

Period: 07/31/20 to 08/31/20

008388 0.8500 AB 0.419
NIBOBAN CONDO ASSOCIATION
4 CITY CENTER
PORTLAND ME 04101-6427

Effective July 1, 2020
Our Funds Availability policy will be changed to the following:

We are increasing the amount we make available for withdrawal by checks not subject to next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft, increases from \$5000 to \$5,525.

EXCEPTIONAL CHECKING ACCOUNT Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
07/31/20	\$5,506.52	\$3,219.40 (9)	\$7,478.89 (11)	08/31/20	\$1,247.03

MINIMUM BALANCE \$1,247.03
AVG AVAILABLE BALANCE \$3,882.11

Total Credits \$3,219.40
Total Debits \$7,478.89



TRANSACTIONS

Date	Description	Credits	Debits	Balance
07/31	BALANCE LAST STATEMENT			\$5,506.52
08/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,781.52
08/03	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$75.00		\$5,856.52
08/04	MOBILE CAPTURE DEPOSIT	\$275.00		\$6,131.52
08/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$6,681.52
08/04	RETURNED DEPOSITED ITEM(S)		\$275.00	\$6,406.52
08/04	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$16.46	\$6,390.06
08/04	CHECK # 995007		\$348.86	\$6,041.20
08/04	CHECK # 500		\$450.00	\$5,591.20
08/04	RETURNED DEPOSITED ITEM(S) FEE		\$5.00	\$5,586.20
08/06	CHECK # 995008		\$424.08	\$5,162.12
08/07	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$275.00		\$5,437.12
08/07	CHECK # 995009		\$482.00	\$4,955.12
08/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,230.12
08/12	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,505.12

PLEASE...NOTIFY US OF ANY CHANGE IN YOUR ADDRESS

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING - NOT CHARGED TO ACCOUNT

Table with 2 columns: No. and \$. Rows for listing transactions and a Total row.

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.
4. Interest paid.
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) \$
TOTAL \$
SUBTRACT WITHDRAWALS OUTSTANDING \$
BALANCE THIS BALANCE SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

CUSTOMER'S DUTY TO DISCOVER AND REPORT

The notice below applies only to accounts of individuals maintained primarily for personal, family or household purposes.

You must examine your statement and any items within 30 days. If you discover any unauthorized signature(s) and/or any alteration(s) on the items, you must notify us. If you fail to notify us within 30 days you will not have a claim against us.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please examine this statement immediately. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, telephone or write us at the telephone number or address located on the front of this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. If we do not hear from you within 60 days the account will be considered correct.

- (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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

YOUR MSB MONEYLINE ACCOUNT 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.

Your MSB Moneyline Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with MSB Moneyline Accounts. The following information thus applies only to loans made to you under your MSB Moneyline Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR MSB MONEYLINE ACCOUNT (OVERDRAFT LOAN PROTECTION)

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

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 questions, 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 MSB Moneyline Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits and unpaid FINANCE CHARGES. This gives us the daily balance.

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

Send payments and inquiries to the 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.

TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
08/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,780.12
08/17	CHECK # 501		\$2,300.00	\$3,480.12
08/19	CMP CMP PMT 29658825081720		\$216.83	\$3,263.29
08/19	CMP CMP PMT 29658835081720		\$300.66	\$2,962.63
08/25	MOBILE CAPTURE DEPOSIT	\$944.40		\$3,907.03
08/25	CHECK # 995006		\$2,660.00	\$1,247.03
08/31	BALANCE THIS STATEMENT.			\$1,247.03

CHECKS

<u>Date</u>	<u>Check No</u>	<u>Amount</u>	<u>Date</u>	<u>Check No</u>	<u>Amount</u>	<u>Date</u>	<u>Check No</u>	<u>Amount</u>
08/04	500	\$450.00	08/25	995006	\$2,660.00	08/06	995008	\$424.08
08/17	501 *	\$2,300.00	08/04	995007	\$348.86	08/07	995009	\$482.00

* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION 0919 500
 4 CITY CENTER PORTLAND, ME 04101-9427
 7-31-2020 500
 Pay to the Order of Townline Properties \$450
Four hundred and fifty and 00/100
 Machias Savings Bank
 For Maare Nca Juul Juuridhiden
 ⑆211274531⑆ 820 0039220⑆ 050⑆

500 \$450.00 8/4/2020

NIBOBAN CONDO ASSOCIATION 0919 501
 4 CITY CENTER PORTLAND, ME 04101-9427
 6-5-2020 501
 Pay to the Order of CP Transport - Excavation \$2300
Twenty three hundred and 00/100
 Machias Savings Bank
 For Invoice #3029 Juulidhiden
 ⑆211274531⑆ 820 0039220⑆ 050⑆

501 \$2,300.00 8/17/2020

Account: NIBOBAN737 \$2,660.00
 Please Direct Any Questions To 7630112
 MACHIAS SAVINGS BANK August 21, 2020 000095008
 MEMO: Progress for generators
 Pay TWO THOUSAND SIX HUNDRED SIXTY AND 00/100 DOLLARS
 TO: BOB FRIER COMPANY
 THE BANK OF AMERICA NA, ATTN: BOB FRIER
 ORDER OR
 ⑆95006⑆ ⑆211274531⑆ 8200039220⑆

995006 \$2,660.00 8/25/2020

Account: 5007286 \$348.86
 Please Direct Any Questions To 7630112
 MACHIAS SAVINGS BANK July 29, 2020 000085007
 MEMO: Progress for generators
 Pay THREE HUNDRED FORTY EIGHT AND 86/100 DOLLARS
 TO: BOB FRIER COMPANY
 THE BANK OF AMERICA NA, ATTN: BOB FRIER
 ORDER OR
 ⑆95007⑆ ⑆211274531⑆ 8200039220⑆

995007 \$348.86 8/4/2020

Account: INVOICE 2299 \$424.08
 Please Direct Any Questions To 7630112
 MACHIAS SAVINGS BANK July 29, 2020 000085008
 MEMO: NCA Invoice
 Pay FOUR HUNDRED TWENTY FOUR AND 08/100 DOLLARS
 TO: LANE RIVER HOUSE SYSTEMS
 THE BANK OF AMERICA NA, ATTN: LANE RIVER HOUSE SYSTEMS
 ORDER OR
 ⑆95008⑆ ⑆211274531⑆ 8200039220⑆

995008 \$424.08 8/6/2020

Account: 102588010 \$482.00
 Please Direct Any Questions To 7630112
 MACHIAS SAVINGS BANK August 03, 2020 000085009
 MEMO: NCA Invoice
 Pay FOUR HUNDRED EIGHTY TWO AND 00/100 DOLLARS
 TO: LANE RIVER HOUSE SYSTEMS
 THE BANK OF AMERICA NA, ATTN: LANE RIVER HOUSE SYSTEMS
 ORDER OR
 ⑆95009⑆ ⑆211274531⑆ 8200039220⑆

995009 \$482.00 8/7/2020