maps CREDIT UNION

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

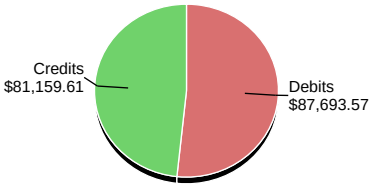
Statement Date: October 30, 2026 **Account Number: XXXXXXXX1040**

Pioneer Business Checking

ACCOUNT ACTIVITY SUMMARY

Statement period number of days	30
Average balance	$49,634.38
Total service charge this period	$0.00

Previous balance	**09/30/2026**	$50,606.92
Deposits	51	$81,159.61
Withdrawals	45	$87,693.57
Ending balance	**10/30/2026**	**$44,072.96**



DEPOSITS

Date	Description	Amount
10/01/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$338.86
10/02/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$670.61
10/05/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$198.23
10/05/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$286.00
10/05/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$676.70
10/06/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028285856574	$328.75
10/06/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$750.07
10/06/2026	BRANCH DEPOSIT	$3,912.40
10/07/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$1,321.90
10/07/2026	BRANCH DEPOSIT	$6,749.23

WICKIUP WATER DISTRICT **Account Number: XXXXXXXX1040**

DEPOSITS (continued)

Date	Description	Amount
10/08/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028313722714	$257.04
10/08/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$250.20
10/09/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028322612922	$418.00
10/09/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$622.40
10/13/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028331229826	$78.51
10/13/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$888.14
10/13/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$374.74
10/13/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$90.23
10/13/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$194.87
10/13/2026	BRANCH DEPOSIT	$10,092.97
10/14/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028350359046	$543.72
10/14/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$295.32
10/15/2026	AMERICAN EXPRESS WICKIUP WATE2362607236 ACH CREDIT SETTLEMENT 2362607236	$20.00
10/15/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$214.39
10/16/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028370313866	$62.92
10/16/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$502.49
10/16/2026	BRANCH DEPOSIT	$10,712.93
10/16/2026	BANK CREDIT	$145.62
10/19/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028379394798	$184.97
10/19/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$125.00
10/19/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$115.58
10/20/2026	PAYCHEX TPS WICKIUP WATER DISTRICT ACH CREDIT TAXES 19374600139235X	$0.01
10/21/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028402721222	$76.67
10/21/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$1,142.94
10/21/2026	BRANCH DEPOSIT	$6,822.68
10/22/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028410354810	$359.57
10/22/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$457.16
10/23/2026	WICKIUP WATER DI Wickiup Water Di CREDIT ACH Collec	$21,302.13
10/23/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$48.70

WICKIUP WATER DISTRICT **Account Number: XXXXXXXX1040**

DEPOSITS (continued)

Date	Description	Amount
10/23/2026	BRANCH DEPOSIT	$2,996.25
10/26/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028424310566	$139.62
10/26/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$196.19
10/26/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$277.07
10/26/2026	BRANCH DEPOSIT	$200.00
10/26/2026	BRANCH DEPOSIT	$1,858.71
10/27/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028438651778	$98.50
10/28/2026	WICKIUP WATER WICKIUP WATER DISTRICT ACH CREDIT Settlement 000028448331318	$77.56
10/28/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$880.25
10/29/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$1,242.41
10/29/2026	BRANCH DEPOSIT	$1,515.40
10/30/2026	5/3 BANKCARD SYS ACI*WICKIUP WATER ACH CREDIT CREDIT DEP 4445062114475	$45.00

Number of Deposits 51 **Total Deposits $81,159.61**

WITHDRAWALS

Date	Description	Amount
10/01/2026	PURCHASE 09-30 DIAMONDMAPS.COM DIAMONDMAPS.C, IN VNT 4036 Recurring Debit	$28.00
10/01/2026	OR SOS Wickiup Water District ACH DEBIT ORSOSPYMT 2026137375798	$200.00
10/01/2026	FP MAILING SOLUT WICKIUP WATER DISTRICT ACH DEBIT PURCHASE M121845786835	$507.00
10/02/2026	BKCD 18553321066 WICKIUP WATER DISTRICT ACH DEBIT MERCH FEES 611000000269522	$70.92
10/02/2026	INTUIT * WICKIUP WATER DISTRICT ACH DEBIT QBooks Onl 3288557	$204.00
10/02/2026	PAYCHEX TPS WICKIUP WATER DISTRICT ACH DEBIT TAXES 18851400006932X	$4,925.97
10/02/2026	PAYCHEX INC. WICKIUP WATER DISTRICT ACH DEBIT PAYROLL 9dCJZZizXtVpD6a	$7,821.69
10/05/2026	GOOGLE Wickiup Water District ACH DEBIT PURCHASE US004E7SHU	$74.20
10/05/2026	DEERE CREDIT SER Bolton Michelle DEBIT Bill Pay	$12,401.06
10/06/2026	GATEWAY SERVICES WICKIUP WATER DISTRICT ACH DEBIT WEBPAYMENT	$32.00
10/06/2026	SPECTRUM WICKIUP WATER DISTRICT ACH DEBIT SPECTRUM	$162.11
10/06/2026	LUMENCENTURYLINK 300300199 ACH DEBIT SPEEDPAY WICKIUP WATER D	$170.83
10/13/2026	PURCHASE 10-13 AMAZON.COM*5E02Q3SG0 SEATTLE, WA STR 4036	$150.93
10/13/2026	ZOOM.COM 888-799 MICHELLE BOLTON ACH DEBIT ZOOM.COM 8 ST-K5O1D2I5X6R7	$16.99

WICKIUP WATER DISTRICT **Account Number: XXXXXXXX1040**

WITHDRAWALS (continued)

Date	Description	Amount
10/13/2026	EMPLOYER CONTRB WICKIUP WATER DISTRICT ACH DEBIT PERS CNTRB 02817	$565.61
10/13/2026	EMPLOYER CONTRB WICKIUP WATER DISTRICT ACH DEBIT PERS CNTRB 02817	$2,304.85
10/14/2026	SPECTRUM WICKIUP WATER DISTRICT ACH DEBIT SPECTRUM	$180.88
10/16/2026	PURCHASE 10-15 DIAMONDMAPS.COM DIAMONDMAPS.C, IN VNT 4036 Recurring Debit	$28.00
10/16/2026	Patricia L Van Ross RETURNED DEPOSITED ITEM	$145.62
10/16/2026	OLD REPUBLIC SUR Bolton Michelle DEBIT Bill Pay	$246.00
10/16/2026	DEPOSIT CORRECTION DEBIT	$274.30
10/19/2026	PURCHASE 10-18 AMAZON.COM*R82E686H3 SEATTLE, WA STR 4036	$27.99
10/19/2026	PAYCHEX TPS WICKIUP WATER DISTRICT ACH DEBIT TAXES 19327200009132X	$100.00
10/19/2026	PAYCHEX INC. WICKIUP WATER DISTRICT ACH DEBIT PAYROLL 6HDoMF4Und6D5qX	$3,000.00
10/21/2026	Patricia L Van Ross RETURNED DEPOSITED ITEM	$145.62
10/21/2026	PACIFIC POWER Bolton Michelle DEBIT Bill Pay	$61.61
10/21/2026	PACIFIC POWER Bolton Michelle DEBIT Bill Pay	$518.54
10/23/2026	POMEROY, MICHAEL DEBIT FOR RETURNED ACH ITEM	$185.07
10/26/2026	COOK, DAVID DEBIT FOR RETURNED ACH ITEM	$139.34
10/27/2026	TO XXXXXXXX2539 Funds Transfer via Online	$40,000.00
10/29/2026	DEPOSIT CORRECTION DEBIT	$203.03
10/29/2026	BANK DEBIT	$3.00

Number of Withdrawals 32 **Total Withdrawals $74,895.16**

CHECKS

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
105000	10/21/26	$973.48	105006 *	10/19/26	$526.51	105010	10/20/26	$3,220.00
105001	10/27/26	$23.94	105007	10/20/26	$215.92	105011	10/07/26	$1,318.75
105002	10/21/26	$100.07	105008	10/27/26	$530.00	105012	10/21/26	$3,551.00
105003	10/20/26	$249.56	105009	10/20/26	$514.18	105015 *	10/30/26	$255.00
105004	10/23/26	$1,320.00						

*** Indicates Break In Sequence**

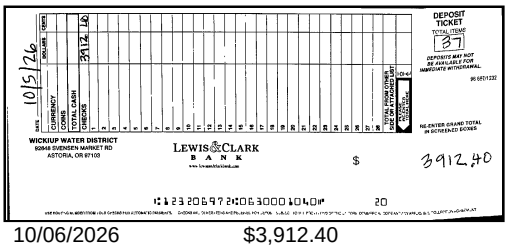
Number of Checks 13 **Total Checks $12,798.41**

DAILY BALANCE SUMMARY

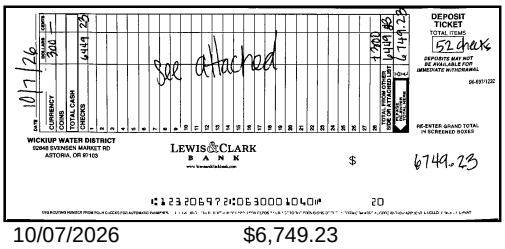
Date	Amount	Date	Amount	Date	Amount
10/01/2026	$50,210.78	10/13/2026	$48,151.86	10/22/2026	$55,854.55
10/02/2026	$37,858.81	10/14/2026	$48,810.02	10/23/2026	$78,696.56
10/05/2026	$26,544.48	10/15/2026	$49,044.41	10/26/2026	$81,228.81
10/06/2026	$31,170.76	10/16/2026	$59,774.45	10/27/2026	$40,773.37
10/07/2026	$37,923.14	10/19/2026	$56,545.50	10/28/2026	$41,731.18
10/08/2026	$38,430.38	10/20/2026	$52,345.85	10/29/2026	$44,282.96
10/09/2026	$39,470.78	10/21/2026	$55,037.82	10/30/2026	$44,072.96

WICKIUP WATER DISTRICT **Account Number: XXXXXXXX1040**

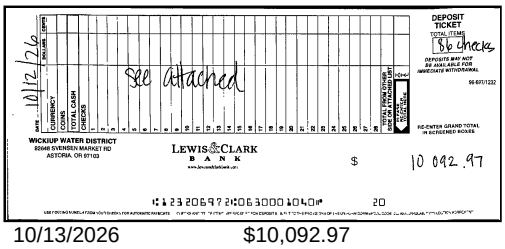
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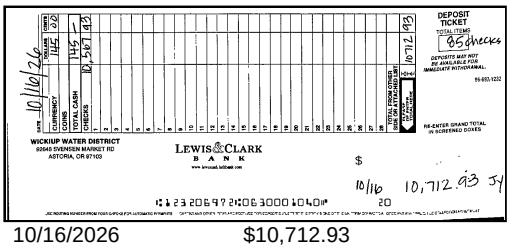
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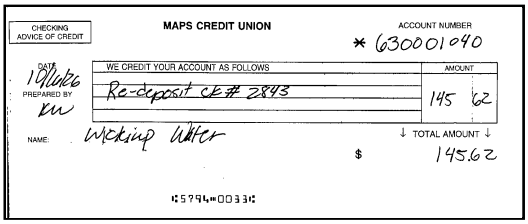
10/07/2026 $6,749.23



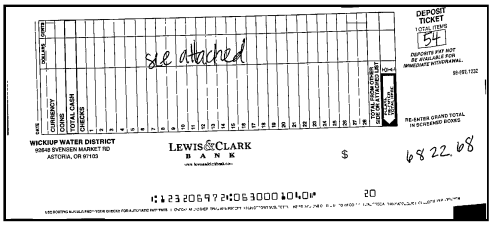
10/13/2026 $10,092.97



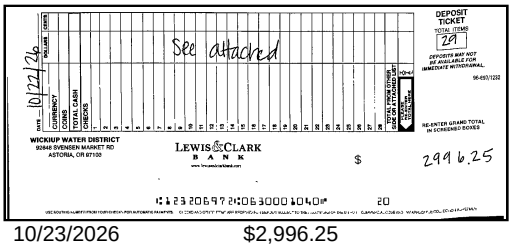
10/16/2026 $10,712.93



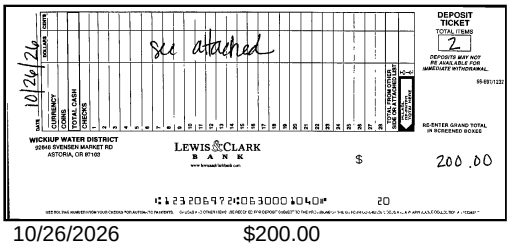
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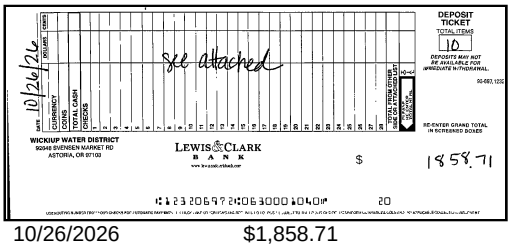
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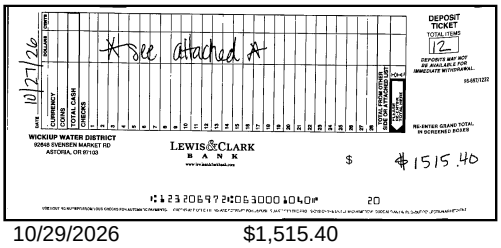
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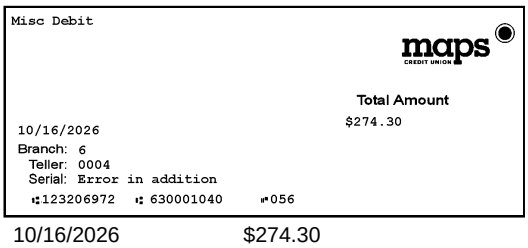
10/26/2026 $200.00



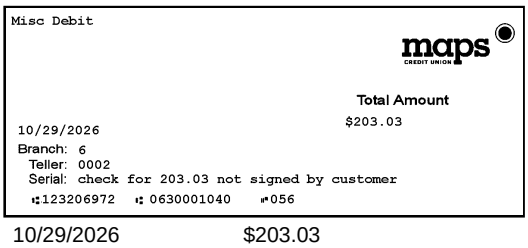
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10/29/2026 $1,515.40



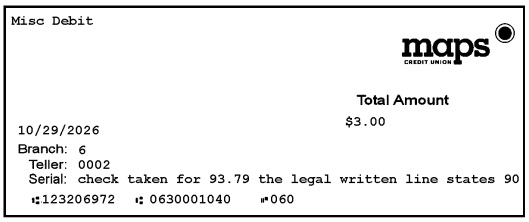
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10/29/2026 $203.03

WICKIUP WATER DISTRICT **Account Number: XXXXXXXX1040**

IMAGES (continued)


Misc Debit

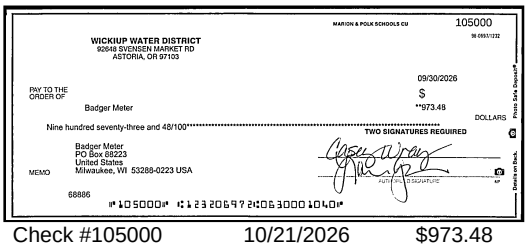
maps CREDIT UNION

Total Amount
$3.00

10/29/2026
Branch: 6
Teller: 0002
Serial: check taken for 93.79 the legal written line states 90

⑆123206972 ⑆ 0630001040 ⑈060

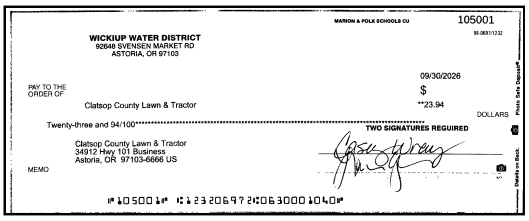
10/29/2026 $3.00


MARION & POLK SCHOOLS CU 105000

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

09/30/2026
PAY TO THE ORDER OF $
Badger Meter **973.48
DOLLARS
Nine hundred seventy-three and 48/100
TWO SIGNATURES REQUIRED
Badger Meter
PO Box 88223
United States
Milwaukee, WI 53288-0223 USA
MEMO
68886
AUTHORIZED SIGNATURE
⑈105000⑈ ⑆123206972⑆063000⑈040⑈

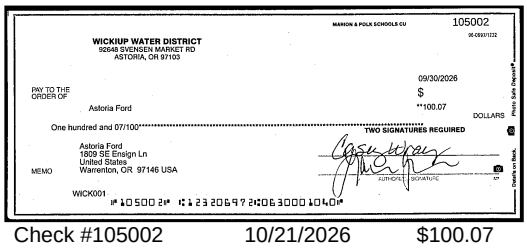
Check #105000 10/21/2026 $973.48


MARION & POLK SCHOOLS CU 105001

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

09/30/2026
PAY TO THE ORDER OF $
Clatsop County Lawn & Tractor **23.94
DOLLARS
Twenty-three and 94/100
TWO SIGNATURES REQUIRED
Clatsop County Lawn & Tractor
34912 Hwy 101 Business
Astoria, OR 97103-6666 US
MEMO
AUTHORIZED SIGNATURE
⑈105001⑈ ⑆123206972⑆063000⑈040⑈

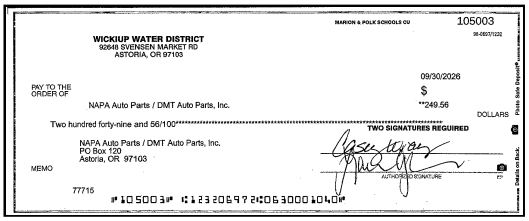
Check #105001 10/27/2026 $23.94


MARION & POLK SCHOOLS CU 105002

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

09/30/2026
PAY TO THE ORDER OF $
Astoria Ford **100.07
DOLLARS
One hundred and 07/100
TWO SIGNATURES REQUIRED
Astoria Ford
1809 SE Ensign Ln
United States
Warrenton, OR 97146 USA
MEMO
WICK001
AUTHORIZED SIGNATURE
⑈105002⑈ ⑆123206972⑆063000⑈040⑈

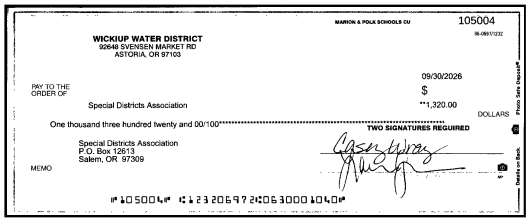
Check #105002 10/21/2026 $100.07


MARION & POLK SCHOOLS CU 105003

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

09/30/2026
PAY TO THE ORDER OF $
NAPA Auto Parts / DMT Auto Parts, Inc. **249.56
DOLLARS
Two hundred forty-nine and 56/100
TWO SIGNATURES REQUIRED
NAPA Auto Parts / DMT Auto Parts, Inc.
PO Box 120
Astoria, OR 97103
MEMO
77715
AUTHORIZED SIGNATURE
⑈105003⑈ ⑆123206972⑆063000⑈040⑈

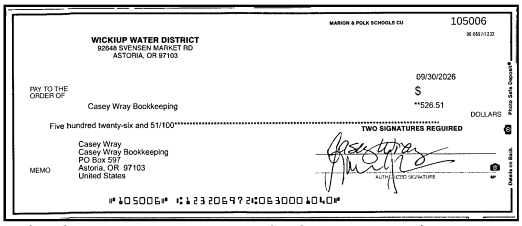
Check #105003 10/20/2026 $249.56


MARION & POLK SCHOOLS CU 105004

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

09/30/2026
PAY TO THE ORDER OF $
Special Districts Association **1,320.00
DOLLARS
One thousand three hundred twenty and 00/100
TWO SIGNATURES REQUIRED
Special Districts Association
P.O. Box 12613
Salem, OR 97309
MEMO
AUTHORIZED SIGNATURE
⑈105004⑈ ⑆123206972⑆063000⑈040⑈

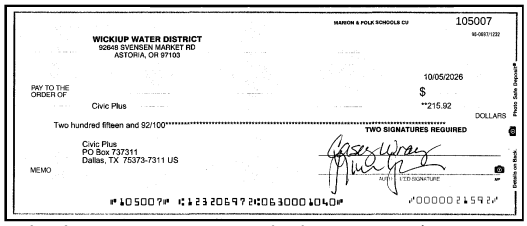
Check #105004 10/23/2026 $1,320.00


MARION & POLK SCHOOLS CU 105006

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

09/30/2026
PAY TO THE ORDER OF $
Casey Wray Bookkeeping **526.51
DOLLARS
Five hundred twenty-six and 51/100
TWO SIGNATURES REQUIRED
Casey Wray
Casey Wray Bookkeeping
PO Box 597
Astoria, OR 97103
United States
MEMO
AUTHORIZED SIGNATURE
⑈105006⑈ ⑆123206972⑆063000⑈040⑈

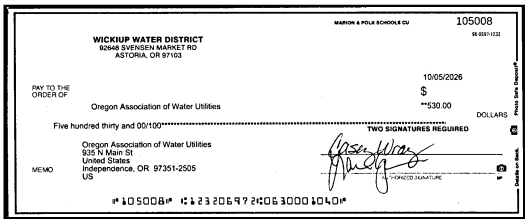
Check #105006 10/19/2026 $526.51


MARION & POLK SCHOOLS CU 105007

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

10/05/2026
PAY TO THE ORDER OF $
Civic Plus **215.92
DOLLARS
Two hundred fifteen and 92/100
TWO SIGNATURES REQUIRED
Civic Plus
PO Box 737311
Dallas, TX 75373-7311 US
MEMO
AUTHORIZED SIGNATURE
⑈105007⑈ ⑆123206972⑆063000⑈040⑈ ⑈000002159⑈

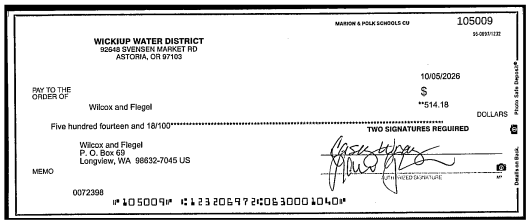
Check #105007 10/20/2026 $215.92


MARION & POLK SCHOOLS CU 105008

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

10/05/2026
PAY TO THE ORDER OF $
Oregon Association of Water Utilities **530.00
DOLLARS
Five hundred thirty and 00/100
TWO SIGNATURES REQUIRED
Oregon Association of Water Utilities
935 N Main St
United States
Independence, OR 97351-2505
US
MEMO
AUTHORIZED SIGNATURE
⑈105008⑈ ⑆123206972⑆063000⑈040⑈

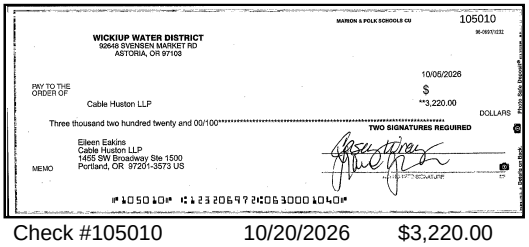
Check #105008 10/27/2026 $530.00


MARION & POLK SCHOOLS CU 105009

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

10/05/2026
PAY TO THE ORDER OF $
Wilcox and Flegel **514.18
DOLLARS
Five hundred fourteen and 18/100
TWO SIGNATURES REQUIRED
Wilcox and Flegel
P. O. Box 69
Longview, WA 98632-7045 US
MEMO
0072398
AUTHORIZED SIGNATURE
⑈105009⑈ ⑆123206972⑆063000⑈040⑈

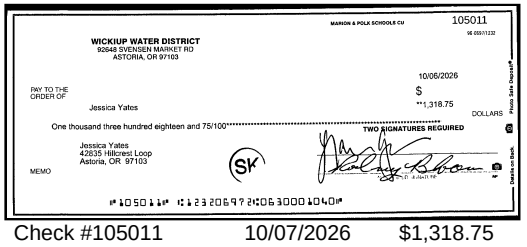
Check #105009 10/20/2026 $514.18


MARION & POLK SCHOOLS CU 105010

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

10/06/2026
PAY TO THE ORDER OF $
Cable Huston LLP **3,220.00
DOLLARS
Three thousand two hundred twenty and 00/100
TWO SIGNATURES REQUIRED
Eileen Eakins
Cable Huston LLP
1455 SW Broadway Ste 1500
Portland, OR 97201-3573 US
MEMO
AUTHORIZED SIGNATURE
⑈105010⑈ ⑆123206972⑆063000⑈040⑈

Check #105010 10/20/2026 $3,220.00


MARION & POLK SCHOOLS CU 105011

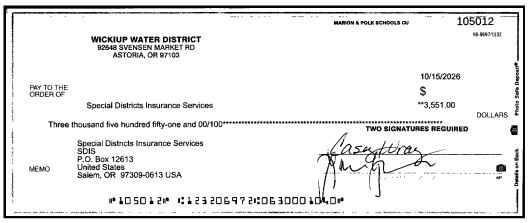
WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

10/06/2026
PAY TO THE ORDER OF $
Jessica Yates **1,318.75
DOLLARS
One thousand three hundred eighteen and 75/100
TWO SIGNATURES REQUIRED
Jessica Yates
42835 Hillcrest Loop
Astoria, OR 97103
MEMO
SK
AUTHORIZED SIGNATURE
⑈105011⑈ ⑆123206972⑆063000⑈040⑈

Check #105011 10/07/2026 $1,318.75

WICKIUP WATER DISTRICT **Account Number: XXXXXXXX1040**

IMAGES (continued)


MARION & POLK SCHOOLS CU 105012

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

PAY TO THE ORDER OF: Special Districts Insurance Services — 10/15/2026 — $ **3,551.00 DOLLARS

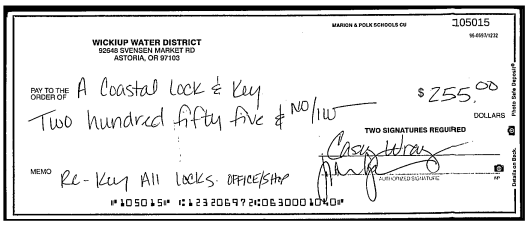
Three thousand five hundred fifty-one and 00/100

TWO SIGNATURES REQUIRED

Special Districts Insurance Services
SDIS
P.O. Box 12613
United States
Salem, OR 97309-0613 USA

MEMO

Check #105012 10/21/2026 $3,551.00


MARION & POLK SCHOOLS CU 105015

WICKIUP WATER DISTRICT
92648 SVENSEN MARKET RD
ASTORIA, OR 97103

PAY TO THE ORDER OF: A Coastal Lock & Key — $ 255.00 DOLLARS

Two hundred fifty five & NO/100

TWO SIGNATURES REQUIRED

MEMO: Re-Key All Locks. OFFICE/SHOP

AUTHORIZED SIGNATURE

Check #105015 10/30/2026 $255.00

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 an 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.