

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

PALATINE, IL 60094-4033

ACCOUNT NUMBER: 4828232893

> Statement Period 05/16/24 TO 06/15/24 IM0099002900000000

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JAMES A KARTHOLL 435 FOREST TRAIL DR OAK BROOK IL 60523

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AS A REMINDER, A \$3 FEE APPLIES IF YOU ELECT TO HAVE CHECK IMAGES PRINTED ON YOUR PAPER STATEMENT. THIS \$3 CHECK IMAGES FEE APPLIES EVEN IF THE PAPER STATEMENT FEE IS WAIVED BECAUSE ANY INDIVIDUAL ASSOCIATED WITH YOUR ACCOUNT IS 65 YEARS OR OLDER.

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. NMLS 401052 VISIT US ONLINE AT WWW.BMO.COM

# CHECKING ACCOUNTS

DWO GWADER ADVANTEACE	CITY		TANES A MADMISSI I
BMO SMART ADVANTAGE ACCOUNT NUMBER	4828232893	(Checking)	JAMES A KARTHOLL

DEPOSIT ACCOUNT SUMMARY						
Previous Balance as of 7 Deposits 30 Withdrawals Ending Balance as of	of May June	15, 2024 (Plus) (Minus) 15, 2024	1,202.70 6,381.17 7,527.78 56.09			
Deposits and Other Credits						
Date		Description				
May 20	47.00	CARD CREDIT	RECORD NO. 738288 CARD NO. 6653			
		MARNIS WGM	LOS ANGELES CA			
May 22	2,549.40	ACH DEPOSIT				
2.1	E00 00		XXSOC SEC			
May 31	782.00	ACH DEPOSIT	MEDE DEMO			
T 0.3	1 400 77	PPD NEBF.PENS	NEBF.PENS			
Jun 03	1,402.77	ACH DEPOSIT PPD Electrical Insur	Dongian DD			
Jun 07	200.00	PC TRANSFER CREDIT	Pension DD			
			To the state of th			
Jun 11	700.00	RETURNED ACH DEBIT NS				
- 14	T00 00	WEB ROBERT KARTHOLL	ONLINE PMT			
Jun 14	700.00	RETURNED ACH DEBIT NS				
		WEB ROBERT KARTHOLL	RETRY PYMT			



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Withdra	wals and Other	Debits				
Date	<b>:</b>	Amount	Description			
May	16	83.49	POS PURCHASE W/PIN SHELL SERVICE S	RECORD NO. 120600 ELMHURST	CARD NO.	6653
May	16	479.15	POS PURCHASE W/PIN	RECORD NO. 239046	CARD NO.	6653
May	17	40.00	POS PURCHASE	RECORD NO. 089910	CARD NO.	6653
May	20	74.58	Description POS PURCHASE W/PIN SHELL SERVICE S POS PURCHASE W/PIN ALL CREATURES GR POS PURCHASE MIDWEST ORTHOPAEDICS A POS PURCHASE W/PIN BINNYS BEVERAGE DEPOT ACH DEBIT	RECORD NO. 546488 OAK BROOK	CARD NO.	6653
May	23	82.28	ACH DEBIT PPD CHESAPEAKE-UHC	INS PREM		
May	24	82.84	ACH DEBIT PPD CHESAPEAKE-UHC POS PURCHASE JEWEL OSCO 2444 ACH DEBIT	RECORD NO. 152393	CARD NO.	6653
May				ONI THE DMT		
May	28	77 78	PC TRANSFER DEBIT PC TRANSFER DEBIT	ONLINE FMI		
May	28	500.00	PC TRANSFER DEBIT			
-			DICITAL BANKING CARD D	PAYMENT *8332		
May			POS PURCHASE LOU MALNATI S PIZZERIA	3 8473134932	TT.	
May	28	40.95	POS PURCHASE W/PIN	RECORD NO. 201001	CARD NO.	6653
May	28	17.08	ACH DEBIT	DAVMENTS		
May	29	131.82	POS PURCHASE W/PIN	RECORD NO. 268479	CARD NO.	6653
May	29	60.00	ACH DEBIT PPD COMEd POS PURCHASE W/PIN COSTCO WHSE 03 POS PURCHASE W/PIN SHELL SERVICE S ACH DEBIT	RECORD NO. 353007	CARD NO.	6653
May	29	123.38	ACH DEBIT	DAYMENTO	111	
May			ACH DEBIT	PAIMENIS		
May	31	152.88	PPD COMCAST 8771201 ACH DEBIT			
May	31	174.68	WEB Nicor Gas ACH DEBIT			
Jun	05	139.45	PPD OAK BROOK ACH DEBIT	DIRECT PYT		
Jun	06	2,360.04	PPD FARMERS N W LIFE ACH DEBIT	INS. PREM		
Jun	07	152.69	TEL PENNYMAC ACH DEBIT	CASH		
Jun	07	172.95	PPD ALLSTATE INS CO ACH DEBIT	INS PREM		
Jun			WEB ALLSTATE V&P INS ACH DEBIT	INS PREM		
Jun			WEB CREDIT CARD	ONLINE PMT		
Jun			WEB CHASE CARD SERV ACH DEBIT	ONLINE PMT		
			WEB THE HOME DEPOT	ONLINE PMT		
Jun	<b>T</b> 0	700.00	ACH DEBIT WEB ROBERT KARTHOLL	ONLINE PMT		



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Jun 11     87.16       Jun 13     700.00	PPD SUNRUN	8554786786 OLL RETRY PYMT	
Checks by Serial Number Date Serial # May 30 130		Date Serial # (ay 21 5533 *	Amount 44.95
* Indicates break in check	sequence		
Daily Balance Summary Date May 15 May 16 May 17 May 20 May 21 May 21 May 22 May 23 May 23 May 24 May 24 May 28 May 29 Date Balance 1,202.70 640.06 572.48 271.53 27	May 30 May 31 Jun 03 Jun 05 Jun 06 Jun 07 Jun 10 Jun 11 Jun 13	Balance 1,441.17 1,815.61 3,218.38 3,078.93 718.89 593.25 556.75- 56.09 643.91- 56.09	
*======================================	=== Periodic Accou		*
* = = = = = = = = = = = = = = = = = = =	otal for This * Period *	Total Year-to-date	*
* Total Overdraft Fees	.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	

UECOIACITEIAIEIA I	
	RECONCILEMENT

RECONCUEMENT

Date: 09/2023