

Hemet, CA 92546-8002

RETURN SERVICE REQUESTED

UNIV PHILIPPINES BETA SIGMA INT'L INC **ROY B ANTONIO** INTERNATIONAL 3715 SUNNYSIDE DR RIVERSIDE CA 92506-2418

Reporting Activity 12/31 - 01/31

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Managing Your Accounts



Customer Service (951) 766-4100



Telebanc (800) 642-5575



Mailing Address

P.O Box 12002



Hemet, CA 92546-8002

Online Access

www.bankofhemet.com

Summary of Accounts

Account Type	Account Number	Beginning Balance	Ending Balance
NONPROFIT CHECKING	XXXXXXX70001	\$9,334.83	\$9,334.83

NONPROFIT CHECKING - XXXXXXX70001

Account Summary

Description **Date** Amount **Beginning Balance** 12/31/2016 \$9,334.83 0 Debit(s) This Period \$0.00 0 Credit(s) This Period \$0.00 01/31/2017 **Ending Balance** \$9,334.83

Account Activity

Transaction Date	Description	Debits	Credits	Balance
12/31/2016	Beginning Balance			\$9,334.83
	No activity this statement period			
01/31/2017	Ending Balance			\$9,334.83

Overdraft and Returned Item Fees

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



CHECKS OUTSTANDING							
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DAT	E OR #	AMOUNT	
				Т	OTAL \$		

CHECKBOOK RECONCILIATION

ENTER
BALANCE THIS
STATEMENT

ADD
RECENT DEPOSITS
(NOT CREDITED ON
THIS STATEMENT)

\$

SUBTOTAL \$

SUBTRACT
TOTAL CHECKS
OUTSTANDING

BALANCE \$

BALANCE should agree with your checkbook balance, after deducting charges and adding credits not shown in your checkbook but included on this statement, as follows:

Interest — Add Overdraft — Deduct Automatic Payment — Deduct Automatic Advance — Add Service Charge — Deduct

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS, 40 DAYS IF A SUBSTITUTE CHECK IS INVOLVED.

OTHERWISE STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE.

lf your checkbook and statement do not balance, have you:							
	Accounted for bank charges?		Verified additions and subtractions in your checkbook?		Compared cancelled checks to check stub?		Compared deposit amounts on statement to your checkbook?

To request a copy of an item, call (951) 766-4100

Any charge for imprinted checks includes state sales tax computed at the current rate, when applicable.

An instrument tendered in full satisfaction of a disputed obligation owed to the Bank must be sent to: The Bank of Hemet, Ops Admin, 1600 E. Florida Ave., Hemet, CA 92544

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone (951) 766-4100 or write to us at P.O. Box 12002, Hemet, California 92546-8002 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer 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 error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell 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 (20 business days for new accounts) 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.

If you want to verify whether or not a pre-authorized transfer was made, please call The Bank of Hemet at (951) 766-4100 at least one business day after the pre-authorized transfer should have been made so that we will have time to update our records before you call.

DORMANT ACCOUNTS

Checking and Savings accounts that have had no deposit or withdrawal activity for twelve (12) consecutive months are considered dormant unless you contact us within that period. By law, these accounts will be transferred to the appropriate state at the end of three (3) years for California residents and within the time specified by law for other states. You may reclaim any funds we have remitted by contacting the appropriate state.

FUNDS AVAILABILITY POLICY

A hold for uncollected funds may be placed on funds deposited by check or similar instruments. This could delay your ability to withdraw such funds. The delay, if any, would not exceed the period of time permitted by law. For a complete copy of The Bank of Hemet's Funds Availability Policy, please contact our office or write to us at P.O. Box 12002, Hemet California 92546-8002.

IMPORTANT INFORMATION FOR CONSTANT CASH ACCOUNTS

Balance Subject to Interest Rate – We figure the interest charge on your account by applying the periodic rate to the "daily balance" (including current transactions) 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 other debits, and subtract any payments or other credits. This gives us the "daily balance".

Payments – Payments received at any branch of The Bank Hemet during normal business hours will be posted to your account as of the same day. Otherwise payments will be posted on the next business day.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

The Bank of Hemet P.O. Box 12002 Hemet, California 92546-8002

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar 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.