Description
 Amount

 10/01/2022
 Beginning Balance
 \$22,891.15

 3 Credit(s) This Period
 \$3,966.79

 23 Debit(s) This Period
 \$2,470.60

 10/31/2022
 Ending Balance
 \$24,387.34

## **Account Activity**

Post Date	Description		Credits	Balance
10/01/2022	Beginning Balance			\$22,891.15
10/03/2022	AMAZON.COM SEATTLE WA 00000000 867263 XX3386 POS REFUND CHK 10/03 11:42		\$52.64	\$22,943.79
10/03/2022	AEDLAND.COM 6412206670 IA 84220831 062054 XX3386 DEBIT CARD 09/30 02:16	\$47.99		\$22,895.80
10/03/2022	AMAZON.COM* 1480U SEATTLE WA 00000000 472879 XX3386 DEBIT CARD 09/30 16:18	\$52.64		\$22,843.16
10/04/2022	AMZN Mktp US* 140 Amzn.com/bill WA 21222412 300740 XX3386 DEBIT CARD 10/03 20:37	\$49.99		\$22,793.17
10/11/2022	AMZN Mktp US* 1K2 Amzn.com/bill WA 05219806 456883 XX3386 DEBIT CARD 10/10 04:45	\$6.99		\$22,786.18
10/11/2022	Amazon.com* 142PQ Amzn.com/bill WA 94380818 639075 XX3386 DEBIT CARD 10/07 22:54	\$49.99		\$22,736.19
10/12/2022	MUNICIPAL AUDIT 503-9860523 OR 41894775 210646 XX3386 DEBIT CARD 10/11 10:57	\$20.00		\$22,716.19
10/12/2022	CHECK # 2314	\$168.00		\$22,548.19
10/13/2022	13/2022 Amazon.com* 1K5Cl Amzn.com/bill WA 04848158 037277 XX3386 DEBIT CARD 10/11 20:12			\$22,520.99
10/14/2022	/2022 JUNIPER PAPER&SU 5032853037 OR 06400030 010570 XX3386 DEBIT CARD 10/13 13:30 \$95.96			\$22,425.03
10/14/2022	SUPPLYLINE* ORDE RED BANK NJ 14880760 781145 XX3386 DEBIT CARD 10/11 15:30	\$117.00		\$22,308.03
10/14/2022	CHECK # 2315	\$100.00		\$22,208.03
10/14/2022	CHECK # 2316	\$563.00		\$21,645.03
10/14/2022	CHECK # 2318	\$545.91		\$21,099.12
10/17/2022	CONSUMER CELLULA 106164150 OR 31758424 173882 XX3386 DEBIT CARD 10/15 03:35 \$18			\$21,080.21
10/17/2022	CHECK # 2320	\$43.90		\$21,036.31
10/17/2022	CHECK # 2321 \$1			\$20,886.31
10/18/2022	CHECK # 2317	\$76.50		\$20,809.81
10/19/2022	DEPOSIT		\$1,814.15	\$22,623.96
10/19/2022	22 XX3386 DEBIT CARD 10/19 02:33 MSFT * E0400KJNR MSBILL.INFO WA 08086638 362115			\$22,618.96
10/19/2022	Amazon.com* HT8H0 Amzn.com/bill WA 17474523 598849 XX3386 DEBIT CARD 10/18 22:59 \$40.95			\$22,578.01
10/21/2022	CHECK # 2319	\$30.00		\$22,548.01
10/24/2022	PAYMENT BUSINESS OREGON VP085868 001 WF REQ-2: CITY OF SHANIKO V21 \$2,1		\$2,100.00	\$24,648.01
10/27/2022	XX3386 DEBIT CARD 10/26 21:13 Starlink Interne \$110.00			\$24,538.01
10/27/2022	CHECK # 2311	\$149.59		\$24,388.42
10/31/2022	USPS PO 4 93482 SHANIKO OR 00102003 053237 XX3386 POS PINNED 10/31 12:51	\$1.08		\$24,387.34
10/31/2022	Ending Balance			\$24,387.34

# CLASSIC BUSINESS CHECKING-XXXXXXXXXXXXX8485 (continued)

## **Checks Cleared**

Check NI	or Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
231	1 10/27/2022	\$149.59	2316	10/14/2022	\$563.00	2319	10/21/2022	\$30.00
231	4* 10/12/2022	\$168.00	2317	10/18/2022	\$76.50	2320	10/17/2022	\$43.90
231	5 10/14/2022	\$100.00	2318	10/14/2022	\$545.91	2321	10/17/2022	\$150.00

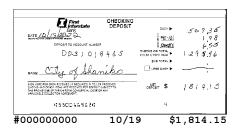
<sup>\*</sup> Indicates skipped check number

## **Daily Balances**

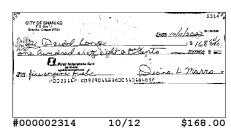
Date	Amount	Date	Amount	Date	Amount
10/03/2022	\$22,843.16	10/14/2022	\$21,099.12	10/24/2022	\$24,648.01
10/04/2022	\$22,793.17	10/17/2022	\$20,886.31	10/27/2022	\$24,388.42
10/11/2022	\$22,736.19	10/18/2022	\$20,809.81	10/31/2022	\$24,387.34
10/12/2022	\$22,548.19	10/19/2022	\$22,578.01		
10/13/2022	\$22,520.99	10/21/2022	\$22,548.01		

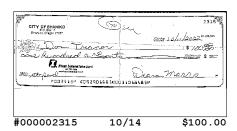
## **Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00









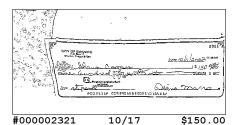












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