Sanibel Captiva COMMUNITY BANK
2475 Library Way
Sanibel, FL 33957

**ADDRESS SERVICE REQUESTED**

CASEY D CROWTHER
MARGARET CROWTHER
6651 NALLE GRADE RD
NORTH FORT MYERS FL 33917-4611

# Statement Ending 02/14/2020

*CASEY D CROWTHER* 

***Account Number: XXXX3439***

## Managing Your Accounts

| | |
|---|---|
| Branch Name | College Office |
| Phone Number | (239) 274-6200 |
| Mailing Address | 7500 College Pkwy.<br>Fort Myers, FL 33907 |
| Website | www.sancapbank.com |



Let's get social! We're ready to connect with you on Facebook, Twitter and LinkedIn.

## Summary of Accounts

As a nonconventional bank, our foundation is built on people and relationships. We empower and support our neighbors, team and community through local decision-making. Thank you for choosing Sanibel Captiva Community Bank to be your banking partner.

| Account Type | Account Number | Ending Balance |
|---|---|---|
| PERSONAL CHECKING | XXXX3439 | $7,691.74 |

## PERSONAL CHECKING-XXXX3439

### Account Summary

| Date | Description | Amount |
|---|---|---|
| **01/16/2020** | **Beginning Balance** | **$6,590.50** |
| | 7 Credit(s) This Period | $7,451.00 |
| | 10 Debit(s) This Period | $6,349.76 |
| **02/14/2020** | **Ending Balance** | **$7,691.74** |

### Account Activity

| Post Date | Description | Debits | Credits | Balance |
|---|---|---|---|---|
| **01/16/2020** | **Beginning Balance** | | | **$6,590.50** |
| 01/17/2020 | TRANSFER TO CASEY CROWTHER FROM * * * * 8115 8790 LAREDO LLC | | $1,500.00 | $8,090.50 |
| 01/21/2020 | PAYMENT TO 1-4 FAMILY RESID LOAN 52906825 | $4,401.00 | | $3,689.50 |
| 01/22/2020 | ANIA RUSS POP CK RETURN PMT XXXXXX5521 | | $1,000.50 | $4,690.00 |
| 01/22/2020 | ANIA RUSS POP CK FEE $00.50 2016359949 | $225.50 | | $4,464.50 |
| 01/24/2020 | TRANSFER TO CASEY CROWTHER FROM * * * * 8115 8790 LAREDO LLC | | $1,500.00 | $5,964.50 |
| 01/28/2020 | Zelle To Ania Russell +1-866-331-6208 | $225.00 | | $5,739.50 |
| 01/31/2020 | TRANSFER TO CASEY CROWTHER FROM * * * * 8115 8790 LAREDO LLC | | $1,500.00 | $7,239.50 |
| 02/03/2020 | Zelle To Ania Russell +1-866-331-6208 | $100.00 | | $7,139.50 |
| 02/04/2020 | ANIA RUSS POP CK RETURN PMT XXXXXX3523 | | $225.50 | $7,365.00 |
| 02/05/2020 | Signature POS Debit 02/03 FL FORT MYERS VIVID TOUCH NAI SEQ# 033082 2093 | $85.00 | | $7,280.00 |
| 02/05/2020 | Signature POS Debit 02/04 CA 866-5949055 YAMAHA SEQ# 008169 2028 | $881.36 | | $6,398.64 |
| 02/07/2020 | TRANSFER TO CASEY CROWTHER FROM * * * * 8115 8790 LAREDO LLC | | $1,500.00 | $7,898.64 |
| 02/10/2020 | St. Francis Xavi FACTS 000000099669368 | $80.00 | | $7,818.64 |
| 02/13/2020 | Zelle From Ania Russell +1-866-331-6208 | | $225.00 | $8,043.64 |
| 02/13/2020 | Signature POS Debit 02/12 FL 239-3404360 IN * POOL HERO SEQ# 077012 2028 | $80.00 | | $7,963.64 |
| 02/13/2020 | Signature POS Debit 02/12 FL 239-3404360 IN * POOL HERO SEQ# 077011 2028 | $80.00 | | $7,883.64 |
| 02/14/2020 | Signature POS Debit 02/12 FL LABELLE FORT KNOX SELF AG SEQ# 010002 2028 | $191.90 | | $7,691.74 |
| **02/14/2020** | **Ending Balance** | | | **$7,691.74** |

### Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|---|---|---|---|---|---|
| 01/17/2020 | $8,090.50 | 01/31/2020 | $7,239.50 | 02/10/2020 | $7,818.64 |
| 01/21/2020 | $3,689.50 | 02/03/2020 | $7,139.50 | 02/13/2020 | $7,883.64 |
| 01/22/2020 | $4,464.50 | 02/04/2020 | $7,365.00 | 02/14/2020 | $7,691.74 |
| 01/24/2020 | $5,964.50 | 02/05/2020 | $6,398.64 | | |
| 01/28/2020 | $5,739.50 | 02/07/2020 | $7,898.64 | | |

### 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 FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

WITHDRAWALS OUTSTANDING - NOT CHARGED TO ACCOUNT

| No. | $ | |
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| TOTAL | $ | |

**BEFORE YOU START-**

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF ANY OCCURRED:

1. Loan advances.
2. Credit memos.
3. Other automatic deposits.

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

1. Automatic loan payments.
2. Automatic savings transfers.
3. Service charges.
4. Debit memos.
5. Other automatic deductions and payments.

BALANCE SHOWN ON THIS STATEMENT $ ____________

**ADD**

DEPOSITS NOT SHOWN ON THIS STATEMENT *(IF ANY)* $ ____________

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____________

**TOTAL** $ ____________

**SUBTRACT –**

WITHDRAWALS OUTSTANDING $ ____________

**BALANCE** $ ____________

SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front 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 receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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 it 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 three 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.

**YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.**

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

(1) Your name and account number.
(2) The dollar amount of the suspected error.
(3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

**Send payments and inquiries to address shown on front of bill.**

**NOTE:** Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

**Check 21 Notification**

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

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