HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

RETURN SERVICE REQUESTED

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

Statement Ending 01/31/2025

Account Number: XXXXXX6624

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	XXXXXX6624	$84,306.25

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
01/01/2025	**Beginning Balance**	**$130,915.69**
	9 Credit(s) This Period	$6,116.62
	27 Debit(s) This Period	$52,726.06
01/31/2025	**Ending Balance**	**$84,306.25**

Interest Summary

Description	Amount
Interest Earned From 01/01/2025 Through 01/31/2025	
Annual Percentage Yield Earned	0.17%
Interest Days	31
Interest Earned	$14.73
Interest Paid This Period	$14.73
Interest Paid Year-to-Date	$14.73
Average Available Balance	$99,139.38

Deposits

Date	Description	Amount
01/16/2025	DEPOSIT	$560.00
01/16/2025	DEPOSIT	$695.00
01/29/2025	DEPOSIT	$615.00

3 item(s) totaling $1,870.00

Other Credits

Date	Description	Amount
01/08/2025	Square Inc CLUB 0108 T3DH65MKT0NP02Q	$49.99
01/08/2025	thescottishgames 114732363 ST-V3U9L5M2Q5Z3	$1,506.97
01/13/2025	Square Inc CLUB 0113 T359QXP2B5ZPEQS	$505.78
01/21/2025	Square Inc CLUB 0120 T3HGVC19VB7DJ1K	$77.82
01/21/2025	thescottishgames 115536903 ST-D7Y2L7O5V1Z9	$2,091.33
01/31/2025	INTEREST	$14.73

6 item(s) totaling $4,246.62

Other Debits

Date	Description	Amount
01/07/2025	PGANDE WEB ONLINE 16032439122024	$155.71
01/07/2025	Public Storage I RENTAL 000000046274849	$179.00
01/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
01/21/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$34.95

4 item(s) totaling $502.62

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
3786	01/02/2025	$2,000.00	4112*	01/13/2025	$326.03	4124	01/13/2025	$1,605.23
3901*	01/06/2025	$140.00	4116*	01/07/2025	$1,200.00	4125	01/31/2025	$154.00
3907*	01/06/2025	$40.00	4117	01/10/2025	$309.05	4126	01/17/2025	$440.82
3914*	01/06/2025	$40.00	4118	01/14/2025	$20,000.00	4127	01/21/2025	$408.00
4086*	01/27/2025	$865.00	4119	01/13/2025	$1,071.16	4128	01/22/2025	$520.00
4090*	01/06/2025	$3,200.00	4120	01/13/2025	$78.84	4131*	01/21/2025	$514.30
4104*	01/07/2025	$15,177.79	4122*	01/13/2025	$878.48	4132	01/22/2025	$2,865.00
4110*	01/02/2025	$250.00	4123	01/13/2025	$139.74			

* Indicates skipped check number

23 item(s) totaling $52,223.44

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/02/2025	$128,665.69	01/13/2025	$106,054.44	01/22/2025	$84,695.52
01/06/2025	$125,245.69	01/14/2025	$86,054.44	01/27/2025	$83,830.52
01/07/2025	$108,533.19	01/16/2025	$87,309.44	01/29/2025	$84,445.52
01/08/2025	$110,090.15	01/17/2025	$86,868.62	01/31/2025	$84,306.25
01/10/2025	$109,648.14	01/21/2025	$88,080.52		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$76,706.42

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
02/01/2025	**Beginning Balance**	**$84,306.25**
	5 Credit(s) This Period	$1,246.76
	11 Debit(s) This Period	$8,846.59
02/28/2025	**Ending Balance**	**$76,706.42**

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	$9.22
Interest Paid This Period	$9.22
Interest Paid Year-to-Date	$23.95
Average Available Balance	$80,125.21

Other Credits

Date	Description	Amount
02/04/2025	Square Inc CLUB 0204 T30GD7644F001WX	$49.99
02/04/2025	Square Inc GAMES 0204 T39XRX0RA9Z7DJ7	$908.11
02/05/2025	Square Inc CLUB 0205 T3PMD2DDV70HRSH	$49.99
02/06/2025	Square Inc GAMES 0206 T3NJAB0K3NVDRM1	$229.45
02/28/2025	INTEREST	$9.22

5 item(s) totaling $1,246.76

Other Debits

Date	Description	Amount
02/04/2025	PGANDE WEB ONLINE 19542882011925	$147.78
02/05/2025	Public Storage I RENTAL 000000046526203	$179.00
02/06/2025	Public Storage I RENTAL 000000046542961	$179.00
02/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
02/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$37.33

5 item(s) totaling $676.07

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
3738	02/13/2025	$30.00	4114	02/03/2025	$1,500.00	4134*	02/13/2025	$5,000.00
4113*	02/03/2025	$80.00	4130*	02/26/2025	$310.52	4135	02/21/2025	$1,250.00

* Indicates skipped check number

6 item(s) totaling $8,170.52

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/03/2025	$82,726.25	02/10/2025	$83,325.05	02/26/2025	$76,697.20
02/04/2025	$83,536.57	02/13/2025	$78,295.05	02/28/2025	$76,706.42
02/05/2025	$83,407.56	02/19/2025	$78,257.72		
02/06/2025	$83,458.01	02/21/2025	$77,007.72		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$52,966.76

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
03/01/2025	**Beginning Balance**	**$76,706.42**
	6 Credit(s) This Period	$8,154.10
	19 Debit(s) This Period	$31,893.76
03/31/2025	**Ending Balance**	**$52,966.76**

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	$9.16
Interest Paid This Period	$9.16
Interest Paid Year-to-Date	$33.11
Average Available Balance	$71,927.26

Deposits

Date	Description	Amount
03/10/2025	DEPOSIT	$225.00
03/10/2025	DEPOSIT	$406.00
03/10/2025	DEPOSIT	$4,850.00
03/27/2025	DEPOSIT	$2,514.40
		4 item(s) totaling $7,995.40

Other Credits

Date	Description	Amount
03/31/2025	Square Inc GAMES 0331 T3JR8FZBVF3RJYF	$149.54
03/31/2025	INTEREST	$9.16
		2 item(s) totaling $158.70

Other Debits

Date	Description	Amount
03/04/2025	Public Storage I RENTAL 000000046740239	$28.93
03/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
03/10/2025	PGANDE WEB ONLINE 23301685022025	$142.62
03/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$49.42
		4 item(s) totaling $353.93

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4129	03/11/2025	$520.00	4139	03/13/2025	$657.57	4144	03/10/2025	$1,073.93
4133*	03/10/2025	$108.68	4140	03/28/2025	$20,000.00	4145	03/10/2025	$1,631.97
4136*	03/10/2025	$423.25	4141	03/21/2025	$1,000.00	4146	03/10/2025	$250.00
4137	03/28/2025	$1,000.00	4142	03/12/2025	$130.08	4147	03/17/2025	$3,000.00
4138	03/13/2025	$51.83	4143	03/18/2025	$692.52	4148	03/19/2025	$1,000.00

* Indicates skipped check number

15 item(s) totaling $31,539.83

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/04/2025	$76,677.49	03/13/2025	$77,035.60	03/21/2025	$71,293.66
03/10/2025	$78,395.08	03/17/2025	$74,035.60	03/27/2025	$73,808.06
03/11/2025	$77,875.08	03/18/2025	$73,343.08	03/28/2025	$52,808.06
03/12/2025	$77,745.00	03/19/2025	$72,293.66	03/31/2025	$52,966.76

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$89,200.60

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
04/01/2025	**Beginning Balance**	**$52,966.76**
	14 Credit(s) This Period	$74,852.40
	18 Debit(s) This Period	$38,618.56
04/30/2025	**Ending Balance**	**$89,200.60**

Interest Summary

Description	Amount
Interest Earned From 04/01/2025 Through 04/30/2025	
Annual Percentage Yield Earned	0.16%
Interest Days	30
Interest Earned	$8.70
Interest Paid This Period	$8.70
Interest Paid Year-to-Date	$41.81
Average Available Balance	$68,247.63

Deposits

Date	Description	Amount
04/10/2025	DEPOSIT	$7,842.87
04/14/2025	DEPOSIT	$595.00
04/21/2025	DEPOSIT	$2,969.62
04/21/2025	DEPOSIT	$5,350.00

4 item(s) totaling $16,757.49

Other Credits

Date	Description	Amount
04/02/2025	Square Inc CLUB 0402 T3AAXQ2D002ZTZ5	$49.99
04/07/2025	Square Inc CLUB 0407 T3PGRSQ9KXZGP8R	$374.19
04/07/2025	Square Inc GAMES 0407 T3JJJ3EMFGC1RPP	$458.90
04/09/2025	Square Inc GAMES 0409 T33DY4Q3DJ8X6VK	$229.45
04/17/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
04/21/2025	Square Inc GAMES 0421 T3RPT6H2M1YD260	$229.45
04/22/2025	Square Inc GAMES 0422 T36WY9D8VTE1X5Y	$559.09
04/23/2025	thescottishgames 123199743 ST-T1G6Z9H5L4M5	$5,955.69
04/30/2025	Square Inc GAMES 0430 T3P04G0FR6Y8HT8	$229.45
04/30/2025	INTEREST	$8.70

10 item(s) totaling $58,094.91

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits

Date	Description	Amount
04/03/2025	Public Storage I RENTAL 000000047012887	$194.00
04/08/2025	PGANDE WEB ONLINE 27019522032125	$90.37
04/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
04/21/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$37.33

4 item(s) totaling $454.66

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4115	04/08/2025	$9,000.00	4154	04/07/2025	$1,391.08	4161	04/22/2025	$2,150.00
4150*	04/07/2025	$15.99	4155	04/08/2025	$240.00	4162	04/25/2025	$16,437.22
4151	04/07/2025	$140.00	4156	04/08/2025	$744.99	4163	04/30/2025	$80.00
4152	04/07/2025	$31.94	4157	04/14/2025	$5,000.00	4245*	04/01/2025	$2,633.30
4153	04/09/2025	$149.38	4160*	04/22/2025	$150.00			

* Indicates skipped check number

14 item(s) totaling $38,163.90

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/01/2025	$50,333.46	04/09/2025	$39,448.24	04/22/2025	$99,523.98
04/02/2025	$50,383.45	04/10/2025	$47,158.15	04/23/2025	$105,479.67
04/03/2025	$50,189.45	04/14/2025	$42,753.15	04/25/2025	$89,042.45
04/07/2025	$49,443.53	04/17/2025	$92,753.15	04/30/2025	$89,200.60
04/08/2025	$39,368.17	04/21/2025	$101,264.89		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$64,442.67

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
05/01/2025	**Beginning Balance**	**$89,200.60**
	16 Credit(s) This Period	$69,006.31
	21 Debit(s) This Period	$93,764.24
05/30/2025	**Ending Balance**	**$64,442.67**

Interest Summary

Description	Amount
Interest Earned From 05/01/2025 Through 05/30/2025	
Annual Percentage Yield Earned	0.19%
Interest Days	30
Interest Earned	$15.77
Interest Paid This Period	$15.77
Interest Paid Year-to-Date	$57.58
Average Available Balance	$100,754.64

Deposits

Date	Description	Amount
05/05/2025	DEPOSIT	$859.00
05/05/2025	DEPOSIT	$2,220.00
05/19/2025	DEPOSIT	$12,029.04

3 item(s) totaling $15,108.04

Other Credits

Date	Description	Amount
05/01/2025	Square Inc GAMES 0501 T3BKEF4S52GQG1T	$229.45
05/01/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
05/05/2025	Square Inc GAMES 0505 T3CM5PZR9Y65Z02	$429.23
05/06/2025	Square Inc GAMES 0506 T3PGVK2ZTT8RYRB	$778.85
05/07/2025	Square Inc GAMES 0507 T3BPWNB22EPW95J	$658.68
05/15/2025	Square Inc CLUB 0515 T3H9E66HFYDKPMR	$49.99
05/15/2025	Square Inc GAMES 0515 T3R6VT9MERPH3WP	$289.38
05/19/2025	Square Inc GAMES 0519 T3DXZBWAC8ZSNGR	$329.34
05/20/2025	Square Inc GAMES 0520 T31V33445TW76PY	$229.45
05/21/2025	Square Inc GAMES 0521 T3T3Q03ZZZP0VDR	$429.23
05/27/2025	Square Inc GAMES 0526 T3Z8ZK854QGMHKS	$229.45
05/27/2025	Square Inc GAMES 0527 T3C7RBFTJ32K7K3	$229.45
05/30/2025	INTEREST	$15.77

13 item(s) totaling $53,898.27

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits

Date	Description	Amount
05/05/2025	Public Storage I RENTAL 000000047267413	$194.00
05/06/2025	PGANDE WEB ONLINE 30392194041925	$139.87
05/08/2025	RETURNED DEPOSIT ITEMS	$230.00
05/08/2025	RETURN ITEM CHARGE	$12.00
05/12/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
05/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$37.35

6 item(s) totaling $746.18

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
3773	05/16/2025	$50.00	4168	05/16/2025	$253.09	4174	05/06/2025	$166.52
4149*	05/01/2025	$20,000.00	4169	05/05/2025	$569.67	4175	05/22/2025	$59,197.00
4158*	05/09/2025	$250.00	4171*	05/27/2025	$189.88	4176	05/05/2025	$15.99
4164*	05/21/2025	$80.00	4172	05/06/2025	$4,500.00	4177	05/13/2025	$5,000.00
4167*	05/13/2025	$1,266.30	4173	05/05/2025	$750.00	4178	05/19/2025	$729.61

* Indicates skipped check number

15 item(s) totaling $93,018.06

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/01/2025	$119,430.05	05/12/2025	$117,414.80	05/21/2025	$123,354.88
05/05/2025	$121,408.62	05/13/2025	$111,148.50	05/22/2025	$64,157.88
05/06/2025	$117,381.08	05/15/2025	$111,487.87	05/27/2025	$64,426.90
05/07/2025	$118,039.76	05/16/2025	$111,184.78	05/30/2025	$64,442.67
05/08/2025	$117,797.76	05/19/2025	$122,776.20		
05/09/2025	$117,547.76	05/20/2025	$123,005.65		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$95,324.39

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
05/31/2025	**Beginning Balance**	**$64,442.67**
	11 Credit(s) This Period	$106,069.03
	15 Debit(s) This Period	$75,187.31
06/30/2025	**Ending Balance**	**$95,324.39**

Interest Summary

Description	Amount
Interest Earned From 05/31/2025 Through 06/30/2025	
Annual Percentage Yield Earned	0.17%
Interest Days	31
Interest Earned	$10.72
Interest Paid This Period	$10.72
Interest Paid Year-to-Date	$68.30
Average Available Balance	$74,618.06

Deposits

Date	Description	Amount
06/12/2025	DEPOSIT	$294.00
06/27/2025	DEPOSIT	$4,735.17
		2 item(s) totaling $5,029.17

Other Credits

Date	Description	Amount
06/02/2025	Square Inc GAMES 0602 T35EJ5VF8D3TX4H	$154.54
06/05/2025	Square Inc GAMES 0605 T3GNJ4C0X4XCH5N	$229.45
06/09/2025	Square Inc CLUB 0609 T3XNK2CRRQ5QJG7	$136.26
06/11/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
06/17/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
06/18/2025	Square Inc GAMES 0618 T3KK5VC51VZRNKV	$229.45
06/20/2025	Square Inc CLUB 0619 T3SV1BPYP5G0V55	$49.99
06/23/2025	Square Inc GAMES 0623 T3B1C379TBWS7TD	$229.45
06/30/2025	INTEREST	$10.72
		9 item(s) totaling $101,039.86

Other Debits

Date	Description	Amount
06/03/2025	PGANDE WEB ONLINE 33160259051825	$126.32
06/03/2025	Public Storage I RENTAL 000000047538505	$194.00
06/06/2025	RONALD L WEBER SALE	$39,326.25

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits (continued)

Date	Description	Amount
06/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
06/20/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$37.35

5 item(s) totaling $39,816.88

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4170	06/03/2025	$140.00	4182	06/17/2025	$95.00	4246*	06/24/2025	$7,099.08
4179*	06/10/2025	$271.86	4183	06/10/2025	$725.36	4247	06/25/2025	$14,000.00
4180	06/11/2025	$9,765.99	4184	06/20/2025	$227.00			
4181	06/16/2025	$51.14	4185	06/11/2025	$2,995.00			

* Indicates skipped check number

10 item(s) totaling $35,370.43

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/02/2025	$64,597.21	06/11/2025	$61,285.18	06/23/2025	$111,677.58
06/03/2025	$64,136.89	06/12/2025	$61,579.18	06/24/2025	$104,578.50
06/05/2025	$64,366.34	06/16/2025	$61,528.04	06/25/2025	$90,578.50
06/06/2025	$25,040.09	06/17/2025	$111,433.04	06/27/2025	$95,313.67
06/09/2025	$25,176.35	06/18/2025	$111,662.49	06/30/2025	$95,324.39
06/10/2025	$24,046.17	06/20/2025	$111,448.13		

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

This page left intentionally blank

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$153,454.27

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
07/01/2025	**Beginning Balance**	**$95,324.39**
	11 Credit(s) This Period	$111,298.59
	17 Debit(s) This Period	$53,168.71
07/31/2025	**Ending Balance**	**$153,454.27**

Interest Summary

Description	Amount
Interest Earned From 07/01/2025 Through 07/31/2025	
Annual Percentage Yield Earned	0.18%
Interest Days	31
Interest Earned	$18.05
Interest Paid This Period	$18.05
Interest Paid Year-to-Date	$86.35
Average Available Balance	$118,139.77

Deposits

Date	Description	Amount
07/15/2025	DEPOSIT	$6,000.00
07/16/2025	DEPOSIT	$252.50
07/18/2025	DEPOSIT	$2,500.00
07/25/2025	DEPOSIT	$900.00
07/29/2025	DEPOSIT	$1,300.00

5 item(s) totaling $10,952.50

Other Credits

Date	Description	Amount
07/07/2025	Square Inc CLUB 0704 T3E2QY4ZWHDVEQX	$49.99
07/14/2025	Square Inc CLUB 0714 T3KC22DSF12NXDP	$48.60
07/17/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
07/21/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
07/31/2025	Square Inc GAMES 0731 T39GVMMWCVWFJ3E	$229.45
07/31/2025	INTEREST	$18.05

6 item(s) totaling $100,346.09

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits

Date	Description	Amount
07/03/2025	Public Storage I RENTAL 000000047743346	$242.00
07/08/2025	PGANDE WEB ONLINE 36317016061925	$150.75
07/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$132.96
07/21/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$25.25
07/28/2025	RONALD L WEBER SALE	$6,161.64

5 item(s) totaling $6,712.60

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4187	07/28/2025	$299.75	4193	07/25/2025	$104.59	4198	07/18/2025	$20,000.00
4190*	07/15/2025	$107.00	4194	07/15/2025	$618.68	4200*	07/16/2025	$216.18
4191	07/15/2025	$240.00	4195	07/15/2025	$9,399.67	4202*	07/14/2025	$9,450.00
4192	07/14/2025	$468.72	4197*	07/22/2025	$230.00	4248*	07/23/2025	$5,321.52

* Indicates skipped check number

12 item(s) totaling $46,456.11

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/03/2025	$95,082.39	07/16/2025	$80,649.52	07/25/2025	$158,368.16
07/07/2025	$95,132.38	07/17/2025	$130,649.52	07/28/2025	$151,906.77
07/08/2025	$94,981.63	07/18/2025	$113,149.52	07/29/2025	$153,206.77
07/10/2025	$94,848.67	07/21/2025	$163,124.27	07/31/2025	$153,454.27
07/14/2025	$84,978.55	07/22/2025	$162,894.27		
07/15/2025	$80,613.20	07/23/2025	$157,572.75		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$197,172.99

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
08/01/2025	**Beginning Balance**	**$153,454.27**
	17 Credit(s) This Period	$255,525.41
	34 Debit(s) This Period	$211,806.69
08/29/2025	**Ending Balance**	**$197,172.99**

Interest Summary

Description	Amount
Interest Earned From 08/01/2025 Through 08/29/2025	
Annual Percentage Yield Earned	0.20%
Interest Days	29
Interest Earned	$37.00
Interest Paid This Period	$37.00
Interest Paid Year-to-Date	$123.35
Average Available Balance	$232,800.26

Deposits

Date	Description	Amount
08/04/2025	DEPOSIT	$5,511.00
08/04/2025	DEPOSIT	$14,158.65
08/06/2025	DEPOSIT	$300.00
08/14/2025	DEPOSIT	$1,050.00
08/15/2025	DEPOSIT	$2,600.00
08/19/2025	DEPOSIT	$24,967.29
08/26/2025	DEPOSIT	$5,000.00
		7 item(s) totaling $53,586.94

Other Credits

Date	Description	Amount
08/01/2025	Square Inc CLUB 0801 T3TKJ69F5YMJQ02	$99.98
08/04/2025	Square Inc CLUB 0804 T3M57PZVETKAYVX	$19.28
08/06/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$75,000.00
08/07/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$75,000.00
08/08/2025	Square Inc GAMES 0808 T3JZYNXJ11PQVQD	$154.54
08/11/2025	Square Inc GAMES 0811 T3WN81KZY87FDK7	$449.21

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Credits (continued)

Date	Description	Amount
08/11/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00
08/18/2025	Square Inc CLUB 0818 T37CDZH9XTJKZBE	$998.96
08/29/2025	Square Inc GAMES 0829 T3W7J5FG3XPEWHG	$179.50
08/29/2025	INTEREST	$37.00

10 item(s) totaling $201,938.47

Other Debits

Date	Description	Amount
08/05/2025	PGANDE WEB ONLINE 39981057072025	$137.77
08/05/2025	Public Storage I RENTAL 000000048004742	$242.00
08/11/2025	SO SAN FRANCISCO AUTO-PAY 017499	$135.85
08/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$73.57

4 item(s) totaling $589.19

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4188	08/06/2025	$300.00	4214	08/06/2025	$39.99	4255	08/22/2025	$252.52
4189	08/06/2025	$400.00	4215	08/04/2025	$9,450.00	4437*	08/14/2025	$104,562.95
4203*	08/11/2025	$1,500.00	4216	08/05/2025	$350.00	4554*	08/18/2025	$7,600.00
4204	08/04/2025	$175.00	4217	08/22/2025	$227.75	4555	08/21/2025	$5,600.00
4205	08/07/2025	$16.99	4219*	08/19/2025	$1,656.25	4556	08/26/2025	$520.00
4208*	08/19/2025	$13,968.64	4249*	08/04/2025	$769.51	4557	08/14/2025	$4,840.00
4210*	08/14/2025	$1,500.00	4250	08/11/2025	$6,490.80	4559*	08/12/2025	$437.17
4211	08/12/2025	$3,119.87	4251	08/11/2025	$9,075.00	4565*	08/12/2025	$107.94
4212	08/05/2025	$107.79	4252	08/18/2025	$3,034.55	4671*	08/29/2025	$17,000.00
4213	08/20/2025	$5,276.82	4254*	08/21/2025	$12,087.85	4678*	08/29/2025	$750.11

* Indicates skipped check number

30 item(s) totaling $211,217.50

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/01/2025	$153,554.25	08/11/2025	$344,956.23	08/20/2025	$228,394.72
08/04/2025	$162,848.67	08/12/2025	$341,291.25	08/21/2025	$210,706.87
08/05/2025	$162,011.11	08/14/2025	$231,438.30	08/22/2025	$210,226.60
08/06/2025	$236,571.12	08/15/2025	$234,038.30	08/26/2025	$214,706.60
08/07/2025	$311,554.13	08/18/2025	$224,402.71	08/29/2025	$197,172.99
08/08/2025	$311,708.67	08/19/2025	$233,671.54		

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

This page left intentionally blank

HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 09/30/2025

THE CALEDONIAN CLUB OF SAN **Page 1 of 6**

Account Number: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$467,349.88

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
08/30/2025	**Beginning Balance**	**$197,172.99**
	16 Credit(s) This Period	$506,098.11
	305 Debit(s) This Period	$235,921.22
09/30/2025	**Ending Balance**	**$467,349.88**

Interest Summary

Description	Amount
Interest Earned From 08/30/2025 Through 09/30/2025	
Annual Percentage Yield Earned	0.20%
Interest Days	32
Interest Earned	$56.12
Interest Paid This Period	$56.12
Interest Paid Year-to-Date	$179.47
Average Available Balance	$320,014.74

Deposits

Date	Description	Amount
09/03/2025	DEPOSIT	$13,202.26
09/03/2025	DEPOSIT	$31,796.21
09/05/2025	DEPOSIT	$60.00
09/05/2025	DEPOSIT	$2,805.00
09/05/2025	DEPOSIT	$4,485.00
09/10/2025	DEPOSIT	$2,500.00
09/10/2025	DEPOSIT	$19,781.68
09/16/2025	DEPOSIT	$1,190.44
09/16/2025	DEPOSIT	$398,105.33
09/23/2025	DEPOSIT	$333.00
		10 item(s) totaling $474,258.92

Other Credits

Date	Description	Amount
09/02/2025	Square Inc GAMES 0901 T3G3EV2XPMW2TGQ	$3,045.03
09/02/2025	thescottishgames 134181563 ST-U9H2B1A2Z2T2	$5,867.98
09/02/2025	Square Inc GAMES 0902 T3479QEM506X1QH	$20,865.58
09/08/2025	Square Inc CLUB 0908 T3BX66K56WPZNA1	$167.13
09/10/2025	Square Inc GAMES 0910 T3EJRZWFDK5EWAX	$1,837.35
09/30/2025	INTEREST	$56.12
		6 item(s) totaling $31,839.19

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits

Date	Description	Amount
09/03/2025	Public Storage I RENTAL 000000048287581	$242.00
09/05/2025	RETURNED DEPOSIT ITEMS	$611.00
09/05/2025	PGANDE WEB ONLINE 43650369082025	$149.79
09/05/2025	RETURN ITEM CHARGE	$12.00
09/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$135.85
09/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$109.75

6 item(s) totaling $1,260.39

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4199	09/05/2025	$53.83	4275	09/10/2025	$40.00	4321	09/02/2025	$100.00
4207*	09/03/2025	$399.99	4276	09/02/2025	$40.00	4322	09/03/2025	$250.00
4209*	09/05/2025	$251.73	4277	09/05/2025	$40.00	4323	09/03/2025	$400.00
4218*	09/18/2025	$11,679.00	4278	09/05/2025	$40.00	4324	09/04/2025	$300.00
4220*	09/05/2025	$1,500.00	4279	09/05/2025	$40.00	4325	09/08/2025	$250.00
4221	09/03/2025	$4,000.00	4280	09/05/2025	$40.00	4326	09/08/2025	$200.00
4222	09/04/2025	$400.00	4281	09/10/2025	$40.00	4327	09/10/2025	$100.00
4223	09/04/2025	$350.00	4282	09/16/2025	$40.00	4328	09/05/2025	$100.00
4224	09/09/2025	$5,185.70	4283	09/02/2025	$40.00	4329	09/03/2025	$100.00
4225	09/29/2025	$750.00	4284	09/19/2025	$140.00	4330	09/03/2025	$100.00
4226	09/09/2025	$112.02	4285	09/04/2025	$140.00	4331	09/09/2025	$100.00
4227	09/15/2025	$195.31	4286	09/15/2025	$140.00	4332	09/02/2025	$100.00
4228	09/10/2025	$53.88	4287	09/19/2025	$40.00	4333	09/03/2025	$140.00
4229	09/12/2025	$8,303.72	4288	09/15/2025	$40.00	4335*	09/03/2025	$140.00
4230	09/09/2025	$616.13	4289	09/04/2025	$40.00	4336	09/03/2025	$140.00
4231	09/09/2025	$123.99	4290	09/19/2025	$40.00	4337	09/05/2025	$140.00
4232	09/09/2025	$156.05	4291	09/15/2025	$40.00	4338	09/03/2025	$40.00
4233	09/09/2025	$589.28	4292	09/04/2025	$40.00	4340*	09/05/2025	$40.00
4236*	09/08/2025	$329.16	4294*	09/02/2025	$140.00	4341	09/03/2025	$40.00
4237	09/10/2025	$480.00	4297*	09/02/2025	$40.00	4342	09/03/2025	$40.00
4238	09/08/2025	$285.19	4298	09/09/2025	$40.00	4343	09/03/2025	$40.00
4239	09/11/2025	$216.00	4300*	09/02/2025	$40.00	4344	09/03/2025	$40.00
4241*	09/08/2025	$265.25	4301	09/09/2025	$40.00	4348*	09/09/2025	$140.00
4242	09/09/2025	$50.00	4302	09/08/2025	$2,100.00	4349	09/08/2025	$140.00
4243	09/08/2025	$191.88	4303	09/03/2025	$1,700.00	4350	09/02/2025	$140.00
4244	09/10/2025	$1,765.04	4304	09/12/2025	$1,500.00	4351	09/09/2025	$40.00
4253*	09/22/2025	$727.71	4305	09/03/2025	$1,300.00	4352	09/08/2025	$40.00
4256*	09/19/2025	$59.14	4306	09/02/2025	$1,000.00	4353	09/02/2025	$40.00
4257	09/15/2025	$250.00	4307	09/05/2025	$900.00	4354	09/09/2025	$40.00
4258	09/09/2025	$498.46	4308	09/04/2025	$800.00	4355	09/08/2025	$40.00
4259	09/08/2025	$282.96	4309	09/10/2025	$700.00	4357*	09/03/2025	$140.00
4261*	09/08/2025	$1,080.00	4310	09/03/2025	$600.00	4359*	09/29/2025	$140.00
4263*	09/18/2025	$625.25	4311	09/08/2025	$500.00	4360	09/03/2025	$40.00
4264	09/19/2025	$5,740.84	4312	09/03/2025	$400.00	4362*	09/29/2025	$40.00
4266*	09/29/2025	$2,000.00	4313	09/09/2025	$300.00	4363	09/03/2025	$40.00
4268*	09/29/2025	$31,740.00	4314	09/04/2025	$250.00	4365*	09/29/2025	$40.00
4269	09/04/2025	$140.00	4315	09/03/2025	$200.00	4367*	09/03/2025	$1,700.00
4270	09/16/2025	$140.00	4316	09/08/2025	$100.00	4369*	09/02/2025	$1,300.00
4271	09/10/2025	$140.00	4317	09/05/2025	$100.00	4370	09/04/2025	$1,000.00
4272	09/05/2025	$140.00	4318	09/10/2025	$100.00	4371	09/02/2025	$900.00
4273	09/02/2025	$140.00	4319	09/08/2025	$100.00	4373*	09/02/2025	$700.00
4274	09/16/2025	$40.00	4320	09/03/2025	$100.00	4374	09/08/2025	$600.00

PREMIUM LEGACY - XXXXXX6624 (continued)

Checks Cleared (continued)

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4375	09/03/2025	$500.00	4447	09/22/2025	$1,000.00	4507	09/10/2025	$100.00
4376	09/08/2025	$500.00	4448	09/08/2025	$250.00	4508	09/09/2025	$50.00
4377	09/05/2025	$500.00	4449	09/04/2025	$250.00	4509	09/25/2025	$150.00
4380*	09/03/2025	$400.00	4451*	09/11/2025	$250.00	4518*	09/29/2025	$15,000.00
4381	09/04/2025	$300.00	4452	09/11/2025	$250.00	4519	09/04/2025	$9,000.00
4382	09/02/2025	$250.00	4453	09/02/2025	$250.00	4520	09/04/2025	$6,000.00
4383	09/03/2025	$200.00	4454	09/08/2025	$250.00	4521	09/04/2025	$500.00
4384	09/02/2025	$100.00	4455	09/03/2025	$250.00	4522	09/04/2025	$500.00
4385	09/02/2025	$100.00	4456	09/08/2025	$900.00	4523	09/03/2025	$800.00
4386	09/08/2025	$100.00	4457	09/19/2025	$250.00	4525*	09/04/2025	$400.00
4387	09/08/2025	$100.00	4458	09/23/2025	$250.00	4526	09/12/2025	$400.00
4391*	09/05/2025	$100.00	4459	09/03/2025	$225.00	4527	09/15/2025	$900.00
4394*	09/03/2025	$300.00	4460	09/04/2025	$200.00	4529*	09/03/2025	$400.00
4396*	09/04/2025	$200.00	4461	09/02/2025	$175.00	4530	09/24/2025	$500.00
4397	09/02/2025	$100.00	4462	09/22/2025	$100.00	4531	09/12/2025	$400.00
4398	09/02/2025	$100.00	4463	09/02/2025	$250.00	4533*	09/08/2025	$500.00
4399	09/03/2025	$100.00	4464	09/23/2025	$225.00	4534	09/04/2025	$500.00
4400	09/08/2025	$100.00	4465	09/04/2025	$200.00	4535	09/08/2025	$500.00
4401	09/08/2025	$100.00	4466	09/03/2025	$175.00	4536	09/09/2025	$400.00
4402	09/05/2025	$100.00	4467	09/04/2025	$100.00	4537	09/02/2025	$400.00
4403	09/02/2025	$100.00	4473*	09/02/2025	$4,350.00	4538	09/03/2025	$400.00
4406*	09/12/2025	$140.00	4474	09/09/2025	$1,200.00	4539	09/15/2025	$400.00
4408*	09/03/2025	$140.00	4475	09/02/2025	$1,200.00	4540	09/12/2025	$5,000.00
4409	09/03/2025	$40.00	4476	09/18/2025	$1,000.00	4541	09/04/2025	$3,000.00
4410	09/12/2025	$40.00	4477	09/04/2025	$750.00	4542	09/03/2025	$3,000.00
4412*	09/03/2025	$40.00	4478	09/15/2025	$500.00	4543	09/02/2025	$500.00
4413	09/03/2025	$40.00	4479	09/18/2025	$1,000.00	4553*	09/04/2025	$700.00
4416*	09/03/2025	$140.00	4480	09/15/2025	$750.00	4560*	09/03/2025	$1,100.00
4417	09/05/2025	$140.00	4481	09/04/2025	$500.00	4561	09/08/2025	$1,156.00
4419*	09/03/2025	$40.00	4482	09/04/2025	$800.00	4562	09/04/2025	$970.00
4420	09/05/2025	$40.00	4483	09/03/2025	$600.00	4563	09/09/2025	$971.41
4422*	09/03/2025	$40.00	4484	09/04/2025	$400.00	4626*	09/02/2025	$100.00
4423	09/05/2025	$40.00	4485	09/04/2025	$800.00	4627	09/02/2025	$1,561.81
4424	09/02/2025	$500.00	4486	09/03/2025	$600.00	4628	09/08/2025	$262.79
4425	09/03/2025	$500.00	4487	09/04/2025	$400.00	4629	09/02/2025	$252.00
4426	09/05/2025	$400.00	4489*	09/15/2025	$500.00	4630	09/02/2025	$436.61
4427	09/09/2025	$400.00	4490	09/02/2025	$200.00	4631	09/02/2025	$443.36
4429*	09/05/2025	$400.00	4492*	09/15/2025	$500.00	4632	09/03/2025	$367.90
4430	09/15/2025	$400.00	4493	09/12/2025	$200.00	4633	09/08/2025	$500.00
4431	09/09/2025	$400.00	4494	09/12/2025	$400.00	4634	09/08/2025	$500.00
4432	09/03/2025	$400.00	4495	09/04/2025	$300.00	4635	09/03/2025	$423.90
4433	09/03/2025	$400.00	4496	09/04/2025	$200.00	4636	09/02/2025	$378.02
4434	09/03/2025	$400.00	4497	09/04/2025	$400.00	4637	09/04/2025	$398.36
4436*	09/02/2025	$600.00	4498	09/12/2025	$300.00	4641*	09/08/2025	$543.28
4438*	09/02/2025	$14,000.00	4499	09/09/2025	$200.00	4642	09/03/2025	$586.59
4439	09/03/2025	$100.00	4500	09/10/2025	$300.00	4643	09/03/2025	$336.24
4440	09/02/2025	$50.00	4502*	09/03/2025	$200.00	4644	09/04/2025	$678.96
4441	09/23/2025	$50.00	4503	09/09/2025	$150.00	4645	09/08/2025	$177.96
4443*	09/25/2025	$100.00	4504	09/09/2025	$100.00	4646	09/05/2025	$518.38
4445*	09/30/2025	$50.00	4505	09/05/2025	$50.00	4647	09/15/2025	$250.00
4446	09/02/2025	$50.00	4506	09/09/2025	$150.00	4650*	09/29/2025	$250.00

PREMIUM LEGACY - XXXXXX6624 (continued)

Checks Cleared (continued)

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4651	09/03/2025	$690.00	4658	09/03/2025	$175.00	4670	09/03/2025	$500.00
4652	09/03/2025	$535.00	4659	09/03/2025	$525.00	4672*	09/22/2025	$4,100.00
4653	09/04/2025	$1,070.00	4660	09/29/2025	$175.00	4673	09/16/2025	$300.00
4654	09/04/2025	$675.00	4661	09/08/2025	$175.00	4674	09/04/2025	$432.95
4655	09/04/2025	$900.00	4667*	09/11/2025	$781.43	4676*	09/08/2025	$371.58
4656	09/15/2025	$940.00	4668	09/03/2025	$2,000.00	4679*	09/02/2025	$467.19
4657	09/04/2025	$276.60	4669	09/05/2025	$500.00			

* Indicates skipped check number

299 item(s) totaling $234,660.83

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/02/2025	$195,317.59	09/11/2025	$168,745.71	09/23/2025	$518,228.76
09/03/2025	$210,314.44	09/12/2025	$152,061.99	09/24/2025	$517,728.76
09/04/2025	$175,052.57	09/15/2025	$146,256.68	09/25/2025	$517,478.76
09/05/2025	$175,455.84	09/16/2025	$545,032.45	09/29/2025	$467,343.76
09/08/2025	$162,131.92	09/18/2025	$530,728.20	09/30/2025	$467,349.88
09/09/2025	$150,078.88	09/19/2025	$524,348.47		
09/10/2025	$170,243.14	09/22/2025	$518,420.76		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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

Happy Holidays from Heritage Bank of Commerce! We wish you and yours a happy and healthy holiday season.
We are observing special holiday hours as follows:

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	XXXXXX6624	$429,206.69

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
10/01/2025	**Beginning Balance**	**$467,349.88**
	6 Credit(s) This Period	$30,822.67
	41 Debit(s) This Period	$68,965.86
10/31/2025	**Ending Balance**	**$429,206.69**

Interest Summary

Description	Amount
Interest Earned From 10/01/2025 Through 10/31/2025	
Annual Percentage Yield Earned	0.20%
Interest Days	31
Interest Earned	$76.87
Interest Paid This Period	$76.87
Interest Paid Year-to-Date	$256.34
Average Available Balance	$452,474.58

Deposits

Date	Description	Amount
10/06/2025	DEPOSIT	$7,848.00
10/09/2025	DEPOSIT	$21,821.79
10/29/2025	DEPOSIT	$800.78
		3 item(s) totaling $30,470.57

Other Credits

Date	Description	Amount
10/06/2025	Square Inc CLUB 1006 T3RQDYWCB5994MN	$175.25
10/31/2025	Square Inc CLUB 1031 T3K42PS1524HBH9	$99.98
10/31/2025	INTEREST	$76.87
		3 item(s) totaling $352.10

Other Debits

Date	Description	Amount
10/03/2025	Public Storage I RENTAL 000000048504159	$242.00

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits (continued)

Date	Description	Amount
10/07/2025	PGANDE WEB ONLINE 47324526091925	$145.93
10/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$135.85
10/20/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$97.95

4 item(s) totaling $621.73

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
3293	10/02/2025	$140.00	4444*	10/06/2025	$50.00	4581	10/14/2025	$109.86
4234*	10/10/2025	$205.00	4469*	10/06/2025	$300.00	4582	10/07/2025	$803.25
4235	10/24/2025	$457.04	4501*	10/21/2025	$250.00	4584*	10/08/2025	$333.75
4260*	10/30/2025	$2,000.00	4510*	10/08/2025	$100.00	4585	10/06/2025	$474.31
4267*	10/03/2025	$325.00	4524*	10/06/2025	$500.00	4586	10/15/2025	$41,860.83
4296*	10/30/2025	$40.00	4566*	10/15/2025	$2,092.14	4587	10/06/2025	$16.99
4299*	10/30/2025	$40.00	4567	10/30/2025	$1,013.88	4588	10/07/2025	$792.00
4358*	10/01/2025	$140.00	4568	10/09/2025	$638.70	4590*	10/07/2025	$117.70
4361*	10/01/2025	$40.00	4569	10/07/2025	$5,637.08	4591	10/23/2025	$5,695.60
4364*	10/01/2025	$40.00	4571*	10/20/2025	$368.00	4592	10/27/2025	$10.00
4415*	10/15/2025	$140.00	4578*	10/07/2025	$1,000.00	4593	10/28/2025	$1,500.00
4418*	10/15/2025	$40.00	4579	10/21/2025	$33.00			
4421*	10/15/2025	$40.00	4580	10/24/2025	$1,000.00			

* Indicates skipped check number

37 item(s) totaling $68,344.13

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2025	$467,129.88	10/10/2025	$485,017.36	10/27/2025	$432,822.94
10/02/2025	$466,989.88	10/14/2025	$484,907.50	10/28/2025	$431,322.94
10/03/2025	$466,422.88	10/15/2025	$440,734.53	10/29/2025	$432,123.72
10/06/2025	$473,104.83	10/20/2025	$440,268.58	10/30/2025	$429,029.84
10/07/2025	$464,608.87	10/21/2025	$439,985.58	10/31/2025	$429,206.69
10/08/2025	$464,175.12	10/23/2025	$434,289.98		
10/09/2025	$485,358.21	10/24/2025	$432,832.94		

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

This page left intentionally blank

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: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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

Happy Holidays from Heritage Bank of Commerce! We wish you and yours a happy and healthy holiday season.
We are observing special holiday hours as follows:

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	XXXXXX6624	$92,494.62

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
11/01/2025	**Beginning Balance**	**$429,206.69**
	10 Credit(s) This Period	$56,567.02
	24 Debit(s) This Period	$393,279.09
11/28/2025	**Ending Balance**	**$92,494.62**

Interest Summary

Description	Amount
Interest Earned From 11/01/2025 Through 11/28/2025	
Annual Percentage Yield Earned	0.19%
Interest Days	28
Interest Earned	$40.11
Interest Paid This Period	$40.11
Interest Paid Year-to-Date	$296.45
Average Available Balance	$268,829.69

Deposits

Date	Description	Amount
11/10/2025	DEPOSIT	$311.00
11/18/2025	DEPOSIT	$55,423.80
		2 item(s) totaling $55,734.80

Other Credits

Date	Description	Amount
11/03/2025	Square Inc CLUB 1103 T30VP8NN9B5CX09	$299.94
11/04/2025	Square Inc GAMES 1104 T3CFVPBQ7A1T58E	$49.65
11/04/2025	Square Inc CLUB 1104 T3HM524MW1ASJXP	$49.94
11/05/2025	Square Inc CLUB 1105 T36E6XWSQD9SN30	$49.94
11/10/2025	Square Inc CLUB 1110 T3YGSRRKDPQYX12	$243.00
11/14/2025	Square Inc CLUB 1114 T3N3P2YBBWKSWSS	$49.99
11/25/2025	Square Inc CLUB 1125 T31BBYWP7E8THX2	$49.65
11/28/2025	INTEREST	$40.11
		8 item(s) totaling $832.22

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits

Date	Description	Amount
11/04/2025	PGANDE WEB ONLINE 50890520101925	$169.80
11/04/2025	Public Storage I RENTAL 000000048763111	$242.00
11/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$135.85
11/13/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$100,000.00
11/17/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$100,000.00
11/18/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$100,000.00
11/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$113.78
11/21/2025	SCHWAB BROKERAGE MONEYLINK 558622413977927	$50,000.00

8 item(s) totaling $350,661.43

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4293	11/12/2025	$140.00	4572*	11/05/2025	$186.85	4594*	11/14/2025	$471.61
4295*	11/12/2025	$140.00	4573	11/07/2025	$915.30	4595	11/26/2025	$575.00
4488*	11/10/2025	$700.00	4574	11/14/2025	$7,000.00	4596	11/13/2025	$17,434.89
4491*	11/10/2025	$700.00	4576*	11/21/2025	$875.00	4675*	11/05/2025	$509.02
4532*	11/10/2025	$500.00	4583*	11/18/2025	$25.97			
4564*	11/05/2025	$1,010.00	4589*	11/07/2025	$11,434.02			

* Indicates skipped check number

16 item(s) totaling $42,617.66

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/03/2025	$429,506.63	11/12/2025	$413,427.32	11/19/2025	$143,854.86
11/04/2025	$429,194.42	11/13/2025	$295,992.43	11/21/2025	$92,979.86
11/05/2025	$427,538.49	11/14/2025	$288,570.81	11/25/2025	$93,029.51
11/07/2025	$415,189.17	11/17/2025	$188,570.81	11/26/2025	$92,454.51
11/10/2025	$413,707.32	11/18/2025	$143,968.64	11/28/2025	$92,494.62

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

This page left intentionally blank

HERITAGE
BANK OF COMMERCE

224 Airport Parkway
San Jose, Ca 95110

Statement Ending 12/31/2025

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

Account Number: XXXXXX6624

THE CALEDONIAN CLUB OF SAN FRANCISCO
ATTN GORDON MACDONALD
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	XXXXXX6624	$85,054.18

PREMIUM LEGACY - XXXXXX6624

Account Summary

Date	Description	Amount
11/29/2025	**Beginning Balance**	**$92,494.62**
	12 Credit(s) This Period	$3,475.00
	17 Debit(s) This Period	$10,915.44
12/31/2025	**Ending Balance**	**$85,054.18**

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	$12.28
Interest Paid This Period	$12.28
Interest Paid Year-to-Date	$308.73
Average Available Balance	$90,528.76

Deposits

Date	Description	Amount
12/08/2025	DEPOSIT	$514.00
12/18/2025	DEPOSIT	$430.00
		2 item(s) totaling $944.00

Other Credits

Date	Description	Amount
12/01/2025	Square Inc CLUB 1201 T3QMTMWQ1FQ6V07	$49.99
12/02/2025	Square Inc CLUB 1202 T3DBK1CH9DERYA6	$99.98
12/03/2025	Square Inc CLUB 1203 T3VGE5T01Z73KTN	$49.99
12/04/2025	Square Inc CLUB 1204 T3GYN445F6S9XDE	$49.94
12/05/2025	Square Inc CLUB 1205 T3RPX94VJR15W5R	$49.99
12/08/2025	Square Inc CLUB 1208 T3ZNE6P8S9365V2	$1,469.34
12/17/2025	thescottishgames 140421056 ST-R9D3U8A1Y9Q7	$599.52
12/22/2025	Square Inc CLUB 1222 T3VHCHB9MKT1ZMP	$49.99
12/30/2025	Square Inc CLUB 1230 T3FXBPN2AQGSW32	$99.98
12/31/2025	INTEREST	$12.28
		10 item(s) totaling $2,531.00

Other Debits

Date	Description	Amount
12/03/2025	Public Storage I RENTAL 000000049050342	$242.00
12/08/2025	PGANDE WEB ONLINE 54344667112025	$126.52

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.

Rev. 09-20

PREMIUM LEGACY - XXXXXX6624 (continued)

Other Debits (continued)

Date	Description	Amount
12/10/2025	SO SAN FRANCISCO AUTO-PAY 017499	$135.85
12/19/2025	CALWATER SERVICE BILLPAY CALWATER SERVIC	$101.72
12/29/2025	OREGONMUTUALINSU PURCHASE CALEDONIAN CLUB	$2,632.00

5 item(s) totaling $3,238.09

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4262	12/09/2025	$792.00	4598	12/08/2025	$881.12	4607	12/18/2025	$10.00
4428*	12/10/2025	$400.00	4602*	12/22/2025	$633.84	4680*	12/24/2025	$525.00
4577*	12/15/2025	$250.00	4603	12/22/2025	$2,848.00	4681	12/15/2025	$565.57
4597*	12/09/2025	$380.35	4606*	12/22/2025	$326.03	4682	12/16/2025	$65.44

* Indicates skipped check number

12 item(s) totaling $7,677.35

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/01/2025	$92,544.61	12/09/2025	$92,355.86	12/19/2025	$91,856.80
12/02/2025	$92,644.59	12/10/2025	$91,820.01	12/22/2025	$88,098.92
12/03/2025	$92,452.58	12/15/2025	$91,004.44	12/24/2025	$87,573.92
12/04/2025	$92,502.52	12/16/2025	$90,939.00	12/29/2025	$84,941.92
12/05/2025	$92,552.51	12/17/2025	$91,538.52	12/30/2025	$85,041.90
12/08/2025	$93,528.21	12/18/2025	$91,958.52	12/31/2025	$85,054.18

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

This page left intentionally blank