

007151 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427

An advertisement for Machias Savings Bank. The background is a solid orange color. On the left side, there is a black power cord plugged into a standard two-prong electrical outlet. The cord hangs down and then loops back up to the outlet. The text "Power your goals with *equity* in your home." is written in a serif font, with "equity" in italics. The text is positioned to the right of the power cord. In the bottom right corner, the Machias Savings Bank logo is displayed, consisting of a stylized blue and orange triangle followed by the text "Machias Savings Bank". Below the logo, it says "Member FDIC. Equal Housing Lender. NMLSR# 469539".

## EXCEPTIONAL CHECKING ACCOUNT

**Account: 8200039220**

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
03/05/19	\$0.00	\$1,260.00 (2)	\$0.00	03/29/19	\$1,260.00

MINIMUM BALANCE	\$840.00
AVG AVAILABLE BALANCE	\$991.20

## TRANSACTIONS

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
03/05	ACCOUNT OPENED . . . . .			\$0.00
03/05	DEPOSIT	\$840.00		\$840.00
03/21	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$420.00		\$1,260.00
03/29	BALANCE THIS STATEMENT . . . . .			\$1,260.00

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

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

[illegible]

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

§ \_\_\_\_\_

§

2

3

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§

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.

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).
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- (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.

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.

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:

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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.

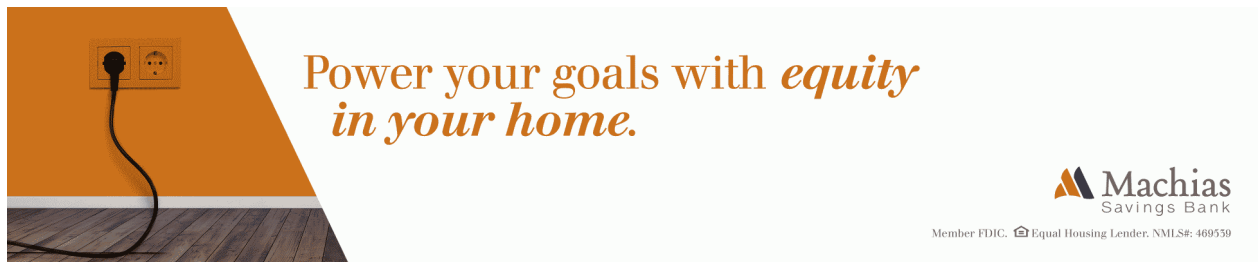
**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

Period: 03/29/19 to 04/30/19

007197 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



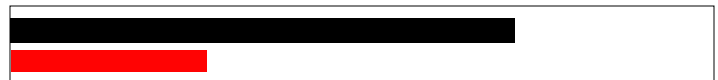
### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
03/29/19	\$1,260.00	\$4,830.00 (5)	\$1,890.00 (1)	04/30/19	\$4,200.00

MINIMUM BALANCE \$1,260.00  
AVG AVAILABLE BALANCE \$2,598.75

Total Credits \$4,830.00  
Total Debits \$1,890.00



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
03/29	BALANCE LAST STATEMENT . . . . .			\$1,260.00
04/05	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$1,470.00
04/08	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$1,680.00
04/16	DEPOSIT	\$1,470.00		\$3,150.00
04/18	DEPOSIT	\$2,310.00		\$5,460.00
04/19	MSB ECorp TRANSFER TO CHECKING 8200022770		\$1,890.00	\$3,570.00
04/26	DEPOSIT	\$630.00		\$4,200.00
04/30	BALANCE THIS STATEMENT . . . . .			\$4,200.00

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[illegible]

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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.
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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.

§ \_\_\_\_\_

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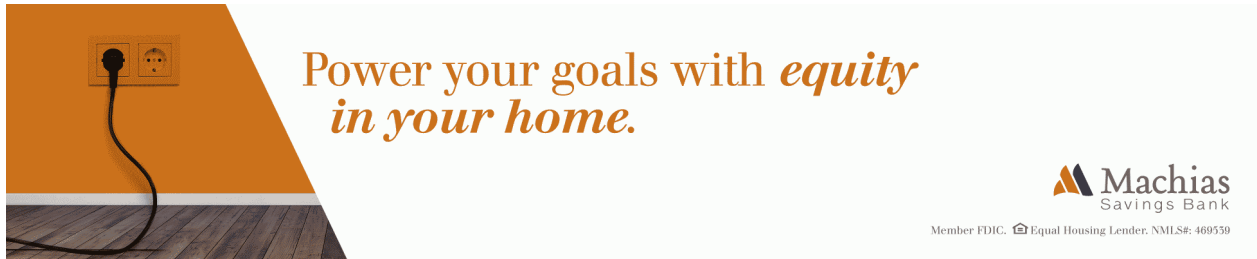
1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)



Period: 04/30/19 to 05/31/19

007253 0.8500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



Power your goals with *equity*  
in your home.

**Machias**  
Savings Bank  
Member FDIC. Equal Housing Lender. NMLS#: 469539

**EXCEPTIONAL CHECKING ACCOUNT**

Account: **8200039220**

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
04/30/19	\$4,200.00	\$1,680.00 (6)	\$2,716.34 (3)	05/31/19	\$3,163.66

MINIMUM BALANCE \$2,330.00  
AVG AVAILABLE BALANCE \$3,251.76

Total Credits \$1,680.00  
Total Debits \$2,716.34



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
04/30	BALANCE LAST STATEMENT. ....			\$4,200.00
05/06	DEPOSIT	\$420.00		\$4,620.00
05/06	CHECK # 995001		\$50.00	\$4,570.00
05/08	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,780.00
05/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,990.00
05/10	CHECK # 995002		\$2,660.00	\$2,330.00
05/14	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$2,540.00
05/20	DEPOSIT	\$420.00		\$2,960.00
05/28	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,170.00
05/28	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$6.34	\$3,163.66
05/31	BALANCE THIS STATEMENT. ....			\$3,163.66

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[illegible]

YOU SHOULD HAVE ADDED  
IF ANY OCCURRED:

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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  
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§ \_\_\_\_\_

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

**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>
05/06	995001	\$50.00	05/10	995002	\$2,660.00			

\* Indicates a Gap in Check Number Sequence

Account: NIBOBAN LODGE		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$50.00	
NIBOBAN LODGE LLC 5001 AND 101 ST MONTICELLO, MN 55050		Please Direct Any Questions To: Online Bill Payment Processing Center (800) 243-3846		575 0000995001	
MEMO Long clearing		MARCH 2019		May 01, 2019	
Pay TO THE ORDER OF		MARCH 2019		DOLLARS	
TO THE ORDER OF		MARCH 2019		\$ *****50.00	
MONTICELLO & TOWNSEND MICHIGAN ALUMINAL MONTICELLO, MN 55050 PINELEAF, MN 55050 PINELEAF, MN 55050		Visit After 180 DAYS: Signature On File The check has been authorized by your depositor			
995001		K2112745334		8200039220	

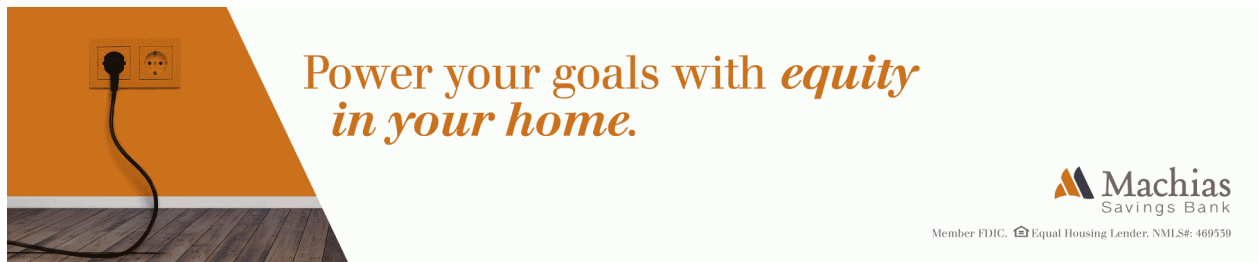
995001 \$50.00 5/6/2019

Account: NIBOBAN737		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$2,660.00	
NIBOBAN737 LLC 5001 AND 101 ST MONTICELLO, MN 55050		Please Direct Any Questions To: Online Bill Payment Processing Center (800) 243-3846		575 0000995002	
MEMO Long clearing		MARCH 2019		May 07, 2019	
Pay TO THE ORDER OF		MARCH 2019		DOLLARS	
TO THE ORDER OF		MARCH 2019		\$ *****2,660.00	
MONTICELLO & TOWNSEND MICHIGAN ALUMINAL MONTICELLO, MN 55050 PINELEAF, MN 55050 PINELEAF, MN 55050		Visit After 180 DAYS: Signature On File The check has been authorized by your depositor			
995002		K2112745334		8200039220	

995002 \$2,660.00 5/10/2019

Period: 05/31/19 to 06/28/19

007331 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: **8200039220**

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
05/31/19	\$3,163.66	\$1,260.00 (5)	\$2,806.34 (2)	06/28/19	\$1,617.32

MINIMUM BALANCE \$1,617.32  
AVG AVAILABLE BALANCE \$3,087.99

Total Credits \$1,260.00  
Total Debits \$2,806.34



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
05/31	BALANCE LAST STATEMENT. . . . .			\$3,163.66
06/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,373.66
06/04	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$6.34	\$3,367.32
06/05	DEPOSIT	\$420.00		\$3,787.32
06/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,997.32
06/12	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,207.32
06/13	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,417.32
06/19	MISCELLANEOUS DEBIT		\$2,800.00	\$1,617.32
06/28	BALANCE THIS STATEMENT. . . . .			\$1,617.32

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[illegible]

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.
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3. Service charges.
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BALANCE SHOWN  
ON THIS STATEMENT

§ \_\_\_\_\_

**ADD**  
DEPOSITS NOT SHOWN  
ON THIS STATEMENT  
(IF ANY)

§ \_\_\_\_\_

§ \_\_\_\_\_

§ \_\_\_\_\_

**TOTAL** \$

**SUBTRACT**

WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_  
THIS BALANCE SHOULD AGREE  
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**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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

Period: 06/28/19 to 07/31/19

007355 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
06/28/19	\$1,617.32	\$2,752.89 (7)	\$6.34 (1)	07/31/19	\$4,363.87

MINIMUM BALANCE \$1,617.32  
AVG AVAILABLE BALANCE \$3,113.62

Total Credits \$2,752.89  
Total Debits \$6.34


**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
06/28	BALANCE LAST STATEMENT. . . . .			\$1,617.32
07/08	DEPOSIT	\$1,072.89		\$2,690.21
07/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$2,900.21
07/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,110.21
07/12	DEPOSIT	\$420.00		\$3,530.21
07/16	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,740.21
07/16	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$6.34	\$3,733.87
07/23	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,943.87
07/30	DEPOSIT	\$420.00		\$4,363.87
07/31	BALANCE THIS STATEMENT . . . . .			\$4,363.87

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

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

[illegible]

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

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TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§ \_\_\_\_\_

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- (3) Tell us the dollar amount of the suspected error.

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)



Period: 07/31/19 to 08/30/19

007433 0.8500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
07/31/19	\$4,363.87	\$1,680.00 (6)	\$5,552.48 (4)	08/30/19	\$491.39

MINIMUM BALANCE \$287.73  
AVG AVAILABLE BALANCE \$2,942.89

Total Credits \$1,680.00  
Total Debits \$5,552.48



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
07/31	BALANCE LAST STATEMENT . . . . .			\$4,363.87
08/06	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,573.87
08/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,783.87
08/12	DEPOSIT	\$420.00		\$5,203.87
08/12	IN-PERSON WITHDRAWAL		\$1,443.07	\$3,760.80
08/14	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$3,970.80
08/15	DEPOSIT	\$420.00		\$4,390.80
08/15	MSB Ecorp TRANSFER TO CHECKING 8200022770		\$1,443.07	\$2,947.73
08/23	CHECK # 995003		\$2,660.00	\$287.73
08/26	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$497.73
08/26	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$6.34	\$491.39
08/30	BALANCE THIS STATEMENT . . . . .			\$491.39

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TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

[illegible]

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

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2

3

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

**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>
08/23	995003	\$2,660.00						

\* Indicates a Gap in Check Number Sequence

CHECKING / MONEY MARKET WITHDRAWAL

DATE 8/12/19

NAME Shavyn Lyden

SIGNATURE [Signature]

AMOUNT \$ 1493.07

ACCOUNT NUMBER 8200039220

MEMO INTO 8200022770

1540100000 038

0 \$1,443.07 8/12/2019

Account: NIBOBAN73

PLEASE POST THIS PAYMENT FOR YOUR RECORDS

7 AUGUST 2019

0000996003

August 20, 2019

TO: EQUUS BUILDERS

FROM: NIBOBAN73

AMOUNT \$ \*\*\*\*\*2,660.00

TO THE ORDER OF EQUUS BUILDERS

1540100000 038

995003 \$2,660.00 8/23/2019

Period: 08/30/19 to 09/30/19

007511 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
08/30/19	\$491.39	\$2,890.00 (5)	\$0.00	09/30/19	\$3,381.39

MINIMUM BALANCE \$491.39  
AVG AVAILABLE BALANCE \$1,794.29

**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
08/30	BALANCE LAST STATEMENT. . . . .			\$491.39
09/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$701.39
09/13	DEPOSIT	\$1,260.00		\$1,961.39
09/13	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$2,171.39
09/18	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$2,381.39
09/24	DEPOSIT	\$1,000.00		\$3,381.39
09/30	BALANCE THIS STATEMENT. . . . .			\$3,381.39

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

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

[illegible]

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).
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- (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.
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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

Period: 09/30/19 to 10/31/19

007572 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427

## GET REWARDED

FOR EVERY DEBIT CARD PURCHASE.

**MY MSB CHECKING**  
ONE ACCOUNT MADE SIMPLE

Member FDIC. Visit our website for details.

- » Cash back rewards
- » No monthly fee, no minimum balance
- » Higher deposit balances equals greater interest earned!



### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
09/30/19	\$3,381.39	\$2,310.00 (6)	\$0.00	10/31/19	\$5,691.39

MINIMUM BALANCE \$3,381.39  
AVG AVAILABLE BALANCE \$4,912.35

### TRANSACTIONS

Date	Description	Credits	Debits	Balance
09/30	BALANCE LAST STATEMENT . . . . .			\$3,381.39
10/04	DEPOSIT	\$630.00		\$4,011.39
10/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,221.39
10/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,431.39
10/15	DEPOSIT	\$630.00		\$5,061.39
10/16	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$420.00		\$5,481.39
10/18	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$5,691.39
10/31	BALANCE THIS STATEMENT . . . . .			\$5,691.39

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

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

[illegible]

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

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§ \_\_\_\_\_

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**S** \_\_\_\_\_

TOTAL	\$
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§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)



Period: 10/31/19 to 11/29/19

007620 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427

## GET REWARDED

FOR EVERY DEBIT CARD PURCHASE.

**MY MSB CHECKING**  
ONE ACCOUNT MADE SIMPLE

Member FDIC. Visit our website for details.

- » Cash back rewards
- » No monthly fee, no minimum balance
- » Higher deposit balances equals greater interest earned!



### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
10/31/19	\$5,691.39	\$1,470.00 (5)	\$5,006.34 (2)	11/29/19	\$2,155.05

MINIMUM BALANCE \$1,315.05  
AVG AVAILABLE BALANCE \$3,860.49

Total Credits \$1,470.00  
Total Debits \$5,006.34



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
10/31	BALANCE LAST STATEMENT. . . . .			\$5,691.39
11/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$5,901.39
11/07	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$6,111.39
11/07	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$6.34	\$6,105.05
11/08	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$6,315.05
11/15	MISCELLANEOUS DEBIT		\$5,000.00	\$1,315.05
11/20	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$1,525.05
11/22	DEPOSIT	\$630.00		\$2,155.05
11/29	BALANCE THIS STATEMENT. . . . .			\$2,155.05

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

[illegible]

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

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## 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.

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

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

Period: 11/29/19 to 12/31/19

007665 0.4500 AB 0.412  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**Have you changed your contact information recently?**

CALL US TODAY TO CONFIRM YOUR TELEPHONE NUMBER, EMAIL, AND MAILING ADDRESS.

**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
11/29/19	\$2,155.05	\$6,005.00 (8)	\$8.23 (1)	12/31/19	\$8,151.82

MINIMUM BALANCE \$2,155.05  
AVG AVAILABLE BALANCE \$5,711.56

Total Credits \$6,005.00  
Total Debits \$8.23

**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
11/29	BALANCE LAST STATEMENT. . . . .			\$2,155.05
12/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$2,365.05
12/10	DEPOSIT	\$3,000.00		\$5,365.05
12/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,640.05
12/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,915.05
12/12	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$6,190.05
12/16	DEPOSIT	\$695.00		\$6,885.05
12/18	DEPOSIT	\$1,000.00		\$7,885.05
12/30	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$8,160.05
12/30	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$8,151.82
12/31	BALANCE THIS STATEMENT. . . . .			\$8,151.82

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

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

[illegible]

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

§ \_\_\_\_\_

§

2

3

TOTAL	\$
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§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

THIS BALANCE SHOULD AGREE  
WITH YOUR REGISTER BALANCE  
AFTER DEDUCTING SERVICE CHARGE  
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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

Period: 12/31/19 to 01/31/20

007646 0.4500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



Save today *enjoy tomorrow*

MY MSB SAVINGS  
ONE ACCOUNT MADE SIMPLE.

OPEN AN ACCOUNT ONLINE IN AS LITTLE AS 5 MINUTES!

**Machias**  
Savings Bank  
Member FDIC

**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
12/31/19	\$8,151.82	\$3,105.00 (7)	\$9,424.69 (6)	01/31/20	\$1,832.13

MINIMUM BALANCE \$1,832.13  
AVG AVAILABLE BALANCE \$3,850.96

Total Credits \$3,105.00  
Total Debits \$9,424.69



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
12/31	BALANCE LAST STATEMENT. . . . .			\$8,151.82
01/02	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$8,426.82
01/02	MISCELLANEOUS DEBIT		\$4,900.00	\$3,526.82
01/02	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$3,518.59
01/06	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,793.59
01/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$4,003.59
01/14	MISCELLANEOUS DEBIT		\$1,500.00	\$2,503.59
01/15	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,778.59
01/21	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,053.59
01/21	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$3,045.36
01/23	DEPOSIT	\$1,520.00		\$4,565.36
01/23	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$4,840.36
01/23	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$4,832.13
01/31	MISCELLANEOUS DEBIT		\$3,000.00	\$1,832.13
01/31	BALANCE THIS STATEMENT. . . . .			\$1,832.13

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

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TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

[illegible]

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.

§ \_\_\_\_\_

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**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)



Period: 01/31/20 to 02/28/20

007674 0.4500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



Save today *enjoy tomorrow*

MY MSB SAVINGS  
ONE ACCOUNT MADE SIMPLE.

OPEN AN ACCOUNT ONLINE IN AS LITTLE AS 5 MINUTES!

**Machias**  
Savings Bank  
Member FDIC

**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
01/31/20	\$1,832.13	\$1,585.00 (5)	\$8.23 (1)	02/28/20	\$3,408.90

MINIMUM BALANCE \$2,107.13  
AVG AVAILABLE BALANCE \$2,767.43

Total Credits \$1,585.00  
Total Debits \$8.23


**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
01/31	BALANCE LAST STATEMENT. . . . .			\$1,832.13
02/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,107.13
02/07	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$2,317.13
02/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,592.13
02/10	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$2,583.90
02/14	DEPOSIT	\$550.00		\$3,133.90
02/25	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,408.90
02/28	BALANCE THIS STATEMENT . . . . .			\$3,408.90

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TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

[illegible]

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.

§ \_\_\_\_\_

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)



Period: 02/28/20 to 03/31/20

007706 0.6500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



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ONE ACCOUNT MADE SIMPLE.

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Savings Bank  
Member FDIC

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
02/28/20	\$3,408.90	\$1,730.00 (5)	\$5,038.90 (2)	03/31/20	\$100.00

MINIMUM BALANCE \$100.00  
AVG AVAILABLE BALANCE \$3,781.00

Total Credits \$1,730.00  
Total Debits \$5,038.90



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
02/28	BALANCE LAST STATEMENT. . . . .			\$3,408.90
03/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,683.90
03/06	DEPOSIT	\$485.00		\$4,168.90
03/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$420.00		\$4,588.90
03/13	DEPOSIT	\$275.00		\$4,863.90
03/23	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,138.90
03/24	CHECK # 995004		\$2,660.00	\$2,478.90
03/30	MISCELLANEOUS DEBIT		\$2,378.90	\$100.00
03/31	BALANCE THIS STATEMENT. . . . .			\$100.00

### CHECKS

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
03/24	995004	\$2,660.00						

\* Indicates a Gap in Check Number Sequence

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[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

S

**S** \_\_\_\_\_

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

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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.**

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**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

Account: NIBOBAN737		Pay to the order of: NIBOBAN CONDO ASSOCIATION		\$2,660.00	
MEMO: NIBOBAN CONDO ASSOCIATION		Please Check Any Outstanding To: 0000000000		7453112	
MEMO: NIBOBAN CONDO ASSOCIATION		Order Bill Payment Processing Center		0000995004	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		March 13, 2020	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		DOLLARS	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		\$ *****2,660.00	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		Must Allow 10 Days	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		Signatures (or PIN)	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		This check has been authorized	
MEMO: NIBOBAN CONDO ASSOCIATION		MEMO: NIBOBAN CONDO ASSOCIATION		by your depositor	
995004 02442745340 0200039220					

995004    \$2,660.00    3/24/2020

Period: 03/31/20 to 04/30/20

007934 0.4500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



Save today *enjoy tomorrow*

MY MSB SAVINGS  
ONE ACCOUNT MADE SIMPLE.

OPEN AN ACCOUNT ONLINE IN AS LITTLE AS 5 MINUTES!

**Machias**  
Savings Bank  
Member FDIC

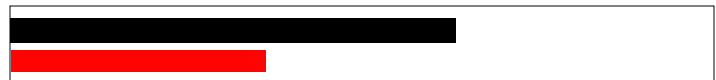
**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
03/31/20	\$100.00	\$1,925.00 (5)	\$1,108.23 (3)	04/30/20	\$916.77

MINIMUM BALANCE \$100.00  
AVG AVAILABLE BALANCE \$599.19

Total Credits \$1,925.00  
Total Debits \$1,108.23



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
03/31	BALANCE LAST STATEMENT. . . . .			\$100.00
04/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$375.00
04/08	DEPOSIT	\$275.00		\$650.00
04/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$1,200.00
04/10	MISCELLANEOUS DEBIT		\$500.00	\$700.00
04/14	MISCELLANEOUS DEBIT		\$600.00	\$100.00
04/17	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$650.00
04/22	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$925.00
04/22	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$916.77
04/30	BALANCE THIS STATEMENT . . . . .			\$916.77

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

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

[illegible]

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

§ \_\_\_\_\_

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**S** \_\_\_\_\_

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§ \_\_\_\_\_

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**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

Period: 04/30/20 to 05/29/20

008104 0.5850 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
04/30/20	\$916.77	\$2,685.00 (7)	\$2,041.15 (4)	05/29/20	\$1,560.62

MINIMUM BALANCE \$191.77  
AVG AVAILABLE BALANCE \$978.39

Total Credits \$2,685.00  
Total Debits \$2,041.15

#### TRANSACTIONS

Date	Description	Credits	Debits	Balance
04/30	BALANCE LAST STATEMENT. . . . .			\$916.77
05/01	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,191.77
05/06	MISCELLANEOUS DEBIT		\$1,000.00	\$191.77
05/08	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$210.00		\$401.77
05/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$1,100.00		\$1,501.77
05/11	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$32.92	\$1,468.85
05/12	MISCELLANEOUS DEBIT		\$1,000.00	\$468.85
05/13	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$743.85
05/20	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,018.85
05/20	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$1,010.62
05/21	DEPOSIT	\$275.00		\$1,285.62
05/26	DEPOSIT	\$275.00		\$1,560.62
05/29	BALANCE THIS STATEMENT. . . . .			\$1,560.62

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[illegible]

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

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2

3

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

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**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)



Period: 05/29/20 to 06/30/20

008218 0.4500 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
05/29/20	\$1,560.62	\$2,395.00 (8)	\$1,039.34 (5)	06/30/20	\$2,916.28

MINIMUM BALANCE \$1,290.97  
AVG AVAILABLE BALANCE \$1,940.88

Total Credits \$2,395.00  
Total Debits \$1,039.34

**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
05/29	BALANCE LAST STATEMENT. . . . .			\$1,560.62
06/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,835.62
06/05	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$470.00		\$2,305.62
06/05	MISCELLANEOUS DEBIT		\$1,000.00	\$1,305.62
06/05	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$14.65	\$1,290.97
06/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,565.97
06/11	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$1,557.74
06/18	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,832.74
06/18	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,107.74
06/18	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$2,099.51
06/22	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,374.51
06/22	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$2,366.28
06/24	DEPOSIT	\$275.00		\$2,641.28
06/24	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,916.28
06/30	BALANCE THIS STATEMENT. . . . .			\$2,916.28



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

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

[illegible]

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

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**YOUR MSB MONEYLINE ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW**

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**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:

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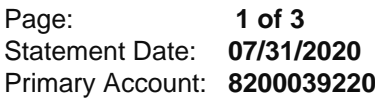
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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)



008295 0.8500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427

Our Funds Availability policy will be changed to the following:

**Account: 8200039220**

Total Credits	\$9,985.00
Total Debits	\$7,394.76

[www.machiassavings.com](http://www.machiassavings.com)

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

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TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

[illegible]

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.

§ \_\_\_\_\_

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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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
07/28	MOBILE CAPTURE DEPOSIT	\$275.00		\$6,575.41
07/28	CHECK # 995005		\$2,660.00	\$3,915.41
07/29	HARLAND CLARKE CHK ORDER 1PQV16270300200		\$28.89	\$3,886.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,161.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,436.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,711.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,986.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,261.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,536.52
07/30	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,811.52
07/30	MOBILE CAPTURE DEPOSIT	\$420.00		\$6,231.52
07/30	MOBILE CAPTURE DEPOSIT	\$550.00		\$6,781.52
07/30	MISCELLANEOUS DEBIT		\$1,200.00	\$5,581.52
07/30	MSB ONLINE TRANSFER TO BUSINESS NIB ****22770		\$75.00	\$5,506.52
07/31	BALANCE THIS STATEMENT. . . . .			\$5,506.52

### 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>
07/28	995005	\$2,660.00						

\* Indicates a Gap in Check Number Sequence

Account: NIBOBAN22		\$2,660.00	
Please Email Any Questions To: 800.855.5558		0000995005	
Online BB Payment Processing Center		July 28, 2020	
MAGICAL SAVINGS BANK		THE NEW YORK CITY BANK & TRUST	
Pay: TWO THOUSAND SIX HUNDRED SIXTY AND 00/100		DOLLARS	
TO: DOBSON BUILDERS		1	
PO BOX 104		2,660.00	
PANDLEY, NC 28075-1104		VALIDITY: 13 DATE	
OR		Signature: C. J. J. J.	
[Barcode]		This check has been authorized by your depositor	

995005    \$2,660.00    7/28/2020

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

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

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

[illegible]

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.

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

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### 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 03-19 500  
A CITY CENTER  
PORTLAND, ME 04101-9427

7-31-2020

Pay to the  
Order of Townline Properties \$450  
Four hundred and fifty no/100

Machias  
Savings Bank

For Manager NCS Juul James Lyden

12112745314 820 0039220 0500

500 \$450.00 8/4/2020

NIBOBAN CONDO ASSOCIATION 03-19 501  
A CITY CENTER  
PORTLAND, ME 04101-9427

6-5-2020

Pay to the  
Order of CP Transport - Excavation \$2300  
Twenty-three hundred no/100

Machias  
Savings Bank

For Invoice #3029 James Lyden

12112745314 820 0039220 0501

501 \$2,300.00 8/17/2020

ACCOUNT: NIBOBAN737 \$2,660.00  
NIBOBAN CONDO ASSOCIATION  
0000995008

MEMO: Please Pay Questions To  
NCS Juul  
MACHIAS SAVINGS BANK  
August 21, 2020

Pay TWO THOUSAND SIX HUNDRED SIXTY AND 00/100 DOLLARS

TO: BOB & JILL BLANDERS  
PO BOX 104  
PINEVILLE ME 04486-0104

OR: James Lyden

12112745314 820 0039220 995006

995006 \$2,660.00 8/25/2020

ACCOUNT: 5093288 \$348.86  
NIBOBAN CONDO ASSOCIATION  
0000995007

MEMO: Please Pay Questions To  
NCS Juul  
MACHIAS SAVINGS BANK  
July 29, 2020

Pay THIRTY FIVE DOLLARS AND 86/100 DOLLARS

TO: BOB & JILL BLANDERS  
PO BOX 104  
PINEVILLE ME 04486-0104

OR: James Lyden

12112745314 820 0039220 995007

995007 \$348.86 8/4/2020

ACCOUNT: INVOICE 2299 \$424.08  
NIBOBAN CONDO ASSOCIATION  
0000995008

MEMO: Please Pay Questions To  
NCS Juul  
MACHIAS SAVINGS BANK  
July 29, 2020

Pay FOUR HUNDRED TWENTY FOUR AND 08/100 DOLLARS

TO: LARRY LUTAL  
PO BOX 104  
PINEVILLE ME 04486-0104

OR: James Lyden

12112745314 820 0039220 995008

995008 \$424.08 8/6/2020

ACCOUNT: 102588010 \$482.00  
NIBOBAN CONDO ASSOCIATION  
0000995009

MEMO: Please Pay Questions To  
NCS Juul  
MACHIAS SAVINGS BANK  
August 03, 2020

Pay FOUR HUNDRED EIGHTY TWO AND 00/100 DOLLARS


TO: LARRY LUTAL  
PO BOX 104  
PINEVILLE ME 04486-0104

OR: James Lyden

12112745314 820 0039220 995009

995009 \$482.00 8/7/2020

Period: 08/31/20 to 09/30/20

  
008477 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.

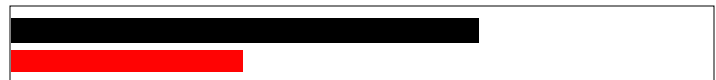
**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
08/31/20	\$1,247.03	\$2,200.00 (7)	\$1,098.39 (4)	09/30/20	\$2,348.64

MINIMUM BALANCE \$1,247.03  
AVG AVAILABLE BALANCE \$2,731.79

Total Credits \$2,200.00  
Total Debits \$1,098.39



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
08/31	BALANCE LAST STATEMENT. . . . .			\$1,247.03
09/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,522.03
09/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,797.03
09/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,072.03
09/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,347.03
09/08	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,622.03
09/09	CHECK # 502		\$80.00	\$2,542.03
09/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$3,092.03
09/11	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,367.03
09/23	CMP CMP PMT 30027159092120		\$254.99	\$3,112.04
09/23	CMP CMP PMT 30027161092120		\$313.40	\$2,798.64
09/23	CHECK # 503		\$450.00	\$2,348.64
09/30	BALANCE THIS STATEMENT. . . . .			\$2,348.64

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

MCHS  
(Rev. 08/2017)

**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>
09/09	502	\$80.00	09/23	503	\$450.00			

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION    03-19    502  
4 CITY CENTER    PORTLAND, ME 04101-0427    03-3648102  
Pay to the Order of Morton - Turkish Rentals \$ 80  
Eighty and no/100 Dollars  
Machias Savings Bank  
For Brackett's Invoice Laundry  
⑆2⑆⑆27453⑆⑆ 620 0039220⑆ 0502

502    \$80.00    9/9/2020

NIBOBAN CONDO ASSOCIATION    03-19    503  
4 CITY CENTER    PORTLAND, ME 04101-0427    03-3648102  
Pay to the Order of Townline Properties \$ 450  
Four hundred and Fifty and no/100 Dollars  
Machias Savings Bank  
For Aug Sept manage Laundry  
⑆2⑆⑆27453⑆⑆ 620 0039220⑆ 0503

503    \$450.00    9/23/2020

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Period: 09/30/20 to 10/30/20

008542 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:

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**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
09/30/20	\$2,348.64	\$6,918.00 (8)	\$8,319.46 (7)	10/30/20	\$947.18

MINIMUM BALANCE \$1,712.82-  
AVG AVAILABLE BALANCE \$1,025.06

Total Credits \$6,918.00  
Total Debits \$8,319.46



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
09/30	BALANCE LAST STATEMENT. . . . .			\$2,348.64
10/02	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,623.64
10/05	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,898.64
10/05	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,173.64
10/05	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$3,165.41
10/05	CHECK # 995010		\$2,660.00	\$505.41
10/07	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$1,055.41
10/07	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$1,047.18
10/08	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,322.18
10/14	CHECK # 504		\$650.00	\$672.18
10/15	PENNYMAC ONLINE PMT CKF317029291POS		\$2,300.00	\$1,627.82-
10/16	NSF PAID OVERDRAFT FEE		\$33.00	\$1,660.82-
10/19	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$2,333.00		\$672.18

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

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

[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

S

**S** \_\_\_\_\_

TOTAL	\$
-------	----

WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§ \_\_\_\_\_

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- (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.
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**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
10/21	MOBILE CAPTURE DEPOSIT	\$275.00		\$947.18
10/29	CHECK # 995011		\$2,660.00	\$1,712.82-
10/30	RETURNED CHECK# 995011, REFER TO MAKER	\$2,660.00		\$947.18
10/30	BALANCE THIS STATEMENT .....			\$947.18

### 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>
10/14	504 *	\$650.00	10/05	995010	\$2,660.00	10/29	995011	\$2,660.00

\* Indicates a Gap in Check Number Sequence



504

NIBOBAN CONDO ASSOCIATION 03-19 10-9-2020 504

PORTLAND, ME 04101-6422

Pay to the Order of *Archie's Inc* \$ *650*

*Sixty hundred and fifty and 00/100*

Machias Savings Bank

For *Niboban Sporting Limited*

⑆211274531⑆ 620 0039220 0504

504 \$650.00 10/14/2020

Account: NIBOBAN77 \$2,660.00

Please Deposit Any Deposits To: 0000999010 September 23, 2020

MACHIAS SAVINGS BANK

Pay TWO THOUSAND SIX HUNDRED SIXTY AND 00/100 DOLLARS

TO THE ORDER OF: DOBIE'S NUMBER 10 BOX 1104 PORTLAND, ME 04260-1104

⑆995011⑆ ⑆211274531⑆ ⑆200039220⑆

Valid After 10:00 AM  
Signature On File  
This check has been authorized by your depositor

995010 \$2,660.00 10/5/2020

Account: NIBOBAN77 \$2,660.00

Please Deposit Any Deposits To: 0000999011 October 23, 2020

MACHIAS SAVINGS BANK

Pay TWO THOUSAND SIX HUNDRED SIXTY AND 00/100 DOLLARS

TO THE ORDER OF: DOBIE'S NUMBER 10 BOX 1104 PORTLAND, ME 04260-1104

⑆995011⑆ ⑆211274531⑆ ⑆200039220⑆

Valid After 10:00 AM  
Signature On File  
This check has been authorized by your depositor

995011 \$2,660.00 10/29/2020

Period: 10/30/20 to 11/30/20

008556 0.8500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
10/30/20	\$947.18	\$4,394.69 (11)	\$5,040.67 (8)	11/30/20	\$301.20

MINIMUM BALANCE \$1,168.49-  
AVG AVAILABLE BALANCE \$1,109.04

Total Credits \$4,394.69  
Total Debits \$5,040.67



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
10/30	BALANCE LAST STATEMENT. . . . .			\$947.18
11/02	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,222.18
11/02	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$1,213.95
11/03	CMP CMP PMT 30464379110220		\$46.62	\$1,167.33
11/03	CMP CMP PMT 30464461110220		\$142.52	\$1,024.81
11/04	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,299.81
11/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,574.81
11/05	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,849.81
11/06	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,124.81
11/09	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$1,000.00		\$3,124.81
11/12	MSB ONLINE TRANSFER TO BUSINESS NIB ****22770		\$1,000.00	\$2,124.81
11/12	CMP CMP PMT 30560294111020		\$335.30	\$1,789.51
11/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,064.51
11/13	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,339.51
11/16	V.S. PROPERTY MA SALE		\$3,000.00	\$660.49-

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

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

[illegible]

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

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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:

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- (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.

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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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
11/16	CHECK # 991131		\$475.00	\$1,135.49-
11/17	NSF PAID OVERDRAFT FEE		\$33.00	\$1,168.49-
11/18	DEPOSIT	\$300.00		\$868.49-
11/18	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$894.69		\$26.20
11/24	MOBILE CAPTURE DEPOSIT	\$275.00		\$301.20
11/30	BALANCE THIS STATEMENT .....			\$301.20

### 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>
11/16	991131	\$475.00						

\* Indicates a Gap in Check Number Sequence



Period: 11/30/20 to 12/31/20

010242 0.8500 AB 0.419  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



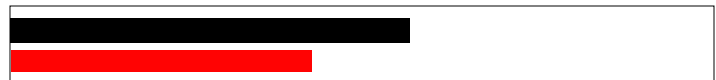
### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
11/30/20	\$301.20	\$7,654.06 (13)	\$5,774.26 (9)	12/31/20	\$2,181.00

MINIMUM BALANCE \$842.97  
AVG AVAILABLE BALANCE \$1,880.15

Total Credits \$7,654.06  
Total Debits \$5,774.26



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
11/30	BALANCE LAST STATEMENT. . . . .			\$301.20
12/01	MOBILE CAPTURE DEPOSIT	\$275.00		\$576.20
12/01	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$851.20
12/01	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$842.97
12/02	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$390.31		\$1,233.28
12/02	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$11.57	\$1,221.71
12/03	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,496.71
12/07	MOBILE CAPTURE DEPOSIT	\$195.00		\$1,691.71
12/08	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$3,000.00		\$4,691.71
12/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$4,966.71
12/09	CMP CMP PMT 30852789120820		\$161.22	\$4,805.49
12/09	CMP CMP PMT 30852713120820		\$206.09	\$4,599.40
12/09	CMP CMP PMT 30852735120820		\$418.40	\$4,181.00
12/09	V.S. PROPERTY MA SALE		\$3,000.00	\$1,181.00
12/14	MOBILE CAPTURE DEPOSIT	\$538.33		\$1,719.33

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

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[illegible]

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.

§ \_\_\_\_\_

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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.

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

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
12/14	MOBILE CAPTURE DEPOSIT	\$615.26		\$2,334.59
12/15	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$374.90		\$2,709.49
12/16	XX6755 POS PURCHASE 12/15 16:20 ARCHIES INC 207-3642425 ME 11476873 055452		\$472.00	\$2,237.49
12/18	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,512.49
12/21	CHECK # 505		\$496.75	\$2,015.74
12/29	CHECK # 506		\$1,000.00	\$1,015.74
12/30	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$1,565.74
12/31	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$615.26		\$2,181.00
12/31	BALANCE THIS STATEMENT. . . . .			\$2,181.00

### 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>
12/21	505	\$496.75	12/29	506	\$1,000.00			

\* Indicates a Gap in Check Number Sequence



NIBOBAN CONDO ASSOCIATION      03-19      505  
4 CITY CENTER      01-NOV-19  
PORTLAND, ME 04101-6427      12-12-2020      505  
Pay to the Order of Liberty Mutual Ins. \$ 496.75  
four hundred ninety-six and 75/100 Dollars

Machias Savings Bank  
For # 10398010 Ransley Landin  
⑆21⑆27453⑆ 020 0039220⑆ 0505 ⑈0000049675⑆

505    \$496.75    12/21/2020

NIBOBAN CONDO ASSOCIATION      03-19      506  
4 CITY CENTER      01-NOV-19  
PORTLAND, ME 04101-6427      12-12-20      506  
Pay to the Order of RISC \$ 1000  
one thousand and no/100 Dollars

Machias Savings Bank  
For Niboban-Singapore Ransley Landin  
⑆21⑆27453⑆ 020 0039220⑆ 0506

506    \$1,000.00    12/29/2020

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Period: 12/31/20 to 01/29/21

008684 0.8500 AB 0.428  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
12/31/20	\$2,181.00	\$5,625.00 (7)	\$6,217.10 (6)	01/29/21	\$1,588.90

MINIMUM BALANCE \$763.90  
AVG AVAILABLE BALANCE \$1,707.04

Total Credits \$5,625.00  
Total Debits \$6,217.10



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
12/31	BALANCE LAST STATEMENT. . . . .			\$2,181.00
01/05	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,456.00
01/05	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$2,447.77
01/11	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,722.77
01/11	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$1,400.00		\$4,122.77
01/11	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$2,300.00		\$6,422.77
01/11	V.S. PROPERTY MA SALE		\$3,000.00	\$3,422.77
01/13	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,697.77
01/14	MSB ONLINE TRANSFER TO BUSINESS NIB ****22770		\$400.00	\$3,297.77
01/14	CHECK # 508		\$30.87	\$3,266.90
01/15	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,541.90
01/15	XX6755 POS PURCHASE 01/14 05:27 ARCHIES INC 207-3642425 ME 11476873 011685		\$118.00	\$3,423.90

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TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

[illegible]

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.

§ \_\_\_\_\_

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
01/15	CHECK # 507		\$2,660.00	\$763.90
01/29	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$825.00		\$1,588.90
01/29	BALANCE THIS STATEMENT. ....			\$1,588.90

### 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>
01/15	507	\$2,660.00	01/14	508	\$30.87			

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION 507  
4 CITY CENTER 03-19  
PORTLAND, ME 04101-8427 1-11-2021  
Pay to the Order of Delbert Builders \$ 2660.00  
Twenty six hundred and sixty  
**Machias**  
Savings Bank  
For Late Payment Date 1/15/2021  
1211274531 820 0039220 0507

507 \$2,660.00 1/15/2021

NIBOBAN CONDO ASSOCIATION 508  
4 CITY CENTER 03-19  
PORTLAND, ME 04101-8427 1-11-2021  
Pay to the Order of Dead River \$ 30.87  
Thirty and 87/100  
**Machias**  
Savings Bank  
For 3727044 1/14/2021  
1211274531 820 0039220 0508

508 \$30.87 1/14/2021

Period: 01/29/21 to 02/26/21

009840 0.6500 AB 0.428  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
01/29/21	\$1,588.90	\$7,506.16 (19)	\$7,376.26 (9)	02/26/21	\$1,718.80

AVG AVAILABLE BALANCE \$2,430.01

Total Credits \$7,506.16  
Total Debits \$7,376.26



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
01/29	BALANCE LAST STATEMENT . . . . .			\$1,588.90
02/01	MOBILE CAPTURE DEPOSIT	\$825.00		\$2,413.90
02/01	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$173.13		\$2,587.03
02/02	MOBILE CAPTURE DEPOSIT	\$150.98		\$2,738.01
02/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,013.01
02/02	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$150.98		\$3,163.99
02/05	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,438.99
02/08	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,713.99
02/08	XX6755 POS PURCHASE 02/07 06:57 IN *V.S. PROPERT 207-8642172 ME 00000000 03		\$3,120.00	\$593.99
02/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$173.13		\$767.12
02/10	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$700.98		\$1,468.10
02/10	CMP CMP PMT 31559536020921		\$300.00	\$1,168.10
02/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,443.10
02/16	MOBILE CAPTURE DEPOSIT	\$173.13		\$1,616.23
02/16	MOBILE CAPTURE DEPOSIT	\$1,780.00		\$3,396.23

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

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

[illegible]

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

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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.

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- (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:

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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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
02/17	MOBILE CAPTURE DEPOSIT	\$64.79		\$3,461.02
02/17	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$433.99		\$3,895.01
02/17	XX6755 POS PURCHASE 02/16 07:36 ARCHIES INC 207-3642425 ME 11476873 073175		\$118.00	\$3,777.01
02/17	CMP CMP PMT 31627135021521		\$129.44	\$3,647.57
02/17	CMP CMP PMT 31627143021521		\$162.50	\$3,485.07
02/17	CMP CMP PMT 31627156021521		\$313.09	\$3,171.98
02/18	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$64.79		\$3,236.77
02/19	MOBILE CAPTURE DEPOSIT	\$515.36		\$3,752.13
02/23	MOBILE CAPTURE DEPOSIT	\$99.90		\$3,852.03
02/24	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$4,402.03
02/24	XX6755 POS PURCHASE 02/23 15:31 IN *V.S. PROPERT 207-8642172 ME 00000000 04		\$3,000.00	\$1,402.03
02/24	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$8.23	\$1,393.80
02/24	TOWNLINE PROPERT SALE		\$225.00	\$1,168.80
02/26	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$1,718.80
02/26	BALANCE THIS STATEMENT. . . . .			\$1,718.80



Period: 02/26/21 to 03/31/21

008817 0.8500 AB 0.428  
NIBOBAN CONDO ASSOCIATION  
4 CITY CENTER  
PORTLAND ME 04101-6427



SAY "YES!" TO  
FINANCIAL HEALTH  
WITH **SAVVYMONEY®**.

Take control of your credit  
with this free and simple  
solution designed to help  
you save money and stay in  
the know.

[machiasavings.bank/savvymoney.aspx](http://machiasavings.bank/savvymoney.aspx)

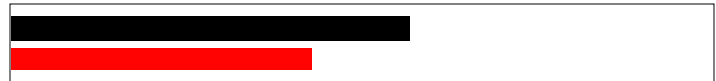
**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
02/26/21	\$1,718.80	\$3,973.54 (13)	\$3,009.01 (8)	03/31/21	\$2,683.33

MINIMUM BALANCE \$925.08  
AVG AVAILABLE BALANCE \$2,423.14

Total Credits \$3,973.54  
Total Debits \$3,009.01



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
02/26	BALANCE LAST STATEMENT. . . . .			\$1,718.80
03/01	XX6755 POS PURCHASE 02/27 18:25 IN *TOWNLINE PRO 207-3180041 ME 00000000 06		\$675.00	\$1,043.80
03/03	CMP CMP PMT 31559561020921		\$118.72	\$925.08
03/04	MOBILE CAPTURE DEPOSIT	\$20.00		\$945.08
03/04	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,220.08
03/10	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,495.08
03/10	MOBILE CAPTURE DEPOSIT	\$1,650.00		\$3,145.08
03/11	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,420.08
03/11	CMP CMP PMT 31907378031021		\$230.47	\$3,189.61
03/16	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,464.61
03/16	XX6755 POS PURCHASE 03/15 17:56 IN *TOWNLINE PRO 207-3180041 ME 00000000 06		\$450.00	\$3,014.61
03/16	CMP CMP PMT 31957904031521		\$158.59	\$2,856.02
03/17	XX6755 POS PURCHASE 03/16 22:13 ARCHIES INC 207-3642425 ME		\$118.00	\$2,738.02

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TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

[illegible]

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.

§ \_\_\_\_\_

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
	11476873 083535			
03/22	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$110.48		\$2,848.50
03/23	MOBILE CAPTURE DEPOSIT	\$104.72		\$2,953.22
03/23	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$57.62		\$3,010.84
03/25	MOBILE CAPTURE DEPOSIT	\$52.86		\$3,063.70
03/25	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,338.70
03/26	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$327.86		\$3,666.56
03/26	CHECK # 995013		\$490.75	\$3,175.81
03/29	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$3,450.81
03/30	V.S. PROPERTY MA SALE		\$767.48	\$2,683.33
03/31	BALANCE THIS STATEMENT .....			\$2,683.33

### 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>
03/26	995013	\$490.75						

\* Indicates a Gap in Check Number Sequence



Period: 03/31/21 to 04/30/21



009213 0.8500 AB 0.428  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426



SAY "YES!" TO  
FINANCIAL HEALTH  
WITH **SAVVYMONEY®**.

Take control of your credit  
with this free and simple  
solution designed to help  
you save money and stay in  
the know.

[machiasavings.bank/savvymoney.aspx](http://machiasavings.bank/savvymoney.aspx)

**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
03/31/21	\$2,683.33	\$3,786.27 (10)	\$3,895.12 (9)	04/30/21	\$2,574.48

MINIMUM BALANCE \$2,509.48  
AVG AVAILABLE BALANCE \$3,174.82

Total Credits \$3,786.27  
Total Debits \$3,895.12



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
03/31	BALANCE LAST STATEMENT. . . . .			\$2,683.33
04/01	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,958.33
04/06	MOBILE CAPTURE DEPOSIT	\$104.72		\$3,063.05
04/06	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,338.05
04/07	MOBILE CAPTURE DEPOSIT	\$550.00		\$3,888.05
04/07	MOBILE CAPTURE DEPOSIT	\$825.00		\$4,713.05
04/07	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$5,263.05
04/08	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,538.05
04/09	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$5,813.05
04/12	XX6755 POS PURCHASE 04/09 15:53 IN *V.S. PROPERT 207-8642172 ME 00000000 03		\$140.00	\$5,673.05
04/12	XX6755 POS PURCHASE 04/09 14:05 IN *V.S. PROPERT 207-8642172 ME 00000000 03		\$3,000.00	\$2,673.05
04/15	XX6755 POS PURCHASE 04/14 10:14 ARCHIES INC 207-3642425 ME 11476873 028445		\$118.00	\$2,555.05

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

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

[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

S

**S** \_\_\_\_\_

TOTAL	\$
-------	----

WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

THIS BALANCE SHOULD AGREE  
WITH YOUR REGISTER BALANCE  
AFTER DEDUCTING SERVICE CHARGE  
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§ \_\_\_\_\_

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

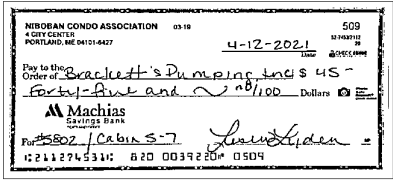
### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
04/19	CHECK # 509		\$45.00	\$2,510.05
04/22	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$590.89		\$3,100.94
04/22	XX6755 POS PURCHASE 04/21 06:51 IN *TOWNLINE PRO 207-3180041 ME 00000000 00		\$225.00	\$2,875.94
04/22	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$5.91	\$2,870.03
04/22	CMP CMP PMT 32386339042121		\$163.56	\$2,706.47
04/22	CMP CMP PMT 32386357042121		\$196.99	\$2,509.48
04/23	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$65.66		\$2,575.14
04/23	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$0.66	\$2,574.48
04/30	BALANCE THIS STATEMENT. . . . .			\$2,574.48

### 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>
04/19	509	\$45.00						

\* Indicates a Gap in Check Number Sequence



509 \$45.00 4/19/2021

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Period: 04/30/21 to 05/28/21



009314 0.6500 AB 0.428  
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CUMBERLAND FORESIDE ME 04110-1426



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**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
04/30/21	\$2,574.48	\$2,413.10 (9)	\$3,426.91 (7)	05/28/21	\$1,560.67

MINIMUM BALANCE \$794.17  
AVG AVAILABLE BALANCE \$1,849.97

Total Credits \$2,413.10  
Total Debits \$3,426.91



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
04/30	BALANCE LAST STATEMENT. . . . .			\$2,574.48
05/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,849.48
05/04	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$2.75	\$2,846.73
05/05	MOBILE CAPTURE DEPOSIT	\$340.66		\$3,187.39
05/06	MOBILE CAPTURE DEPOSIT	\$315.89		\$3,503.28
05/10	MOBILE CAPTURE DEPOSIT	\$40.89		\$3,544.17
05/10	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,819.17
05/10	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,094.17
05/10	XX6755 POS PURCHASE 05/06 15:11 IN *V.S. PROPERT 207-8642172 ME 00000000 07		\$40.00	\$4,054.17
05/10	XX6755 POS PURCHASE 05/06 17:10 IN *V.S. PROPERT 207-8642172 ME 00000000 07		\$140.00	\$3,914.17
05/10	XX6755 POS PURCHASE 05/07 16:06 IN *V.S. PROPERT 207-8642172 ME 00000000 05		\$3,120.00	\$794.17
05/12	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$340.66		\$1,134.83

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

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

[illegible]

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

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§ \_\_\_\_\_

S

**S** \_\_\_\_\_

**TOTAL** \$

WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§

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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.

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.

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.

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.

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**TRANSACTIONS (Continued)**

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
05/12	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$3.41	\$1,131.42
05/18	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,406.42
05/19	XX6755 POS PURCHASE 05/18 17:20 ARCHIES INC 207-3642425 ME 11476873 007997		\$118.00	\$1,288.42
05/24	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,563.42
05/24	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$2.75	\$1,560.67
05/28	BALANCE THIS STATEMENT . . . . .			\$1,560.67

Period: 05/28/21 to 06/30/21



008565 0.8500 AB 0.428  
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**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
05/28/21	\$1,560.67	\$6,090.80 (13)	\$5,900.53 (15)	06/30/21	\$1,750.94

MINIMUM BALANCE \$682.91  
AVG AVAILABLE BALANCE \$1,507.46

Total Credits \$6,090.80  
Total Debits \$5,900.53



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
05/28	BALANCE LAST STATEMENT. . . . .			\$1,560.67
06/01	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$1,835.67
06/01	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$2.75	\$1,832.92
06/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,107.92
06/04	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$275.00		\$2,382.92
06/04	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$2.75	\$2,380.17
06/07	V.S. PROPERTY MA SALE		\$60.00	\$2,320.17
06/07	V.S. PROPERTY MA SALE		\$1,504.33	\$815.84
06/10	CMP CMP PMT 32961561060921		\$132.93	\$682.91
06/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$957.91
06/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,232.91
06/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,507.91
06/14	MOBILE CAPTURE DEPOSIT	\$2,000.00		\$3,507.91
06/15	MOBILE CAPTURE DEPOSIT	\$1,000.00		\$4,507.91
06/16	V.S. PROPERTY MA SALE		\$140.00	\$4,367.91

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

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

[illegible]

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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

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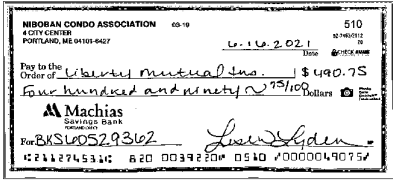
### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
06/16	V.S. PROPERTY MA SALE		\$3,000.00	\$1,367.91
06/17	XX6755 POS PURCHASE 06/16 05:02 ARCHIES INC 207-3642425 ME 11476873 001595		\$118.00	\$1,249.91
06/17	CMP CMP PMT 33042243061621		\$132.93	\$1,116.98
06/21	CMP CMP PMT 33073916061821		\$72.15	\$1,044.83
06/21	CMP CMP PMT 33073936061821		\$233.03	\$811.80
06/22	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$550.00		\$1,361.80
06/22	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$5.50	\$1,356.30
06/22	CHECK # 510		\$490.75	\$865.55
06/24	INTUIT PYMT SOLN DEPOSIT 524771992022162	\$408.02		\$1,273.57
06/24	INTUIT PYMT SOLN TRAN FEE 524771992022162		\$4.08	\$1,269.49
06/25	INTUIT 61106425 DEPOSIT 524771992022162	\$133.02		\$1,402.51
06/25	INTUIT 92212465 TRAN FEE 524771992022162		\$1.33	\$1,401.18
06/29	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,676.18
06/30	MOBILE CAPTURE DEPOSIT	\$74.76		\$1,750.94
06/30	BALANCE THIS STATEMENT. . . . .			\$1,750.94

### 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>
06/22	510	\$490.75						

\* Indicates a Gap in Check Number Sequence



510    \$490.75    6/22/2021

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Period: 06/30/21 to 07/30/21



008428 0.6500 AB 0.428  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426



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**EXCEPTIONAL CHECKING ACCOUNT**

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
06/30/21	\$1,750.94	\$3,166.52 (12)	\$3,734.25 (7)	07/30/21	\$1,183.21

MINIMUM BALANCE \$305.45  
AVG AVAILABLE BALANCE \$1,733.91

Total Credits \$3,166.52  
Total Debits \$3,734.25



**TRANSACTIONS**

Date	Description	Credits	Debits	Balance
06/30	BALANCE LAST STATEMENT. . . . .			\$1,750.94
07/01	TOWNLINE PROPERT SALE		\$450.00	\$1,300.94
07/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,575.94
07/06	INTUIT 26341635 DEPOSIT 524771992022162	\$275.00		\$1,850.94
07/06	INTUIT 59912615 TRAN FEE 524771992022162		\$2.75	\$1,848.19
07/07	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,123.19
07/07	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,398.19
07/07	MOBILE CAPTURE DEPOSIT	\$333.26		\$2,731.45
07/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,006.45
07/14	XX6755 POS PURCHASE 07/13 04:54 INTUIT * CL.INTUIT.COM CA 00000000 089238		\$40.00	\$2,966.45
07/19	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,241.45
07/19	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$300.00		\$3,541.45
07/19	XX6755 POS PURCHASE 07/16 17:56 ARCHIES INC 207-364242 5 ME 11476873 030731		\$236.00	\$3,305.45



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

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

[illegible]

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

§ \_\_\_\_\_

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**S**

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§

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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.

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**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

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**TRANSACTIONS (Continued)**

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
07/19	V.S. PROPERTY MA SALE		\$3,000.00	\$305.45
07/21	MOBILE CAPTURE DEPOSIT	\$58.26		\$363.71
07/23	INTUIT 23081675 DEPOSIT 524771992022162	\$275.00		\$638.71
07/23	INTUIT 57757095 TRAN FEE 524771992022162		\$2.75	\$635.96
07/26	INTUIT 26436325 DEPOSIT 524771992022162	\$275.00		\$910.96
07/26	INTUIT 60894445 TRAN FEE 524771992022162		\$2.75	\$908.21
07/29	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,183.21
07/30	BALANCE THIS STATEMENT .....			\$1,183.21

Period: 07/30/21 to 08/31/21



008373 0.8500 AB 0.461  
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CUMBERLAND FORESIDE ME 04110-1426



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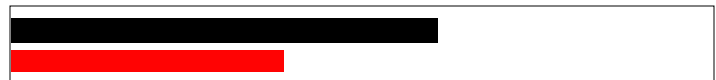
## EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
07/30/21	\$1,183.21	\$6,419.45 (10)	\$4,121.68 (11)	08/31/21	\$3,480.98

MINIMUM BALANCE \$1,183.21  
AVG AVAILABLE BALANCE \$3,857.44

Total Credits \$6,419.45  
Total Debits \$4,121.68



## TRANSACTIONS

Date	Description	Credits	Debits	Balance
07/30	BALANCE LAST STATEMENT. . . . .			\$1,183.21
08/05	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,458.21
08/05	MOBILE CAPTURE DEPOSIT	\$3,500.00		\$4,958.21
08/05	INTUIT 99207815 DEPOSIT 524771992022162	\$275.00		\$5,233.21
08/05	INTUIT 35573185 TRAN FEE 524771992022162		\$2.75	\$5,230.46
08/06	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,505.46
08/10	CHECK # 512		\$1,500.00	\$4,005.46
08/12	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,280.46
08/12	MOBILE CAPTURE DEPOSIT	\$825.00		\$5,105.46
08/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$5,380.46
08/13	XX6755 POS PURCHASE 08/13 06:53 INTUIT * CL.INTUIT.COM CA 00000000 059588		\$40.00	\$5,340.46
08/16	CHECK # 511		\$1,270.00	\$4,070.46
08/19	XX6755 POS PURCHASE 08/18 19:04 ARCHIES INC 207-364242 5 ME 11476873 063923		\$236.00	\$3,834.46

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

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

[illegible]

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:

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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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
08/23	INTUIT 96432035 DEPOSIT 524771992022162	\$275.00		\$4,109.46
08/23	INTUIT 34327325 TRAN FEE 524771992022162		\$2.75	\$4,106.71
08/24	INTUIT 99415775 DEPOSIT 524771992022162	\$275.00		\$4,381.71
08/24	INTUIT 37792975 TRAN FEE 524771992022162		\$2.75	\$4,378.96
08/26	CMP CMP PMT 33848269082521		\$82.11	\$4,296.85
08/26	CMP CMP PMT 33848600082521		\$400.24	\$3,896.61
08/26	CMP CMP PMT 33848553082521		\$583.39	\$3,313.22
08/27	INTUIT 15851615 DEPOSIT 524771992022162	\$169.45		\$3,482.67
08/27	INTUIT 54181635 TRAN FEE 524771992022162		\$1.69	\$3,480.98
08/31	BALANCE THIS STATEMENT .....			\$3,480.98

### 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>
08/16	511	\$1,270.00	08/10	512	\$1,500.00			

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION    03-19    511  
4 CITY CENTER    08/16/2021    12/16/2021  
PORTLAND, ME 04101-6427

Pay to the  
Order of Brackett's Dumping Inc \$ 1270  
Twelve hundred + seventy / 100  
Dollars

**Machias**  
Savings Bank

For Client # 10076 Justin Chen  
12112745310 820 0039220 0511

511    \$1,270.00    8/16/2021

NIBOBAN CONDO ASSOCIATION    03-19    512  
4 CITY CENTER    08/10/2021    12/16/2021  
PORTLAND, ME 04101-6427

Pay to the  
Order of Purdy Dusters Company \$ 1500  
Fifteen hundred and no / 100  
Dollars

**Machias**  
Savings Bank

For Client # 521029 Justin Chen  
12112745310 820 0039220 0512

512    \$1,500.00    8/10/2021

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

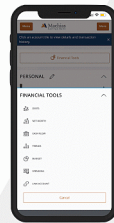
Period: 08/31/21 to 09/30/21



008383 0.6500 AB 0.461  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426

## MANAGE YOUR MONEY ALL IN ONE PLACE.

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[machiasavings.bank/financialtools](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
08/31/21	\$3,480.98	\$2,889.26 (11)	\$4,529.25 (7)	09/30/21	\$1,840.99

MINIMUM BALANCE \$1,726.64  
AVG AVAILABLE BALANCE \$2,859.70

Total Credits \$2,889.26  
Total Debits \$4,529.25



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
08/31	BALANCE LAST STATEMENT. . . . .			\$3,480.98
09/03	MOBILE CAPTURE DEPOSIT	\$408.41		\$3,889.39
09/08	INTUIT 82868125 DEPOSIT 524771992022162	\$275.00		\$4,164.39
09/08	INTUIT 23775065 TRAN FEE 524771992022162		\$2.75	\$4,161.64
09/09	MOBILE CAPTURE DEPOSIT	\$180.00		\$4,341.64
09/09	MOBILE CAPTURE DEPOSIT	\$230.00		\$4,571.64
09/09	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,846.64
09/10	V.S. PROPERTY MA SALE		\$3,120.00	\$1,726.64
09/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,001.64
09/13	XX6755 POS PURCHASE 09/13 20:17 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$40.00	\$1,961.64
09/14	MOBILE CAPTURE DEPOSIT	\$145.85		\$2,107.49
09/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,382.49
09/15	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,657.49
09/15	XX6755 POS PURCHASE 09/14 00:55 ARCHIES INC 207-364242 5 ME		\$236.00	\$2,421.49

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

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

[illegible]

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** \$ \_\_\_\_\_

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)



**TRANSACTIONS (Continued)**

<b>Date</b>	<b>Description</b>	<b>Credits</b>	<b>Debits</b>	<b>Balance</b>
	11476873 086403			
09/22	INTUIT 55735785 DEPOSIT 524771992022162	\$275.00		\$2,696.49
09/22	INTUIT 97264815 TRAN FEE 524771992022162		\$2.75	\$2,693.74
09/24	INTUIT 66815365 DEPOSIT 524771992022162	\$275.00		\$2,968.74
09/24	INTUIT 08398985 TRAN FEE 524771992022162		\$2.75	\$2,965.99
09/29	XX6755 POS PURCHASE 09/28 00:22 IN *TOWNLINE PRO 207-3 180041 ME 00000000 07		\$1,125.00	\$1,840.99
09/30	BALANCE THIS STATEMENT. . . . .			\$1,840.99

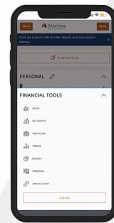
Period: 09/30/21 to 10/29/21



008395 0.6500 AB 0.461  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426

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### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
09/30/21	\$1,840.99	\$4,588.92 (15)	\$4,919.43 (13)	10/29/21	\$1,510.48

MINIMUM BALANCE \$130.22  
AVG AVAILABLE BALANCE \$2,027.61

Total Credits \$4,588.92  
Total Debits \$4,919.43



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
09/30	BALANCE LAST STATEMENT. ....			\$1,840.99
10/05	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,115.99
10/05	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,390.99
10/08	INTUIT 49815245 DEPOSIT 524771992022162	\$275.00		\$2,665.99
10/08	INTUIT 93966765 TRAN FEE 524771992022162		\$2.75	\$2,663.24
10/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,938.24
10/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,213.24
10/13	MOBILE CAPTURE DEPOSIT	\$550.00		\$3,763.24
10/13	XX6755 POS PURCHASE 10/13 02:05 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$3,713.24
10/13	CMP CMP PMT 34393556101121		\$77.35	\$3,635.89
10/13	CMP CMP PMT 34393517101121		\$245.93	\$3,389.96
10/13	CMP CMP PMT 34393565101121		\$297.24	\$3,092.72
10/14	XX6755 POS PURCHASE 10/13 02:47 LIBERTY MUTUAL 866-290 -2920 NH 00000000 026		\$508.75	\$2,583.97

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[illegible]

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IF ANY OCCURRED:

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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  
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§ \_\_\_\_\_

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MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
10/15	MOBILE CAPTURE DEPOSIT	\$600.00		\$3,183.97
10/15	INTUIT 84038995 DEPOSIT 524771992022162	\$275.00		\$3,458.97
10/15	INTUIT 28274585 TRAN FEE 524771992022162		\$2.75	\$3,456.22
10/18	MOBILE CAPTURE DEPOSIT	\$400.00		\$3,856.22
10/18	XX6755 POS PURCHASE 10/16 05:33 ARCHIES INC 207-364242 5 ME 11476873 012183		\$236.00	\$3,620.22
10/19	V.S. PROPERTY MA SALE		\$227.50	\$3,392.72
10/20	V.S. PROPERTY MA SALE		\$3,262.50	\$130.22
10/25	MOBILE CAPTURE DEPOSIT	\$145.85		\$276.07
10/25	MOBILE CAPTURE DEPOSIT	\$145.85		\$421.92
10/25	MOBILE CAPTURE DEPOSIT	\$230.00		\$651.92
10/25	INTUIT 29145865 DEPOSIT 524771992022162	\$275.00		\$926.92
10/25	INTUIT 34957235 DEPOSIT 524771992022162	\$275.00		\$1,201.92
10/25	INTUIT 73977415 TRAN FEE 524771992022162		\$2.75	\$1,199.17
10/25	INTUIT 79699115 TRAN FEE 524771992022162		\$2.75	\$1,196.42
10/26	INTUIT 42548745 DEPOSIT 524771992022162	\$317.22		\$1,513.64
10/26	INTUIT 87619145 TRAN FEE 524771992022162		\$3.16	\$1,510.48
10/29	BALANCE THIS STATEMENT. . . . .			\$1,510.48

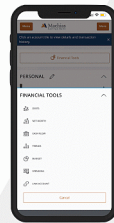
Period: 10/29/21 to 11/30/21



008411 0.8500 AB 0.461  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426

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### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
10/29/21	\$1,510.48	\$3,022.82 (15)	\$3,474.39 (14)	11/30/21	\$1,058.91

MINIMUM BALANCE \$861.12  
AVG AVAILABLE BALANCE \$2,127.15

Total Credits \$3,022.82  
Total Debits \$3,474.39



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
10/29	BALANCE LAST STATEMENT. ....			\$1,510.48
11/01	MOBILE CAPTURE DEPOSIT	\$180.00		\$1,690.48
11/03	MOBILE CAPTURE DEPOSIT	\$51.29		\$1,741.77
11/03	MOBILE CAPTURE DEPOSIT	\$51.29		\$1,793.06
11/03	MOBILE CAPTURE DEPOSIT	\$66.26		\$1,859.32
11/03	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,134.32
11/03	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,409.32
11/03	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,684.32
11/03	INTUIT 88857785 DEPOSIT 524771992022162	\$275.00		\$2,959.32
11/03	INTUIT 36125965 TRAN FEE 524771992022162		\$2.75	\$2,956.57
11/03	CMP CMP PMT 34661437110221		\$205.17	\$2,751.40
11/08	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,026.40
11/09	XX6755 POS PURCHASE 11/08 13:50 IN *TOWNLINE PRO 207-3 180041 ME 00000000 09		\$450.00	\$2,576.40
11/15	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,851.40

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

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

[illegible]

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

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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.

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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.

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- (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.
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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.

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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.

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
11/15	XX6755 POS PURCHASE 11/13 19:53 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$2,801.40
11/17	XX6755 POS PURCHASE 11/16 23:06 ARCHIES INC 207-364242 5 ME 11476873 058029		\$236.00	\$2,565.40
11/19	MOBILE CAPTURE DEPOSIT	\$230.00		\$2,795.40
11/22	INTUIT 91729145 DEPOSIT 524771992022162	\$275.00		\$3,070.40
11/22	INTUIT 39526255 TRAN FEE 524771992022162		\$2.75	\$3,067.65
11/22	CMP CMP PMT 34865524111921		\$34.72	\$3,032.93
11/22	CMP CMP PMT 34865550111921		\$324.12	\$2,708.81
11/22	CMP CMP PMT 34865576111921		\$407.79	\$2,301.02
11/23	INTUIT 94056185 DEPOSIT 524771992022162	\$275.00		\$2,576.02
11/23	INTUIT 42348455 TRAN FEE 524771992022162		\$2.75	\$2,573.27
11/23	CHECK # 513		\$1,712.15	\$861.12
11/24	INTUIT 01872535 DEPOSIT 524771992022162	\$108.05		\$969.17
11/24	INTUIT 49856215 TRAN FEE 524771992022162		\$1.08	\$968.09
11/24	V.S. PROPERTY MA SALE		\$43.75	\$924.34
11/26	INTUIT 02548245 DEPOSIT 524771992022162	\$135.93		\$1,060.27
11/26	INTUIT 50485745 TRAN FEE 524771992022162		\$1.36	\$1,058.91
11/30	BALANCE THIS STATEMENT. . . . .			\$1,058.91

### 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>
11/23	513	\$1,712.15						

\* Indicates a Gap in Check Number Sequence

513  
NIBOBAN CONDO ASSOCIATION 03-18  
4 CITY CENTER  
PORTLAND, ME 04101-8027  
11-19-21  
Pay to the Order of First Republic Bank \$ 1712.15  
One thousand seven hundred and twelve dollars  
Machias  
Savings Bank  
For ACH 1024  
2142745310 820 0039220 0513

513    \$1,712.15    11/23/2021

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



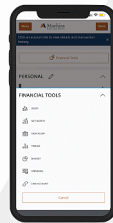
Period: 11/30/21 to 12/31/21



008414 0.8500 AB 0.461  
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](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: **8200039220**

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
11/30/21	\$1,058.91	\$4,279.91 (11)	\$4,351.84 (8)	12/31/21	\$986.98

MINIMUM BALANCE \$613.32  
AVG AVAILABLE BALANCE \$1,874.75

Total Credits \$4,279.91  
Total Debits \$4,351.84



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
11/30	BALANCE LAST STATEMENT. ....			\$1,058.91
12/01	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,333.91
12/02	MOBILE CAPTURE DEPOSIT	\$108.05		\$1,441.96
12/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,716.96
12/06	CHECK # 514		\$547.75	\$1,169.21
12/07	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,444.21
12/07	MOBILE CAPTURE DEPOSIT	\$1,700.00		\$3,144.21
12/07	INTUIT 70528105 DEPOSIT 524771992022162	\$275.00		\$3,419.21
12/07	INTUIT 21250875 TRAN FEE 524771992022162		\$2.75	\$3,416.46
12/13	MOBILE CAPTURE DEPOSIT	\$135.93		\$3,552.39
12/13	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,827.39
12/13	XX6755 POS PURCHASE 12/13 18:10 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$3,777.39
12/15	MOBILE CAPTURE DEPOSIT	\$135.93		\$3,913.32
12/17	V.S. PROPERTY MA SALE		\$3,300.00	\$613.32

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[illegible]

YOU SHOULD HAVE ADDED  
IF ANY OCCURRED:

1. Loan advances.
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4. Interest paid.

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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  
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§ \_\_\_\_\_

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
12/20	MOBILE CAPTURE DEPOSIT	\$275.00		\$888.32
12/20	XX6755 POS PURCHASE 12/18 00:26 ARCHIES INC 207-364242 5 ME 11476873 049819		\$236.00	\$652.32
12/23	INTUIT 57368635 DEPOSIT 524771992022162	\$550.00		\$1,202.32
12/23	INTUIT 07468835 TRAN FEE 524771992022162		\$5.50	\$1,196.82
12/23	DEADRIVERCOMPANY WEBPAYMENT		\$23.42	\$1,173.40
12/24	XX6755 POS PURCHASE 12/23 19:10 S-K QUALITY FUEL 207-8 64-4326 ME 06606122 0		\$186.42	\$986.98
12/31	BALANCE THIS STATEMENT. . . . .			\$986.98

### 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>
12/06	514	\$547.75						

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION      09-19      514  
A CITY CENTER      12-1-2021  
PORTLAND, ME 04101-8027      12/1/2021

Pay to the Order of Liberty Mutual \$547.75  
Five hundred Forty Seven and 75/100 Dollars

Machias Savings Bank  
For # 103398010 Linda Lyden

⑆ 2112745310 ⑆ 820 0039220 ⑆ 0514 ⑆ 0000054775 ⑆

514    \$547.75    12/6/2021

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

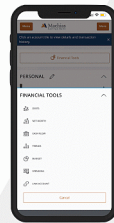
Period: 12/31/21 to 01/31/22



008453 0.8500 AB 0.461  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426

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cash, credit, loans and investments.

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### EXCEPTIONAL CHECKING ACCOUNT

Account: **8200039220**

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
12/31/21	\$986.98	\$5,482.55 (14)	\$5,060.46 (16)	01/31/22	\$1,409.07

MINIMUM BALANCE \$986.98  
AVG AVAILABLE BALANCE \$1,470.81

Total Credits \$5,482.55  
Total Debits \$5,060.46



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
12/31	BALANCE LAST STATEMENT. . . . .			\$986.98
01/05	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,261.98
01/06	INTUIT 21246485 DEPOSIT 524771992022162	\$359.97		\$1,621.95
01/06	INTUIT 75047735 TRAN FEE 524771992022162		\$3.60	\$1,618.35
01/06	CMP CMP PMT 35385536010522		\$40.12	\$1,578.23
01/06	V.S. PROPERTY MA SALE		\$100.00	\$1,478.23
01/07	INTUIT 26873355 DEPOSIT 524771992022162	\$56.10		\$1,534.33
01/07	INTUIT 80749265 TRAN FEE 524771992022162		\$0.56	\$1,533.77
01/13	MOBILE CAPTURE DEPOSIT	\$56.10		\$1,589.87
01/13	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$2,700.00		\$4,289.87
01/13	XX6755 POS PURCHASE 01/13 03:42 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$4,239.87
01/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,514.87
01/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,789.87
01/14	INTUIT 57629875 DEPOSIT 524771992022162	\$275.00		\$5,064.87

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[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

S

**S** \_\_\_\_\_

TOTAL	\$
-------	----

WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§ \_\_\_\_\_

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MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
01/14	INTUIT 11252085 TRAN FEE 524771992022162		\$2.75	\$5,062.12
01/14	V.S. PROPERTY MA SALE		\$297.50	\$4,764.62
01/14	V.S. PROPERTY MA SALE		\$3,300.00	\$1,464.62
01/18	XX6755 POS PURCHASE 01/16 19:21 ARCHIES INC 207-364242 5 ME 11476873 072149		\$121.00	\$1,343.62
01/19	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,618.62
01/20	CHECK # 515		\$125.00	\$1,493.62
01/24	INTUIT 99476785 DEPOSIT 524771992022162	\$275.00		\$1,768.62
01/24	XX6755 POS PURCHASE 01/21 15:21 S-K QUALITY FUEL 207-8 64-4326 ME 06606122 0		\$141.37	\$1,627.25
01/24	INTUIT 53958725 TRAN FEE 524771992022162		\$2.75	\$1,624.50
01/24	CMP CMP PMT 35585201012122		\$168.23	\$1,456.27
01/24	CMP CMP PMT 35585189012122		\$254.83	\$1,201.44
01/25	INTUIT 03244285 DEPOSIT 524771992022162	\$275.00		\$1,476.44
01/25	INTUIT 57642005 TRAN FEE 524771992022162		\$2.75	\$1,473.69
01/26	MOBILE CAPTURE DEPOSIT	\$70.41		\$1,544.10
01/26	MOBILE CAPTURE DEPOSIT	\$84.97		\$1,629.07
01/26	XX6755 POS PURCHASE 01/25 18:34 IN *TOWNLINE PRO 207-3 180041 ME 00000000 07		\$450.00	\$1,179.07
01/28	MOBILE CAPTURE DEPOSIT	\$230.00		\$1,409.07
01/31	BALANCE THIS STATEMENT. . . . .			\$1,409.07

### 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>
01/20	515	\$125.00						

\* Indicates a Gap in Check Number Sequence

**NIBOBAN CONDO ASSOCIATION** 05-19 **515**  
A CITY CENTER 10-000002  
PORTLAND, ME 04101-6427 12-3-2021 62504898

Pay to the Treasurer State of Maine \$ 125 -  
Order of One hundred and twenty-five 00/100 Dollars

**Machias**  
SAVINGS BANK

For 10114224 Lucretia

⑆21127453⑆ 820 0039220 0515

515 \$125.00 1/20/2022

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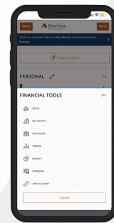
Period: 01/31/22 to 02/28/22



008426 0.8500 AB 0.461  
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](http://machiasavings.bank/financialtools)

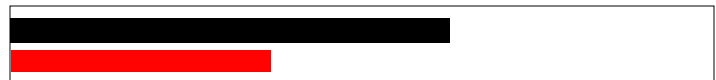
### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
01/31/22	\$1,409.07	\$8,249.58 (14)	\$4,904.95 (16)	02/28/22	\$4,753.70

MINIMUM BALANCE \$1,409.07  
AVG AVAILABLE BALANCE \$2,797.23

Total Credits \$8,249.58  
Total Debits \$4,904.95



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
01/31	BALANCE LAST STATEMENT. . . . .			\$1,409.07
02/04	INTUIT 61211405 DEPOSIT 524771992022162	\$275.00		\$1,684.07
02/04	INTUIT 18041635 TRAN FEE 524771992022162		\$2.75	\$1,681.32
02/09	MOBILE CAPTURE DEPOSIT	\$84.97		\$1,766.29
02/09	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,041.29
02/10	INTUIT 92331565 DEPOSIT 524771992022162	\$99.09		\$2,140.38
02/10	INTUIT 49283255 TRAN FEE 524771992022162		\$0.99	\$2,139.39
02/10	CMP CMP PMT 35806592020922		\$94.55	\$2,044.84
02/10	CMP CMP PMT 35806871020922		\$106.08	\$1,938.76
02/10	CMP CMP PMT 35806804020922		\$172.95	\$1,765.81
02/11	INTUIT 93142355 DEPOSIT 524771992022162	\$185.56		\$1,951.37
02/11	INTUIT 50066605 TRAN FEE 524771992022162		\$1.86	\$1,949.51
02/14	INTUIT 07287725 DEPOSIT 524771992022162	\$185.56		\$2,135.07
02/14	INTUIT 10075265 DEPOSIT 524771992022162	\$275.00		\$2,410.07
02/14	XX6755 POS PURCHASE 02/13 07:21 INTUIT *QUICKBOO CL.IN		\$50.00	\$2,360.07

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

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

[illegible]

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.
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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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
	TUIT.COM CA 00000000			
02/14	INTUIT 64386935 TRAN FEE 524771992022162		\$1.86	\$2,358.21
02/14	INTUIT 66432565 TRAN FEE 524771992022162		\$2.75	\$2,355.46
02/15	CHECK # 516		\$29.61	\$2,325.85
02/18	DEPOSIT	\$735.56		\$3,061.41
02/18	XX6755 POS PURCHASE 02/17 12:49 ARCHIES INC 207-364242 5 ME 11476873 016868		\$121.00	\$2,940.41
02/22	INTUIT 47240885 DEPOSIT 524771992022162	\$275.00		\$3,215.41
02/22	INTUIT 41128475 DEPOSIT 524771992022162	\$275.00		\$3,490.41
02/22	INTUIT 05011625 TRAN FEE 524771992022162		\$2.75	\$3,487.66
02/22	INTUIT 97961615 TRAN FEE 524771992022162		\$2.75	\$3,484.91
02/23	MOBILE CAPTURE DEPOSIT	\$99.09		\$3,584.00
02/24	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$5,000.00		\$8,584.00
02/25	V.S. PROPERTY MA SALE		\$3,740.00	\$4,844.00
02/28	MOBILE CAPTURE DEPOSIT	\$125.00		\$4,969.00
02/28	MOBILE CAPTURE DEPOSIT	\$359.75		\$5,328.75
02/28	CMP CMP PMT 36000074022522		\$191.24	\$5,137.51
02/28	CMP CMP PMT 36000108022522		\$383.81	\$4,753.70
02/28	BALANCE THIS STATEMENT. . . . .			\$4,753.70

### 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>
02/15	516	\$29.61						

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION 03-19 516  
4 CITY CENTER  
PORTLAND, ME 04101-4627  
2-9-2022  
Pay to the  
Order of CMP \$29.61  
Twenty-nine and 61/100 Dollars  
Machias  
Savings Bank  
For 3001-3789-836 Lauri Lyden  
1 2112745314 820 0039220 0516

516 \$29.61 2/15/2022

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\_\_\_\_\_  
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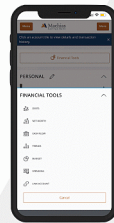
Period: 02/28/22 to 03/31/22



008458 0.8500 AB 0.461  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426

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[machiasavings.bank/financialtools](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
02/28/22	\$4,753.70	\$5,555.31 (17)	\$9,925.40 (23)	03/31/22	\$383.61

MINIMUM BALANCE \$293.34  
AVG AVAILABLE BALANCE \$1,483.78

Total Credits \$5,555.31  
Total Debits \$9,925.40



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
02/28	BALANCE LAST STATEMENT. . . . .			\$4,753.70
03/01	DEADRIVERCOMPANY WEBPAYMENT		\$1,435.55	\$3,318.15
03/03	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,593.15
03/04	CHECK # 517		\$1,000.00	\$2,593.15
03/07	MOBILE CAPTURE DEPOSIT	\$203.63		\$2,796.78
03/07	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,071.78
03/08	INTUIT 29015675 DEPOSIT 524771992022162	\$275.00		\$3,346.78
03/08	INTUIT 89185485 TRAN FEE 524771992022162		\$2.75	\$3,344.03
03/09	INTUIT 35032955 DEPOSIT 524771992022162	\$91.35		\$3,435.38
03/09	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$500.00		\$3,935.38
03/09	INTUIT 94569785 TRAN FEE 524771992022162		\$0.91	\$3,934.47
03/09	CMP CMP PMT 36126698030722		\$47.94	\$3,886.53
03/10	INTUIT 39271105 DEPOSIT 524771992022162	\$148.29		\$4,034.82
03/10	INTUIT 99106725 TRAN FEE 524771992022162		\$1.48	\$4,033.34
03/10	V.S. PROPERTY MA SALE		\$3,740.00	\$293.34

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

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[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

§

§ \_\_\_\_\_

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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AFTER DEDUCTING SERVICE CHARGE  
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§ \_\_\_\_\_

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

Date	Description	Credits	Debits	Balance
03/11	MOBILE CAPTURE DEPOSIT	\$275.00		\$568.34
03/11	MOBILE CAPTURE DEPOSIT	\$613.25		\$1,181.59
03/14	INTUIT 62442955 DEPOSIT 524771992022162	\$275.00		\$1,456.59
03/14	XX6755 POS PURCHASE 03/13 01:46 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$1,406.59
03/14	INTUIT 21853175 TRAN FEE 524771992022162		\$2.75	\$1,403.84
03/14	PATRONS OXFORD A BILL PAY 13186796581		\$613.25	\$790.59
03/15	MOBILE CAPTURE DEPOSIT	\$148.29		\$938.88
03/17	XX6755 POS PURCHASE 03/16 16:35 ARCHIES INC 207-364242 5 ME 11476873 021117		\$121.00	\$817.88
03/18	MOBILE CAPTURE DEPOSIT	\$125.00		\$942.88
03/21	MOBILE CAPTURE DEPOSIT	\$175.00		\$1,117.88
03/21	V.S. PROPERTY MA SALE		\$519.80	\$598.08
03/22	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$400.00		\$998.08
03/22	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$1,000.00		\$1,998.08
03/23	INTUIT 08496505 DEPOSIT 524771992022162	\$550.00		\$2,548.08
03/23	XX6755 POS PURCHASE 03/22 21:36 IN *TOWNLINE PRO 207-3 180041 ME 00000000 01		\$450.00	\$2,098.08
03/23	INTUIT 68445875 TRAN FEE 524771992022162		\$5.50	\$2,092.58
03/23	CMP CMP PMT 36312026032222		\$27.09	\$2,065.49
03/23	CMP CMP PMT 36311506032222		\$47.94	\$2,017.55
03/23	CMP CMP PMT 36311608032222		\$260.96	\$1,756.59
03/23	CMP CMP PMT 36311457032222		\$303.78	\$1,452.81
03/23	CMP CMP PMT 36311618032222		\$431.80	\$1,021.01
03/24	INTUIT 12357565 DEPOSIT 524771992022162	\$225.50		\$1,246.51
03/24	XX6755 POS PURCHASE 03/23 23:52 S-K QUALITY FUEL 207-8 64-4326 ME 06606122 0		\$346.35	\$900.16
03/24	INTUIT 72689405 TRAN FEE 524771992022162		\$2.26	\$897.90
03/24	DEADRIVERCOMPANY WEBPAYMENT		\$344.89	\$553.01
03/29	CHECK # 518		\$169.40	\$383.61
03/31	BALANCE THIS STATEMENT. . . . .			\$383.61

### CHECKS

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
03/04	517	\$1,000.00	03/29	518	\$169.40			

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION    03-19    517  
4 CITY CENTER    12/18/2012  
PORTLAND, ME 04101-6427    2/21/2022    12/18/2012

Pay to the Order of RISC    \$1,000.<sup>00</sup>  
One Thousand 00/100 Dollars

Machias Savings Bank  
For Niboban Trail    [Signature]

⑆211274531⑆ 820 0039220⑆ 0517

517    \$1,000.00    3/4/2022

NIBOBAN CONDO ASSOCIATION    03-19    518  
4 CITY CENTER    12/18/2012  
PORTLAND, ME 04101-6427    3-22-2022    12/18/2012

Pay to the Order of Durde Powers Co    \$169.40  
One hundred Sixty-nine 40/100 Dollars

Machias Savings Bank  
For Inv# 69711    [Signature]

⑆211274531⑆ 820 0039220⑆ 0518

518    \$169.40    3/29/2022

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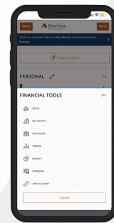
Period: 03/31/22 to 04/29/22



008501 0.6500 AB 0.461  
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](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
03/31/22	\$383.61	\$6,160.64 (12)	\$4,824.34 (15)	04/29/22	\$1,719.91

MINIMUM BALANCE \$383.61  
AVG AVAILABLE BALANCE \$1,620.79

Total Credits \$6,160.64  
Total Debits \$4,824.34



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
03/31	BALANCE LAST STATEMENT. . . . .			\$383.61
04/06	INTUIT 94916605 DEPOSIT 524771992022162	\$275.00		\$658.61
04/06	INTUIT 57705305 TRAN FEE 524771992022162		\$2.75	\$655.86
04/11	MOBILE CAPTURE DEPOSIT	\$275.00		\$930.86
04/11	MOBILE CAPTURE DEPOSIT	\$3,740.00		\$4,670.86
04/11	INTUIT 10927975 DEPOSIT 524771992022162	\$58.39		\$4,729.25
04/11	INTUIT 73629505 TRAN FEE 524771992022162		\$0.58	\$4,728.67
04/13	XX6755 POS PURCHASE 04/13 22:58 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$4,678.67
04/13	V.S. PROPERTY MA SALE		\$65.00	\$4,613.67
04/13	V.S. PROPERTY MA SALE		\$3,740.00	\$873.67
04/14	MOBILE CAPTURE DEPOSIT	\$112.75		\$986.42
04/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,261.42
04/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,536.42
04/14	INTUIT 39812595 DEPOSIT 524771992022162	\$275.00		\$1,811.42

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

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

[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

§

§ \_\_\_\_\_

**TOTAL** \$

WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§

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- (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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
04/14	INTUIT 02208775 TRAN FEE 524771992022162		\$2.75	\$1,808.67
04/18	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,083.67
04/18	XX6755 POS PURCHASE 04/15 12:50 ARCHIES INC 207-364242 5 ME 11476873 005398		\$121.00	\$1,962.67
04/22	INTUIT 85034665 DEPOSIT 524771992022162	\$162.25		\$2,124.92
04/22	INTUIT 47696235 TRAN FEE 524771992022162		\$1.62	\$2,123.30
04/25	INTUIT 98084375 DEPOSIT 524771992022162	\$162.25		\$2,285.55
04/25	INTUIT 61370045 TRAN FEE 524771992022162		\$1.62	\$2,283.93
04/28	XX6755 POS PURCHASE 04/27 22:58 IN *LAKES REGION 207-8 643437 ME 00000000 08		\$251.38	\$2,032.55
04/28	CMP CMP PMT 36737169042722		\$24.60	\$2,007.95
04/28	CMP CMP PMT 36737155042722		\$94.45	\$1,913.50
04/28	CMP CMP PMT 36737117042722		\$175.18	\$1,738.32
04/28	CMP CMP PMT 36737147042722		\$290.66	\$1,447.66
04/29	INTUIT 21927215 DEPOSIT 524771992022162	\$275.00		\$1,722.66
04/29	INTUIT 84817175 TRAN FEE 524771992022162		\$2.75	\$1,719.91
04/29	BALANCE THIS STATEMENT. . . . .			\$1,719.91

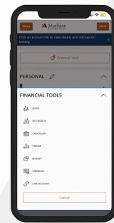
Period: 04/29/22 to 05/31/22



008597 0.8500 AB 0.461  
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!



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[machiasavings.bank/financialtools](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
04/29/22	\$1,719.91	\$4,845.39 (13)	\$5,061.85 (13)	05/31/22	\$1,503.45

MINIMUM BALANCE \$265.99  
AVG AVAILABLE BALANCE \$1,461.91

Total Credits \$4,845.39  
Total Debits \$5,061.85



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
04/29	BALANCE LAST STATEMENT. . . . .			\$1,719.91
05/05	INTUIT 66211005 DEPOSIT 524771992022162	\$275.00		\$1,994.91
05/05	INTUIT 31792385 TRAN FEE 524771992022162		\$2.75	\$1,992.16
05/09	INTUIT 80964635 DEPOSIT 524771992022162	\$82.68		\$2,074.84
05/09	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$2,000.00		\$4,074.84
05/09	INTUIT 46624455 TRAN FEE 524771992022162		\$0.82	\$4,074.02
05/10	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$450.00		\$4,524.02
05/11	XX6755 POS PURCHASE 05/10 18:29 IN *TOWNLINE PRO 207-3 180041 ME 00000000 01		\$225.00	\$4,299.02
05/11	XX6755 POS PURCHASE 05/10 18:00 IN *TOWNLINE PRO 207-3 180041 ME 00000000 01		\$225.00	\$4,074.02
05/11	V.S. PROPERTY MA SALE		\$63.03	\$4,010.99
05/11	V.S. PROPERTY MA SALE		\$3,745.00	\$265.99
05/12	INTUIT 07598145 DEPOSIT 524771992022162	\$275.00		\$540.99
05/12	INTUIT 73529035 TRAN FEE 524771992022162		\$2.75	\$538.24

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

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

[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

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§ \_\_\_\_\_

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§

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

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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.

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.

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.

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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.

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

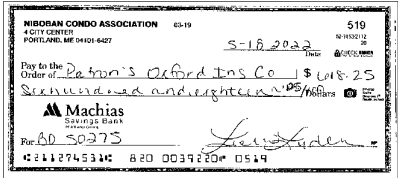
### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
05/13	XX6755 POS PURCHASE 05/13 20:34 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$488.24
05/16	XX6755 POS PURCHASE 05/15 14:50 ARCHIES INC 207-364242 5 ME 11476873 010211		\$121.00	\$367.24
05/17	MOBILE CAPTURE DEPOSIT	\$54.32		\$421.56
05/17	MOBILE CAPTURE DEPOSIT	\$58.39		\$479.95
05/17	MOBILE CAPTURE DEPOSIT	\$275.00		\$754.95
05/17	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,029.95
05/19	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,304.95
05/23	INTUIT 69310435 DEPOSIT 524771992022162	\$275.00		\$1,579.95
05/23	INTUIT 34684905 TRAN FEE 524771992022162		\$2.75	\$1,577.20
05/24	INTUIT 74925745 DEPOSIT 524771992022162	\$275.00		\$1,852.20
05/24	INTUIT 41361995 TRAN FEE 524771992022162		\$2.75	\$1,849.45
05/24	CHECK # 519		\$618.25	\$1,231.20
05/31	INTUIT 07793215 DEPOSIT 524771992022162	\$275.00		\$1,506.20
05/31	INTUIT 70075565 TRAN FEE 524771992022162		\$2.75	\$1,503.45
05/31	BALANCE THIS STATEMENT. . . . .			\$1,503.45

### 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>
05/24	519	\$618.25						

\* Indicates a Gap in Check Number Sequence



519 \$618.25 5/24/2022

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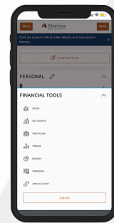
Period: 05/31/22 to 06/30/22



008707 0.8500 AB 0.461  
NIBOBAN CONDO ASSOCIATION  
20 FORESIDE RD  
CUMBERLAND FORESIDE ME 04110-1426

## MANAGE YOUR MONEY ALL IN ONE PLACE.

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[machiasavings.bank/financialtools](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
05/31/22	\$1,503.45	\$5,939.84 (16)	\$5,656.22 (24)	06/30/22	\$1,787.07

MINIMUM BALANCE \$725.14  
AVG AVAILABLE BALANCE \$1,798.91

Total Credits \$5,939.84  
Total Debits \$5,656.22



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
05/31	BALANCE LAST STATEMENT. . . . .			\$1,503.45
06/01	CHECK # 520		\$386.00	\$1,117.45
06/03	CMP CMP PMT 37189862060222		\$21.51	\$1,095.94
06/03	CMP CMP PMT 37189669060222		\$36.77	\$1,059.17
06/03	CMP CMP PMT 37189698060222		\$85.09	\$974.08
06/03	CMP CMP PMT 37189725060222		\$85.97	\$888.11
06/03	CMP CMP PMT 37189709060222		\$162.97	\$725.14
06/06	MOBILE CAPTURE DEPOSIT	\$139.58		\$864.72
06/07	MOBILE CAPTURE DEPOSIT	\$26.00		\$890.72
06/07	MOBILE CAPTURE DEPOSIT	\$28.36		\$919.08
06/07	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,194.08
06/07	MOBILE CAPTURE DEPOSIT	\$525.00		\$1,719.08
06/07	INTUIT 59146335 DEPOSIT 524771992022162	\$275.00		\$1,994.08
06/07	INTUIT 24768945 TRAN FEE 524771992022162		\$2.75	\$1,991.33
06/13	INTUIT 88867735 DEPOSIT 524771992022162	\$24.58		\$2,015.91



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

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

[illegible]

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.

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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.

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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

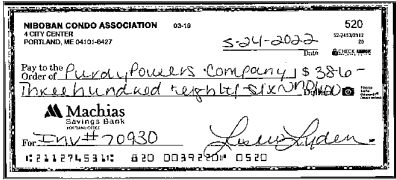
### TRANSACTIONS (Continued)

Date	Description	Credits	Debits	Balance
06/13	MSB ONLINE TRANSFER FROM BUSINESS NIB ****22770	\$3,000.00		\$5,015.91
06/13	XX6755 POS PURCHASE 06/13 22:49 INTUIT *QUICKBOO CL.IN TUIT.COM CA 00000000		\$50.00	\$4,965.91
06/13	XX6755 POS PURCHASE 06/10 03:20 IN *TOWNLINE PRO 207-3 180041 ME 00000000 03		\$225.00	\$4,740.91
06/13	INTUIT 54343235 TRAN FEE 524771992022162		\$0.25	\$4,740.66
06/13	CMP CMP PMT 37303215061022		\$46.29	\$4,694.37
06/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,969.37
06/14	INTUIT 01704575 DEPOSIT 524771992022162	\$118.18		\$5,087.55
06/14	INTUIT 67554285 TRAN FEE 524771992022162		\$1.18	\$5,086.37
06/14	V.S. PROPERTY MA SALE		\$3,740.00	\$1,346.37
06/15	INTUIT 06750815 DEPOSIT 524771992022162	\$76.57		\$1,422.94
06/15	INTUIT 72525635 TRAN FEE 524771992022162		\$0.77	\$1,422.17
06/16	MOBILE CAPTURE DEPOSIT	\$76.57		\$1,498.74
06/16	MOBILE CAPTURE DEPOSIT	\$275.00		\$1,773.74
06/16	XX6755 POS PURCHASE 06/15 12:41 ARCHIES INC 207-364242 5 ME 11476873 052447		\$121.00	\$1,652.74
06/22	INTUIT 44090105 DEPOSIT 524771992022162	\$275.00		\$1,927.74
06/22	INTUIT 09539565 TRAN FEE 524771992022162		\$2.75	\$1,924.99
06/23	INTUIT 48158015 DEPOSIT 524771992022162	\$275.00		\$2,199.99
06/23	INTUIT 14028735 TRAN FEE 524771992022162		\$2.75	\$2,197.24
06/29	INTUIT 81496425 DEPOSIT 524771992022162	\$275.00		\$2,472.24
06/29	INTUIT 47239295 TRAN FEE 524771992022162		\$2.75	\$2,469.49
06/30	XX6755 POS PURCHASE 06/29 05:17 IN *TOWNLINE PRO 207-3 180041 ME 00000000 07		\$225.00	\$2,244.49
06/30	CMP CMP PMT 37538422062922		\$20.68	\$2,223.81
06/30	CMP CMP PMT 37538390062922		\$46.29	\$2,177.52
06/30	CMP CMP PMT 37538375062922		\$73.73	\$2,103.79
06/30	CMP CMP PMT 37538412062922		\$87.01	\$2,016.78
06/30	CMP CMP PMT 37538403062922		\$229.71	\$1,787.07
06/30	BALANCE THIS STATEMENT. . . . .			\$1,787.07

### CHECKS

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
06/01	520	\$386.00						

\* Indicates a Gap in Check Number Sequence



520    \$386.00    6/1/2022

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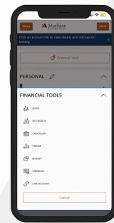
Period: 06/30/22 to 07/29/22



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

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[machiasavings.bank/financialtools](http://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

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

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

[illegible]

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.

**24 HOURS A DAY, 7 DAYS A WEEK! MSB PHONE BANKING**

1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### 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

<b>NIBOBAN CONDO ASSOCIATION</b> 08-19		521
4 CITY CENTER PORTLAND, ME 04101-6427		52-7453212 76
Date <u>7-19-2022</u>		
Pay to the Order of <u>Patron's Oxford Ins</u>	\$ <u>638.25</u>	
<u>Six hundred thirty-eight and 25/100</u>		
For <u>60 502075</u>		
⑆ 266274531⑆ 820 0039220 0521		

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





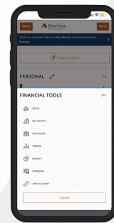
Period: 07/29/22 to 08/31/22



008730 0.6500 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](http://machiasavings.bank/financialtools)

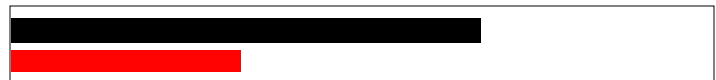
### EXCEPTIONAL CHECKING ACCOUNT

Account: **8200039220**

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
07/29/22	\$2,384.03	\$2,003.18 (8)	\$988.55 (11)	08/31/22	\$3,398.66

MINIMUM BALANCE \$2,581.91  
AVG AVAILABLE BALANCE \$2,888.54

Total Credits \$2,003.18  
Total Debits \$988.55



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
07/29	BALANCE LAST STATEMENT. . . . .			\$2,384.03
08/01	INTUIT 64403335 DEPOSIT 524771992022162	\$275.00		\$2,659.03
08/01	INTUIT 32686195 TRAN FEE 524771992022162		\$2.75	\$2,656.28
08/03	MOBILE CAPTURE DEPOSIT	\$25.00		\$2,681.28
08/03	MOBILE CAPTURE DEPOSIT	\$53.18		\$2,734.46
08/03	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,009.46
08/04	INTUIT 00813545 DEPOSIT 524771992022162	\$275.00		\$3,284.46
08/04	INTUIT 71865585 TRAN FEE 524771992022162		\$2.75	\$3,281.71
08/04	CMP CMP PMT 37964594080322		\$18.31	\$3,263.40
08/04	CMP CMP PMT 37964587080322		\$93.17	\$3,170.23
08/04	CMP CMP PMT 37964563080322		\$159.53	\$3,010.70
08/04	CMP CMP PMT 37964573080322		\$285.79	\$2,724.91
08/09	MOBILE CAPTURE DEPOSIT	\$275.00		\$2,999.91
08/15	XX6755 POS PURCHASE 08/13 16:17 INTUIT *QBOOKS O CL.IN TUIT.COM CA 00000000		\$55.00	\$2,944.91

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

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

[illegible]

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

§ \_\_\_\_\_

§ \_\_\_\_\_

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**S** \_\_\_\_\_

TOTAL	\$
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WITHDRAWALS  
OUTSTANDING

§ \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

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

§ \_\_\_\_\_

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**1-800-982-7179 1-207-255-9346**

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

<u>Date</u>	<u>Description</u>	<u>Credits</u>	<u>Debits</u>	<u>Balance</u>
08/16	XX6755 POS PURCHASE 08/15 22:24 ARCHIES INC 207-364242 5 ME 11476873 082249		\$121.00	\$2,823.91
08/22	XX6755 POS PURCHASE 08/19 01:12 ARCHIES INC 207-364242 5 ME 11476873 076888		\$242.00	\$2,581.91
08/24	INTUIT 09713235 DEPOSIT 524771992022162	\$550.00		\$3,131.91
08/24	INTUIT 81412955 TRAN FEE 524771992022162		\$5.50	\$3,126.41
08/30	INTUIT 41684495 DEPOSIT 524771992022162	\$275.00		\$3,401.41
08/30	INTUIT 13008825 TRAN FEE 524771992022162		\$2.75	\$3,398.66
08/31	BALANCE THIS STATEMENT. . . . .			\$3,398.66

# 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

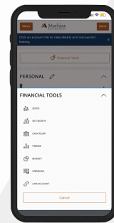


Period: 08/31/22 to 09/30/22

008829 0.8500 AB 0.491  
NIBOBAN CONDO ASSOCIATION  
260 DEATH VALLEY RD  
MINOT ME 04258-4202

## 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](http://machiasavings.bank/financialtools)

### EXCEPTIONAL CHECKING ACCOUNT

Account: 8200039220

Last Statement	Previous Balance	Total Credits	Total Debits	This Statement	Current Balance
08/31/22	\$3,398.66	\$2,591.88 (10)	\$9,589.89 (19)	09/30/22	\$3,599.35-

MINIMUM BALANCE \$4,317.10-  
AVG AVAILABLE BALANCE \$1,682.89

Total Credits \$2,591.88  
Total Debits \$9,589.89



### TRANSACTIONS

Date	Description	Credits	Debits	Balance
08/31	BALANCE LAST STATEMENT. ....			\$3,398.66
09/02	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,673.66
09/08	MOBILE CAPTURE DEPOSIT	\$275.00		\$3,948.66
09/08	INTUIT 03689225 DEPOSIT 524771992022162	\$275.00		\$4,223.66
09/08	INTUIT 77545525 TRAN FEE 524771992022162		\$2.75	\$4,220.91
09/08	CMP CMP PMT 38399861090722		\$171.47	\$4,049.44
09/13	XX6755 POS PURCHASE 09/13 09:52 INTUIT *QBBOOKS O CL.IN TUIT.COM CA 00000000		\$55.00	\$3,994.44
09/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,269.44
09/14	MOBILE CAPTURE DEPOSIT	\$275.00		\$4,544.44
09/14	CHECK # 523		\$3,740.00	\$804.44
09/15	INTUIT 41862715 DEPOSIT 524771992022162	\$170.93		\$975.37
09/15	INTUIT 16019125 TRAN FEE 524771992022162		\$1.71	\$973.66
09/15	CHECK # 525		\$1,310.00	\$336.34-
09/16	XX6755 POS PURCHASE 09/15 06:22 ARCHIES INC 207-364242 5 ME		\$242.00	\$578.34-

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

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

[illegible]

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  
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AFTER DEDUCTING SERVICE CHARGE  
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1-800-982-7179 1-207-255-9346

MCHS  
(Rev. 08/2017)

### TRANSACTIONS (Continued)

Date	Description	Credits	Debits	Balance
	11476873 092062			
09/16	NSF PAID OVERDRAFT FEE		\$33.00	\$611.34-
09/19	INTUIT 60444695 DEPOSIT 524771992022162	\$220.95		\$390.39-
09/19	INTUIT 34616385 TRAN FEE 524771992022162		\$2.21	\$392.60-
09/19	CHECK # 522		\$52.50	\$445.10-
09/19	CHECK # 524		\$3,740.00	\$4,185.10-
09/19	NSF PAID OVERDRAFT FEE		\$33.00	\$4,218.10-
09/20	NSF PAID OVERDRAFT FEE		\$99.00	\$4,317.10-
09/22	INTUIT 81141285 DEPOSIT 524771992022162	\$275.00		\$4,042.10-
09/22	INTUIT 55505595 TRAN FEE 524771992022162		\$2.75	\$4,044.85-
09/23	NSF PAID OVERDRAFT FEE		\$33.00	\$4,077.85-
09/26	INTUIT 00328215 DEPOSIT 524771992022162	\$275.00		\$3,802.85-
09/26	INTUIT 74730345 TRAN FEE 524771992022162		\$2.75	\$3,805.60-
09/27	NSF PAID OVERDRAFT FEE		\$33.00	\$3,838.60-
09/29	INTUIT 14534195 DEPOSIT 524771992022162	\$275.00		\$3,563.60-
09/29	INTUIT 88597575 TRAN FEE 524771992022162		\$2.75	\$3,566.35-
09/30	NSF PAID OVERDRAFT FEE		\$33.00	\$3,599.35-
09/30	BALANCE THIS STATEMENT. . . . .			\$3,599.35-

### CHECKS

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
09/19	522	\$52.50	09/19	524	\$3,740.00			
09/14	523	\$3,740.00	09/15	525	\$1,310.00			

\* Indicates a Gap in Check Number Sequence

NIBOBAN CONDO ASSOCIATION 03-19 522  
4 CITY CENTER  
PORTLAND, ME 04101-6427  
Date 9/2/22 52-74532112 29  
Pay to the Order of VS Property Maintenance \$ 52.50  
fifty-two & 50/100 Dollars  
Machias Savings Bank  
For Inv 2603  
⑆211274531⑆ 820 0039220⑆ 0522

522 \$52.50 9/19/2022

NIBOBAN CONDO ASSOCIATION 03-19 523  
4 CITY CENTER  
PORTLAND, ME 04101-6427  
Date 9/2/22 52-74532112 29  
Pay to the Order of VS Property Maintenance \$ 3,740.00  
Three thousand Seven Hundred Forty & 00/100 Dollars  
Machias Savings Bank  
For Inv 2593 Aug monthly  
⑆211274531⑆ 820 0039220⑆ 0523

523 \$3,740.00 9/14/2022

NIBOBAN CONDO ASSOCIATION 03-19 524  
4 CITY CENTER  
PORTLAND, ME 04101-6427  
Date 9/2/22 52-74532112 29  
Pay to the Order of VS Property Maintenance \$ 3,740.00  
Three thousand Seven Hundred Forty & 00/100 Dollars  
Machias Savings Bank  
For Inv 2625 Sept monthly  
⑆211274531⑆ 820 0039220⑆ 0524

524 \$3,740.00 9/19/2022

NIBOBAN CONDO ASSOCIATION 03-19 525  
4 CITY CENTER  
PORTLAND, ME 04101-6427  
Date 9/2/22 52-74532112 29  
Pay to the Order of VS Property Maintenance \$ 1,310.00  
One thousand three hundred ten & 00/100 Dollars  
Machias Savings Bank  
For Inv 2508  
⑆211274531⑆ 820 0039220⑆ 0525

525 \$1,310.00 9/15/2022



# 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

