

BMO BANK N.A. P.O. BOX 94033

JAMES A KARTHOLL

PALATINE, IL 60094-4033

ACCOUNT NUMBER: 4828232893

Statement Period 07/16/24 TO 08/15/24 IM0099002900000000

316832

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JAMES A KARTHOLL 435 FOREST TRAIL DR OAK BROOK IL 60523

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BMO SMART ADVANTAGE CHK

4828232893

ACCOUNT NUMBER

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IF YOU HAVE QUESTIONS ABOUT ANY OF YOUR BMO ACCOUNTS, PLEASE CALL US TOLL-FREE AT 1-888-340-2265. BMO BANK N.A. MEMBER FDIC. EQUAL HOUSING LENDER. NMLS401052 VISIT US ONLINE AT WWW.BMO.COM

(Checking)

CHECKING ACCOUNTS

DEPOSIT ACCOUNT S	UMMARY			
Previous Balance 4 Deposits 34 Withdrawals		15, 2024 (Plus) (Minus)	1,354.66 4,739.55 5,639.67 454.54	
Ending Balance as	or August	15, 2024	454.54	
Deposits and Other Date Jul 22 Jul 24 Jul 31 Aug 01	Amount 5.38	ACH DEPOSIT	RECORD NO. 680020 NAPLES XXSOC SEC NEBF.PENS Pension DD	CARD NO. 6653 FL
Withdrawals and O	ther Debits Amount	Description		
Jul 18 Jul 19	500.00	PC TRANSFER DEBIT POS PURCHASE MED FOR SELECT MEDICAL	RECORD NO. 683395 MECHANICSBUR	
Jul 19	15.02	POS PURCHASE W/PIN BP 9178526PRIDE	RECORD NO. 831251 HINSDALE	CARD NO. 6653
Jul 19	75.59	POS PURCHASE W/PIN THE HOME DEPOT 1982	RECORD NO. 809704 OAKBROOK TERR	
Jul 22	35.00	POS PURCHASE LOAN DEPOT COM LLC	RECORD NO. 192137 888 337 6888	CARD NO. 6653
Jul 22	50.01	POS PURCHASE W/PIN SHELL SERVICE S	RECORD NO. 460189 ELMHURST	CARD NO. 6653
Jul 22	6.00	POS PURCHASE IMPARK00220109U	RECORD NO. 185784 CHICAGO	



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Jul	22 0	2 20	ACH DEBIT						
Jui	23 0		ACH DEBII PPD CHESAPEAKE	-UHC	INS PREM				
Jul	25 6	1 92	ACH DERTT						
Jul	26 4	.0 00	WEB FLOOD BROT	HERS (ONLINE PMT	524861	CARD I	IO 665	. 3
oui			MH:D H:OR SH:LH:C''I'	$MH:I)I('\Delta I.$	XXX X	73 8940	$D\Delta$		
Jul	29 4	4.00	POS PURCHASE W/ SHELL SERVICE S	PIN	RECORD NO	126566	_ CARD 1	10. 665	3
Jul	29 1	6 92	SHELL SERVICE S ACH DEBIT	5	ELMHUF	RST	ТL		
oui	2)	.0.72	PPD ComEd]	PAYMENTS				
Jul	30 4	9.98	ACH DEBIT PPD ComEd POS PURCHASE SURSELL POS PURCHASE MED FOR SELECT		RECORD NO	362239	CARD 1	10. 665	3
Jul	30 4	.0 00	SURSELL Dog didchage		ALBAN)	. 825733	NY CARD I	10 665	. 3
oui	30 -]	MED FOR SELECT	MEDICAL	888 82	23 8940	PA		3
Jul	30 8	/ . IO	ACU DEDII						
Jul	20 11	2 65	PPD SUNRUN INC ACH DEBIT		8554786786				
Jui	30 11		ACH DEBII PPD VERIZON WI	RELESS	PAYMENTS				
Jul	31 5	8.67	ACH DEBIT						
Jul	21 7	0 97	PPD OAK BROOK ACH DEBIT]	DIRECT PYT				
Jui	31 /	9.07	WEB Nicor Gas	(GAS PAYMNT				
Jul	31 8	0.00 L	ACH DEBIT						
7110	0.2		PPD COMCAST 87 ACH DEBIT	771201	150245755				
Aug		,	מבט אטטובקאטט	GSBANK I	PAYMENT				
Aug	05 5	5.16	POS PURCHASE MAMA MARIA S PI POS PURCHASE W/ MARATHON PETRO1		RECORD NO	0. 092905	CARD 1	10. 665	3
7110	0.5	E 00 :	MAMA MARIA S PI	ZZA	630 83	32 0555	IL	TO 66E	2
Aug	05	.5.00 . [POS PURCHASE W/ MARATHON PETRO1	.8 .8	ROLLIN	IG MEADO	IL CARD I	10. 005	3
Aug	06 13	9.40	ACU DEPII						
7110	06 3 06		PPD FARMERS N	W LIFE	INS. PREM				
Aug	06 3,06	0.09	TEL PENNYMAC	(CASH				
Aug	07 4	0.00	TEL PENNYMAC POS PURCHASE		RECORD NO	685190	CARD 1	10. 665	3
Auq	0.7	0 00	MED FOR SELECT POS PURCHASE W/ SHELL SERVICE S ACH DERIT	MEDICAL	888 82	23 8940	PA	TO 66E	2
Aug	07	0.00	POS PURCHASE W/ SHELL SERVICE S	PIN	ELMHUF	RST	IL CARD I	10. 005	3
Aug	07 15	0.22	ICH DUDII						
Auq	00 5	0 00	PPD ALLSTATE I	INS CO	INS PREM	702204	CADD I	TO 665	2
Aug	08	.00	POS PURCHASE W/ BP 9740390CAPL POS PURCHASE	PIN	LISLE	703294	IL	10. 005	3
Aug	09 4	0.00	POS PURCHASE		RECORD NO	. 426864	CARD 1	10. 665	3
7110	10 10	0 00	MED FOR SELECT PC TRANSFER DEE	MEDICAL	888 82	23 8940	PA		
Aug]	DIGITAL BANKING		AYMENT *833	32			
Aug	12 8	7 16	ACH DEBIT						
λιια	10 /	0 00	PPD SUNRUN		8554786786	700521	CADD I	TO 665	2
Aug	13 4]	MED FOR SELECT	MEDICAL	888 82	23 8940	PA PA		J
al l						-			
Checks	by Serial Number Serial #		Amount	Date	Serial	#	Δr	nount	
Jul	18 5540		Amount 44.95	Jul 16	55	344 *	20	0.00	

^{*} Indicates break in check sequence



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Daily Balance Summary	7			
Date	Balance	Date	Balance	
Jul 15	1,354.66	Jul 31	2,970.42	
Jul 16	1,154.66	Aug 01	4,373.19	
Jul 18	609.71	Aug 02	4,268.22	
Jul 19	479.10	Aug 05	4,188.06	
Jul 22	393.47	Aug 06	981.92	
Jul 23	311.19	Aug 07	771.70	
Jul 24	2,860.59	Aug 08	721.70	
Jul 25	2,798.67	Aug 09	681.70	
Jul 26	2,758.67	Aug 12	494.54	
Jul 29	2,697.75	Aug 13	454.54	
Jul 30	2,406.96	5		
======================================		Periodic Account Sum	mary ========	======
======================================	========	==========	=======================================	=======
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*	* Tota	l for This * T	otal *	
*	*]	Period * Year	-to-date *	
* * * * * * * * * * * * * * * * * * * *	*****	* * * * * * * * * * * * * * * * * * * *	* * * * * * * * * * * * * * *	
* Total Overdraft Fees **********	*\$ *****	.00 *\$	60.00 *	
* Total NSF Fees	* \$	00 *\$	00 *	

Important information about your Consumer Overdraft Credit Line Account

For overdraft credit plans with a fixed Annual Percentage Rate:

The periodic rate and corresponding Annual Percentage Rate does not change.

For overdraft credit plans with a variable Annual Percentage Rate:

The periodic rate and corresponding Annual Percentage Rate for this plan is a variable rate which can change monthly. (See your account agreement for details on how the Annual Percentage Rate is determined.)

CALCULATION OF BALANCE SUBJECT TO INTEREST RATE FOR CONSUMER OVERDRAFT CREDIT LINE ACCOUNTS

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 advances, and subtract any payments or credits. This gives us the daily balance.

The interest charge begins to accrue on the date an advance is posted to the account. The interest charge continues to accrue on the unpaid principal balance after the statement has been printed and mailed to you. There is no "grace period" or "free ride period" which would allow you to avoid an interest charge.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR CONSUMER OVERDRAFT CREDIT LINE ACCOUNT STATEMENT

If you think there is an error on your statement, write to us at: BMO Bank N.A., Attn: Billing Department, P.O. Box 365, Arlington Heights, IL 60006

In your letter, give us the following information:

- Account information: Your name and account number.
 Dallar amount: The dollar amount of the suspected error.
 Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe 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 fees 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.

Credit Information

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CONSUMER ELECTRONIC TRANSFERS AND CARD TRANSACTIONS

Call us at 1-888-340-2265 for errors or questions involving Card transactions or electronic transfers, or write to BMO, P.O. Box 94019, Palatine, IL 60094-4019, 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. This is the information we will need in order to help resolve the problem:

- Tell us your name, account number, and Card number (if applicable).
- Describe the error or the transaction and the date of the transaction you are unsure about, and explain 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 Business Days.

We will determine whether an error occurred within 10* Business Days after we hear from you and we will correct any error promptly. If we need more time, however, by law we may take up to 45* days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10* Business Days 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. If you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you.

We will tell you the results of our investigation within three Business Days after completing our investigation.

*These time periods may be extended as follows. The applicable time is 20 Business Days in place of 10 Business Days for new accounts if the notice of the error involves a transfer to or from the account within the first 30 days your account is open. The applicable time is 90 days in place of 45 days if the notice of error involves a transfer that either (1) was initiated outside the U.S., (2) resulted from a Point-of-Sale transaction, or (3) occurred within the first 30 days your account is open.

A OUTSTANDING TRANSACTIONS

TO RECONCILE YOUR CHECKING ACCOUNT

- List and Total all outstanding checks including those still outstanding from previous statements.
- Enter the "Ending Balance" shown on this statement.
- A Add deposits and other credits not shown on this statement.
- Total
- 5 Subtract the total of outstanding checks as determined in Step 1 above.
- This figure should be your checkbook balance. If it does not agree, review the above steps and if necessary, review your checkbook entries.

NUMBER	AMOUNT	

UECOMOITEMENT.	
	RECONCILEMENT

RECONCUEMENT

Date: 09/2023