2:36 PM 11/06/23 Accrual Basis

## Sonoran Desert Willow Estates Homeowners Association Balance Sheet

**As of October 31, 2023** 

	Oct 31, 23
ASSETS Current Assets	
Checking/Savings US Bank Operating US Bank Reserve	29,590.53 1,659.31
Total Checking/Savings	31,249.84
Accounts Receivable 1200 · Accounts Receivable	11,279.98
Total Accounts Receivable	11,279.98
Other Current Assets 1400 · Undeposited Funds	3,613.30
Total Other Current Assets	3,613.30
Total Current Assets	46,143.12
TOTAL ASSETS	46,143.12
LIABILITIES & EQUITY Equity	
3000 ⋅ Opening Balance Equity	55,159.91
3200 · Retained Earnings Net Income	-17,426.00 8,409.21
Total Equity	46,143.12
TOTAL LIABILITIES & EQUITY	46,143.12

2:37 PM 11/06/23 Cash Basis

### **Sonoran Desert Willow Estates Homeowners Association** Profit & Loss YTD Comparison October 2023

	Oct 23	Jan - Oct
Income		
Assessment Income	30,099.59	136,654.97
Fines Income	540.00	1,995.00
Interest Income	0.14	0.91
Late Fee Interest Income	83.00	145.18
Late Fees	137.82	2,312.18
4900 · Uncategorized Income	0.00	-85.00
Total Income	30,860.55	141,023.24
Gross Profit	30,860.55	141,023.24
Expense		
6000 · Maintenance		
6010 · Irrigation Repair	0.00	181.52
6015 · Backflow Testing	0.00	116.00
6020 · Landscape Contract	9,950.00	56,975.00
6025 · Landscape Improvements	2,375.00	2,375.00
6030 · Other Contract Services	0.00	15,030.70
6045 · Tree Trimming	0.00	5,640.00
6050 · Trash Removal	0.00	1,010.00
6060 · Maintenance Improvements	0.00	3,575.00
6065 · Maintenance	0.00	759.01
6075 · Pre Emergent	0.00	4,500.00
6080 · Sidewalk Maintenance	2,875.00	4,972.00
6085 · Improvements	0.00	1,170.00
Total 6000 · Maintenance	15,200.00	96,304.23
6200 · Parts & Supplies 6220 · Misc Parts & Supplies	0.00	160.43
Total 6200 · Parts & Supplies	0.00	160.43
6600 · Administration		
6610 · Insurance	0.00	2,345.00
6611 · Insurance Other	0.00	1,123.70
6620 · Management Fee	1,850.00	18,500.00
6630 · Permits, Fees & Taxes	0.00	2,721.26
6640 · Postage, printing & supplies	-134.76	4,098.28
6660 · Legal & Accounting	-405.00	219.71
6680 · Web-Master	0.00	1,849.00
6685 · Meeting Room	42.00	294.00
6695 · Annual Meeting Expenses	0.00	225.00
Total 6600 · Administration	1,352.24	31,375.95
7100 · Utilities		
7120 · Water	871.05	7,587.34
Total 7100 · Utilities	871.05	7,587.34
Total Expense	17,423.29	135,427.95
Net Income	13,437.26	5,595.29

# Sonoran Desert Willow Estates Homeowners Association Customer Balance Summary

As of October 31, 2023

	Oct 31, 23
Grace*SW, 148	1,711.45
Fedor***SW, 085	1,343.52
Progress Residential*SW, 175	1,196.64
Del La Rosa*SW, 088	1,120.78
Progress Residential*SW, 140	1,022.89
Olson/ Smith, 002	671.95
Steber*SW, 288	551.02
Perillo*SW, 008	477.29
Noel*SW, 208	450.10
Castillo*SW, 201	350.53
Calderon*SW, 078	292.33
Morales*SW, 173	228.58
Collier***, 159	151.22
Villa, 267	143.53
Louis, 232	120.95
Jaramillo***, 186	108.82
Summerville, 019	101.00
Evans Living Trust, 227	100.00
Forrester, 029	100.00
Pacheco, 045	100.00
Oliver, 109	100.00
Guadian, 097	100.00
Hanebeck/ Hernandez, 323	100.00
Harris, 301	100.00
Hesterwerth, 014	100.00
Hoagland, 060	100.00
Holdren, 335	100.00
Hollander, 162	100.00
Carroll, 309	100.00
Hudson, 135	100.00
Insana, 079	100.00
Kelly, 011	100.00
Wilson, 154	100.00
Neptune, 155	100.00
Willimas/ Domenicone, 017	100.00
Moses, 161	100.00
Loertscher, 329	100.00
Loomis, 145	100.00
Milligan***, 139	100.00
Whitcomb, 016	100.00
Meek, 265	100.00
Weisend, 256	100.00
Meek, 223	100.00

2:37 PM 11/06/23

# Sonoran Desert Willow Estates Homeowners Association Customer Balance Summary

As of October 31, 2023

	Oct 31, 23
Perrin, 268	100.00
Elion, 105	100.00
Dominguez, 338	100.00
Desborough, Dinana Living Trust, 184	100.00
Dean, 147	100.00
Day, 198	100.00
Woodall, 160	100.00
Costanten, 157	100.00
Ramirez/ Evans, 179	100.00
Silvain, 113	100.00
Resnick, 034	100.00
Ton/Phan, 249	100.00
Tran, 158	100.00
Strong, 123	100.00
Stunes, 195	100.00
Chun Wang, 098	100.00
Terpilovskly, 069	100.00
Feretta, 059	89.53
Garlick(OLD OWNER), 305	85.00
Lindsay, 254	85.00
Stone, 269	80.53
Cooper***, 144	68.10
Brandt, 084	60.00
Progress Residential*SW, 284	50.00
Gonzales, 217	35.53
Chaudhary, 106	25.00
Lopez, 010	20.00
Meister, 051	20.00
Shriver, 122	15.00
Drake, 274	15.00
Parker/ Bevilacqua, 321	8.10
McGeorge, 136	7.82
Mockbee, 236	7.82
Gibson, 055	1.00
Mina/Severson, 196	0.32
TOTAL	15,016.35



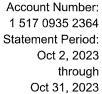
P.O. Box 1800 Saint Paul, Minnesota 55101-0800

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Page 1 of 2

000079801 00 SP 106481875521130 S SONORAN DESERT WILLOW ESTATES HOMEOWNERS ASSOCIATION OPERATING PO BOX 14198 TUCSON AZ 85732-4198

COMMUNITY ASSOCIATION CHECKING

To Contact U.S. Bank

Commercial Customer

Service:

800-400-4886

U.S. Bank accepts Relay Calls

Internet:

usbank.com

### NFORMATION YOU SHOULD KNOW

Effective November 13, 2023, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning October 11, 2023, you can review the full revised document at **usbank.com/YDAA-upcoming-version**, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

#### Here's what you should know:

- Under Owner's Authority section, added U.S. Bank makes no warranty or representation as to the suitability of any
  deposit product outside the United States of America.
- Under Insufficient Funds and Overdrafts section, removed language that states an Overdraft Paid Fee may be charged if the Available Balance was positive at the time the debit card transaction was authorized.
- Under Withdrawal Rights, Ownership of Account, and Beneficiary Designation section, Accounts Established
  Under the Uniform Transfers to Minors Act or Uniform Gifts to Minors Act ("UTMA/UGMA") sub-section, added
  language stating U.S. Bank may contact the minor for instructions, unless prior written notice is received and supporting
  documentation establishing that the minor has not yet reached the age of termination.

If you have questions or need to request a copy of the current Your Deposit Account Agreement, visit **usbank.com/tmtermsandconditions** or please call your customer service team at the phone number listed at the top of this statement.

S. Bank National Association	200000000000000000000000000000000000000		***************************************			Accoun	t Number	1-517-0935-2364
· · · · · · · · · · · · · · · · · · ·	# Items							
eginning Balance on Oct 2	2	\$	27,114.18					
ustomer Deposits	2		4,773.10					
ther Deposits	21		16,984.73					
hecks Paid	9		19,381.48-					
Ending Balance on	Oct 31, 2023	\$	29,490.53					
ustomer Deposits								
lumber Date	Ref Number		Amount	Number	Date	Ref Number		Amount
Oct 5	8912591527		2,000.00		Oct 26	8912187735		2,773.10
				Total	Customer [	Deposits	\$	4,773.10
ther Deposits								
ate Description of Trai	nsaction				Re	ef Number		Amount
ct 2 Electronic Deposit		Fror	n PAYLEASE.COM				\$	298.53
REF=2327201	63916030N00		5273639005CREDIT	333788770				
ict 4 Electronic Deposit		Fror	m PAYLEASE.COM					500.00
REF=2327701	03345120N00	ę	5273639005CREDIT	335528963				
ct 5 Electronic Deposit		Fror	n PAYLEASE.COM					730.00
REF=2327702	32968850N00		1273639005CREDIT	335663364				
ict 5 Electronic Deposit		Fror	n PAYLEASE.COM					2,485.00
REF=2327702	32972080N00	ļ	5273639005CREDIT	336030669				



Jutstanding Depos	sits	
ATE	AMOUNT	
OTAL	\$	
Jutstanding Withd	rawals	
ATE	AMOUNT	
***************************************		
	A CONTRACTOR OF THE CONTRACTOR	
	HH4-18-18-18-18-18-18-18-18-18-18-18-18-18-	
OTAL	\$	

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

- 1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.

3.	Enter the ending balance shown on this statement.	\$_	
4.	Enter the total deposits recorded in the Outstanding Deposits section.	\$_	

- 5. Total lines 3 and 4. 6. Enter the total withdrawals recorded in the Outstanding Withdrawals section.
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- 10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

#### MPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

n Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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 ne FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston ve., St. Paul, MN 55107.

Subtract line 6 from line 5. This is your balance.

Tell us your name and account number.

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.

Tell us the dollar amount of the suspected error.

Ve 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, we may take up to 45 days to ivestigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, re 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 /e 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.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

#### MPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

rrors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the ales of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number sted on the front of this statement immediately.

#### CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

Vhat To Do If You Think You Find A Mistake on Your Statement

you think there is an error on your statement, write to us at:

I.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528. n 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. ou must contact us within 60 days after the error appeared on your statement.

'ou must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. Vhile 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.

teserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. he date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the alance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing ays in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST :HARGE\*\*\* begins from the date of each advance.

#### REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

Ve may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

#### **CONSUMER REPORT DISPUTES**

Ve may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this nay prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 r by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: our name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., ffidavit of identity theft), if applicable.





HOMEOWNERS ASSOCIATION OPERATING PO BOX 14198 TUCSON AZ 85732-4198

Account Number: 1 517 0935 2364 Statement Period: Oct 2, 2023 through Oct 31, 2023



Page 2 of 2

			Man Co. Co.		
OMMUNITY ASSOCIATION C	HECKING			(0	CONTINUED
S. Bank National Association	erananani an antantantan kantah tahun 1991 (1991) (1991) (1991)		Acco	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	1-517-0935-236
ther Deposits (continued)					
ate Description of Transaction			Ref Number		Amount
ct 6 Electronic Deposit	From PAYLEASE.COM	Λ			100.00
REF=232780147308480N00	1273639005CRED	IT 336241002			
ct 6 Electronic Deposit	From PAYLEASE.COM	Λ			100.00
REF=232780147312720N00	5273639005CRED	IT 336506200			
ct 10 Electronic Deposit	From PAYLEASE.COM	Λ			200.00
REF=232790168656540N00	5273639005CRED	IT 336787259			
at 10 Electronic Deposit	From PAYLEASE,CON	Λ			465.00
REF=232790168652650N00	1273639005CRED	IT 336612345			
ct 11 Electronic Deposit	From PAYLEASE.COM				100.00
REF=232830285762560N00	1273639005CRED	IT 337064637			
ot 11 Electronic Deposit	From PAYLEASE,CON				100.00
REF=232830285765810N00	5273639005CRED				
t 12 Electronic Deposit	From PAYLEASE.COM		*******************************		300.00
REF=232850054627290N00	5273639005CRED				000.00
t 12 Consolidated Image Check	Deposit 1 Items	00/20/000			5,482.10
componence image officer	000000000				5,702.10
ot 13 Electronic Deposit	From PAYLEASE,CON	Λ.			200.00
REF=232850149961880N00	5273639005CRED				200.00
t 17 Electronic Deposit	From PAYLEASE.COM				220.00
REF=232890245744090N00	5273639005CRED	)6656646556556656666666965969969686666			220.00
ct 17 Consolidated Image Check	Deposit 1 Items	11 337001071			4 004 40
or 17 Consolidated Image Check	0000000000				4,994.10
et 10. Electronia Descrit		<b>A</b>			400.00
t 18 Electronic Deposit	From PAYLEASE.COM				100.00
REF=232900159342430N00	5273639005CRED	**************************************			100.00
ct 19 Electronic Deposit	From PAYLEASE.COM				100.00
REF=232910197830020N00	1273639005CRED			0040004040404040404040404040404	
ct 19 Electronic Deposit	From PAYLEASE, COM	****************			100.00
REF=232910197836310N00	5273639005CRED	*************************************			
ct 23 Electronic Deposit	From PAYLEASE.COM				100.00
REF=232930104335160N00	5273639005CRED				1010010010010010010010200202002020020
ct 26 Electronic Deposit	From PAYLEASE.COM				210.00
REF=232980202101660N00	1273639005CRED	varranearanan karanan k			
ct 31 Electronic Deposit	From PAYLEASE.COM				100.00
REF=233030227135190N00	5273639005CRED	IT 338613977			
		T	otal Other Deposits	\$	16,984.73
				<b>Y</b>	
hecks Presented Conventionally	A	Chasts	Doto DafAb b		A
neck Date Ref Number		Check	Date Ref Numb		Amount
44 Oct 3 8313311910	850.00	1150	Oct 25 86138501		42.00
45 Oct 2 8014545698	418.43	1151	Oct 17 83143922		150.00
47* Oct 6 9214293540	4,975.00	1152	Oct 20 92126096		2,875.00
148 Oct 5 8913380069	1,850.00	1153	Oct 27 92124944	34	7,350.00
149 Oct 17 8315894821	871.05				
* Gap in check sequence		Convention	nal Checks Paid (9)	\$	19,381.48-
alance Summary					
ate Ending Balance	Date	Ending Balance	Date	Ending E	Balance
et 2 26,994.28	Oct 11	26,099.28	Oct 20		99.43
et 3 26,144.28	Oct 12	31,881.38	Oct 23		'99.43
et 4 26,644.28	Oct 13	32,081.38	Oct 25		57.43
et 5 30,009.28	Oct 17	36,274.43	Oct 26		40.53
ct 6 25,234.28	Oct 18	36,374.43	Oct 27		390.53
ct 10 25,899.28	Oct 19	36,574.43	Oct 31		190.53
Balances only appear for days reflectin	a change.				
	J		A		



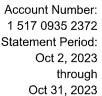
P.O. Box 1800 Saint Paul, Minnesota 55101-0800

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Page 1 of 1

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000092357 00 SP 106481875533686 S SONORAN DESERT WILLOW ESTATES HOMEOWNERS ASSOCIATION RESERVE PO BOX 14198 TUCSON AZ 85732-4198

77 To Contact U.S. Bank

Commercial Customer

Service:

800-400-4886

U.S. Bank accepts Relay Calls

Internet:

usbank.com

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#### Here's what you should know:

- Under Owner's Authority section, added U.S. Bank makes no warranty or representation as to the suitability of any deposit product outside the United States of America.
- Under Insufficient Funds and Overdrafts section, removed language that states an Overdraft Paid Fee may be charged if the Available Balance was positive at the time the debit card transaction was authorized.
- Under Withdrawal Rights, Ownership of Account, and Beneficiary Designation section, Accounts Established Under the Uniform Transfers to Minors Act or Uniform Gifts to Minors Act ("UTMA/UGMA") sub-section, added language stating U.S. Bank may contact the minor for instructions, unless prior written notice is received and supporting documentation establishing that the minor has not yet reached the age of termination.

If you have questions or need to request a copy of the current Your Deposit Account Agreement, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

S. Bank National Association CCOUNT SUMMARY		Acc	ount Number	r 1-517-0935-237
# Items eginning Balance on Oct 2 ther Deposits 1	\$ 1,659.17 0.14	Annual Percentage Yield Earned Interest Earned this Period	\$	0.09938% 0.14
Ending Balance on Oct 31, 2023	\$ 1,659.31	Interest Paid this Year Number of Days in Statement Period	\$	0.91 31
ther Deposits ate Description of Transaction		Ref Number		Amount
ct 31 Interest Paid		3100002196	\$	0.14
		Total Other Deposits	\$	0.14



OTAL \$

OTAL AMOUNT

OTAL AMOUNT

OTAL AMOUNT

OTAL AMOUNT

OTAL AMOUNT

\$

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

- 1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.

3.	Enter the ending balance shown on this statement.	\$
4.	Enter the total deposits recorded in the Outstanding Deposits section.	\$
5.	Total lines 3 and 4.	\$

- 6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$\_\_\_\_\_
- 8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- 9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- 10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

#### MPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

n Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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 ne FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston ve., St. Paul, MN 55107.

Subtract line 6 from line 5. This is your balance.

Tell us your name and account number.

OTAL

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.

Tell us the dollar amount of the suspected error.

Ve 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, we may take up to 45 days to vestigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, re 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 re 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.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

#### MPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

irrors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the ules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number sted on the front of this statement immediately.

#### CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

#### Vhat To Do If You Think You Find A Mistake on Your Statement

you think there is an error on your statement, write to us at:

I.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

1 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.

ou must contact us within 60 days after the error appeared on your statement.

'ou must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

We cannot try to collect the amount in question, or report you as delinquent on that amount.

The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

We can apply any unpaid amount against your credit limit.

**leserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the salance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing ays in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

#### REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

Ve may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

#### **CONSUMER REPORT DISPUTES**

Ve may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this ray prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 r by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: our name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., ffidavit of identity theft), if applicable.

