HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

RETURN SERVICE REQUESTED

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Statement Ending 01/31/2025

THE CALEDONIAN CLUB OF SAN

Account Number: XXXXXX0634

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$6,583.50

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
01/01/2025	**Beginning Balance**	**$7,253.48**
	2 Credit(s) This Period	$54.02
	2 Debit(s) This Period	$724.00
01/31/2025	**Ending Balance**	**$6,583.50**

Interest Summary

Description	Amount
Interest Earned From 01/01/2025 Through 01/31/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	31
Interest Earned	$0.92
Interest Paid This Period	$0.92
Interest Paid Year-to-Date	$0.92
Average Available Balance	$7,202.25

Other Credits

Date	Description	Amount
01/21/2025	Square Inc GMRCH 0121 T3C5D0S875C537C	$53.10
01/31/2025	INTEREST	$0.92

2 item(s) totaling $54.02

Other Debits

Date	Description	Amount
01/29/2025	XX6698 POS CHK PURCHAS 01/29 13:31 Mailchimp 678-9990141 GA 00000000 077507	$210.00
01/29/2025	XX6698 DDA RECURR 01/29 02:29 Mailchimp 678-9990141 GA 00000000 064607	$514.00

2 item(s) totaling $724.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/21/2025	$7,306.58	01/29/2025	$6,582.58	01/31/2025	$6,583.50

Overdraft and Returned Item Fees

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

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

PLEASE EXAMINE THIS STATEMENT AT ONCE. IF NO ERROR IS REPORTED WITHIN 30 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT. ALL ITEMS CREDITED ARE SUBJECT TO FINAL PAYMENT.

INSTRUCTIONS

1. Compare each check listed with your check stub or check register and mark paid.
2. Bank balance shown on front of statement..... _____
3. Compare any deposits shown on statement, including bank originated credits, with those entered in your check register. Add any not shown on statement..... _____
4. Sub-Total..... _____
5. Subtract total of outstanding checks..... _____
6. Account Balance..... _____

7. Your checkbook balance..... _____
8. Subtract any bank charges including monthly service charge and automatic repayments or transfers you have authorized and have been deducted on this statement..... _____
9. Adjusted checkbook balance..... _____

IMPORTANT: Adjusted checkbook should agree with account balance.

Description of ACH items are printed as supplied by originating company.
Any charge for imprinted checks includes state sales tax computed at the current rate, when applicable.

IMPORTANT INFORMATION ABOUT YOUR CREDIT ACCOUNT

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Rev. 09-20

HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 02/28/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

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Location	300 Main Street Pleasanton, CA 94566
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Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$6,542.39

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
02/01/2025	**Beginning Balance**	**$6,583.50**
	5 Credit(s) This Period	$188.89
	1 Debit(s) This Period	$230.00
02/28/2025	**Ending Balance**	**$6,542.39**

Interest Summary

Description	Amount
Interest Earned From 02/01/2025 Through 02/28/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	28
Interest Earned	$0.76
Interest Paid This Period	$0.76
Interest Paid Year-to-Date	$1.68
Average Available Balance	$6,624.37

Other Credits

Date	Description	Amount
02/18/2025	Square Inc GMRCH 0217 T3GD42QWHJFVGA0	$43.39
02/20/2025	Square Inc GMRCH 0220 T3EMZZERKB8T4XA	$43.39
02/24/2025	Square Inc GMRCH 0224 T3T3Z30VAAPSRG7	$43.39
02/24/2025	Square Inc GMRCH 0224 T33W06F0MMX9ZTD	$57.96
02/28/2025	INTEREST	$0.76

5 item(s) totaling $188.89

Other Debits

Date	Description	Amount
02/28/2025	XX6698 DDA RECURR 02/28 02:30 Mailchimp 678-9990141 GA 00000000 008407	$230.00

1 item(s) totaling $230.00

Daily Balances

Date	Amount	Date	Amount
02/18/2025	$6,626.89	02/24/2025	$6,771.63
02/20/2025	$6,670.28	02/28/2025	$6,542.39

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

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TOTAL		

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Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

Overdraft and Returned Item Fees

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

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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 03/31/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$6,015.64

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
03/01/2025	**Beginning Balance**	**$6,542.39**
	12 Credit(s) This Period	$1,908.25
	4 Debit(s) This Period	$2,435.00
03/31/2025	**Ending Balance**	**$6,015.64**

Interest Summary

Description	Amount
Interest Earned From 03/01/2025 Through 03/31/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	31
Interest Earned	$0.82
Interest Paid This Period	$0.82
Interest Paid Year-to-Date	$2.50
Average Available Balance	$6,432.54

Other Credits

Date	Description	Amount
03/10/2025	Square Inc GMRCH 0310 T378CJT1885VQYB	$243.78
03/11/2025	Square Inc GMRCH 0311 T35XVHR86QBQCD9	$246.70
03/12/2025	Square Inc GMRCH 0312 T33NQ7A20NH9SE2	$82.23
03/13/2025	Square Inc GMRCH 0313 T3E2SMDRSK60DQR	$77.38
03/14/2025	Square Inc GMRCH 0314 T3PXGBAH47ND7KZ	$91.94
03/17/2025	Square Inc GMRCH 0317 T3Q964MTGHAB8F3	$87.09
03/20/2025	Square Inc GMRCH 0320 T3MG3F0TCBVZK9R	$116.22
03/21/2025	Square Inc GMRCH 0321 T3VT4489KVJAB35	$77.38
03/24/2025	Square Inc GMRCH 0324 T3G4FWN0BDH9SYT	$571.98
03/25/2025	Square Inc GMRCH 0325 T33HYK0GT245VHM	$120.77
03/28/2025	Square Inc GMRCH 0328 T3382RM83493JDW	$191.96
03/31/2025	INTEREST	$0.82

12 item(s) totaling $1,908.25

Other Debits

Date	Description	Amount
03/10/2025	XX6698 DDA RECURR 03/10 14:54 Printful Inc. 12 Dover DE 00000000 5ZSTRW8LGLBG	$1,000.00
03/26/2025	Square Inc GMRCH 0326 T3W6MDNEF1WTJZS	$205.00
03/27/2025	XX6698 POS CHK PURCHAS 03/26 21:05 Printful Inc. 12 818-3517181 NC 00000000 0358	$1,000.00
03/31/2025	XX6698 DDA RECURR 03/29 03:32 Mailchimp 678-9990141 GA 00000000 013807	$230.00

4 item(s) totaling $2,435.00

EQUAL HOUSING LENDER
Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

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Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/10/2025	$5,786.17	03/17/2025	$6,371.51	03/26/2025	$7,052.86
03/11/2025	$6,032.87	03/20/2025	$6,487.73	03/27/2025	$6,052.86
03/12/2025	$6,115.10	03/21/2025	$6,565.11	03/28/2025	$6,244.82
03/13/2025	$6,192.48	03/24/2025	$7,137.09	03/31/2025	$6,015.64
03/14/2025	$6,284.42	03/25/2025	$7,257.86		

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 04/30/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

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ATTN GORDON MACDONALD
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Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$5,909.45

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
04/01/2025	**Beginning Balance**	**$6,015.64**
	6 Credit(s) This Period	$1,123.81
	2 Debit(s) This Period	$1,230.00
04/30/2025	**Ending Balance**	**$5,909.45**

Interest Summary

Description	Amount
Interest Earned From 04/01/2025 Through 04/30/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	30
Interest Earned	$0.78
Interest Paid This Period	$0.78
Interest Paid Year-to-Date	$3.28
Average Available Balance	$6,345.83

Other Credits

Date	Description	Amount
04/07/2025	Square Inc GMRCH 0407 T3JBT2QWD4089KT	$43.39
04/08/2025	Square Inc GMRCH 0408 T3T15KMM0HS41W6	$416.32
04/14/2025	Square Inc GMRCH 0414 T38XGFZBKMVWZJA	$57.96
04/14/2025	Square Inc GMRCH 0414 T3C27027SRC9SGF	$387.19
04/21/2025	Square Inc GMRCH 0421 T3240WYN8TM3JHN	$218.17
04/30/2025	INTEREST	$0.78

6 item(s) totaling $1,123.81

Other Debits

Date	Description	Amount
04/21/2025	XX6698 DDA RECURR 04/19 11:21 Printful Inc. 12 Dover DE 00000000 5ZSTRXMM2TWW	$1,000.00
04/29/2025	XX6698 DDA RECURR 04/29 03:29 Mailchimp 678-9990141 GA 00000000 084207	$230.00

2 item(s) totaling $1,230.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/07/2025	$6,059.03	04/14/2025	$6,920.50	04/29/2025	$5,908.67
04/08/2025	$6,475.35	04/21/2025	$6,138.67	04/30/2025	$5,909.45

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

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TOTAL		

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Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 05/30/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$6,115.94

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
05/01/2025	**Beginning Balance**	**$5,909.45**
	5 Credit(s) This Period	$436.49
	1 Debit(s) This Period	$230.00
05/30/2025	**Ending Balance**	**$6,115.94**

Interest Summary

Description	Amount
Interest Earned From 05/01/2025 Through 05/30/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	30
Interest Earned	$0.75
Interest Paid This Period	$0.75
Interest Paid Year-to-Date	$4.03
Average Available Balance	$6,059.24

Other Credits

Date	Description	Amount
05/12/2025	Square Inc GMRCH 0512 T30MNXRWX72BQPY	$184.19
05/15/2025	Square Inc GMRCH 0515 T3GV44T2BW6BMJ9	$43.39
05/27/2025	Square Inc GMRCH 0526 T3W6Q63YEC16Z99	$135.64
05/28/2025	Square Inc GMRCH 0528 T3D7AMYBCQXKH1X	$72.52
05/30/2025	INTEREST	$0.75

5 item(s) totaling $436.49

Other Debits

Date	Description	Amount
05/29/2025	XX6698 DDA RECURR 05/29 03:29 Mailchimp 678-9990141 GA 00000000 001207	$230.00

1 item(s) totaling $230.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/12/2025	$6,093.64	05/27/2025	$6,272.67	05/29/2025	$6,115.19
05/15/2025	$6,137.03	05/28/2025	$6,345.19	05/30/2025	$6,115.94

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

PLEASE EXAMINE THIS STATEMENT AT ONCE. IF NO ERROR IS REPORTED WITHIN 30 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT. ALL ITEMS CREDITED ARE SUBJECT TO FINAL PAYMENT.

INSTRUCTIONS

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2. Bank balance shown on front of statement..... _____
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4. Sub-Total..... _____
5. Subtract total of outstanding checks..... _____
6. Account Balance..... _____
7. Your checkbook balance..... _____
8. Subtract any bank charges including monthly service charge and automatic repayments or transfers you have authorized and have been deducted on this statement..... _____
9. Adjusted checkbook balance..... _____

IMPORTANT: Adjusted checkbook should agree with account balance.

Description of ACH items are printed as supplied by originating company.
Any charge for imprinted checks includes state sales tax computed at the current rate, when applicable.

IMPORTANT INFORMATION ABOUT YOUR CREDIT ACCOUNT

Method Used to Determine the Balance on Which Interest (Finance Charge) Will Be Computed. We figure the interest charge (finance charge) on your Credit Line Account by applying the periodic rate to the "daily balance" of your Credit Line Account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your Credit Line Account each day, add any new advances and/or fees, and subtract any payments or credits and any unpaid interest or other finance charges. This gives us the daily balance.

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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone (888) 494-4599 or write us at:

Heritage Bank of Commerce, 224 Airport Parkway, San Jose, CA 95110

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- We can apply any unpaid amount against your credit limit.

Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 06/30/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$5,699.96

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
05/31/2025	**Beginning Balance**	**$6,115.94**
	7 Credit(s) This Period	$814.02
	2 Debit(s) This Period	$1,230.00
06/30/2025	**Ending Balance**	**$5,699.96**

Interest Summary

Description	Amount
Interest Earned From 05/31/2025 Through 06/30/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	31
Interest Earned	$0.80
Interest Paid This Period	$0.80
Interest Paid Year-to-Date	$4.83
Average Available Balance	$6,250.24

Other Credits

Date	Description	Amount
06/09/2025	Square Inc GMRCH 0609 T377969JYG2HREC	$130.78
06/17/2025	Square Inc GMRCH 0617 T3QCJ6HRQ30WD9A	$272.25
06/20/2025	Square Inc GMRCH 0620 T3P1XNC27P1MQNZ	$43.39
06/23/2025	Square Inc GMRCH 0623 T3Q6BB57FCNB73P	$150.20
06/26/2025	Square Inc GMRCH 0626 T3SXH5BFZ1Z9XZK	$159.61
06/27/2025	Square Inc GMRCH 0627 T3FWA8P9SFCKX0H	$56.99
06/30/2025	INTEREST	$0.80

7 item(s) totaling $814.02

Other Debits

Date	Description	Amount
06/26/2025	XX6698 POS CHK PURCHAS 06/25 22:04 Printful Inc. 12 818-3517181 NC 00000000 0915	$1,000.00
06/30/2025	XX6698 DDA RECURR 06/29 03:30 Mailchimp 678-9990141 GA 00000000 073307	$230.00

2 item(s) totaling $1,230.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/09/2025	$6,246.72	06/23/2025	$6,712.56	06/30/2025	$5,699.96
06/17/2025	$6,518.97	06/26/2025	$5,872.17		
06/20/2025	$6,562.36	06/27/2025	$5,929.16		

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

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TOTAL		

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5. Subtract total of outstanding checks..... _____
6. Account Balance..... _____

7. Your checkbook balance..... _____
8. Subtract any bank charges including monthly service charge and automatic repayments or transfers you have authorized and have been deducted on this statement..... _____
9. Adjusted checkbook balance..... _____

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- We can apply any unpaid amount against your credit limit.

Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, California 95110
www.heritagebankofcommerce.bank

On July 1, 2025, thresholds under Regulation CC, which implements the Expedited Funds Availability Act (EFA Act) were adjusted. These adjustments will increase the amount of deposited funds available for withdrawal for check deposits and cash withdrawals. These changes reflect cost-of-living adjustment required by the Dodd-Frank Act. In 2019, the Federal Reserve Board and the Consumer Financial Protection Bureau (CFPB) finalized a rule that officially set a method for inflation adjustments which occur every five years. In May 2024, the Federal Reserve Board and CFPB published adjustments with an effective date of July 1, 2025. The following thresholds are effective from July 1, 2025, for five years:

Section	**New Threshold Amount**	**Prior Threshold Amount**
Minimum Amount, 12 CFR 229.10(c)(1)(vii).	$275	$225
Cash Withdrawal Amount, 12 CFR 229.12(d).	$550	$450
New-Account Amount, 12 CFR 229.13(a)(1)(ii).	$6,725	$5,525
Large-Deposit Threshold, 12 CFR 229.13(b).	$6,725	$5,525
Repeatedly Overdrawn Threshold, 12 CFR 229.13(d)(2).	$6,725	$5,525
Civil Liability Minimum and Maximum for Individual Action, 12 CFR 229.21(a)(2)(i).	$125 $1,350	$100 $1,100
Civil Liability Maximum for Class Action, 12 CFR 229.21(a)(2)(ii)(B).	$672,950	$552,500

For more information about these changes please contact your Relationship Manager or visit us at any of our local Bay Area branches.

Member FDIC

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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 07/31/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Beware of Donation Refund Scams!

There has been an increase in "fake-check overpayment" scams, where a charitable organization receives an unusually generous or unexpected donation via check, followed by a request to return an amount overpaid.

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$5,484.63

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
07/01/2025	**Beginning Balance**	**$5,699.96**
	12 Credit(s) This Period	$1,054.62
	3 Debit(s) This Period	$1,269.95
07/31/2025	**Ending Balance**	**$5,484.63**

Interest Summary

Description	Amount
Interest Earned From 07/01/2025 Through 07/31/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	31
Interest Earned	$0.76
Interest Paid This Period	$0.76
Interest Paid Year-to-Date	$5.59
Average Available Balance	$5,947.12

Other Credits

Date	Description	Amount
07/03/2025	Square Inc GMRCH 0703 T3P98J2Q2KDXHJZ	$86.79
07/07/2025	Square Inc GMRCH 0707 T3DA5V0PQMTGMZX	$55.05
07/09/2025	Square Inc GMRCH 0709 T3RZREJ94A7B5RW	$43.39
07/14/2025	Square Inc GMRCH 0714 T3A9Q4MQK1B5RDR	$43.39
07/15/2025	Square Inc GMRCH 0715 T3GEK2J57AV7TT9	$28.83
07/21/2025	Square Inc GMRCH 0721 T3VBRVZEWDBG2ZH	$188.74
07/25/2025	Square Inc GMRCH 0725 T39PB8VNZ43T2TY	$116.22
07/28/2025	Square Inc GMRCH 0728 T3EZ37HF5R51SNS	$97.47
07/29/2025	Square Inc GMRCH 0729 T3SVN5ZCAYV7Y23	$195.84
07/30/2025	Square Inc GMRCH 0730 T3GYWZPMNV4RMR3	$43.39
07/31/2025	Square Inc GMRCH 0731 T3NT270AYCF6MMG	$154.75
07/31/2025	INTEREST	$0.76

12 item(s) totaling $1,054.62

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

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- We can apply any unpaid amount against your credit limit.

Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

Other Debits

Date	Description	Amount
07/09/2025	XX6698 POS CHK PURCHAS 07/08 20:06 SQ * SQUARE PAID SAN FRANCISCO CA 77827301 518	$39.95
07/29/2025	XX6698 DDA RECURR 07/29 03:44 Mailchimp 678-9990141 GA 00000000 066707	$230.00
07/31/2025	XX6698 DDA RECURR 07/31 13:56 Printful Inc. 13 Dover DE 00000000 5OUYYNM1TD3D	$1,000.00

3 item(s) totaling $1,269.95

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/03/2025	$5,786.75	07/15/2025	$5,917.46	07/29/2025	$6,285.73
07/07/2025	$5,841.80	07/21/2025	$6,106.20	07/30/2025	$6,329.12
07/09/2025	$5,845.24	07/25/2025	$6,222.42	07/31/2025	$5,484.63
07/14/2025	$5,888.63	07/28/2025	$6,319.89		

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 08/29/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Beware of Donation Refund Scams!

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Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$6,366.38

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
08/01/2025	**Beginning Balance**	**$5,484.63**
	25 Credit(s) This Period	$3,459.75
	4 Debit(s) This Period	$2,578.00
08/29/2025	**Ending Balance**	**$6,366.38**

Interest Summary

Description	Amount
Interest Earned From 08/01/2025 Through 08/29/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	29
Interest Earned	$0.74
Interest Paid This Period	$0.74
Interest Paid Year-to-Date	$6.33
Average Available Balance	$6,244.47

Other Credits

Date	Description	Amount
08/01/2025	Square Inc GMRCH 0801 T3YTH1K3ENRQZAW	$358.06
08/04/2025	Square Inc GMRCH 0804 T3HWFDBRXDEZGQG	$343.80
08/05/2025	Square Inc GMRCH 0805 T3TZAP7QN7X067Y	$43.39
08/06/2025	Square Inc GMRCH 0806 T3RPEYNVEMRWA21	$38.54
08/06/2025	Square Inc CMRCH 0806 T368C1MXFYVMT2H	$106.51
08/07/2025	Square Inc GMRCH 0807 T34RXHFFY969W8P	$43.39
08/08/2025	Square Inc GMRCH 0808 T3WFG54ZVY0SVV5	$38.54
08/11/2025	Square Inc GMRCH 0811 T3ZT67RZGM5P00G	$72.52
08/11/2025	Square Inc GMRCH 0811 T3NNKB6W84PWHDB	$91.94
08/11/2025	Square Inc GMRCH 0811 T3NVD4QC4F4YPV0	$153.34
08/14/2025	Square Inc GMRCH 0814 T39ZYN6S444RYEY	$91.94
08/18/2025	Square Inc GMRCH 0818 T3P9XKJMPV0YX90	$43.39
08/18/2025	Square Inc GMRCH 0818 T35XPMW2M18X3HQ	$77.38
08/18/2025	Square Inc GMRCH 0818 T3JA812MA01SE5M	$659.68
08/19/2025	Square Inc GMRCH 0819 T3JNZ5TRSE516MD	$87.09
08/20/2025	Square Inc GMRCH 0820 T3TQDG5T5CJ55KF	$86.78
08/21/2025	Square Inc GMRCH 0821 T3326HSTX7J8PB1	$213.01
08/22/2025	Square Inc GMRCH 0822 T3FPSYPSVRM9YP5	$150.20

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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- 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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

Other Credits (continued)

Date	Description	Amount
08/25/2025	Square Inc GMRCH 0825 T3M2NNSEMHHKE1W	$77.38
08/25/2025	Square Inc GMRCH 0825 T3KK2MVTH5MWZHK	$159.61
08/26/2025	Square Inc GMRCH 0826 T3MNJ9GKEYS45CT	$72.52
08/27/2025	Square Inc GMRCH 0827 T3WC8Q6PQA64HTR	$241.84
08/28/2025	Square Inc GMRCH 0828 T3H1GKRY13D81H7	$43.39
08/29/2025	Square Inc GMRCH 0829 T3XX662YZBRC5ZB	$164.77
08/29/2025	INTEREST	$0.74

25 item(s) totaling $3,459.75

Other Debits

Date	Description	Amount
08/14/2025	XX6698 POS CHK PURCHAS 08/13 16:31 Printful Inc. 13 818-3517181 NC 00000000 0530	$1,000.00
08/20/2025	XX6698 POS CHK PURCHAS 08/19 21:03 Printful Inc. 13 818-3517181 NC 00000000 0020	$1,000.00
08/25/2025	XX6698 POS CHK PURCHAS 08/22 20:04 SQ * SQUARE PAID SAN FRANCISCO CA 77827301 523	$348.00
08/29/2025	XX6698 DDA RECURR 08/29 03:36 Mailchimp 678-9990141 GA 00000000 016907	$230.00

4 item(s) totaling $2,578.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/01/2025	$5,842.69	08/11/2025	$6,774.66	08/22/2025	$6,184.13
08/04/2025	$6,186.49	08/14/2025	$5,866.60	08/25/2025	$6,073.12
08/05/2025	$6,229.88	08/18/2025	$6,647.05	08/26/2025	$6,145.64
08/06/2025	$6,374.93	08/19/2025	$6,734.14	08/27/2025	$6,387.48
08/07/2025	$6,418.32	08/20/2025	$5,820.92	08/28/2025	$6,430.87
08/08/2025	$6,456.86	08/21/2025	$6,033.93	08/29/2025	$6,366.38

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 09/30/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$25,192.91

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
08/30/2025	**Beginning Balance**	**$6,366.38**
	12 Credit(s) This Period	$21,082.03
	3 Debit(s) This Period	$2,255.50
09/30/2025	**Ending Balance**	**$25,192.91**

Interest Summary

Description	Amount
Interest Earned From 08/30/2025 Through 09/30/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	32
Interest Earned	$3.13
Interest Paid This Period	$3.13
Interest Paid Year-to-Date	$9.46
Average Available Balance	$23,786.57

Other Credits

Date	Description	Amount
09/02/2025	Square Inc GMRCH 0901 T3F27S99YTE4ATH	$408.38
09/02/2025	Square Inc GMRCH 0902 T338TZY9ZAGK25Z	$416.12
09/02/2025	Square Inc GMRCH 0901 T3X6R025VACABXZ	$8,473.36
09/02/2025	Square Inc GMRCH 0901 T30H89P8780Q5C4	$10,666.31
09/03/2025	Square Inc GMRCH 0903 T38700Q2PMCAYZX	$169.02
09/04/2025	Square Inc GMRCH 0904 T31JTB60MZG4QBS	$43.39
09/05/2025	Square Inc GMRCH 0905 T3BGF5AV1ZCGE7D	$578.54
09/08/2025	Square Inc GMRCH 0908 T3Z1YWYAPHBJS29	$38.54
09/08/2025	Square Inc GMRCH 0908 T3WAK16SC154RJE	$120.77
09/09/2025	Square Inc GMRCH 0909 T3X9TA422JN8HFS	$87.09
09/12/2025	Square Inc GMRCH 0912 T391THEKT9JWBNZ	$77.38
09/30/2025	INTEREST	$3.13

12 item(s) totaling $21,082.03

Other Debits

Date	Description	Amount
09/02/2025	XX6698 POS CHK PURCHAS 09/01 18:58 Printful Inc. 13 818-3517181 NC 00000000 0427	$1,000.00
09/11/2025	XX6698 DDA RECURR 09/11 08:39 Printful Inc. 12 Dover DE 00000000 1QMUCJ3UXPYK	$1,000.00
09/29/2025	XX6698 DDA RECURR 09/29 04:07 Mailchimp 678-9990141 GA 00000000 034407	$255.50

3 item(s) totaling $2,255.50

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

PLEASE EXAMINE THIS STATEMENT AT ONCE. IF NO ERROR IS REPORTED WITHIN 30 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT. ALL ITEMS CREDITED ARE SUBJECT TO FINAL PAYMENT.

INSTRUCTIONS

1. Compare each check listed with your check stub or check register and mark paid.
2. Bank balance shown on front of statement..... _____
3. Compare any deposits shown on statement, including bank originated credits, with those entered in your check register. Add any not shown on statement..... _____
4. Sub-Total..... _____
5. Subtract total of outstanding checks..... _____
6. Account Balance..... _____
7. Your checkbook balance..... _____
8. Subtract any bank charges including monthly service charge and automatic repayments or transfers you have authorized and have been deducted on this statement..... _____
9. Adjusted checkbook balance..... _____

IMPORTANT: Adjusted checkbook should agree with account balance.

Description of ACH items are printed as supplied by originating company.
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- We can apply any unpaid amount against your credit limit.

Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/02/2025	$25,330.55	09/08/2025	$26,280.81	09/29/2025	$25,189.78
09/03/2025	$25,499.57	09/09/2025	$26,367.90	09/30/2025	$25,192.91
09/04/2025	$25,542.96	09/11/2025	$25,367.90		
09/05/2025	$26,121.50	09/12/2025	$25,445.28		

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 10/31/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

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Day after Thanksgiving (Friday, 11/28) – we will be closing at 3 p.m.
Christmas Eve (Wednesday, 12/24) – we will be closing at 1 p.m.
New Years Eve (Wednesday, 12/31) – we will be closing at 3 p.m.

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$25,004.66

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
10/01/2025	**Beginning Balance**	**$25,192.91**
	2 Credit(s) This Period	$41.75
	1 Debit(s) This Period	$230.00
10/31/2025	**Ending Balance**	**$25,004.66**

Interest Summary

Description	Amount
Interest Earned From 10/01/2025 Through 10/31/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	31
Interest Earned	$3.21
Interest Paid This Period	$3.21
Interest Paid Year-to-Date	$12.67
Average Available Balance	$25,202.97

Other Credits

Date	Description	Amount
10/06/2025	Square Inc GMRCH 1006 T3X2GR5BSX43AVF	$38.54
10/31/2025	INTEREST	$3.21

2 item(s) totaling $41.75

Other Debits

Date	Description	Amount
10/29/2025	XX6698 DDA RECURR 10/29 03:35 Mailchimp 678-9990141 GA 00000000 011807	$230.00

1 item(s) totaling $230.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/06/2025	$25,231.45	10/29/2025	$25,001.45	10/31/2025	$25,004.66

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

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4. Sub-Total..... _____
5. Subtract total of outstanding checks..... _____
6. Account Balance..... _____

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9. Adjusted checkbook balance..... _____

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Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 11/28/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 4**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

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New Years Eve (Wednesday, 12/31) – we will be closing at 3 p.m.

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$25,050.93

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
11/01/2025	**Beginning Balance**	**$25,004.66**
	2 Credit(s) This Period	$46.27
	0 Debit(s) This Period	$0.00
11/28/2025	**Ending Balance**	**$25,050.93**

Interest Summary

Description	Amount
Interest Earned From 11/01/2025 Through 11/28/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	28
Interest Earned	$2.88
Interest Paid This Period	$2.88
Interest Paid Year-to-Date	$15.55
Average Available Balance	$25,031.00

Other Credits

Date	Description	Amount
11/12/2025	Square Inc GMRCH 1112 T3YA6C30FJ9V0ZP	$43.39
11/28/2025	INTEREST	$2.88

2 item(s) totaling $46.27

Daily Balances

Date	Amount	Date	Amount
11/12/2025	$25,048.05	11/28/2025	$25,050.93

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

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Rev. 09-20

PREMIUM LEGACY - XXXXXX0634 (continued)

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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HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 12/31/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 2**

Account Number: XXXXXX0634

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
ONLINE STORE
4313 OGDEN DR
FREMONT CA 94538-2626

Managing Your Accounts

Branch	Pleasanton Branch
Location	300 Main Street Pleasanton, CA 94566
Website	heritagebankofcommerce.bank
Customer Service	888-494-4599

Summary of Accounts

Account Type	Account Number	Ending Balance
PREMIUM LEGACY	XXXXXX0634	$25,465.82

PREMIUM LEGACY - XXXXXX0634

Account Summary

Date	Description	Amount
11/29/2025	**Beginning Balance**	**$25,050.93**
	4 Credit(s) This Period	$414.89
	0 Debit(s) This Period	$0.00
12/31/2025	**Ending Balance**	**$25,465.82**

Interest Summary

Description	Amount
Interest Earned From 11/29/2025 Through 12/31/2025	
Annual Percentage Yield Earned	0.15%
Interest Days	33
Interest Earned	$3.43
Interest Paid This Period	$3.43
Interest Paid Year-to-Date	$18.98
Average Available Balance	$25,291.23

Other Credits

Date	Description	Amount
12/01/2025	Square Inc GMRCH 1201 T38G3XY08ZPYVQQ	$86.78
12/02/2025	Square Inc GMRCH 1202 T3ZQGN1MR9WVX8X	$43.39
12/18/2025	Square Inc GMRCH 1218 T3VC3XQ46TAWK61	$281.29
12/31/2025	INTEREST	$3.43

4 item(s) totaling $414.89

Daily Balances

Date	Amount	Date	Amount
12/01/2025	$25,137.71	12/18/2025	$25,462.39
12/02/2025	$25,181.10	12/31/2025	$25,465.82

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

EQUAL HOUSING LENDER Member FDIC

OUTSTANDING CHECKS

No.	AMOUNT	
TOTAL		

PLEASE EXAMINE THIS STATEMENT AT ONCE. IF NO ERROR IS REPORTED WITHIN 30 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT. ALL ITEMS CREDITED ARE SUBJECT TO FINAL PAYMENT.

INSTRUCTIONS

1. Compare each check listed with your check stub or check register and mark paid.
2. Bank balance shown on front of statement..... _____
3. Compare any deposits shown on statement, including bank originated credits, with those entered in your check register. Add any not shown on statement..... _____
4. Sub-Total..... _____
5. Subtract total of outstanding checks..... _____
6. Account Balance..... _____
7. Your checkbook balance..... _____
8. Subtract any bank charges including monthly service charge and automatic repayments or transfers you have authorized and have been deducted on this statement..... _____
9. Adjusted checkbook balance..... _____

IMPORTANT: Adjusted checkbook should agree with account balance.

Description of ACH items are printed as supplied by originating company.
Any charge for imprinted checks includes state sales tax computed at the current rate, when applicable.

IMPORTANT INFORMATION ABOUT YOUR CREDIT ACCOUNT

Method Used to Determine the Balance on Which Interest (Finance Charge) Will Be Computed. We figure the interest charge (finance charge) on your Credit Line Account by applying the periodic rate to the "daily balance" of your Credit Line Account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your Credit Line Account each day, add any new advances and/or fees, and subtract any payments or credits and any unpaid interest or other finance charges. This gives us the daily balance.

The following notices concerning electronic transfer and billing rights apply if your Account is maintained primarily for personal, family or household purposes.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone (888) 494-4599 or write us at:

Heritage Bank of Commerce, 224 Airport Parkway, San Jose, CA 95110

Contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or 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. If you have a question concerning your statement, please be prepared to provide us with the following information:

- *Account Information:* Your name and account number.
- *Dollar Amount:* The dollar amount of the suspected error.
- *Description of Problem:* 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally recredit your account 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.

BILLING RIGHTS SUMMARY
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:
Heritage Bank of Commerce
224 Airport Parkway
San Jose, CA 95110

In your letter, please provide us with 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 at (800) 400-2762, 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.

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