



P.O. Box 5160 • Denver, Colorado • 80217-5160

Statement of Accounts

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This Statement: May 29, 2015

Last Statement: April 30, 2015

Account 5119005436

0019742

2750-06-1230-VBC-PG0023-00000

JAMES IRWIN ELEMENTARY SCHOOL
EILEEN JOHNSTON
JONATHAN BERG
5525 ASTROZON BLVD
COLORADO SPRINGS CO 80916-4226

DIRECT INQUIRIES TO:

24-hour Account Information:
Reddi Response or Customer Service
(800) 232-8948

Specialty Banking
2000 S Colorado Blvd St 2-1200
Denver, CO 80222-0000

Vectra Bank - Thinking Ahead For Your Financial Needs

SUMMARY OF ACCOUNT BALANCE

Table with 4 columns: Account Type, Account Number, Account Ending Balance, Outstanding Balances Owed. Row 1: Business Money Market, 5119005436, \$1,700,731.46

BUSINESS MONEY MARKET 5119005436

922 0

Summary table with 5 columns: Previous Balance, Deposits/Credits, Charges/Debits, Checks Processed, Ending Balance. Values: 1,700,528.78, 202.68, 0.00, 0.00, 1,700,731.46

1 DEPOSIT/CREDIT

Table with 3 columns: Date, Amount, Description. Row 1: 05/29, 202.68, INTEREST PAYMENT 0170052878

0 CHARGES/DEBITS

There were no transactions this period.

0 CHECKS PROCESSED

There were no transactions this period.

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

Table with 3 columns: Fee Type, Total for This Period, Total Year-to-Date. Rows: Total Overdraft Fees, Total Returned Item Fees

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

DAILY BALANCES

Table with 2 columns: Date, Balance. Row 1: 05/29, 1,700,731.46



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To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING	
Check Number	Check Amount
<b>TOTAL:</b>	

Transfer to Line 9.

CHECKBOOK BALANCE	
1. LIST your checkbook balance.	
2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
3. SUBTOTAL:	
4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
5. ADJUSTED CHECKBOOK BALANCE:	

This balance should agree with line 10, below.

STATEMENT BALANCE	
6. LIST your current statement balance as shown on the front of this statement.	
7. ADD deposits made, but not shown on this statement.	
8. SUBTOTAL:	
9. SUBTRACT total from "Checks Outstanding."	
10. ADJUSTED STATEMENT BALANCE:	

This balance should agree with line 5, above.

**PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM**

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

**CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANS ACTIONS** As soon as you can, please notify us if you think an electronic transfer or credit line transaction is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

**For CHECK RESERVE accounts:** You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts

of your bill that are not in question. 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 fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at Vectra Bank Colorado, PO Box 25787, Salt Lake City, UT 84125-0787.

**For electronic transfers:** We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, 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. Contact us at Vectra Bank Colorado, EFT Processing Dept, PO Box 5160, Denver, CO 80217-5160 or 1-800-232-8948.

**Balance Subject to Interest Rate:** We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-888-648-7850.

**We may report information about your Check Reserve account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Please notify us if we report any inaccurate information about your account(s) to a credit bureau.** Your written notice describing the specific inaccuracy should be sent to us at the following address: Vectra Bank, PO Box 25787, Salt Lake City, UT 84125-0787.

Thank you for banking with Vectra Bank Colorado.

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JAMES IRWIN ELEMENTARY SCHOOL  
5119005436

INTEREST

Interest Earned This Interest Period	\$202.68	Number Of Days This Interest Period	29
Interest Paid Year-To-Date 2015	\$1,013.22	Annual Percentage Yield Earned	0.15%

Current interest rate is 0.150% with no rate change this interest period



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