

Sandy Hook Assn., Inc.

4/30/2023

Financial Statements

For Management Purposes Only

Prepared by:



SHADOW
PROPERTY MANAGEMENT LLC

3387 Roslyn Road
Venice, FL 34293

Sandy Hook Association Inc.

Balance Sheet

As of April 30, 2023

					Apr 30, 23
ASSETS					
Current Assets					
Checking/Savings					
		1000 · Truist Operating			28,091.18
		1002 · Truist Reserve Account			24,944.74
		1003 · Truist CD#1			52,409.36
		1004 · Truist CD#2			85,899.30
Total Checking/Savings					191,344.58
Total Current Assets					191,344.58
TOTAL ASSETS					191,344.58
LIABILITIES & EQUITY					
Equity					
		32000 · Retained Earnings			158,442.75
		Net Income			32,901.83
Total Equity					191,344.58
TOTAL LIABILITIES & EQUITY					191,344.58

Profit & Loss Budget Performance

April 2023

Ordinary Income/Expense	Apr 23	Budget	\$ Over Budget	Jan - Apr 23	YTD Budget	\$ Over Budget	Annual Budget
Income							
4000 · Assessments	0.00	3,946.17	-3,946.17	47,355.00	15,784.68	31,570.32	47,354.00
4001 · Picnic Fees	0.00	50.00	-50.00	0.00	200.00	-200.00	600.00
4002 · Architectural Review Deposit	-1,650.00	416.66	-2,066.66	-1,650.00	1,666.64	-3,316.64	5,000.00
4003 · Property Transfer Fee	0.00	416.66	-416.66	5,000.00	1,666.64	3,333.36	5,000.00
4004 · Interest	0.00	8.34	-8.34	0.00	33.36	-33.36	100.00
Total Income	-1,650.00	4,837.83	-6,487.83	50,705.00	19,351.32	31,353.68	58,054.00
Expense							
5000 · Administrative Expense							
5001 · Office Postage and Printing	11.50	75.00	-63.50	278.21	300.00	-21.79	900.00
5002 · Accounting Fees	0.00	92.50	-92.50	0.00	370.00	-370.00	1,110.00
5004 · Legal Fees	1,373.50	625.00	748.50	1,373.50	2,500.00	-1,126.50	7,500.00
5005 · Clerk of Courts	0.00	2.09	-2.09	0.00	8.36	-8.36	25.00
5006 · Architectural and Engineering	0.00	500.00	-500.00	850.00	2,000.00	-1,150.00	6,000.00
5007 · Management Service Contract	1,100.00	1,100.00	0.00	4,400.00	4,400.00	0.00	13,200.00
5008 · Tax-Federal	0.00	20.84	-20.84	0.00	83.36	-83.36	250.00
5009 · Tax-Florida Annual Report	0.00	5.09	-5.09	61.25	20.36	40.89	61.00
Total 5000 · Administrative Expense	2,485.00	2,420.52	64.48	6,962.96	9,682.08	-2,719.12	29,046.00
6000 · Operating Expense							
6001 · Insurance Expense	0.00	236.09	-236.09	2,835.00	944.36	1,890.64	2,833.00
6002 · Grounds Maintenance	600.00	1,000.00	-400.00	1,800.00	4,000.00	-2,200.00	12,000.00
6003 · Beach Furniture	0.00	43.75	-43.75	0.00	175.00	-175.00	525.00
6004 · Picnic Supplies	0.00	83.34	-83.34	0.00	333.36	-333.36	1,000.00
6005 · Security Services	-1,890.00	666.66	-2,556.66	4,725.00	2,666.64	2,058.36	8,000.00
6006 · Road Maintenance	0.00	208.34	-208.34	525.00	833.36	-308.36	2,500.00
6007 · Road Signs	0.00	16.66	-16.66	353.10	66.64	286.46	200.00
6008 · Miscellaneous	0.00	16.63	-16.63	229.34	66.52	162.82	200.00
Total 6000 · Operating Expense	-1,290.00	2,271.47	-3,561.47	10,467.44	9,085.88	1,381.56	27,258.00
7000 · Utility Expense							
7001 · Electricity	0.00	145.84	-145.84	552.64	583.36	-30.72	1,750.00
Total 7000 · Utility Expense	0.00	145.84	-145.84	552.64	583.36	-30.72	1,750.00
Total Expense	1,195.00	4,837.83	-3,642.83	17,983.04	19,351.32	-1,368.28	58,054.00
Net Ordinary Income	-2,845.00	0.00	-2,845.00	32,721.96	0.00	32,721.96	0.00
Other Income/Expense							
Other Income							
Interest Income	61.58			179.87			
Total Other Income	61.58			179.87			
Net Other Income	61.58	0.00	61.58	179.87	0.00	179.87	0.00
Net Income	-2,783.42	0.00	-2,783.42	32,901.83	0.00	32,901.83	0.00

Sandy Hook Association Inc.

General Ledger

As of April 30, 2023

	Type	Date	Num	Name	Memo	Original Amount	Balance
5000 · Administrative Expense							4,477.96
5001 · Office Postage and Printing							266.71
Total 5001 · Office Postage and Printing	Check	04/11/2023	5136	Shadow Property Management		11.50	278.21
5004 · Legal Fees							278.21
Total 5004 · Legal Fees	Check	04/20/2023	5138	Law Offices of Scott Peterson	5207	1,373.50	0.00
5006 · Architectural and Engineering							1,373.50
Total 5006 · Architectural and Engineering							850.00
5007 · Management Service Contract							850.00
Total 5007 · Management Service Contract	Check	04/11/2023	5136	Shadow Property Management		1,100.00	3,300.00
5009 · Tax-Florida Annual Report							4,400.00
Total 5009 · Tax-Florida Annual Report							4,400.00
6000 · Operating Expense							61.25
6001 · Insurance Expense							61.25
Total 6001 · Insurance Expense							6,962.96
6002 · Grounds Maintenance							11,757.44
Total 6002 · Grounds Maintenance	Check	04/20/2023	5137	Wendy Anderson		600.00	2,835.00
6005 · Security Services							1,200.00
Total 6005 · Security Services	Deposit	04/13/2023		SARASOTA SHERIFF	REFUND	-378.00	1,800.00
6006 · Road Maintenance							6,615.00
Total 6006 · Road Maintenance	Deposit	04/13/2023		SARASOTA SHERIFF	REFUND	-378.00	6,237.00
6007 · Road Signs							5,859.00
Total 6007 · Road Signs	Deposit	04/20/2023		SARASOTA SHERIFF	REFUND	-189.00	5,670.00
6008 · Miscellaneous							5,292.00
Total 6008 · Miscellaneous	Deposit	04/20/2023		SARASOTA SHERIFF	REFUND	-378.00	5,292.00
7000 · Utility Expense							4,725.00
7001 · Electricity							4,725.00
Total 7001 · Electricity							4,725.00
Total 7000 · Utility Expense							4,725.00
TOTAL							17,983.04

11:25 AM

05/16/23

Sandy Hook Association Inc.

Reconciliation Detail

1000 - Truist Operating, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						35,936.18
Cleared Transactions						
Checks and Payments - 5 items						
Transfer	04/03/2023			X	-5,000.00	-5,000.00
Check	04/11/2023	5136	Shadow Propert...	X	-1,111.50	-6,111.50
Check	04/12/2023	2084	Tomas and Sofia...	X	-1,650.00	-7,761.50
Check	04/20/2023	5138	Law Offices of S...	X	-1,373.50	-9,135.00
Check	04/20/2023	5137	Wendy Anderson	X	-600.00	-9,735.00
Total Checks and Payments					-9,735.00	-9,735.00
Deposits and Credits - 5 items						
Deposit	04/13/2023			X	378.00	378.00
Deposit	04/13/2023			X	378.00	756.00
Deposit	04/20/2023			X	189.00	945.00
Deposit	04/20/2023			X	378.00	1,323.00
Deposit	04/20/2023			X	567.00	1,890.00
Total Deposits and Credits					1,890.00	1,890.00
Total Cleared Transactions					-7,845.00	-7,845.00
Cleared Balance					-7,845.00	28,091.18
Register Balance as of 04/30/2023					-7,845.00	28,091.18
Ending Balance					-7,845.00	28,091.18



RECEIVED

MAY - 6 2023

864-56-01-00 54676 4 C 001 30 55 004
SANDY HOOK ASSOCIATION INC
3387 ROSLYN RD
VENICE FL 34293-4925

Your account statement

For 04/28/2023

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ BUSINESS VALUE 200 CHECKING 0571000005215

Account summary

Your previous balance as of 03/31/2023	\$35,936.18
Checks	- 4,735.00
Other withdrawals, debits and service charges	- 5,000.00
Deposits, credits and interest	+ 1,890.00
Your new balance as of 04/28/2023	= \$28,091.18

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
04/13	2084	1,650.00	04/24	5137	600.00	04/26	5138	1,373.50
04/12	*5136	1,111.50						

* indicates a skip in sequential check numbers above this item

Total checks = \$4,735.00

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
04/10	TRUIST ONLINE TRANSFER ONLINE TO ****0838 -	5,000.00

Total other withdrawals, debits and service charges = \$5,000.00

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/13	TRANSFER RollKall Technol SANDY HOOK ASSOCIATION CUSTOMER ID ST-M3H5N5J4R4A5	378.00
04/13	TRANSFER RollKall Technol SANDY HOOK ASSOCIATION CUSTOMER ID ST-P7U7I2S2P1E6	378.00
04/20	TRANSFER RollKall Technol SANDY HOOK ASSOCIATION CUSTOMER ID ST-T5M5E4B2R6F6	189.00
04/20	TRANSFER RollKall Technol SANDY HOOK ASSOCIATION CUSTOMER ID ST-B8N3Q8S2G4K4	378.00
04/20	TRANSFER RollKall Technol SANDY HOOK ASSOCIATION CUSTOMER ID ST-P2X2B1K2Z9B2	567.00

Total deposits, credits and interest = \$1,890.00

Outsmart cyber-criminals. Keep scammer tricks top of mind.

It's not unusual to create passwords based on your favorite things. But when you answer questions sent to you by email, text, social media, or phone calls, you could be sharing too much information.

Here are some common social engineering scams:

- **Phishing.** Emails or messages pretending to be legitimate people or businesses. They usually request your personal information, such as passwords or credit card numbers.

- **Smishing.** Scammers send text or messages via a social media platform. Again, they pretend to be someone from your circle or a legitimate business but are trying to get you to reveal personal information.
- **Vishing.** This cyber-scam is a phone call or voice mail message from someone pretending to be from your bank, your doctor, or the government. They usually make urgent request of your personal information to "help" you avoid consequences.

Visit [Truist.com/Fraud-and-security](https://www.truist.com/Fraud-and-security) for more insights on fraud.



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am – 8pm EST Monday-Friday and 8am – 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC

2084
 4/10/23
 SunTrust Bank
 65-117531
 Sandy Hook Association INC
 34 Sandy Hook Road South
 Sayre, FL 34843
 PAY TO THE ORDER OF Thomas Fiedler
Sixteen hundred fifty
 \$ 1650.00
 DOLLARS
 refund
 Thomas Fiedler
 002084-0006310215240591000005215*

CHECK#:2084	\$1,650.00
-------------	------------

[illegible]

Account: 20-SH100

PLEASE POST THIS PAYMENT FOR YOUR BENEFIT. CUSTOMER

\$1,111.50

10610

RANDY HOOK ASSOCIATION INC
54 RANDY HOOK RD S
BANDOLTA, IL 62418

Please Direct Any Questions To
(800) 274-8359
CURT OPERATIONS DEPARTMENT

0000005136

April 11, 2023

TRUST BANK

1554 1002 SWP OF 1007 ST 101000701, BERNARDI

Pay: ONE THOUSAND ONE HUNDRED ELEVEN AND 50/100

DOLLARS

TO
ORDER
THE
VENUE, FL 34299-4925

SHADOW PROPERTY MANAGEMENT
2317 ROSELYN RD
THE
VENUE, FL 34299-4925

\$\$\$1,111.50

VOID AFTER 180 DAYS.
Signature On File
This check has been authorized
by your depositor

⑆0005136⑆ ⑆061000104⑆ 0571000005215⑆

CHECK#:5136	\$1,111.50
-------------	------------

<p>A</p> <p>Security Training for The Maryland Police & Sheriff's Training Academy Division of Criminal Justice Services 1000 North Washington Street Baltimore, MD 21201-1000 * This is the INCIDENT NUMBER OF DOCUMENTS THIS IS ON *</p>	<p>ACHIEVE CU (Dunedin, FL) 1659 Virginia St. 04/12/23-04/06/21 32-0423MJ CHARGED TO THE ACCOUNT OF WITIN NAMED JAYE <<<<<B#112323>>>></p>	<p style="text-align: right;">46</p> <p style="writing-mode: vertical-rl; transform: rotate(180deg);">REC'D BY FBI - MEMPHIS TEL: 11/2/23 PM 1:00</p>
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ACCOUNT INFORMATION
 ACCOUNT: PAYMENT
 BANK OF AMERICA
 1000 275-0000
 2001 OPERATIONS DEPARTMENT
 TRUST BANK
 1100 0000 SWP BY 7602 3/7 00000007 0 00000001

CHECK INFORMATION
 CHECK NO: 10810
 CHECK DATE: 00000005137
 CHECK DATE: April 20, 2023
 CURRENCY: DOLLARS
 AMOUNT: \$600.00

PAYEE INFORMATION
 TO: WENDY ANDERSON
 2004 TELL AVE
 SAN ANTONIO, TX 78222-4028
 FROM: THE BANK OF AMERICA






















MICR LINE
 ⑆005137⑆ ⑆06⑆1000104⑆ 057⑆0000052⑆15⑆

CHECK#:5137 \$600.00

865224896

Wally Oliver

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

Stamp:  Bank of America
Branch:  Bank of America
Address:  Bank of America
City:  Bank of America
State:  Bank of America
Zip:  Bank of America
Branch:  Bank of America
Address:  Bank of America
City:  Bank of America
State:  Bank of America
Zip:  Bank of America
Branch:  Bank of America
Address:  Bank of America
City:  Bank of America
State:  Bank of America
Zip:  Bank of America
Branch:  Bank of America
Address:  Bank of America
City:  Bank of America
State:  Bank of America
Zip:  Bank of America

ACCOUNTS RECEIVABLE

PLEASE PRINT ONE COLUMN PER ACCOUNTING SYSTEM AND AFFIX TO EACH COLUMN THE NAME OF THE BANK AND THE ACCOUNT NUMBER.

Account: PLLC

Please POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

\$1,373.50
10610

Please Direct Any Questions To
DUI 278-8202
DUK OPERATIONS DEPARTMENT

SANDY LOCK ASSOCIATES INC
90 LAUREL RIDGE RD
SARASOTA, FL 34237

0000005138

April 20, 2023

Memo: 8997

TRUST BANK
3300 NEB DR #7 FLD 1 SFC 33605-0712

PAY ONE THOUSAND THREE HUNDRED SEVENTY THREE AND 50/100

DOLLARS

LAW OFFICE OF SCOTT K. PETERSEN
PO BOX 2713
SARASOTA, FL 34239-2713

TO THE ORDER OF

\$\$\$1,373.50

VOID AFTER 60 DAYS
Signature On File

This check has been authorized by your depositor

⑈005138⑈ ⑆061000104⑆ 0591000005215⑈

CHECK#:5138 \$1,373.50

Standard Bank

For Deposit Only

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE

RECEIVED FROM FINANCIAL INSTITUTION NAME _____

11:13 AM

05/16/23

Sandy Hook Association Inc.

Reconciliation Detail

1002 - Truist Reserve Account, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						19,883.16
Cleared Transactions						
Deposits and Credits - 2 items						
Transfer	04/03/2023			X	5,000.00	5,000.00
Deposit	04/30/2023			X	61.58	5,061.58
Total Deposits and Credits					5,061.58	5,061.58
Total Cleared Transactions					5,061.58	5,061.58
Cleared Balance					5,061.58	24,944.74
Register Balance as of 04/30/2023					5,061.58	24,944.74
Ending Balance					5,061.58	24,944.74



864-56-01-00 54676 0 C 001 30 50 004
SANDY HOOK ASSOCIATION INC
CONTINGENCY ACCT
3387 ROSLYN RD
VENICE FL 34293-4925

Your account statement

For 04/28/2023

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ TRUIST BUSINESS MONEY MARKET 0571112820838

Account summary

Your previous balance as of 03/31/2023	\$19,883.16
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 5,061.58
Your new balance as of 04/28/2023	= \$24,944.74

Interest summary

Interest paid this statement period	\$61.58
2023 interest paid year-to-date	\$179.87
Interest rate	3.20%
Annual percentage yield (APY) earned	3.25%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/10	TRUIST ONLINE TRANSFER ONLINE FROM ****5215 -	5,000.00
04/28	EFFECTIVE DATE 4-30-23 INTEREST PAYMENT	61.58
Total deposits, credits and interest		= \$5,061.58

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- **Smishing.** Scammers send text or messages via a social media platform. Again, they pretend to be someone from your circle or a legitimate business but are trying to get you to reveal personal information.
- **Vishing.** This cyber-scam is a phone call or voice mail message from someone pretending to be from your bank, your doctor, or the government. They usually make urgent request of your personal information to "help" you avoid consequences.

Visit [Truist.com/Fraud-and-security](https://www.truist.com/Fraud-and-security) for more insights on fraud.

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Fraud Management
P.O. Box 1014
Charlotte, NC 28201

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- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an **INTEREST CHARGE** will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the 'Average daily balance' of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the 'Average daily balance.'

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC