# **Shell Lake State Bank**

**PO Box 130** Shell Lake, WI 54871-0130

#### ADDRESS SERVICE REQUESTED

TOWN OF BASHAW LESA A DAHLSTROM STEVE DEGNER GENERAL ACCOUNT W8885 COUNTY HIGHWAY B SHELL LAKE WI 54871-4436

# Statement Ending 03/29/2024

TOWN OF BASHAW

Customer Number: XXXXX9211

# **Managing Your Accounts**

Telephone Banking

800-736-7643



Phone Number

715-468-7858



Mailing Address

PO Box 130

Shell Lake WI 54871-0130



Website

www.shelllakestatebank.com

To better serve our customers, we have aligned our office hours.

Effective January 2, 2024 new hours for Shell Lake, Spooner, Minong and Hayward office are as follows: Lobby: Monday - Thursday 8:00am - 4:00pm and Friday 8:00am - 5:00pm Drive-up: Monday - Friday 8:00am - 5:00pm and Saturday 8:00am - 12:00pm There will no longer be lobby hours on Saturday in Shell Lake and Spooner beginning on January 6. Stone Lake office hours will remain unchanged.

# **Summary of Accounts**

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| NOW NP       | XXXXX9211      | \$218,693.47   |

### **NOW NP-XXXXX9211**

| Account Su | ımmary                  |                | Interest Summary                     |                |
|------------|-------------------------|----------------|--------------------------------------|----------------|
| Date       | Description             | Amount         | Description                          | Amount         |
| 03/01/2024 | Beginning Balance       | \$1,813,457.59 | Interest Earned From 03/01/2024 Thro | ugh 03/29/2024 |
|            | 1 Credit(s) This Period | \$2,258.06     | Annual Percentage Yield Earned       | 5.12%          |
|            | 24 Debit(s) This Period | \$1,597,022.18 | Interest Days                        | 29             |
| 03/29/2024 | Ending Balance          | \$218,693.47   | Interest Earned                      | \$2,258.06     |
|            |                         |                | Interest Paid This Period            | \$2,258.06     |
|            |                         |                | Interest Paid Year-to-Date           | \$5,395.90     |
|            |                         |                | Minimum Balance                      | \$216,435.41   |
|            |                         |                | Average Ledger Balance               | \$568,407.82   |
|            |                         |                | Average Available Balance            | \$0.00         |

#### **Account Activity**

| Post Date  | Description  | Debits         | Credits | Balance        |
|------------|--|----------------|---------|----------------|
| 03/01/2024 | Beginning Balance  |                |         | \$1,813,457.59 |
| 03/04/2024 | Signature POS Debit 9503 WA AMZN.COM/BILL AMZN Mktp<br>US* RZ II SEQ# 061167 03/04 0 | \$633.97       |         | \$1,812,823.62 |
| 03/06/2024 | Recur Payment 9149 CA CL.INTUIT.COM INTUIT * Payroll SA SEQ# 078518 03/06 12:03      | \$37.98        |         | \$1,812,785.64 |
| 03/07/2024 | Not your deposit from 2/16/2024  | \$1,561,543.83 |         | \$251,241.81   |
| 03/13/2024 | CHECK # 15242  | \$6.70         |         | \$251,235.11   |
| 03/13/2024 | CHECK # 15231  | \$177.78       |         | \$251,057.33   |
| 03/13/2024 | CHECK # 15232  | \$357.81       |         | \$250,699.52   |
| 03/14/2024 | CHECK # 15236  | \$419.01       |         | \$250,280.51   |



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

Withdrawals/Checks Outstanding Not charged to account

| No.   | \$ |
|-------|----|
|       |    |
|       |    |
|       |    |
|       |    |
|       |    |
|       |    |
|       | 20 |
|       |    |
|       |    |
|       |    |
| TOTAL | \$ |

#### BEFORE YOU START

Please be sure you have entered in your register all automatic transactions shown on the front of your statement.

You should have subtracted if any occurred: You should have added If any occurred: 1. Automatic loan payments 2. Automatic savings transfer 1 Loan advances 3. Service Charges 2. Credit memos 4 Debit memos 3. Other Automatic deposits 5. Other automatic deductions and Balance shown on this statement: Add Deposits not shown on this statement: Subtract outstanding withdrawals/checks

TOTAL \$ Should agree with your register balance after deducting service charge (if any) shown on this statement

The below disclosures are for consumer accounts and consumer loans only.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at <u>715-468-7858</u> Or Write us at <u>Shell Lake State Bank ATTN: Customer Service, PO Box 130, Shell Lake, WI 54871 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 60 days after we sent you the FIRST statement on which the problem or error appeared.</u>

- 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 it 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 (5 business days if the transfer involved a Visa point-of-sale transaction), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

#### WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR EXTENDED CHECKING STATEMENT

If you think there is an error on your statement, write to us at: <u>Shell Lake State Bank ATTN: Customer Service, PO Box 130, Shell Lake, WI 54871</u> In your letter, give us the following information:

- Account Information: Tell us your name and account number.
- Dollar Amount: Tell us the dollar amount of the suspected error.
- 3. Description of Problem: If you think there is an error on your bill, described what you believe is wrong and why you believe that it is a mistake

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we
  determine that we made a mistake, you will not have to pay the amount in question or any interest or other fee related to that
  amount
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement, we mail to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Shell Lake State Bank ATTN: Customer Service, PO Box 130, Shell Lake, WI 54871. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

### DAILY BALANCE COMPUTATION METHOD (Including current transactions)

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases/advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

# NOW NP-XXXXX9211 (continued)

# **Account Activity (continued)**

| Post Date  | Description                          | Debits      | Credits    | Balance      |
|------------|--------------------------------------|-------------|------------|--------------|
| 03/14/2024 | CHECK # 15229                        | \$743.68    |            | \$249,536.83 |
| 03/15/2024 | CHECK # 15227                        | \$145.56    |            | \$249,391.27 |
| 03/15/2024 | CHECK # 15237                        | \$258.75    |            | \$249,132.52 |
| 03/18/2024 | CHECK # 15245                        | \$150.00    |            | \$248,982.52 |
| 03/19/2024 | CHECK # 15240                        | \$4,200.00  |            | \$244,782.52 |
| 03/20/2024 | Barron Electric Elec Pymt XXXXXX0510 | \$83.70     |            | \$244,698.82 |
| 03/20/2024 | CHECK # 15235                        | \$67.12     |            | \$244,631.70 |
| 03/20/2024 | CHECK # 15228                        | \$145.56    |            | \$244,486.14 |
| 03/20/2024 | CHECK # 15246                        | \$791.53    |            | \$243,694.61 |
| 03/21/2024 | CHECK # 15244                        | \$258.75    |            | \$243,435.86 |
| 03/21/2024 | CHECK # 15230                        | \$1,077.42  |            | \$242,358.44 |
| 03/22/2024 | CHECK # 15233                        | \$258.75    |            | \$242,099.69 |
| 03/22/2024 | CHECK # 15243                        | \$314.83    |            | \$241,784.86 |
| 03/27/2024 | CHECK # 15239                        | \$198.75    |            | \$241,586.11 |
| 03/27/2024 | CHECK # 15234                        | \$303.75    |            | \$241,282.36 |
| 03/27/2024 | CHECK # 15247                        | \$12,958.95 |            | \$228,323.41 |
| 03/28/2024 | CHECK # 15238                        | \$11,888.00 |            | \$216,435.41 |
| 03/29/2024 | INTEREST                             |             | \$2,258.06 | \$218,693.47 |
| 03/29/2024 | Ending Balance                       |             |            | \$218,693.47 |

### **Checks Cleared**

| Check Nbr | Date       | Amount     | Check Nbr | Date       | Amount      | Check Nbr | Date       | Amount      |
|-----------|------------|------------|-----------|------------|-------------|-----------|------------|-------------|
| 15227     | 03/15/2024 | \$145.56   | 15234     | 03/27/2024 | \$303.75    | 15242*    | 03/13/2024 | \$6.70      |
| 15228     | 03/20/2024 | \$145.56   | 15235     | 03/20/2024 | \$67.12     | 15243     | 03/22/2024 | \$314.83    |
| 15229     | 03/14/2024 | \$743.68   | 15236     | 03/14/2024 | \$419.01    | 15244     | 03/21/2024 | \$258.75    |
| 15230     | 03/21/2024 | \$1,077.42 | 15237     | 03/15/2024 | \$258.75    | 15245     | 03/18/2024 | \$150.00    |
| 15231     | 03/13/2024 | \$177.78   | 15238     | 03/28/2024 | \$11,888.00 | 15246     | 03/20/2024 | \$791.53    |
| 15232     | 03/13/2024 | \$357.81   | 15239     | 03/27/2024 | \$198.75    | 15247     | 03/27/2024 | \$12,958.95 |
| 15233     | 03/22/2024 | \$258.75   | 15240     | 03/19/2024 | \$4,200.00  |           |            |             |

<sup>\*</sup> Indicates skipped check number

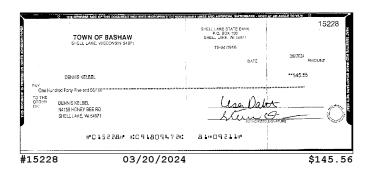
# **Daily Balances**

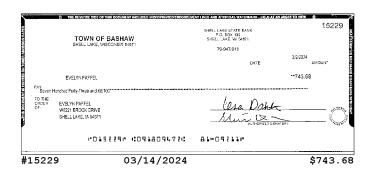
| Date       | Amount         | Date       | Amount       | Date       | Amount       |
|------------|----------------|------------|--------------|------------|--------------|
| 03/04/2024 | \$1,812,823.62 | 03/15/2024 | \$249,132.52 | 03/22/2024 | \$241,784.86 |
| 03/06/2024 | \$1,812,785.64 | 03/18/2024 | \$248,982.52 | 03/27/2024 | \$228,323.41 |
| 03/07/2024 | \$251,241.81   | 03/19/2024 | \$244,782.52 | 03/28/2024 | \$216,435.41 |
| 03/13/2024 | \$250,699.52   | 03/20/2024 | \$243,694.61 | 03/29/2024 | \$218,693.47 |
| 03/14/2024 | \$249,536.83   | 03/21/2024 | \$242,358.44 |            |              |

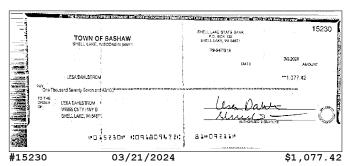
# **Overdraft and Returned Item Fees**

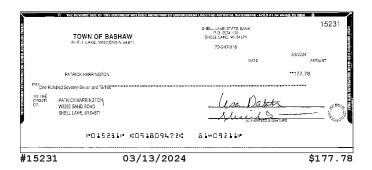
|                          | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees     | \$0.00                | \$0.00             |
| Total Returned Item Fees | \$0.00                | \$0.00             |

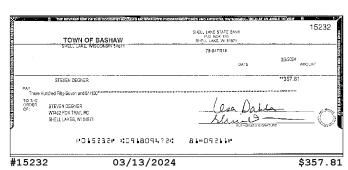
| #1522                       | 7 03/15/2024  |   | \$145.56              |
|-----------------------------|---|---|-----------------------|
|                             | #01522?# (:091809472):                                | 81*****   |                       |
| PAY ON HIS TO THE CADER OF: | DALE DAMON<br>N469 GREENFIELD RD<br>SPOONER, WI S4801 | Use Dak<br>Sterry S   |                       |
| PAY<br>One Hui              | DALE DAMON  Indirec Forty-Five and 58/100             |   | 145.50                |
| DOMETOWER                   | 0.1501101   | DATE  | 39/2024 AMOUNT 445.56 |
| (Constant Desire)           | TOWN OF BASHAW<br>SHELL LAKE, WISCONSIN 54871         | SHELL LAKE STATE BANK<br>P.O. BOX 190<br>SHELL LAKE, WI 54671<br>78-947/916 | 15227                 |





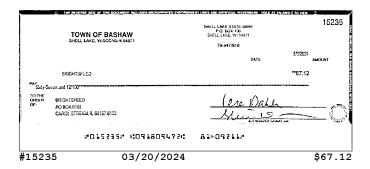


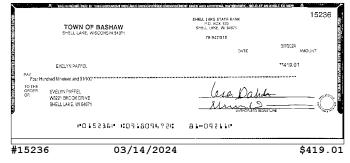




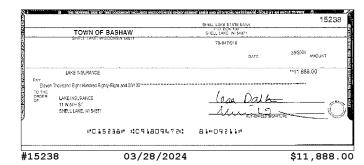


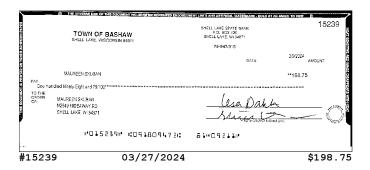




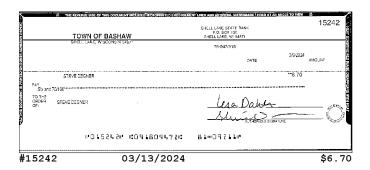


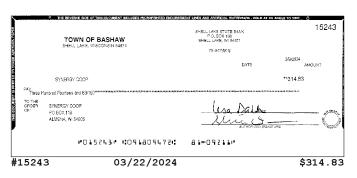
| #15237                                  | 7 03/1                                      | 5/2024  |  |          | \$258.7             |
|---|---|---------|--|----------|---------------------|
|   | #015337# #091                               | 8094724 | 8 7 m 🗆 d 5 7 7 hs   |          |                     |
| PAY, Two Hunt<br>To THE<br>ORDER<br>OF: | dred Filty-Eight and 76/100*** JOANE GREENE |         | Lese Das   | h        |                     |
|   | JOANE GREENE                                |         |  | **258.7  | e e                 |
|   | TOWN OF BASHAW SHELL LAKE, WISCOMEN, 54571  | 40      | SHELLAKE STATE BANK<br>FIG. BOX. 135<br>SHELL LAKE, WI 54871<br>78-947/818<br>DATE | 3/9/2024 | 15237 INNOUNT MOUNT |

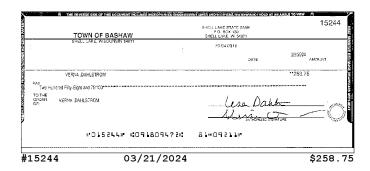


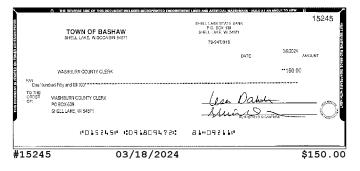


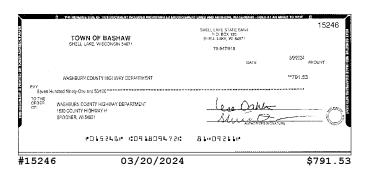
| #1524                    | 0 03/19/2   | 2024  | \$4,200.00                           |
|--------------------------|---|---|--------------------------------------|
|                          | #*************************************                          | 14731 Banoseaan   |                                      |
| TO THE ORDER OF:         | MIDWEST ASSESSMENT SERVICE LLC<br>PO BOX 497<br>TOMAH, WI 54680 | Less Dake   | ()                                   |
|                          | MIDWEST ASSESSMENT SERVICE LLC                                  | nama (maanamanan kanamanan kanamana)                                      | **4,200.00                           |
| OF TOWER MANISHUM PAYERS | TOWN OF BASHAW<br>SHELL LAKE, WISCONSIN 64871                   | SHELL LAKE STATE BANK P.O. GAVY 103 SHELL LAKE, MI SHST 1 79-647/613 DATE | 15240<br>390094 AMOUNT<br>**4,200.00 |













Visit us online at www.shelllakestatebank.com

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