



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

3823 TRN

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Business Statement

Account Number:

1 534 6775 6935

Statement Period:

Jul 1, 2015

through

Jul 31, 2015

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EAGLE LAKE GUARDIANS
686-795 BAMBOO WAY
SUSANVILLE CA 96130-8116



To Contact U.S. Bank

24-Hour Business

Solutions: 1-800-673-3555

Telecommunications Device

for the Deaf: 1-800-685-5065

Internet: usbank.com

NEWS FOR YOU

Try Self-Service for Quick Solutions to Everyday Banking Needs

Did you know that Online Banking has Self-Service options that can save you time and a trip to the branch? You can use Self-Service to:

- Activate an ATM card or change your PIN
- Order checks
- Find past checks or deposits
- Request copies of statements
- And more!

Bank on *your* schedule. Choose "Self Service" from the "Customer Service" tab in Online Banking to get started.

INFORMATION YOU SHOULD KNOW

Important changes are coming to your Online and Mobile Financial Services Agreement. Review the specific changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

Effective 6/15/2015, updates were made to "Your Deposit Account Agreement" booklet and the "Consumer Pricing Information" booklet. Please review the revised booklets on the last page of this statement carefully. Most of the changes are technical in nature, but may affect your rights. You may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement message for the main updates that were made to "Your Deposit Account Agreement" booklet and the "Consumer Pricing Information" booklet.

SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-534-6775-6935

Account Summary

	# Items		
Beginning Balance on Jul 1		\$	4,670.05
Customer Deposits	1		230.00
Other Deposits	1		52.89
Ending Balance on Jul 31, 2015		\$	4,952.94

Customer Deposits

Number	Date	Ref Number	Amount
	Jul 16	8955277615	230.00

Total Customer Deposits \$ 230.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jul 17	Electronic Deposit	From PAYPAL	\$ 52.89
	REF=15198004499583 N	PAYPALSD11TRANSFER 5E9228X5DJLLU	

Total Other Deposits \$ 52.89



BALANCE YOUR ACCOUNT

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.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

- 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 Check 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.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- 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.
- 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.
- 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.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- 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.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account 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. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

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

CONSUMER 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: U.S. Bank, P.O. Box 64991, St. Paul, MN 55164-9505. 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. 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:

- 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

RESERVE LINE

Reserve 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 Balance 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 days 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

We 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.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors 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 rules 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 listed on the front of this statement immediately.





EAGLE LAKE GUARDIANS
686-795 BAMBOO WAY
SUSANVILLE CA 96130-8116

Business Statement

Account Number:
1 534 6775 6935

Statement Period:
Jul 1, 2015
through
Jul 31, 2015



SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-534-6775-6935

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Jul 16	4,900.05	Jul 17	4,952.94

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: June 2015

Account Number:	1-534-6775-6935	\$	0.00
Analysis Service Charge assessed to	1-534-6775-6935	\$	0.00

ADDITIONAL INFORMATION

Effective 6/15/2015, the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

Throughout the agreement the use of all references to "check card" are now referenced as "debit card".

NIGHT DEPOSITORY (1) Use of Containers: Added language to clarify process.

OVERDRAFT PROTECTION PLANS Small Business Overdraft Protection: Added language to clarify linking small business accounts for overdraft protection.

FUNDS TRANSFERS: Added language regarding outgoing wire transfers.

INCREASED COSTS TO MAINTAIN YOUR ACCOUNT: New section added regarding if an account becomes subject to receivership, court order or bankruptcy.

FUNDS AVAILABILITY: YOUR ABILITY TO WITHDRAW FUNDS - ALL ACCOUNTS: Added language that the funds availability policy does not apply to deposits made remotely through a mobile or other electronic device.

ELECTRONIC BANKING AGREEMENT FOR CONSUMER CUSTOMERS: Added language throughout this section specific to prepaid cards.

USING YOUR CARD FOR INTERNATIONAL TRANSACTIONS: Added language that we may block transactions in certain foreign countries, and a telephone number to call if need for more information.

ELECTRONIC BANKING AGREEMENT FOR BUSINESS CUSTOMERS:

- **LIMITS ON TRANSFERS:** Added language for more clarity.
- **SECURITY:** Changed standard transaction limits.
- **TRANSACTION:** Section retitled as DEBIT CARD TRANSACTION and added clarification regarding types of merchant transactions
- **USING YOUR CARD FOR INTERNATIONAL TRANSACTIONS:** Added language that we may block transactions in certain foreign countries, and a telephone number to call if need for more information
- **UNAUTHORIZED TRANSACTIONS AND LOST STOLEN:** Added detailed language regarding reporting loss or theft on business debit cards

U.S. BANK CONSUMER RESERVE LINE AGREEMENT: Deleted reference to payment protection / payment protection fees.

CREDIT BUREAU DISPUTES: Address change for reporting disputes.

U.S. BANK BUSINESS RESERVE LINE AGREEMENT:

- Added new section **BUSINESS PURPOSE**, and renumbers existing sections.
- **DEFAULT:** Added additional language for clarity.
- Deleted references to payment protection and payment protection fees.

Effective 6/15/2015, the main updates to note in the revised "Consumer Pricing Information" booklet sections, and sub sections, include: Consumer Pricing Information brochure updates include the following:

*Throughout the agreement the use of all references to "check card" will now be referenced as "debit card".

OTHER SERVICE FEES: Removal of Travelers Checks

WIRE TRANSFER: Enhanced footnote for more clarity

FOREIGN CHECK/CURRENCY FEES:

- Enhanced footnote for more clarity
- Decreased fees for Next Day Delivery and Next Day Priority Delivery.