



Contact us:
(503) 325-7500



Branch:
Maps Credit Union
988 Commercial St
Astoria OR 97103

Visit our website at:
www.mapscu.com

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA OR 97103

Page 1 of 7

Statement Date: August 31, 2026

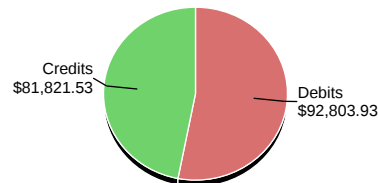
Account Number: XXXXXXXXX1040

Pioneer Business Checking

ACCOUNT ACTIVITY SUMMARY

Statement period number of days	31
Average balance	\$28,564.17
Total service charge this period	\$0.00

Previous balance	07/31/2026	\$30,122.28
Deposits	63	\$81,821.53
Withdrawals	51	\$92,803.93
Ending balance	08/31/2026	\$19,139.88



DEPOSITS

Date	Description	Amount
08/03/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027699869174	\$158.77
08/03/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$246.09
08/03/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$459.49
08/03/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$102.59
08/03/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$105.47
08/04/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$244.80
08/04/2026	REMOTE DEPOSIT	\$2,419.57
08/05/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$665.48
08/05/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$278.41



WICKIUP WATER DISTRICT

Account Number: XXXXXXXX1040

DEPOSITS (continued)		
Date	Description	Amount
08/06/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027771955954	\$308.82
08/06/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$360.38
08/07/2026	ACH SETTLEMENT 1195662 ACH CREDIT MERC DEP 1195662	\$292.44
08/07/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$611.25
08/07/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$489.76
08/07/2026	REMOTE DEPOSIT	\$2,649.76
08/07/2026	BANK CREDIT	\$400.00
08/10/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$311.09
08/10/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$249.16
08/10/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$494.26
08/11/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027811213086	\$67.26
08/11/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$96.64
08/11/2026	REMOTE DEPOSIT	\$10,313.49
08/11/2026	REMOTE DEPOSIT	\$4,409.90
08/12/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027822611030	\$75.20
08/12/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$282.53
08/13/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$593.30
08/13/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$160.66
08/14/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027838313590	\$215.59
08/14/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$272.93
08/14/2026	REMOTE DEPOSIT	\$5,054.92
08/17/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027845616514	\$84.20
08/17/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$90.69
08/17/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$1,365.08
08/17/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$253.04
08/17/2026	REMOTE DEPOSIT	\$3,925.76
08/18/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027861132278	\$60.94
08/18/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$401.61
08/19/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027870736570	\$68.92



WICKIUP WATER DISTRICT

Account Number: XXXXXXXX1040

DEPOSITS (continued)

Date	Description	Amount
08/19/2026	AMERICAN EXPRESS WICKIUP WATE2362607236 ACH CREDIT SETTLEMENT 2362607236	\$20.00
08/19/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$87.97
08/20/2026	WICKIUP WATER DI Wickiup Water Di CREDIT ACH Collec	\$9,790.16
08/21/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$373.38
08/21/2026	REMOTE DEPOSIT	\$9,177.60
08/21/2026	REMOTE DEPOSIT	\$8,242.00
08/21/2026	BRANCH DEPOSIT	\$199.93
08/24/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027892798174	\$143.96
08/24/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$250.66
08/24/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$688.24
08/24/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$611.16
08/24/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$83.90
08/25/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027906744774	\$239.69
08/25/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$314.45
08/25/2026	REMOTE DEPOSIT	\$3,560.49
08/26/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$394.95
08/27/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$755.00
08/27/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$292.70
08/28/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$252.65
08/28/2026	REMOTE DEPOSIT	\$1,797.65
08/31/2026	FROM XXXXXXXX2539 Funds Transfer via Mobile	\$5,000.00
08/31/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000027939666082	\$324.78
08/31/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$127.06
08/31/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH CREDIT MERCH DEP 611000000269522	\$378.61
08/31/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	\$74.29

Number of Deposits 63

Total Deposits \$81,821.53

WITHDRAWALS

Date	Description	Amount
08/03/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH DEBIT MERCH FEES 611000000269522	\$147.83



WICKIUP WATER DISTRICT

Account Number: XXXXXXXX1040

WITHDRAWALS (continued)			
Date	Description		Amount
08/03/2026	INTUIT * 3878408	WICKIUP WATER DISTRICT ACH DEBIT QBooks Onl	\$179.00
08/04/2026	PURCHASE 08-04 AMAZON PAYMENTS SEATTLE, WA 1724	STR	\$240.00
08/04/2026	GATEWAY SERVICES WICKIUP WATER DISTRICT ACH DEBIT WEBPAYMENT		\$81.06
08/04/2026	LUMENCENTURYLINK 300300199 ACH DEBIT SPEEDPAY WICKIUP WATER D		\$170.83
08/04/2026	FP MAILING SOLUT WICKIUP WATER DISTRICT ACH DEBIT PURCHASE M121749076987		\$507.00
08/04/2026	PAYCHEX TPS WICKIUP WATER DISTRICT ACH DEBIT TAXES 17929400005491X		\$5,527.55
08/04/2026	PAYCHEX INC. WICKIUP WATER DISTRICT ACH DEBIT PAYROLL CSlro8cXCdLrW8A		\$8,702.72
08/05/2026	POS PYMT 08-05 Spectrum Mobile 855-707-7328 , MO Recurring Debit	VNT 1724	\$71.10
08/05/2026	POS PYMT 08-04 Spectrum Mobile 855-707-7328 , MO Recurring Debit	VNT 1724	\$139.12
08/05/2026	Shane T Maher RETURNED DEPOSITED ITEM		\$205.00
08/05/2026	GOOGLE Wickiup Water District ACH DEBIT PURCHASE US004D90P6		\$62.40
08/05/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH DEBIT Return 000027761964330		\$158.77
08/06/2026	PURCHASE 08-06 AMAZON.COM*563ZJ7X91 SEATTLE, WA STR 1724		\$141.83
08/06/2026	SPECTRUM WICKIUP WATER DISTRICT ACH DEBIT SPECTRUM		\$162.11
08/07/2026	Christa M Jasper RETURNED DEPOSITED ITEM		\$400.00
08/11/2026	ZOOM.COM 888-799 MICHELLE BOLTON ACH DEBIT ZOOM.COM 8 ST- C4J1K5O1W1Y5		\$16.99
08/11/2026	JAMES BROWNING Bolton Michelle DEBIT Bill Pay		\$100.00
08/12/2026	PURCHASE 08-11 AMAZON.COM*5H4MP5EP2 SEATTLE, WA STR 1724		\$26.99
08/12/2026	POS PYMT 08-12 Spectrum Mobile 855-707-7328 , MO Recurring Debit	VNT 1724	\$169.54
08/12/2026	Christa M Jasper RETURNED DEPOSITED ITEM		\$400.00
08/14/2026	PACIFICORP Bolton Michelle DEBIT Bill Pay		\$51.65
08/14/2026	PACIFIC POWER Bolton Michelle DEBIT Bill Pay		\$56.52
08/14/2026	BADGER METER Bolton Michelle DEBIT Bill Pay		\$66.80
08/14/2026	ALEXIN ANALYTICA Bolton Michelle DEBIT Bill Pay		\$90.00
08/14/2026	ONE CALL CONCEPT Bolton Michelle DEBIT Bill Pay		\$91.64
08/14/2026	AMERICAN BUSINES Bolton Michelle DEBIT Bill Pay		\$105.40
08/14/2026	RECOLOGY WESTERN Bolton Michelle DEBIT Bill Pay		\$141.27
08/14/2026	CITY LUMBER Bolton Michelle DEBIT Bill Pay		\$146.80
08/14/2026	PACIFIC POWER Bolton Michelle DEBIT Bill Pay		\$176.82
08/14/2026	STREAMLINE Bolton Michelle DEBIT Bill Pay		\$215.92
08/14/2026	WILCOX AND FLEGE Bolton Michelle DEBIT Bill Pay		\$408.96
08/14/2026	OREGON ASSOCIATI Bolton Michelle DEBIT Bill Pay		\$430.26
08/14/2026	CIVIL WEST ENGIN Bolton Michelle DEBIT Bill Pay		\$465.00
08/14/2026	PACIFIC POWER Bolton Michelle DEBIT Bill Pay		\$612.92
08/14/2026	SPECIAL DISTRICT Bolton Michelle DEBIT Bill Pay		\$3,551.00



WICKIUP WATER DISTRICT

Account Number: XXXXXXXX1040

WITHDRAWALS (continued)

Date	Description	Amount
08/14/2026	CASCADE COLUMBIA Bolton Michelle DEBIT Bill Pay	\$4,388.75
08/17/2026	PURCHASE 08-16 AMAZON PAYMENTS SEATTLE, WA STR 1724	\$29.99
08/17/2026	CABLE HUSTON Bolton Michelle DEBIT Bill Pay	\$2,310.00
08/17/2026	OREGON ST TREAS Wickiup Water District ACH DEBIT LGIP ACH 4510077	\$6,300.00
08/17/2026	OREGON ST TREAS Wickiup Water District ACH DEBIT LGIP ACH 4510079	\$7,500.00
08/19/2026	PAYCHEX TPS WICKIUP WATER DISTRICT ACH DEBIT TAXES 18139600006200X	\$736.35
08/19/2026	PAYCHEX INC. WICKIUP WATER DISTRICT ACH DEBIT PAYROLL qikiw4fTmo6Aoj8	\$2,836.28
08/20/2026	CONDON, JACOB DEBIT FOR RETURNED ACH ITEM	\$110.07
08/24/2026	POLITOWSKI, CHRISSEY DEBIT FOR RETURNED ACH ITEM	\$45.29
08/25/2026	TO XXXXXXXX2539 Funds Transfer via Online	\$10,000.00
08/26/2026	OREGON ST TREAS Wickiup Water District ACH DEBIT LGIP ACH 4516093	\$6,300.00
08/26/2026	OREGON ST TREAS Wickiup Water District ACH DEBIT LGIP ACH 4516097	\$8,242.00
08/26/2026	OREGON ST TREAS Wickiup Water District ACH DEBIT LGIP ACH 4516098	\$10,000.00
08/27/2026	EMPLOYER CONTRB WICKIUP WATER DISTRICT ACH DEBIT PERS CNTRB 02817	\$1,927.96
08/27/2026	EMPLOYER CONTRB WICKIUP WATER DISTRICT ACH DEBIT PERS CNTRB 02817	\$7,856.44

Number of Withdrawals 51

Total Withdrawals \$92,803.93

DAILY BALANCE SUMMARY

Date	Amount	Date	Amount	Date	Amount
08/03/2026	\$30,867.86	08/12/2026	\$38,605.05	08/21/2026	\$48,221.33
08/04/2026	\$18,303.07	08/13/2026	\$39,359.01	08/24/2026	\$49,953.96
08/05/2026	\$18,610.57	08/14/2026	\$33,902.74	08/25/2026	\$44,068.59
08/06/2026	\$18,975.83	08/17/2026	\$23,481.52	08/26/2026	\$19,921.54
08/07/2026	\$23,019.04	08/18/2026	\$23,944.07	08/27/2026	\$11,184.84
08/10/2026	\$24,073.55	08/19/2026	\$20,548.33	08/28/2026	\$13,235.14
08/11/2026	\$38,843.85	08/20/2026	\$30,228.42	08/31/2026	\$19,139.88

IMAGES

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/4/2026 3:09:05 PMPT
Receipt Number: 621696385
Deposit Account Number: 630001040
Total Transaction Amount: \$2419.57
Deposit Channel: Convergence

08/04/2026

\$2,419.57

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/6/2026 4:45:01 PMPT
Receipt Number: 621896559
Deposit Account Number: 630001040
Total Transaction Amount: \$2649.76
Deposit Channel: Convergence

08/07/2026

\$2,649.76



WICKIUP WATER DISTRICT

Account Number: XXXXXXXX1040

IMAGES (continued)

CHECKING
ADVANCE OF CREDIT

MAPS CREDIT UNION

ACCOUNT NUMBER
* 0630001040

DATE
8/1/26

WE CREDIT YOUR ACCOUNT AS FOLLOWS

DEPOSITED BY
C. H. H. H.

NAME
Wickiup Water District
92648, Svensen Market Rd
Astoria, OR 97103

AMOUNT
400.00

TOTAL AMOUNT
400.00

5794-0033

08/07/2026 \$400.00

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/11/2026 3:16:07 PMPT
Receipt Number: 622396739
Deposit Account Number: 630001040
Total Transaction Amount: \$4409.90
Deposit Channel: Convergence

08/11/2026 \$4,409.90

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/15/2026 2:59:05 PMPT
Receipt Number: 622796980
Deposit Account Number: 630001040
Total Transaction Amount: \$3925.76
Deposit Channel: Convergence

08/17/2026 \$3,925.76

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/21/2026 11:44:03 AMPT
Receipt Number: 623397295
Deposit Account Number: 630001040
Total Transaction Amount: \$8242.00
Deposit Channel: Convergence

08/21/2026 \$8,242.00

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/25/2026 11:47:38 AMPT
Receipt Number: 623797487
Deposit Account Number: 630001040
Total Transaction Amount: \$3560.49
Deposit Channel: Convergence

08/25/2026 \$3,560.49

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/11/2026 11:47:40 AMPT
Receipt Number: 622396712
Deposit Account Number: 630001040
Total Transaction Amount: \$10313.49
Deposit Channel: Convergence

08/11/2026 \$10,313.49

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/14/2026 10:58:10 AMPT
Receipt Number: 622696929
Deposit Account Number: 630001040
Total Transaction Amount: \$5054.92
Deposit Channel: Convergence

08/14/2026 \$5,054.92

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/21/2026 11:43:06 AMPT
Receipt Number: 623397286
Deposit Account Number: 630001040
Total Transaction Amount: \$9177.60
Deposit Channel: Convergence

08/21/2026 \$9,177.60

DEPOSIT
TICKET

8/15/26

WICKIUP WATER DISTRICT
92648, Svensen Market Rd
Astoria, OR 97103

LEWIS & CLARK
BANK

\$ 199.93

12320697240630001040

20

08/21/2026 \$199.93

Record Of Deposit

Institution: Lewis & Clark Bank
Date: 8/28/2026 1:46:24 PMPT
Receipt Number: 624097703
Deposit Account Number: 630001040
Total Transaction Amount: \$1797.65
Deposit Channel: Convergence

08/28/2026 \$1,797.65

Account Reconciliation Form

A. The ending balance shown on statement \$ _____

B. List deposits not shown on statement \$ _____
\$ _____
\$ _____
\$ _____
\$ _____

C. Total of lines B \$ _____

D. Add line C to line A \$ _____

E. List below all checks written and any withdrawals not posted on statement

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

F. Total of Column E \$ _____

G. Subtract line F from line D \$ _____

H. The ending balance in your check register \$ _____

I. List deposits, transfers or dividend credited not already listed in your check register \$ _____
\$ _____
\$ _____
\$ _____
\$ _____

J. Total of lines I \$ _____

K. Add line J to line H \$ _____

L. List below all checks and charges not already reflected in your check register

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

M. Total of Column L \$ _____

N. Subtract line M from line K \$ _____

The balances (Line "G" and Line "N" above) should agree. If not, recheck your entries from this statement and your check register. All deposits and credits are subject to final collection.

The following pertains to accounts established for personal, family or household purposes only.

For information regarding business and custodial accounts please refer to your account disclosure. Contact us if you have a specific question pertaining to your account.

In Case of Errors or Questions About Your Electronic Transfers

Direct inquiries to us at our address or telephone number printed on the front page of this statement if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

The information below is applicable to those Accounts which may be subject to a dividend Charge.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us (on a separate sheet) at our address shown on the front page of this statement as soon as possible. In your letter, give us the following information:

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

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors, and

you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you dividend on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any dividend 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.

PAYMENT INFORMATION - Please mail or deliver your payment to the financial institution at the address indicated on the reverse side hereof. Payments received on weekends and holidays will be credited the next business day. Payments received after your closing date will appear on your next statement. If the financial institution has been authorized to deduct the minimum payment from your Account, it will be deducted and credited to your Account as of the date shown on the reverse side hereof. To avoid additional INTEREST CHARGES, pay your balance in full. Please call the financial institution for the exact balance as the balance changes daily.

INTEREST CHARGE - The INTEREST CHARGE on your account is calculated by applying the different PERIODIC RATES to the appropriate range of the outstanding daily balance of your account. The outstanding daily balance is calculated by using the beginning balance of your account each day, adding any new advances or debits, and subtracting any payments or credits. The INTEREST CHARGE may be determined as follows:

1. Using the rate ranges, separate the outstanding daily balance into appropriate range amounts.
2. Multiply each outstanding daily balance by the applicable periodic rate.
3. Multiply each of these results by the number of days the applicable rate was in effect.
4. Add the results of step #3 together.

USE OF THE AVERAGE DAILY BALANCE - If the daily balances are not shown on your statement, the average daily balance may be used. The average daily balance is or can be multiplied by the number of days in the billing cycle and the periodic rate applied to the product to determine the amount of the dividend charge. To calculate the average daily balance, all of the daily balances for the billing cycle are added up, and the total is divided by the number of days in the billing cycle. The dividend CHARGE is or may be determined as follows:

1. Multiplying each of the average balances by the number of days in the billing cycle (or if the daily rate varied during the cycle, by multiplying by the number of days the applicable rate was in effect).
2. Multiplying each of the results by the applicable periodic rate, and adding these products together.