

Period: 10/31/22 to 11/30/22

008785 0.8500 AB 0.491
NIBOBAN CONDO ASSOCIATION
260 DEATH VALLEY RD
MINOT ME 04258-4202

Effective January 19, 2023
Maine Cash Access (MCA) alliance will no longer be offering surcharge-free access to non-Machias Savings Bank ATMs.
Please visit our website for additional details.



EXCEPTIONAL CHECKING ACCOUNT Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
10/31/22	\$6,309.29	\$2,475.00 (6)	\$4,372.00 (7)	11/30/22	\$4,412.29

MINIMUM BALANCE \$3,595.54
AVG AVAILABLE BALANCE \$4,453.87



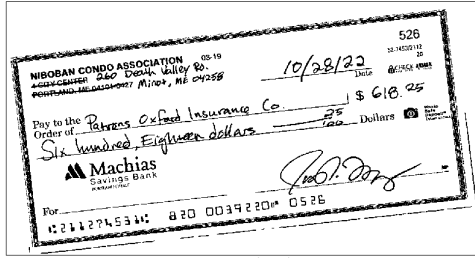
TRANSACTIONS

Date	Description	Credits	Debits	Balance
10/31	BALANCE LAST STATEMENT.			\$6,309.29
11/03	CHECK # 526		\$618.25	\$5,691.04
11/04	DEPOSIT	\$1,100.00		\$6,791.04
11/07	INTUIT 47338365 DEPOSIT 524771992022162	\$275.00		\$7,066.04
11/07	INTUIT 26678195 TRAN FEE 524771992022162		\$2.75	\$7,063.29
11/08	INTUIT 51864815 DEPOSIT 524771992022162	\$275.00		\$7,338.29
11/08	INTUIT 31482075 TRAN FEE 524771992022162		\$2.75	\$7,335.54
11/08	CHECK # 527		\$3,740.00	\$3,595.54
11/22	INTUIT 21915835 DEPOSIT 524771992022162	\$275.00		\$3,870.54
11/22	INTUIT 01420095 TRAN FEE 524771992022162		\$2.75	\$3,867.79
11/23	INTUIT 26065915 DEPOSIT 524771992022162	\$275.00		\$4,142.79
11/23	INTUIT 06036245 TRAN FEE 524771992022162		\$2.75	\$4,140.04
11/29	INTUIT 50247805 DEPOSIT 524771992022162	\$275.00		\$4,415.04
11/29	INTUIT 29829425 TRAN FEE 524771992022162		\$2.75	\$4,412.29
11/30	BALANCE THIS STATEMENT.			\$4,412.29

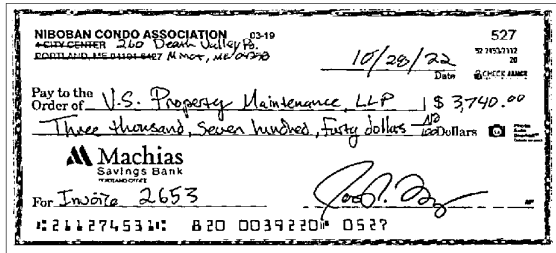
CHECKS

<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>
11/03	526	\$618.25	11/08	527	\$3,740.00			

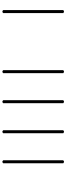
* Indicates a Gap in Check Number Sequence



526 \$618.25 11/3/2022



527 \$3,740.00 11/8/2022



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

