# **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 09/29/2023

TOWN OF BASHAW Page 1 of 6

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

# **Summary of Accounts**

**Account Type Account Number Ending Balance** NOW NP XXXXX9211 \$182,150.67

# **NOW NP-XXXXX9211**

Account Summary			Interest Summary		
Date	Description	Amount	Description	Amount	
09/01/2023	Beginning Balance	\$182,493.17	Interest Earned From 09/01/2023 Thro	ugh 09/29/2023	
	2 Credit(s) This Period	\$35,386.99	Annual Percentage Yield Earned	2.63%	
	18 Debit(s) This Period	\$35,729.49	Interest Days	29	
09/29/2023	Ending Balance	\$182,150.67	Interest Earned	\$386.99	
			Interest Paid This Period	\$386.99	
			Interest Paid Year-to-Date	\$4,519.05	
			Minimum Balance	\$174,495.93	
			Average Ledger Balance	\$187,337.37	
			Average Available Balance	\$0.00	

### **Account Activity**

Post Date	Description	Debits	Credits	Balance
09/01/2023	Beginning Balance			\$182,493.17
09/01/2023	CHECK # 15111	\$30.00		\$182,463.17
09/01/2023	CHECK # 15107	\$1,944.00		\$180,519.17
09/06/2023	Recur Payment 9149 CA CL.INTUIT.COM INTUIT * Payroll SA SEQ# 045200 09/06 10:44	\$31.65		\$180,487.52
09/11/2023	CHECK # 15110	\$3,338.88		\$177,148.64
09/18/2023	CHECK # 15121	\$214.90		\$176,933.74
09/18/2023	CHECK # 15125	\$357.81		\$176,575.93
09/18/2023	CHECK # 15128	\$2,080.00		\$174,495.93
09/19/2023	DEPOSIT		\$35,000.00	\$209,495.93
09/19/2023	CHECK # 15122	\$214.89		\$209,281.04
09/19/2023	CHECK # 15130	\$846.77		\$208,434.27
09/20/2023	Barron Electric Elec Pymt XXXXXX0510	\$73.99		\$208,360.28
09/20/2023	CHECK # 15127	\$262.60		\$208,097.68
09/21/2023	CHECK # 15132	\$235.03		\$207,862.65
09/25/2023	Signature POS Debit 9503 WA AMZN.COM/BILL	\$176.19		\$207,686.46



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

Withdrawals/Checks Outstanding Not charged to account

No.	\$
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

after deducting service charge (if any) shown on this statement

Should agree with your register balance

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
	Amazon.com* T182 2 SEQ# 046179 09/23 17			
09/25/2023	CHECK # 15123	\$36.94		\$207,649.52
09/25/2023	CHECK # 15131	\$11,056.93		\$196,592.59
09/26/2023	CHECK # 15133	\$217.50		\$196,375.09
09/26/2023	CHECK # 15134	\$750.00		\$195,625.09
09/29/2023	North Memorial H 9998051	\$13,861.41		\$181,763.68
09/29/2023	INTEREST		\$386.99	\$182,150.67
09/29/2023	Ending Balance			\$182,150.67

### **Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
15107	09/01/2023	\$1,944.00	15123	09/25/2023	\$36.94	15131	09/25/2023	\$11,056.93
15110*	09/11/2023	\$3,338.88	15125*	09/18/2023	\$357.81	15132	09/21/2023	\$235.03
15111	09/01/2023	\$30.00	15127*	09/20/2023	\$262.60	15133	09/26/2023	\$217.50
15121*	09/18/2023	\$214.90	15128	09/18/2023	\$2,080.00	15134	09/26/2023	\$750.00
15122	09/19/2023	\$214.89	15130*	09/19/2023	\$846.77			

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

# **Daily Balances**

Date	Amount	Date	Amount	Date	Amount
09/01/2023	\$180,519.17	09/19/2023	\$208,434.27	09/26/2023	\$195,625.09
09/06/2023	\$180,487.52	09/20/2023	\$208,097.68	09/29/2023	\$182,150.67
09/11/2023	\$177,148.64	09/21/2023	\$207,862.65		
09/18/2023	\$174,495.93	09/25/2023	\$196,592.59		

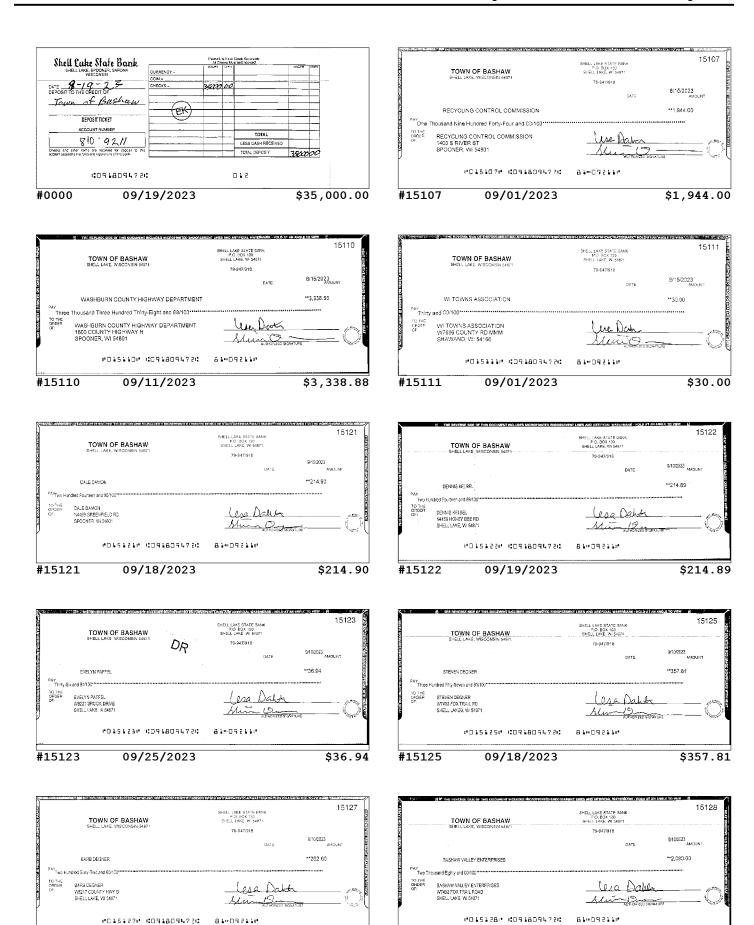
### **Overdraft and Returned Item Fees**

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

#15127

09/20/2023

XXXXX9211



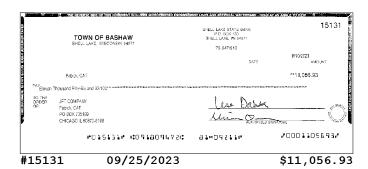
\$262.60

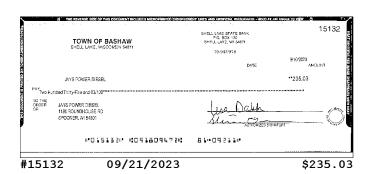
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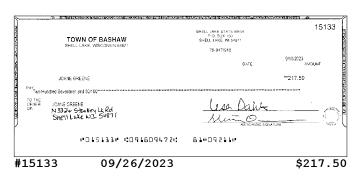
09/18/2023

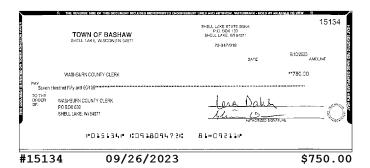
\$2,080.00

#151	30 09/19/2023		\$846.77
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Visit us online at www.shelllakestatebank.com

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