

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

PALATINE, IL 60094-4033

ACCOUNT NUMBER: 4828232893

> Statement Period 06/16/24 TO 07/15/24 IM0099002900000000

318409

PAGE 1 OF

90 04700

JAMES A KARTHOLL 435 FOREST TRAIL DR OAK BROOK IL 60523

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Jul 01

Jul 02

Jul 03

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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 ACCOUNTS

BMO SMART ADVANTAGE ACCOUNT NUMBER		Checking)	JAMES A KARTHOLL
DEPOSIT ACCOUNT S	SUMMARY		
Previous Balance 6 Deposits 17 Withdrawals Ending Balance as	5	15, 2024 (Plus) (Minus) 15, 2024	56.09 6,221.33 4,922.76 1,354.66
Deposits and Othe	er Credits		
Date	Amount	Description	
Jun 18	100.00		RECORD NO. PON09E
- 06	0 540 40	ZELLE FROM ROBERT CA	ASCIO
Jun 26	2,549.40		YYGOG GEG
Jun 28	782.00	PPD SSA TREAS 310 ACH DEPOSIT	XXSOC SEC
Juli 26	702.00	PPD NEBF.PENS	NEBF.PENS
Jul 01	1,402.77		NEDF . I END
041 01	1,102.,,	PPD Electrical Inst	ır Pension DD
Jul 12	87.16	RETURNED ACH DEBIT 1	
		PPD SUNRUN	8554786786
Jul 15	1,300.00	TELLER DEPOSIT	
Withdrawals and ()than Dahita		
Date		Description	
Jun 25	82.28		
3 411 23	02.20	PPD CHESAPEAKE-UHC	INS PREM
Jun 27	16.92	ACH DEBIT	
		PPD ComEd	PAYMENTS
Jun 28	131.41	ACH DEBIT	

PPD VERIZON WIRELESS PAYMENTS

COMCAST 8771201 150245755

GAS PAYMNT

RECORD NO. 100213 CARD NO. 6653

BENSENVILLE IL

80.00

142.21

37.00

ACH DEBIT

WEB Nicor Gas

GLF WHITEPINESGOLFCLUB

POS PURCHASE

PPD ACH DEBIT





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PAGE 2 OF

JAMES A KARTHOLL

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Period

04700

Jul 03 42.41 POS PURCHASE W/PIN RECORD NO. 562716 CARD NO. 6653 JEWEL OSCO 2444 ELMHURST IL229.12 POS PURCHASE W/PIN RECORD NO. 655772 CARD NO. 6653 Jul 03 JEWEL OSCO 2444 ELMHURST ΙL Jul 05 200.00 ACH DEBIT WEB BMO ONLINE PMT ACH DEBIT Jul 05 200.00 CREDIT CARD ONLINE PMT WEB Jul 08 100.00 ACH DEBIT WEB CHASE CARD SERV ONLINE PMT 139.45 Jul 08 ACH DEBIT PPD FARMERS N W LIFE INS. PREM ACH DEBIT Jul 08 3,066.69 PENNYMAC CASH TEL Jul 09 150.22 ACH DEBIT PPD ALLSTATE INS CO INS PREM Jul 09 172.94 ACH DEBIT ALLSTATE V&P INS INS PREM WEB 87.16 Jul 11 ACH DEBIT PPD SUNRUN 8554786786 Checks by Serial Number Serial # Date Amount Jul 08 44.95 Daily Balance Summary Date Balance Date Balance 4,128.91 3,728.91 Jun 15 Jul 03 56.09 156.09 73.81 Jul 05 Jul 08 Jun 18 Jun 25 377.82 2,623.21 Jun 26 Jul 09 54.66 Jun 27 Jun 28 Jul 11 Jul 12 2,606.29 32.50-3,256.88 54.66 4,579.65 Jul 15 Jul 01 1,354.66 Jul 02 4,437.44 *__________ ****************** * Total for This * Total
* Period * Year-to-

Year-to-date

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	

UECONOITEMEN I				
(2)				
② ③				
4				
(4) (5) (6)				
<u>(6)</u>				
	CRRACK	nannan		

RECONCUEMENT

Date: 09/2023