

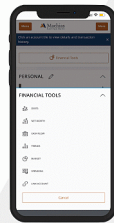
Period: 06/30/22 to 07/29/22



008703 0.8500 AB 0.491
NIBOBAN CONDO ASSOCIATION
20 FORESIDE RD
CUMBERLAND FORESIDE ME 04110-1426

MANAGE YOUR MONEY ALL IN ONE PLACE.

Check out what our NEW tools can do for you and your finances!



Our financial tools have been seamlessly integrated into our online and mobile banking, and now you can securely connect all your accounts including cash, credit, loans and investments.

machiasavings.bank/financialtools

Change in Terms and Conditions Effective September 1, 2022 Nonsufficient Funds (NSF) Fees If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
06/30/22	\$1,787.07	\$5,403.44 (12)	\$4,806.48 (13)	07/29/22	\$2,384.03

MINIMUM BALANCE \$600.53
AVG AVAILABLE BALANCE \$2,175.19

Total Credits \$5,403.44
Total Debits \$4,806.48



TRANSACTIONS

Date	Description	Credits	Debits	Balance
06/30	BALANCE LAST STATEMENT			\$1,787.07
07/01	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,062.07
07/06	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,337.07
07/11	INTUIT 51159875 DEPOSIT 524771992022162	\$53.18		\$2,390.25
07/11	XX6755 POS PURCHASE 07/10 18:54 SQ *BRACKETT'S P JAY M E 77827301 2191182447		\$20.00	\$2,370.25
07/11	INTUIT 19380065 TRAN FEE 524771992022162		\$0.53	\$2,369.72

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 recording transactions and a total row at the bottom.

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>
07/12	MOBILE CAPTURE DEPOSIT	\$230.00		\$2,599.72
07/12	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,874.72
07/12	MOBILE CAPTURE DEPOSIT	\$1,600.00		\$4,474.72
07/13	INTUIT 71016595 DEPOSIT 524771992022162	\$95.26		\$4,569.98
07/13	XX6755 POS PURCHASE 07/13 17:33 INTUIT *QBOOKS O CL.IN TUIT.COM CA 00000000		\$55.00	\$4,514.98
07/13	INTUIT 39495835 TRAN FEE 524771992022162		\$0.95	\$4,514.03
07/13	V.S. PROPERTY MA SALE		\$52.50	\$4,461.53
07/14	V.S. PROPERTY MA SALE		\$3,740.00	\$721.53
07/18	XX6755 POS PURCHASE 07/15 12:19 ARCHIES INC 207-364242 5 ME 11476873 054742		\$121.00	\$600.53
07/19	MOBILE CAPTURE DEPOSIT	\$275.00		\$875.53
07/19	MOBILE CAPTURE DEPOSIT	\$1,500.00		\$2,375.53
07/19	INTUIT 03498365 DEPOSIT 524771992022162	\$275.00		\$2,650.53
07/19	XX6755 POS PURCHASE 07/18 22:02 SQ *BRACKETT'S P JAY M E 77827301 2199223161		\$120.00	\$2,530.53
07/19	INTUIT 72419125 TRAN FEE 524771992022162		\$2.75	\$2,527.78
07/20	V.S. PROPERTY MA SALE		\$50.00	\$2,477.78
07/25	INTUIT 26968415 DEPOSIT 524771992022162	\$275.00		\$2,752.78
07/25	INTUIT 95010595 TRAN FEE 524771992022162		\$2.75	\$2,750.03
07/25	CHECK # 521		\$638.25	\$2,111.78
07/27	INTUIT 44048755 DEPOSIT 524771992022162	\$275.00		\$2,386.78
07/27	INTUIT 12993095 TRAN FEE 524771992022162		\$2.75	\$2,384.03
07/29	BALANCE THIS STATEMENT.			\$2,384.03

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>
07/25	521	\$638.25						

* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION 08-19 521
4 CITY CENTER 52-74532112
PORTLAND, ME 04101-6427 Date 7-19-2022 76

Pay to the Order of Patron's Oxford Ln \$ 638.25
Six hundred thirty-eight and 25/100

Machias
Savings Bank
MEMBER FDIC

For 60 502075 [Signature]

⑆ 266827453⑆ 820 0039220 052⑆

521 \$638.25 7/25/2022

Overdraft Frequently Asked Questions:

At Machias Savings Bank, we want to make it easy for you to understand the Bank's checking account services and the Overdraft Fees and Returned Items Non-Sufficient Funds (NSF) Fees that may apply to your account.

What is an overdraft?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your available balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your available balance is insufficient to pay an item when it is processed, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid (NSF).

When are fees charged?

We may charge you an Overdraft Fee of \$33 if we pay an item that exceeds your available balance. We may charge you a Returned Item (NSF) fee of \$33 if we return an item unpaid due to an insufficient available balance.

Please be aware that some merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee or NSF Fee may be assessed each time the transaction is submitted for payment and your available balance is insufficient to pay the item.

How to avoid overdrafts and fees?

You can avoid NSF fees for overdrafts by making sure you always maintain a sufficient available balance to cover all of your transactions. Your available balance may change during the course of a day as debit transactions and deposits are made. The available balance we disclose to you may not include all of your transactions, such as checks you have written that have not yet cleared or upcoming automatic payments. It is your responsibility to keep track of your available balance as you conduct transactions in order to avoid overdrafts and fees.

You can actively monitor your account, check your available balance, and track your spending with these tools:



Use our mobile app
or online banking



Use any Machias
Savings Bank ATM



Call Customer Service
at 1-866-416-9302



Sign up for Alerts
in online banking