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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

2,537.84+

Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

009060503532



### **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

7 Deposits 2 Other Credits 2 Checks

10 Other Debits Monthly Service Charge 1,058.85+ 5,625.00+ 1,216.10+

1,216.10+ 1,317.00-4,045.11-

0.00

Average Ledger Balance

Statement Period Days

31

945.00+

**Ending Balance** 

2,537.84+

# **Deposits To Your Account**

TO Chogres	IO IOUI MOC	OWILL			
Date	Amount	Date	Amount	Date	Amount
01-03	5.00	01-20	600.00	01-30	2,400.00
01-13	520.00	01-23	300.00		
01-17	600.00	01-25	1,200.00		



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269
Payment Amount Due 380.87
Past Due Amount 0.00
Minimum Payment Due 380.87
Due Date 02-25-2023

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Statement Period: January 1 , 2023 Thru January 31, 2023	Account Number: 009060503532
Other Credits To Your Account  Date Description O1-04 Funds Transfer From LOC Account 000910001248269 Paypal Transfer *********8517  Total  Checks Paid From Your Account	Amount 270.60 945.50 1,216.10
Check No. Date Amount Check No. Date Amount 2610 01-19 105.00 2622* 01-17 1,212.	<del></del> ,
Other Debits From Your Account  Date Description  01-03 Auto Debit To Pay LOC  01-04 Paz Lawn Mainten Sale  01-04 Overdraft Charge  01-18 Cobb Emc Web Pmts Vc7Pxk  01-20 Cobb County Boar Billpay Cobb County Boc  01-20 Cobb County Boar Billpay Cobb County Boc  01-23 Cobb Emc Web Pmts 8B38Yk  01-24 Paypal Inst Xfer Baldini  01-25 Paz Lawn Mainten Sale  01-30 Paz Lawn Mainten Sale	Amount 380.49 1,060.00 36.00 53.23 15.00 19.00 111.39 250.00 1,060.00 1,060.00
Total	4,045.11
Daily Balance Summary           Date         Balance         Date         Balance           01-03         683.36+         01-17         711.46           01-04         142.04-         01-18         658.23           01-09         803.46+         01-19         553.23           01-13         1,323.46+         01-20         1,119.23	6+ 01-23 1,307.84+ 3+ 01-24 1,057.84+ 3+ 01-25 1,197.84+



08533

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

Sidieme	ent Period	a: Junuary 1 , 2023 Hill	a Juliudiy 51, 20	20	Account to	ampor. 00/0000000
		Checkline Res Loan Account Number:		merci	al	
Previou	is Balanc	e	7,609.89		ng Date of Billing Cycle In The Billing Cycle Period	<b>01/31/2023</b> 32
Total Po Total Fe	es	Credits (-)	270.60 380.49 0.00	Credi	• ,	7,500.00 0.00
Total Int New Ba			7,617.57	Minin Due I	num Payment Due Date	380.87 02/25/2023
Tran	sacti	ons Since Last State	ment			
Eff Date	Post Date	Description				Amount
01-03	01-03	Automatic Payment Interest 109.89 Principa	al 270.60			-380.49 270.60
01-04	01-04	Advance				270.00
		Charged				
Eff Date	Post Date	Description				Amoun
01-31	01-31	Interest Charge				117.57
Total In	terest For	This Period				117.57
Inte	rest (	Calculation				
Portion		Annual Percentage (APR)	e Rate Days In Et	Rate fect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate,
Fixed		17.900%	3	32	0.04904110%	7,491.54
Tota	ls Ye	ar-To-Date				
		ged in 2023 arged in 2023				0.00 113.89
, -, -, 111						



Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

009060503532

FOLLOW THESE EASY STEPS TO BALANCE	YOUR	CHECKING	ACCOUNT
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- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- 3. Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- (Use table B.)
  5. Subtract line 4 from line 3.
  This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	<b>-</b> \$	
5	=\$	

A. Deposits/Credits					
Date Amount					
Total Amount					

B. Outstanding Checks/Debits					
Number	Amount				
		•			
Total Amount					

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies If you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be ilable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your ilability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08533

Statement Period: January 1, 2023 Thru January 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt Is wrong or If you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: January 1, 2023 Thru January 31, 2023 Account Number: 009060503532

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Statement Period: January 1, 2023 Thru January 31, 2023

#### 08533

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

Chk# 2610	\$105.00	Chk# 2622	\$1,212.0
Pry to the Januar Russak Orfer of Januar Russak  Order of Januar Russak  Order of Januar Russak  For Trushed Januar Orfer  E First Citizens Bank  For Sux ad Jaluarean  1106 119 18 18 100 90 60 50 35 3 2 11 0	S /OS SE  Dollars D English  25 10	Pay to the Michael Dotter Order of Michael Darter Spring Chief Dark First Citizens Bank For White A 588 Pag 954 1:06 1 19 18 48:00 90 80 50 35	181,212 CD Interest of the Control o
CAMBRIDGE CROSSING HOA INC	2610	CAMBRIDGE CROSSING HOAINC	2622



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

2,537.84+

Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

009060503532



## Basic Business Checking

Account Number: 009060503532

Enclosures in Statement: 0

Beginning Balance

7 Deposits2 Other Credits Deposits 2 Checks 10 Other Debits

1,058.85+ 5,625.00+ 1,216.10+ 1,317.00-4,045.11-0.00

Statement Period Days Average Ledger Balance 31 945.00+

Monthly Service Charge **Ending Balance** 

2,537.84+

Deposits To Your Account

Date	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
01-03 01-13	5.00 520.00	01-20 01-23	600.00 300.00	01-30	2,400.00
01-17	600.00	01-25	1,200.00		



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 380.87 Payment Amount Due 0.00 Past Due Amount Minimum Payment Due 380.87 02-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Statement Period: January 1 , 2023 Thru January 31, 2023	Account Number : 009060503532
Other Credits To Your Account  Date Description O1-04 Funds Transfer From LOC Account 000910001248269 Paypal Transfer *********8517	<u>Amount</u> 270.60 945.50
Total	1,216.10
Check No. Date / Whosh	mount 12.00
Other Debits From Your Account  Date Description  01-03 Auto Debit To Pay LOC  01-04 Paz Lawn Mainten Sale  01-04 Overdraft Charge  01-18 Cobb Emc Web Pmts Vc7Pxk  01-20 Cobb County Boar Billpay Cobb County Boc  01-20 Cobb County Boar Billpay Cobb County Boc  01-23 Cobb Emc Web Pmts 8B38Yk  01-24 Paypai Inst Xfer Baidini  01-25 Paz Lawn Mainten Sale  01-30 Paz Lawn Mainten Sale	Amount 380.49 1,060.00 36.00 53.23 15.00 19.00 111.39 250.00 1,060.00 1,060.00
Total	4,045.11
Daily Balance Summary         Balance Of Summary         Date Of Summary         Balance Of Summary           01-03         683.36+ Of Summary         01-17         711           01-04         142.04- Of Summary         01-18         658           01-09         803.46+ Of Summary         01-19         553           01-13         1,323.46+ Of Summary         01-20         1,119	.46+ 01-23 1,307.84+ .23+ 01-24 1,057.84+ .23+ 01-25 1,197.84+



**Totals Year-To-Date** 

Total Fees Charged in 2023 Total Interest Charged in 2023 08533

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number: 009060503532 Thru January 31, 2023 Statement Period: January 1, 2023 Checkline Reserve Commercial Loan Account Number: 910001248269 Closing Date of Billing Cycle 01/31/2023 7,609.89 Previous Balance Days In The Billing Cycle Period 32 270.60 **Total Advances** 7,500.00 380.49 Credit Line Total Payments/Credits (-) 0.00 Available Credit 0.00 Total Fees 117.57 **Total Interest** 380.87 Minimum Payment Due 02/25/2023 **Due Date** 7,617.57 **New Balance** Transactions Since Last Statement Post Date Eff Date Amount Description -380.49Automatic Payment Interest 109.89 Principal 270.60 01-03 01-03 270,60 01-04 Advance 01-04 Interest Charged Eff Date Post Date Amount Description 117.57 01-31 01-31 Interest Charge 117.57 Total Interest For This Period Interest Calculation Average Daily Balance (Subject to Interest Rate) Daily Periodic Rate Annual Percentage Rate (APR) Days Rate In Effect Portion 7,491.54 0.04904110% 17.900% 32 Fixed

0.00

113.89



Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

009060503532

		ANCE YOUR	

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this
- statement. (Use table A.) Total of lines 1 and 2. Checks and other debits outstanding not charged to your account. (Use table B.)
  Subtract line 4 from line 3.
- This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding	Checks/Debits
Number	Amount
<u></u>	
Total Amount	

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).

This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as definedent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You was a few to the loss of the first provided the liable for any unauthorized use that occurs after you notify us. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment Prompt Crediting of Payments. prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

**Preauthorized Deposits.** If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: January 1, 2023 Thru January 31, 2023

Account Number: 009060503532

in Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number: (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: January 1, 2023 Thru January 31, 2023 Account Number: 009060503532

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Chk# 2610

#### 08533

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

AMBRIDGE CHOSSING HOA INC  2014 MUNICIPAL CONSTRUCTION  Pay to the Condition Review State Condition  Pay to the Order of Condition Review State Condition  Pay to the Order of Condition Review State Condition  Pay to the Order of Condition Condition Condition  First Citizens Bank  Fig. 1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1. 18.1.	DOE CROSSING HOAINC  2822  WINDLESSTORING  MUSCL  DISTORING  1110133  BARRELL  A SOCOODIO  THO 133  BARRELL  A STORING  STOCILIZENS BANK  LIL ASSO RA 954  ALLA BLAR  191848:00000000000000000000000000000000000

Chk# 2622

\$105.00



> IM EST 920

08149

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

5,586.79+

Statement Period: February 1, 2023

Thru February 28, 2023

Account Number:

009060503532



### **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

4 Deposits
14 Other Credits
1 Checks
17 Other Debits

7,400.00+ 10,477.72+ 2,174.98-12,653.79-0.00

Ending Balance

Monthly Service Charge

5,586.79+

2,537.84+

Statement Period Days 28 Average Ledger Balance 4,236.00+

**Deposits To Your Account** 

<u>Date</u> 02-03 02-09 Amount 2,100.00 1,500.00 <u>Date</u> 02-10 02-16 Amount 2,000.00 1,800.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269
Payment Amount Due 0.00
Past Due Amount 0.00
Minimum Payment Due 0.00
Due Date 03-25-2023

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Othe	r Credits To Your Account	
<u>Date</u>	Description	<u>Amount</u>
02-03 02-06 02-07 02-10 02-13 02-13 02-15 02-15 02-16 02-17 02-21 02-21	Paypal Transfer ************************************	1,746.18 582.06 1,164.12 582.06 582.06 1,164.12 582.06 582.06 582.06 582.06 582.06 582.06 582.06 582.06
	Total	10,477.72

# **Checks Paid From Your Account**

Other Debits From Your Account

Check No.	Date	<u>Amount</u>
2619	02-07	2,174.98
Prior Check Nor	nhar/s) Not Inc	cluded or Out of Sequence.

02-09

Date	Description		<u>Amount</u>
			1,060.00
02-01 02-01	Paz Lawn Mainten Sale Auto Debit To Pay LOC		380.87
02-01	Cobb County Boar Billpay Cobb County Boc		15.00
02-02	Cobb County Boar Billpay Cobb County Boc		19.00
02-07	Cobb Emc Web Pmts Czjv0L		31.06
02-07	Cobb Emc Web Pmts FzivOL		90.65
02-08	Cobb & Douglas P Payment ********5309		315.00
02-09	Transfer Internet 02-09 Seq # 87535	910001248269	4,000.00



08149

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statemer	nt Period	: February 1 , 2023	Thru Februar	y 28, 2023		Account Num	ber: 009060503532
Other Date 02-21 02-27	Descrip Paypal	oits From Y tion Inst Xfer Baldini Inst Xfer Baldini	our Acco	ount			<u>Amount</u> 1,000.00 500.00
02 27	Total	mor mor barann					12,653.79
Daily	Bala	nce Summ	ary				
Date 02-01 02-02 02-03 02-06 02-07		Balance 1,096.97+ 1,062.97+ 4,909.15+ 5,491.21+ 4,358.64+	Date 02-08 02-09 02-10 02-13 02-15	<b>)</b> ]	Balance 4,043.64+ 1,543.64+ 2,659.02+ 2,571.73+ 3,435.85+	Date 02-16 02-17 02-21 02-22 02-27	Balance 4,757.91+ 5,339.97+ 4,922.67+ 5,504.73+ 5,586.79+
		Checkline F Loan Account Numb			rcial		•
Previous	s Balanc	e	7,617	E	Closing Date of Bil Days In The Billing (		<b>02/28/2023</b> 28
Total Fee	yments/C es	Credits (-)	7,650 (	0.00 A	Credit Line Available Credit		7,500.00 7,500.00
Total Inte					Minimum Payment Due Date	Due	0.00 03/25/2023
		ons Since Last S	Statement				
Eff Date 02-01	Post Date 02-01	<u>Description</u> Automatic Paymel					<u>Amount</u> -380.87
02-09	02-09	Interest 117.57 Pri Payment					-4,000.00
02-10 02-13	02-10 02-13	Principal 4,000.00 Payment Principal 1,266.68 Payment	Interest 22 PP				-1,266.68 -2,002.90
Tratar	ost C	Principal 1,970.02	merest 32.00	·			
Eff Date 02-28	Post Date 02-28	Charged  Description Interest Charge					Amount 32.88
		This Period					32.88
Inter Portion	rest C	Calculation Annual Percei	ntage Rate PR)	Days Rate In Effect	Daily Peri Rate	odic	Average Daily Balance (Subject to Interest Rate)
Fixed			900%	28	0.0490411	0%	2,394.30
		ar-To-Date ged in 2023 arged in 2023					0.00 146.77
Inter	rest I						1,041.45



Statement Period: February 1, 2023

Thru February 28, 2023

Account Number:

009060503532

<b>FOLLOW THESE EASY S</b>	TEPS TO BALANC	E YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement
- Add deposits not credited in this statement, (Use table A.)
- Total of lines 1 and 2. Checks and other debits outstanding not charged to your account.
- (Use table B.) Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits		
Date	Amount	
·		
Total Amount		

Number	Amount	v
		_
otal Amount		

How to Compute interest Charges on Your Line of Credit. your "average daily balance" (Including current transactions). We figure the interest charge on your account by applying the periodic rate to How to Compute interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate. Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, If we think you owe an amount and you do not pay, we may report you as delinquent. This section applies if you access your Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). delinguent.

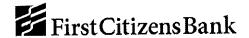
Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888,323,4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day. next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (Including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: February 1, 2023 Thru February 28, 2023 Account Number: 009060503532

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08149

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

009060503532

Statement Period: February 1, 2023 Thru February 28, 2023

Date Action was
\$a,174,98
n sul 1930 Dollars 🗖 🏥
ur .

Chk# 2619

\$2,174.98



IM EST 920

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

5,586.79+

Statement Period: February 1, 2023

Thru February 28, 2023

Account Number:

009060503532

4,236,00+



## Basic Business Checking

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 

**Ending Balance** 

4 Deposits 14 Other Credits

17 Other Debits Monthly Service Charge

2,537.84+ 7,400.00+ 10,477.72+2,174.98-

12,653.79-0.00

5,586.79+

Checks

**Deposits To Your Account** 

Date 02-03 02-09

Amount 2,100.00

Date 02-10 02-16

**Amount** 2,000.00 1.800.00

Statement Period Days

Average Ledger Balance



Due Date

Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

03-25-2023

#### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 0.00 **Payment Amount Due** Past Due Amount 0.00 0.00 Minimum Payment Due

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Othe	r Credits To Your Account	
<u>Date</u>	Description	<u>Amount</u>
02-03 02-06 02-07 02-10 02-13 02-13 02-15 02-15 02-16 02-17 02-21 02-22	Paypal Transfer ************************************	1,746.18 582.06 1,164.12 582.06 582.06 1,164.12 582.06 582.06 582.06 582.06 582.06 582.06 582.06
	Total	10,477.72

# **Checks Paid From Your Account**

Amount Check No. Date 2619 02-07 2,174.98 Prior Check Number(s) Not Included or Out of Sequence.

Othe	r Debits From	Your	Account
Date	Description		

0-4-			Amount
<u>Date</u>	<u>Description</u>		****
02-01	Paz Lawn Mainten Sale		1,060.00
02-01	Auto Debit To Pay LOC		380.87
02-02	Cobb County Boar Billpay Cobb County Boc		15.00
02-02	Cobb County Boar Billpay Cobb County Boc		19.00
02-07	Cobb Emc Web Pmts Czjv0L		31.06
02-07	Cobb Emc Web Pmts Fzjv0L		90.65
02-08	Cobb & Douglas P Payment *******5309		315.00
02-09	Transfer Internet 02-09 Seq # 87535	910001248269	4,000.00
02-10	Transfer Internet 02-10 Seq # 54381	910001248269	1,266.68
02-10	Paypai Inst Xfer Baldini		200.00
02-13	Transfer Internet 02-13 Seq # 33258	910001248269	2,002.90
02-13	Paypai Inst Xfer Baldini		100.00
02-13	Amex Epayment ACH Pmt W9552		312.63
02-15	Paypal Inst Xfer Baldini		300.00
02-16	Paz Lawn Mainten Sale		1,060.00



Total Interest Paid in Prior Year

08149

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

statement Period: February 1 , 2023 Thro	u February 28, 202	3	Account Numb	per: 009060503532
Other Debits From Your	Account			Amount
02-21 Paypal Inst Xfer Baldini 02-27 Paypal Inst Xfer Baldini				1,000.00 500.00
Total				12,653.79
Daily Balance Summary				
Date         Balance           02-01         1,096.97+           02-02         1,062.97+           02-03         4,909.15+           02-06         5,491.21+           02-07         4,358.64+	Date 02-08 02-09 02-10 02-13 02-15	Balance 4,043.64+ 1,543.64+ 2,659.02+ 2,571.73+ 3,435.85+	Date 02-16 02-17 02-21 02-22 02-27	Balance 4,757.91+ 5,339.97+ 4,922.67+ 5,504.73+ 5,586.79+
Checkline Rese		nercial		
Previous Balance	7,617.57	Closing Date of Bill Days In The Billing C	i <b>ng Cycle</b> ycle Period	<b>02/28/2023</b> 28
Total Advances Total Payments/Credits (-) Total Fees	0.00 7,650.45 0.00	Credit Line Available Credit		7,500.00 7,500.00
Total Interest New Balance	0.00	Minimum Payment Due Due Date		0.0 03/25/202
Transactions Since Last States	ment			
Eff Post Date Description D2-01 02-01 Automatic Payment				<u>Amoun</u> -380.87
Interest 117.57 Principa 02-09 02-09 Payment Principal 4,000.00	/ 263.30			-4,000.00
02-10 02-10 Payment Principal 1,266.68				-1,266.68 -2,002.90
02-13	est 32,88		<u></u>	2,002.
Interest Charged				
Eff Post Date <u>Date</u> <u>Description</u>				Amoun
02-28 02-28 Interest Charge				32.88
Total Interest For This Period				32.88
Interest Calculation Portion Annual Percentage	e Rate Days Ro In Effe	ate Daily Perio	odic	Average Daily Balance (Subject to Interest Rate
(APR) (APR) 17.900%	in £ffe 28	ct Rate 0.0490411	,	(Subject to interest Rate)
Totals Year-To-Date				
Total Fees Charged in 2023 Total Interest Charged in 2023				0.00 146.7
Interest Paid				1.041 4

1,041.45



Statement Period: February 1, 2023

Thru February 28, 2023

Account Number:

009060503532

	TO BALANCE \		

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
  Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	osits/Credits			
Date Amount				
Total Amount				

B. Outstanding Checks/Debits				
Number	Amount			
Total Amount				

We figure the interest charge on your account by applying the periodic rate to How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid Interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. How to Compute Interest Charges on Your Line of Credit. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your

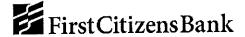
Your Rights if You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your ilne of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may be use the topology the liable for unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. in any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08149

Statement Period: February 1, 2023 Thru February 28, 2023

Account Number:

009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: February 1, 2023 Thru February 28, 2023 Account Number :

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#D\$1141848#009080803532# 02814

08149

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

atement Period: February 1	1,2023 Thru	February 28, 2023
CAMBRIDGE CROSSING HOAINC 0074 MANHASSETT PL NE NARIEITA, GA 000000000	2/1/23	2619 (1 64916661) 819
Pay to the Jean Dian Peral Ca Order of Jan Draw Peral Ca	4 lr\$	12,174.98.
First Citizens Bank	1	

Chk# 2619

\$2,174.98



> IM EST 920

08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance
Checking

Checking Balance

5,464.85+

Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532



### **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

Monthly Service Charge

3 Deposits
5 Other Credits
6 Checks
10 Other Debits

5,586.79+
6,310.00+
2,910.30+
6,611.542,730.700.00

Statement Period Days Average Ledger Balance 31 8,152.00+

**Ending Balance** 

5,464.85+

# **Deposits To Your Account**

<u>Date</u> 03-06 Amount 3,710.00

Date 03-09 <u>Amount</u>

<u>Date</u> 03-16 <u>Amount</u> 1,400.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269
Payment Amount Due 0.00
Past Due Amount 0.00
Minimum Payment Due 0.00

Due Date 04-25-2023

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Sidicilien	ir Feliod. Water 1, 2020 111	a			1
Other	r Credits To Your	Account			A =
Date 03-07 03-13 03-20 03-20 03-22	Description  Paypal Transfer ********8557 Paypal Transfer ********0538 Paypal Transfer ********1791 Paypal Transfer *********1480 Paypal Transfer *************1555				Amount 582.06 582.06 582.06 582.06 582.06
	Total				2,910.30
	ks Paid From You				A m m &
2620 262		<u>Check No.</u> <u>Date</u> 2623* 03-28 2624 03-23		<u>Check No.</u> <u>Date</u> 2625 2627* 03-30	Amount 200.00 220.50
	r Debits From Yo	ur Account			Amount
Date 03-02 03-08 03-08 03-09 03-13 03-13 03-20 03-22 03-22	Description  Cobb Emc Web Pmts Sqwp4L Cobb County Boar Billpay Co Cobb County Boar Billpay Co Harland Clarke Chk Orders ** Paypal Inst Xfer Baldini Amex Epayment ACH Pmt W0 Paypal Inst Xfer Baldini Amex Epayment ACH Pmt W3 Paypal Inst Xfer Baldini Att Payment ******005Csr1D	bbb County Boc bbb County Boc **v*******5200			Amount 76.56 15.00 19.00 34.09 200.00 293.47 300.00 454.35 150.00 1,188.23
	Total				2,730,.70
Daily  Date 03-02 03-06 03-07 03-08 03-09	9,220.23+ 9,802.29+ 7,768.29+	Date 03-13 03-16 03-20 03-22 03-23	8,841.75+ 10,241.75+ 10,651.52+ 11,083.58+ 7,883.58+	<u>Date</u> 03–27 03–28 03–29 03–30	Balance 7,683.58+ 6,873.58+ 5,685.35+ 5,464.85+



08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: March 1, 2023 Thru March 31, 2023 Account Number: 009060503532

Total Advances Total Payments/Credits (-) Total Pees Total Interest Total Interest Date Days In The Billing Cycle Period  Total Payments/Credits (-) Total Payments/Credits (-) Total Pees Total Interest Total Interest Transactions Days In The Billing Cycle Period Total Period Total Line Total Line Total Payment Due To	Statement Period	d: March 1, 2023 Hild March	31, 2023	Account	
Total Advances Total Payments/Credits (-) Total Pees Total Interest Total Interest Date Days In The Billing Cycle Period  Total Payments/Credits (-) Total Payments/Credits (-) Total Pees Total Interest Total Interest Transactions Days In The Billing Cycle Period Total Period Total Line Total Line Total Payment Due To	E F			nercial	
Total Advances Total Payments/Credits (-) Total Fees Total Inferest Total Inferest Total Inferest Total Inferest Transactions Transactions Total Since Last Statement  Eff Date Date Date Total Type Annual Percentage Rate (APR) Totals Year-To-Date  Totals Year-To-Date  Total Payments/Credits (-) Totals Line T,500.00 T,500.00 Totals Line T,500.00	Previous Balan	ce	0.00		<b>03/31/2023</b> 31
Total Fees	Total Advances			_	<b>.</b>
Total interest  New Balance  O.00  New Balance  O.00  New Balance  O.00  Minimum Payment Due O4/25/2023  Transactions Since Last Statement  Eff Post Date Date  Description No Transaction Activity  Interest Calculation Plan Type Annual Percentage Rate (APR) Fixed  17.900%  Totals Year-To-Date  No.00  Minimum Payment Due O.00  Minimum Payment Due O4/25/2023  Amoun O4/25/2023  Amoun O4/25/2023  Amoun O4/25/2023  Amoun O4/25/2023  Amoun O4/25/2023  Amoun O4/25/2023  O4/25/2	Total Payments/	Credits (-)			· •
New Balance  O.00 Due Date  O.00 Due Date  O.00 Due Date  O.00 Od/25/2023  Transactions Since Last Statement  Eff	Total Fees			Available Credit	7,500.00
New Balance  0.00 Due Date  04/25/2023  Transactions Since Last Statement  Eff Post Date Date Description No Transaction Activity  Interest Calculation Plan Type Annual Percentage Rate (APR) Fixed 17.900% 31 0.04904110% 0.006  Totals Year-To-Date	Total Interest		0.00	Minimum Payment Due	0.00
Eff Date Date Date Description No Transaction Activity  Interest Calculation Plan Type Annual Percentage Rate Days Rate In Effect Rate (Subject to Interest Rate (Subject to Interest Rate Totals Year-To-Date	New Balance		0.00	•	04/25/2023
Totals Year-To-Date    Date   Description   No Transaction Activity	Transacti	ons Since Last Statement			
No Transaction Activity  Interest Calculation Plan Type Annual Percentage Rate Days Rate In Effect Rate (Subject to Interest Rate) Fixed 17.900% 31 0.04904110% 0.000  Totals Year-To-Date		Description			<u>Amount</u>
Plan Type Annual Percentage Rate Days Rate In Effect Rate (Subject to Interest Rate (Subject to Interest Rate Totals Year-To-Date					
Fixed 17.900% 31 0.04904110% 0.00  Totals Year-To-Date	Interest (	Calculation			
Totals Year-To-Date	Plan Type				Average Daily Balance (Subject to Interest Rate)
	Fixed	17.900%	31	0.04904110%	0.00
	Totals Ye	ar-To-Date			0.0

Total Fees Charged in 2023
Total Interest Charged in 2023
146.77



Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532

<b>FOLLOW THESE EASY</b>	STEPS TO BAL	ANCE YOUR O	CHECKING A	CCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- 3. Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3.
   This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits					
Date	Amount				
Total Amount					

B. Outstanding Checks/Debits				
Number	Amount			
	·			
Total Amount				

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

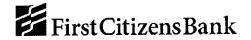
Your Rights if You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current malling address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by cailing our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888,323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

**Preauthorized Deposits.** If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08584

Statement Period: March 1, 2023 Thru March 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt Is wrong or if you need more Information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will Investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: March 1, 2023 Thru March 31, 2023

Account Number: 009

009060503532

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#### 08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: March 1 , 2023 Thru	March 31, 2023	Acco	ount Number:	009060503532
CAMERIDGE CHOSSING HOAING SAYAMMUSSETT PLIE MARKETA ON SOCIOSO  Pay to the CW Promilia  Price Straward and Title  First Citizens Bank  For 1206 1 19 1848:0090605035322 02620	2620 11101111 11111111111111111111111111	CAMBRIDGE EROSSING HOA INC  STANDAMESTS IT IN IN  MARKETTA CA 3000A0000  Pay to the  Order of Jacobson Roadel  First Citizens Bank  For Social Annual May  1:06 1 19 18 48:00 90 60 50	Milet Be	
Chk# 2620	\$2,000.00	Chk# 2621		\$181.04
CAMBRIDGE CROSSING HOA INC 3074 MANIASSETT PL NE MARIETA GA 200652000  Pay to the Calch Wart  Crypt Timbul Dun and Tive  First Citizens Bank  For  1:06 1 19 18 4 81:00 90 60 50 3 5 3 21 9 0 2 6 2 3	2623  TOTAL BEST STATE  DOILGE	First Citizens Bank  Por	312312 ve Hunted and The Medit of	2624 64416411 3
Chk# 2623	\$810.00	Chk# 2624		\$3,200.00
CAMBRIDGE CROSSING HOA INC 2017 MANHASSETT PL NE MASHETTA GA 3000800000  Pay to the Alat Balling Order of Alat Balling  First Citizens Bank  For	2625  **********************************	CAMBRIDGE CHOSSING NOA INC DOTA MANYASSETT PE, NE MARRITA CA 3000630000  Pay to the Congel Degra  Order of Congel Degra  EF First Citizens Bank For Fronc + Payresa	_ Alto B	2627  **HINGS  DIE AMAGEMEN  \$230 L
Chk# 2625	\$200.00	Chk# 2627		\$220.50



IM EST 920

08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance Checking

Balance

5,464.85+

Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532



# **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 

Deposits 5 Other Credits 6 Checks

10 Other Debits Monthly Service Charge 5,586.79+ 6,310.00+ 2,910.30+

6,611.54-2,730.70-

Statement Period Days Average Ledger Balance 31 8,152.00+

**Ending Balance** 

5,464.85+

0.00

**Deposits To Your Account** 

Date 03-06

Amount 3,710.00 Date 03-09

**Amount** 1,200.00 Date 03-16

**Amount** 1,400.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 0.00 **Payment Amount Due** 0.00 Past Due Amount 0.00 Minimum Payment Due 04-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

\$

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Statement Period: March 1 , 2023 Thru March 31, 2023	Account Number: 00	9060503532
Other Credits To Your Account  Date Description  03-07 Paypal Transfer ************************************		Amount 582.06 582.06 582.06 582.06 582.06
Checks Paid From Your Account		
Check No.         Date         Amount         Check No.         Date           2620         03-08         2,000.00         2623*         03-28           2621         03-13         181.04         2624*         03-23           *Prior Check Number(e) Not Included or Out of Sequence.	Amount 810.00 2625 03-27 2627* 03-30	Amount 200.00 220.50
Other Debits From Your Account		Amount
Date  O3-02  Cobb Emc Web Pmts Sqwp4L  O3-08  Cobb County Boar Bilipay Cobb County Boc  O3-08  Cobb County Boar Bilipay Cobb County Boc  O3-09  Hariand Clarke Chk Orders "*"v"******5200  O3-13  Paypal Inst Xfer Baldini  O3-13  Amex Epayment ACH Pmt W0492  Paypal Inst Xfer Baldini  O3-20  Paypal Inst Xfer Baldini  O3-21  Amex Epayment ACH Pmt W3766  O3-22  Paypal Inst Xfer Baldini  O3-29  Att Payment ************************************		76.56 15.00 19.00 34.09 200.00 293.47 300.00 454.35 150.00 1,188.23
Total		2,730.70
03-06 03-07 03-07 9,802.29+ 03-08 7,768.29+ 03-22 11	Balance	Balance 7,683.58+ 6,873.58+ 5,685.35+ 5,464.85+



08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532

Checkline Reserve		nercial	
Previous Balance	0.00	Closing Date of Billing Cycle	03/31/2023
Total Advances Total Payments/Credits (-) Total Fees	0.00 0.00 0.00	Days in The Billing Cycle Period  Credit Line  Available Credit	7,500.00 7,500.00
Total Interest  New Balance	0.00	Minimum Payment Due Due Date	0.00 04/25/2023
Transactions Since Last Statement			•
Eff Post Date Description No Transaction Activity			<u>Amount</u>
Interest Calculation			
Plan Type Annual Percentage Rate (APR)	Days Ro In Effe	ate Daily Periodic ct Rate	Average Daily Balance (Subject to Interest Rate)
Fixed 17.900%	31	0.04904110%	0.00

Total Fees Charged in 2023 Total Interest Charged in 2023

0.00 146.77



Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532

	EASY STEPS			

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
  Checks and other debits outstanding not charged to your account.
- (Use table B.) Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3_	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits				
Date	Amount			
Total Amount				

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies If you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that soid you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your, credit dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. delinquent.

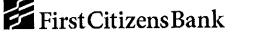
Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08584

Statement Period: March 1, 2023 Thru March 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: March 1, 2023 Thru March 31, 2023 Account Number: 009060503532

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Statement Period: March 1, 2023

#### 08584

Thru March 31, 2023

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

009060503532

Pay to the CW Party 3  Office of Shared and There 1  EFFrot Citizens Bank  For Shared and There 1  1:06 1 19 18 18 18:00 90 60 50 35 3 2 M 0 26 20	2620 2620 2000.00 2000.00 \$2,000.00	CAMBRIDGE CROSSING HOAINC  STAMMINGSTET FUE  WATERIA CA MOMANDO  Pay to the Order of Product Product  First Citizens Bank  For Social Annual My.  1:0611918181:009060503532	2621 3/10/23 Dec 2621 and 04/100 Dollars & 5.
CAMBRIDGE CROSSING HOA INC  3174 MANHASSETTP I. HE MARKETTA GA 200652000  Pay to the Calch West  Eight Atmiss Draw and There  For  1:0B 149 18481:0090805035321 02823	2623 server serv	CAMBRIDGE CROSSING HOA INC 3974 MANHASSETT PL NE MANHETA, OR SOCIETORY  Pay to the Confer of Canara Survey of Prince Officers Bank  For. 1981191848:009080503532  Chk# 2624	2624
Pay to the Robot Balling \$	\$810.00 2625 **********************************	CAMBRIDGE CROSSING MOA INO SOLUTION OF THE MARTIA OF SOCIOSOM  Pay to the Angela Degrar  Orger of Angela Degrar  Hundred Turky  Effirst Citizens Bank  For Paris + Payera  1:08 1191848:009080503535	2627 3/26/23 HAMBERS STEP SAROLE DOLLARS TO E



IM EST

08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

5,464.85+

Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532



## **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 

Deposits 3 Other Credits Checks

5,586.79+ 6,310.00+ 2,910.30+ 6,611.54Statement Period Days Average Ledger Balance 31 8,152.00+

10 Other Debits Monthly Service Charge 2,730.70-0.00

**Ending Balance** 

5,464.85+

**Deposits To Your Account** 

Date 03-06

Amount 3,710.00

Date 03-09

**Amount** 1,200.00 Date 03 - 16

Amount 1,400.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 0.00 **Payment Amount Due** 0,00 Past Due Amount Minimum Payment Due 0.00 04-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

\$

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

statemen	Trefloa: Maich 1, 2023	Tilla Maich 51, 202		/(CCCCII) (Tail) CCI :	
Date 03-07 03-13 03-20 03-20 03-22	Total	557 538 791 180 555		_	Amount 582.06 582.06 582.06 582.06 582.06 582.06
Chec	ks Paid From Y			OL CAL BUILD	A
262 262		0 2623* 2624	Date Amount 810.00 03-23 3,200.00	Check No. <u>Date</u> 2625 03-27 2627* 03-30	Amount 200.00 220.50
Othe	r Debits From	Your Accour	nt		
<u>Date</u>	Description				Amount
03-02 03-08	Cobb Emc Web Pmts Squ Cobb County Boar Billpa	vp4L v Cobb County Boc			76.56 15.00
03-08 03-09	Cobb County Boar Billpa Harland Clarke Chk Orde	v Cobb County Boc			19.00 34.09
03-13	Paypal Inst Xfer Baldini				200.00 293.47
03-13 03-20	Amex Epayment ACH Pm Paypal Inst Xfer Baldini				300.00 454.35
03-20 03-22	Amex Epayment ACH Pm Paypal Inst Xfer Baldini	t W3766			150.00
03-29	Att Payment ******005Csr	1D		_	1,188.23
	Total				2,730.70
Daily	Balance Sumn	nary			
<u>Date</u>	Balance	<u>Date</u>	Balance	<u>Date</u> 03-27	Balance 7,683.58+
03-02 03-06	9,220.231	03-13	8,841.75+ 10,241.75+	03-28 03-28 03-29	6,873.58+ 5,685.35+
03-07 03-08	7,768,291	-   03-22	10,651.52+ 11,083.58+ 7,883.58+	03-30	5,464.85+
03-09	8,934.201	03-23	7 7000 . 001	1	



08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: March 1, 2023 Thru March 31, 2023 Account Number: 009060503532

Checkline Reserve Commercial

0.00	Minimum Payment Due	0.00
0.00	Available Credit	7,500.00
0.00	Credit Line	7,500.00
0.00	bays in the bining Cycle I ched	,
0.00	Closing Date of Billing Cycle Days In The Rilling Cycle Period	<b>03/31/2023</b> 34
	0.00 0.00 0.00	Days in The Billing Cycle Period  0.00  0.00  Credit Line  0.00  Available Credit  0.00

Transactions Since Last Statement

Eff Post Date Description Amount

No Transaction Activity

Interest CalculationPlan TypeAnnual Percentage Rate (APR)Days Rate In EffectDaily Periodic RateAverage Daily Balance (Subject to Interest Rate)Fixed17.900%310.04904110%0.00

Totals Year-To-Date

Total Fees Charged in 2023
Total Interest Charged in 2023
146.77



Statement Period: March 1, 2023

Thru March 31, 2023

Account Number:

009060503532

FOLLOW THESE	<b>EASY STEPS</b>	TO BA	LANCE YOUR	CHECKING	ACCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2. Checks and other debits outstanding not charged to your account. (Use table B.)
  Subtract line 4 from line 3.
- This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	<b>=</b> \$	
4	-\$	
5	<b>=</b> \$	

A. Deposits/Credits			
Date	Amount		
Total Amount			

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate. Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888,323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08584

Statement Period: March 1, 2023 Thru March 31, 2023

009060503532 Account Number:

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt Is wrong or if you need more Information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (Including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation. the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear Interest Charge. in your revolving line of credit documents.

Statement Period: March 1, 2023 Thru March 31, 2023

Account Number: 009060503532

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Chk# 2625

#### 08584

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: March 1, 2023 Thru	ı March 31, 2023	Acc	ount Number :	00906050353
CAMBRIDGE CHOSSING HOA INC STANDASSET FUNE MARKETA GA SCRASSOO  Pry to the C. W. Paradury Office of Directory  EFirst Citizens Bank  For 1206 & 1948 48:009060503532N 02820		CAMBRIDGE CROSSING HOAINC  STANDINGSETTE NE MADETTA CA SOCIALOGO  Pay to the Order of  Chambridge  First Citizens Bank  For Social Annual Man  1:08 1 19 18 48:00 9080 50	Nohrt Be	
Chk# 2620	\$2,000.00	Chk# 2621		\$181.04
CAMBRIDGE CROSSING HOA INC  3174 MANIASSETT FU. RE  MARIETTA, GA 5000653000  Pay to fice Calche Went  Cyfer of Calche Went  First Citizens Bank  For  1:GB 1 17 18 48:GO 708050333 20 028 23	2623 ***********************************	CAMBRIDGE CROSSING HOA INC 9974 MANHASSETT PL HE MARRIETTA, CA 300080990  Pay to the Order of  Christo Characa  First Citizens Bank  For	31312 we Hard and The Medical	2624
Chk# 2623	\$810.00	Chk# 2624		\$3,200.00
CAMBRIDGE CROSSING HOA INC  374 MANIFESCEPT PLANE  ANGELT AND CORROSOFT  Pay to the Alat Balling  Order of Alat Balling  First Citizens Bank  For	2625  Unio Books and Dollars Control	CAMBRIDGE CROSSING HOA IND SOFT MUNICIPAL AND SOFT MARKETTA AND SOFT OF THE PROPERTY OF THE PR	3/26/23 uty an Yuc Alt B 035320 02627	2627  ************  Date Acceptance  ###################################
Chk# 2625	\$200.00	Chk# 2627		\$220.50



> IM EST 920

08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance
Checking

4,047.16+

Statement Period: April 1, 2023

Thru April 30, 2023

Account Number:

Balance

009060503532



### **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

**Beginning Balance** 

Deposits Other Credits

4 Checks 5 Other Debits Monthly Service Charge 5,464.85+ 800.00+ 582.06+ 1,395.33-

1,404.42-

**Ending Balance** 

4,047.16+

Statement Period Days 30 Average Ledger Balance 4,149.00+

**Deposits To Your Account** 

<u>Date</u> 04-26 Amount 800,00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269
Payment Amount Due 0.00
Past Due Amount 0.00
Minimum Payment Due 0.00
Due Date 05-25-2023

DDA-LOC

500801000

DDA-LOC

**Amount Enclosed** 

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Statement Period: April 1 , 2023 Thru April 30, 2023	Account Number: 009060503532
Other Credits To Your Account  Date Description O4-10 Paypal Transfer ********6443	Amount 582.06
Total	582.06
2626 04-04 333.33 2630 04-26 600	nount 0.00   2.00
Other Debits From Your Account  Date Description  04-03 Paz Lawn Mainten Sale 04-10 Synchrony Bank Cc Pymt ***********3394 04-12 Cobb County Boar Billpay Cobb County Boc 04-12 Cobb County Boar Billpay Cobb County Boc 04-12 Cobb Emc Web Pmts R8Lrcl	Amount 1,060.00 175.00 15.00 19.00 135.42
Total	1,404.42
Daily Balance Summary         Balance Ode         Date Ode         Balance Ode         Ode         Balance Ode	<del>58</del> + <del>04-27</del> 4, <del>047.16</del> +
Checkline Reserve Commercial Loan Account Number: 910001248269	
	e of Billing Cycle 04/28/2023 Billing Cycle Period 28

0.00

0.00

0.00

0.00

Credit Line Available Credit

Due Date

Minimum Payment Due

Total Advances Total Payments/Credits (-) Total Fees

Total Interest

New Balance

7,500.00 7,500.00

0.00 05/25/2023



08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period	: April 1 , 2023 Thru April 30, 2	023	Accour	nt Number: 009060503532
	ons Since Last Statement			
Eff Post Date Date	Description			<u>Amount</u>
	No Transaction Activity			·
Interest C	alculation			
Plan Type	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	28	0.04904110%	0.00

Total Fees Charged in 2023 Total Interest Charged in 2023 0.00 146.77



Statement Period: April 1, 2023

Thru April 30, 2023

Account Number:

009060503532

FOLLOW THESE	FASY STEPS TO	) BALANCE YOUR	CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement. Add deposits not credited in this
- statement. (Use table A.)
  Total of lines 1 and 2.

- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits			
Date Amount			
***************************************			
Total Amount			

B. Outstanding Checks/Debits		
Number	Amount	
		•
Total Amount		

We figure the interest charge on your account by applying the periodic rate to How to Compute interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. How to Compute Interest Charges on Your Line of Credit. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate. Percentage Rate are variable rates subject to change each month.

If you think there is an error on your What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account Information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. This section applies if you access your Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the Prompt Crediting of Payments. next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08389

Thru April 30, 2023 Statement Period: April 1, 2023

009060503532 Account Number:

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation. the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this necessary that your payment and funds in the amount of the hold will not be available to you for subsequent educates until we confirm that your payment has payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear Interest Charge. in your revolving line of credit documents.

Statement Period: April 1, 2023 Thru April 30, 2023 Account Number: 009060503532

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#### 08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: April 1 , 2023 Thru Ap	oril 30, 2023	Account Number:	009060503532
CAMBRIDGE CROSSING HOA INC SOLA MAINLASSITTE RE MAINLETTE RE Pay to the Jun Aug. Red. Con Jun. DROGE Handal Dinty This and The Effect Citizens Bank  Fr. 1194848:0090605035328 02626	Date Billscom  \$3.33,33  Pollurs of FF  First Citiz	Jul Belding - 14433	2629  ACTIVITY  Data ACCIONATION  1 \$ 250 45  Dollars © E
Chk# 2626	\$333.33 Chk# 262	9	\$250.00
CAMBRIDGE CHOSSING HOA INC STANDAMOSECTION IN WHATELAN ASSOCIATION  TO THE STANDAMOSECTION IN  THE STA	CAMBRIDGE CI SPER AUGUSTER AUG	Myslu Teyers - 4125/35 Mindry Trulie un Tho	2631 2631 1414411 Dell Association of the control of the contro
Chk# 2630	\$600.00 Chk# 263	1	\$212.00



> IM EST 920

08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

4,047.16+

Statement Period: April 1, 2023

Thru April 30, 2023

Account Number:

009060503532



# **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

**Beginning Balance** 

Deposits 1 Other Credits 4 Checks

800.00+ 582.06+ 1,395.33-1,404.42-5 Other Debits Monthly Service Charge 0.00

**Ending Balance** 

4,047.16+

5,464.85+

30 **Statement Period Days** 4,149.00+ Average Ledger Balance

**Deposits To Your Account** 

Date 04-26

Amount 800.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. **Payment Amount Due** 0.00 0.00 Past Due Amount Minimum Payment Due 0.00

05-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

**Amount Enclosed** 

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

Statement Period: April 1 , 2023 Thru April 30, 2023		Account Number:	009060503532
Other Credits To Your Account  Date Description O4-10 Paypal Transfer *******6443			<u>Amount</u> 582.06
Total			582.06
Checks Paid From Your Account           Check No.         Date         Amount         Check No.           2626         04-04         333.33         2630           2629*         04-06         250.00         2631           *Prior Check Number(s) Not Included or Out of Sequence.			
Other Debits From Your Accounts  Date Description  04-03 Paz Lawn Mainten Sale Synchrony Bank Cc Pymt ***********3394  04-12 Cobb County Boar Billpay Cobb County Boc 04-12 Cobb County Boar Billpay Cobb County Boc 04-12 Cobb Emc Web Pmts R8Lrcl	nt		Amount 1,060.00 175.00 15.00 19.00 135.42
Total			1,404.42
Daily Balance Summary           Date         Balance         Date           04-03         4,404.85+         04-10           04-04         4,071.52+         04-12           04-06         3,821.52+         04-26	Balance 4,228.58+ 4,059.16+ 4,259.16+	<u>Date</u> 04–27	<u>Balance</u> 4,047.16+
Checkline Reserve Con Loan Account Number: 91000124826			
Previous Balance 0.0	Days In The Billing Cy		<b>04/28/2023</b> 28

0.00

0.00

0.00

0.00

Credit Line

**Due Date** 

**Available Credit** 

**Minimum Payment Due** 

Total Advances
Total Payments/Credits (-)

Total Fees
Total Interest

New Balance

7,500.00 7,500.00

0.00 05/25/2023



08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

009060503532 Account Number: Statement Period: April 1, 2023 Thru April 30, 2023 Transactions Since Last Statement Eff Date Post Date **Amount** Description No Transaction Activity **Interest Calculation** Average Daily Balance (Subject to Interest Rate) Days Rate In Effect Daily Periodic Rate Annual Percentage Rate (APR) Plan Type 0.00 28 0.04904110% 17.900% Fixed

**Totals Year-To-Date** 

Total Fees Charged in 2023 Total Interest Charged in 2023 0.00 146.77



Thru April 30, 2023 Statement Period: April 1, 2023

Account Number:

009060503532

OLLOW THESE E	ASY STEPS	TO BALANCE YOUR	CHECKING ACCOUNT

- 1. Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.) Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account.
- (Use table B.) Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits		
Date Amount		
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
	·	
		,
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charges. Automatic navment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate. Percentage Rate are variable rates subject to change each month.

What To Do if You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. What To Do if You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies If you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current malling address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our Investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. delinguent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liablilty will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day. next Bank business day.

Preauthorized Deposits.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08389

Statement Period: April 1, 2023 Thru April 30, 2023

009060503532 Account Number:

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or If you need more Information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions), if we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear Interest Charge. in your revolving line of credit documents.

Statement Period: April 1, 2023 Thru April 30, 2023 Account Number: 009060503532

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Chk# 2630

Central Bank Operations - DAC02 P.O. Box 27131 Raielgh, NC 27611-7131

08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

009060503532

Statement Period: April 1 , 2023 T	hru April 30, 2023	Accou	nt Number: 0	0906050353
CAMBRIDGE CROSSING HOA INC	2626  SID DOTE STANDING  \$333,33  The Pollars of E	CAMBRIDGE CROSSING HOA INC DAY MANHASSETT PL HE MANETTA CA 200003090  Pay to the Achart Rolling Thankul Fully  First CitizensBank  For	Matt Bles	320.00 320.00 320.00
Chk# 2626		hk# 2629		\$250.00
CAMBRIDGE CROSSING HOA ING SISTEMANSSTER INF MARKETA ON SOCIOLOGY OF LYOUR OF STANDARD ON THE STANDARD  FOR MARKETA ON SOCIOLOGY OF LYOUR OF STANDARD ON THE STANDARD  FIRST CHIZOLOGY  FOR FIRST CHIZ	4125123 Des exercises & 1 5 600 00 Dellors to E.	CAMBRIDGE CROSSING HOAING STRINGHASSETTER NE MARKETTA DA SOCRESSEO  Pay to the Angala Jegeal Mac Altanhah Jau  First Citizens Bank  For Land 150,010  1:06 11918481:0090605035	Melet Bl	2631  Address  According  R 12 09  Acro 10 Exp
Chk# 2630	\$600.00	hk# 2631		\$212.0



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

4,047.16+

Statement Period: April 1, 2023

Thru April 30, 2023

Account Number:

009060503532



# **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

1 Deposits
1 Other Credits

4 Checks 5 Other Debits Monthly Service Charge 5,464.85+ 800.00+ 582.06+ 1,395.33-1,404.42-0.00 Statement Period Days Average Ledger Balance 30 4,149.00+

**Ending Balance** 

4,047.16+

# Deposits To Your Account

Date 04-26 Amount 800.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

# CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269
Payment Amount Due 0.00
Past Due Amount 0.00
Minimum Payment Due 0.00
Due Date 05-25-2023

DDA-LOC

500801000

DDA-LOC

**Amount Enclosed** 

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Statement Period: April 1 , 2023 Thru April 30, 2023	Account Number :	009060503532
Other Credits To Your Account  Date Description O4-10 Paypal Transfer *********6443		<u>Amount</u> 582.06
Total		582.06
Checks Paid From Your Account           Check No. Date         Amount           2626         04-04         333.33           2629** 04-06         250.00           'Prior Check Number(s) Not Included or Out of Sequence.         2630		
Other Debits From Your Account  Date Description  04-03 Paz Lawn Mainten Sale 04-10 Synchrony Bank Cc Pymt ************************************		Amount 1,060.00 175.00 15.00 19.00 135.42
Total		1,404.42
Daily Balance Summary           Date         Balance         Date           04-03         4,404.85+         04-10           04-04         4,071.52+         04-12           04-06         3,821.52+         04-26	Balance Date 4,228.58+ 04-27 4,059.16+ 04-27 4,259.16+	Balance 4,047.46+
Checkline Reserve Comme Loan Account Number: 910001248269	rcial	
	Closing Date of Billing Cycle Days In The Billing Cycle Period	<b>04/28/2023</b> 28

0.00

0.00

0.00

0.00

Credit Line Available Credit

Minimum Payment Due Due Date

Total Advances Total Payments/Credits (-) Total Fees

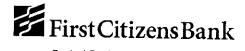
Total Interest

**New Balance** 

7,500.00 7,500.00

05/25/2023

0.00



08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period	d: April 1 , 2023 Thru April 30, 2	2023	Accou	nt Number :	009060503532
Transacti  Eff Post Date	Ons Since Last Statement  Description  No Transaction Activity	· · · · · · · · · · · · · · · · · · ·			Amount
	Calculation				
Plan Type Fixed	Annual Percentage Rate (APR) 17.900%	Days Rate In Effect 28	Daily Periodic Rate 0.04904110%	Avera (Subjec	ge Daily Balance t to Interest Rate) 0.00
700 4 31 37	Pro vo				0.00

Totals Year-To-Date

Total Fees Charged in 2023 Total Interest Charged in 2023

0.00 146.77



Statement Period: April 1, 2023 Thru April 30, 2023 Account Number:

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
  Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$
2	+\$
3	=\$
4	-\$
5	=\$

A. Deposits/Credits			
Date	Amount		
Total Amount			

B. Outstanding Checks/Debits		
Number	Amount	
	,	
	-	
Total Amount		
10,0,7,11100111	1	

009060503532

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) Description of Problem: If information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1,888,323,4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08389

Statement Period: April 1, 2023 Thru April 30, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the limit takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Account Number:

009060503532

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Chk# 2630

Central Bank Operations - DAC02 P.O. Box 27131 Raleigh, NC 27611-7131

Statement Period: April 1, 2023 Thru April 30, 2023

08389

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

009060503532

\$212.00

CAMBRIDGE CROSSING HOA INC  2626  2024 MANHASSETT PL NE  MANETTA O ASSOCIATION  Pay to the Jun Park Red Cru Jun 18323,32  Office Throught Disty Through Free Dollars & E  First Citizens Bank  Pr.  106 119 1848:00090505035320 D28 25	CAMBRIDGE CROSSING HOA INC  SOFT WHITE STATE AND SOURCE  WHITETH AND SOURCE  Pay to the Actual Bellini \$250.00  Order of Translat Jeff at The Dollars & Employee  First Citizens Bank  For.  1008 119 1848 1500 908 050 353 20 026 29
Chk# 2626 \$333.33	Chk# 2629 \$250.00
CAMPRIDE CROSSING HOA INC  ANABIRATE CROSSING HOA INC  ANA	CAMBRIDGE CROSSING HOAINC  SAY AMUNICASETTE IN RE  MAINTER A DOCESSOR  Pay to the Chrysla Toycean \$212 CS  Mar Off and Delian Toycean State Dollars  First Citizens Bank  For Long 150 pp 100 p

Chk# 2631

\$600.00



IM EST 920

08785

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

91.59+

Statement Period: May 1, 2023 Thru May 31, 2023 Account Number:

009060503532

31 1,880.00+



# **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 

Deposits Other Credits

5 Checks Other Debits Monthly Service Charge

600.00+ 300.00+ 2,412.05-2,443.52-0.00

4,047.16+

Statement Period Days

Average Ledger Balance

**Ending Balance** 

91.59+

# **Deposits To Your Account**

Date 05-30

**Amount** 600,00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

## CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 20.00 **Payment Amount Due** 0.00 Past Due Amount 20.00 Minimum Payment Due 06-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Englosed

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

Statement Period: May 1 , 2023 Thru May 31, 2023	Account Number:	009060503532
Other Credits To Your Account  Date Description Tunds Transfer From LOC Account 000910001248269		<u>Amount</u> 300.00
Total		300.00
Checks Paid From Your Account           Check No. Date         Amount         Check No. Date         Amount           2632 05-09         666.66         2634 05-08         200.00           2633 05-04         329.39         2635 05-19         248.50           'Prior Check Number(s) Not Included or Out of Sequence.	<u>Check No. Date</u> 2636 05-3	Amount 967.50
Other Debits From Your Account  Date Description  05-08 Synchrony Bank Cc Pymt ***********3394  05-09 Cobb Emc Web Pmts C820JI  05-16 Att Payment *******004Myw4E  05-19 Cobb County Boar Billpay Cobb County Boc  05-19 Cobb County Boar Billpay Cobb County Boc  05-19 Amex Epayment ACH Pmt W8676  05-22 Total	-	Amount 168.00 267.69 442.16 15.00 19.00 471.67 1,060.00
Daily Balance Summary           Date         Balance         Date         Balance           05-04         3,717.77+         05-16         1,973.26+           05-08         3,349.77+         05-19         1,219.09+           05-09         2,415.42+         05-22         159.09+	<u>Date</u> 05–30	<u>Balance</u> 91.59+



08785

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: May 1, 2023 Thru May 31, 2023 Account Number: 009060503532

	ne Reserve Number: 910001		ercial	
Previous Balance  Total Advances Total Payments/Credits (-) Total Fees Total Interest  New Balance		0.00	Closing Date of Billing Cycle Days In The Billing Cycle Period	<b>05/31/2023</b> 33
		0.00	Credit Line Available Credit	7,500.00 7,200.00
		0.29	Minimum Payment Due Due Date	20.00 06/25/2023
Transactions Since I	ast Statement			
Eff Post Date Date Description				Amount
05-30 05-30 Advance				300.00
Interest Charged				
Eff Post Date Date Description				Amount
05-31 05-31 Interest Char	ge			0.29
Total Interest For This Period				0.29
Interest Calculation	on			
Portion Annual F	ercentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	33	0.04904110%	18.18



Statement Period: May 1, 2023 Thru May 31, 2023

Account Number:

009060503532

FOLLOW THESE EASY STEPS	

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account.

  (Use table B.)
- (Use table B.)
  5. Subtract line 4 from line 3.
  This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	<b>-</b> \$	
5	<b>=</b> \$	

A. Deposits/Credits			
Date	Amount		
Total Amount			

<b>B</b> . Outstanding	g Checks/Debl	ts
Number	Amount	
		7
		·
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the belief of the posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account Information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, If we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

**Preauthorized Deposits.** If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08785

Statement Period: May 1, 2023 Thru May 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptity. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: May 1 , 2023 Thru May 31, 2023

Account Number :

009060503532

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08785

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: May 1 , 2023 Thru May 31	, 2023	Accou	int Number :	009060503532
Dox Hunter Singly Stopen 66/10 Dollar First Citizens Bank For. 1:08 149 1848:009060503532 22 02632	2632 HHITELL AGREEMENT C. G. S.	CAMBRIDGE CROSSING HOA INC STRUMINSSETT IN RE WHIETTA OR SOCIOSOR  Pay to the Original Description  Three Hendred Term First Citizens Bank  For 1:061191848:20090805035	Ty Niverse an 39/10 12M BU	2633 HITHUR  \$ 329,31  Dollars © E.
CAMBRIDGE CROSSING HOA INC  STEAM AND ASSETT PL NE  MARTING AS DOORSON  Pay to the Mouth Bildin \$3(5/2)3  Date  Pay to the Mouth Bildin \$30  Dillar  Effirst Citizens Bank  For 100 L19181800090605035324 02634	2634 44814111 62444	CAMBRIDGE CROBBING HOA ING STAUMHASSETTER NE WHITH AN ADDRESSOON  Pay to the Christa Josephan  Order of Australia Junio Ca  Effect Citizens Bank  For 106 119 LB 4 B1:0090805035	SIMA3  SILVEN  SIZV 02635	2635  BALL ACULE.  \$ 248.50
CAMBRIDGE CROSSING HOA INC  SOTA WARRASSETT PLATE  MARKASSETT PLATE  MARKASSETT PLATE  MARKASSETT PLATE  MARKASSETT PLATE  Pay to the Sociation Structure Structure Dollar  Pay to the Section Structure Dollar  Pay to the Section Structure Dollar  Pay to the Section Structure Dollar  Fortical agest Plate Section Structure  1:05:19184880090503532210025336  Chk# 2636	* Well			



> IM EST 920

08785

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

91.59+

Statement Period: May 1, 2023

Thru May 31, 2023

Account Number:

009060503532

31 1,880.00+



## **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

Deposits Other Credits Checks

+00.00 300.00+ 2,412.05-2,443.52-Other Debits 0.00 Monthly Service Charge

4,047.16+

Ending Balance

91.59+

# **Deposits To Your Account**

Date 05-30

**Amount** 600.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 20.00 Payment Amount Due 0.00 Past Due Amount 20.00 Minimum Payment Due 06-25-2023 Due Date

DDA-LOC

500801000

Statement Period Days

Average Ledger Balance

DDA-LOC

**Amount Enclosed** 

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

Statement Period: May 1 , 2023 Thru May 31, 2023	Account Number: 00	9060503532
Other Credits To Your Account  Date Description 05-30 Funds Transfer From LOC Account 000910001248269  Total		Amount 300.00 300.00
Checks Paid From Your Account           Check No. Date         Amount         Check No. Date         Check No. Date           2632 05-09 666.66 2633 05-04 329.39         2634 05-08 2635 05-19           *Prior Check Number(s) Not Included or Out of Sequence.         2635 05-19	Amount 200.00 248.50 Check No. Date 2636 05-30	Amount 967.50
Other Debits From Your Account    Date   Description		Amount 168.00 267.69 442.16 15.00 19.00 471.67 1,060.00
Daily Balance Summary           Date         Balance         Date         5           05-04         3,717.77+         05-16         1,9           05-08         3,349.77+         05-19         1,6	Balance <u>Date</u> 973.26+ 05-30 219.09+ 159.09+	Balance 91.59+



Transactions Since Last Statement

Description

Description

Interest Charge

Annual Percentage Rate (APR)

17.900%

Advance

**Previous Balance** 

Total Payments/Credits (-)

Post Date

05-30

Post Date

05-31

Total Interest For This Period

**Interest Calculation** 

**Totals Year-To-Date** 

Total Fees Charged in 2023 Total Interest Charged in 2023

**Interest Charged** 

**Total Advances** 

Total Fees

**Total Interest** 

**New Balance** 

Eff Date

05-30

Eff Date

05-31

Portion

**Fixed** 

08785

0.00

0.00 0.00

0.29

300.29

300.00

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: May 1, 2023 Thru May 31, 2023 Checkline Reserve Comr

Loan Account Number: 910001248269

<b>05/31/2023</b> 33
7,500.00 7,200.00
20.00 06/25/2023
<u>Amount</u> 300.00
Amount 0.29 0.29
Average Daily Balance (Subject to Interest Rate) 18.18

Account Number:

009060503532

0.00



Thru May 31, 2023 Statement Period: May 1, 2023

Account Number:

009060503532

					CHECKING	<b>メクククロルゴ</b>
FOLLOW THESE	: EXCV	POSTE	$T \cap$	BALANCE YOUR	CHECKING	ACCOUNT
FULLUM INCO	EMOI	SILFO	-	DALANCE TOOK		

- Write here the ending balance shown on the front of this statement. Add deposits not credited in this
- statement. (Use table A.) Total of lines 1 and 2. Checks and other debits outstanding not charged to your account.
- (Use table B.) Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

	1	
1	\$	
2	+\$	
3_	=\$	
4	-\$	
5	=\$	

A. Depo	osits/Credits	
Date	Amount	
	***	
Total Amount		1

Checks/Debits
Amount

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do if You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 you think there is an error 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

And the purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must purchase was based on not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are dissatisfied with the word credit card have tried in good failth to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you ove an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use that occurs after you notify us. You call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address turnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day. next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made. Preauthorized Deposits.



08785

Statement Period: May 1, 2023 Thru May 31, 2023

009060503532 Account Number:

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation. the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear Interest Charge. in your revolving line of credit documents.

Statement Period: May 1 , 2023 Thru May 31, 2023

Account Number: 009060503532

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08785

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: May 1 , 2023 Thru May	31, 2023	Accou	nt Number :	009060503532
Pay to the Jan Park Gu Jan	2632 HHIGH	CAMBRIDGE CROSSING HOA INC 3074 MANUSSETT FL NE WATER AN SOCOMONO  Pay to the Angela Degase Three Three Manuel  First Citizens Bank  For 1:06 11918481:00906050353	513/23 Ty Nicose m 39/10 NM BUI	2633 ***********************************
Chk# 2632	\$666.66	Chk# 2633		\$329.39
(interest	QUO <sup>QO</sup>	CAMBRIDGE CROSSING HOA INC SOTALIMHUSSETTER HE MARTER DA SOSSIONO  Pay to the Angela Joglant Order of Angela Joglant  First Citizens Bank  For. 105119184810090605035	SIINAZ It od Theo- MARA 3211 DZB35	2035  POLIC ROUSE  \$ 243.50  Dollars @ F
Chk# 2634	\$200.00	Chk# 2635		\$248.50
Thin Manhael International State Dollars  Effest Citizens Bank  For Ladrepin - Pradam Arbeit Blehre 1:0611918481:0090605035321 02536				·
Chk# 2636	\$967.50			



IM EST 920

08594

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

583.56+

Statement Period: June 1, 2023

Thru June 30, 2023

Account Number:

009060503532



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

**Beginning Balance** 

5

1,250.00+ 2 Deposits 1,800.00+ Other Credits 879.22-Checks 1,678.81-12 Other Debits

Statement Period Days Average Ledger Balance

30 180.00+

Monthly Service Charge

0.00 583.56+

91.59+

**Ending Balance** 

**Deposits To Your Account** 

Date 06-22 **Amount** 50.00 Date 06-28

Amount 1,200.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. **Payment Amount Due** 60.11 0.00 Past Due Amount 60.11 Minimum Payment Due 07-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Statement Period: June 1 , 2023 Thru June 30, 2023	Account Number :	009060503532
Other Credits To Your Account  Date Description  06-05 Funds Transfer From LOC Account 000910001248269  06-08 Funds Transfer From LOC Account 000910001248269  06-13 Funds Transfer From LOC Account 000910001248269  Funds Transfer From LOC Account 000910001248269  Funds Transfer From LOC Account 000910001248269  Paypal Transfer ************************************		Amount 600.00 200.00 300.00 100.00 600.00
Checks Paid From Your Account           Check No. Date         Amount         Check No. Date         Amount         Check No. Date         Amount         Amount         Check No. Date         Amount         Amoun		
Other Debits From Your Account  Date Description  06-01 Auto Debit To Pay LOC 06-05 Paypal Inst Xfer Baldini 06-05 Paypal Inst Xfer Baldini 06-08 Synchrony Bank Cc Pymt ************************************		Amount 20.00 50.00 83.00 477.09 311.09 31.80 294.56 100.00 19.00 292.93 63.04 236.30
	2+ 06-27 2+ 06-28 2+ 06-29	Balance 328.16+ 1,216.23+ 1,153.19+ 583.56+



08594

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: June 1, 2023 Thru June 30, 2023

Total Fees Charged in 2023 Total Interest Charged in 2023 Account Number:

009060503532

	111 1 01100	: June 1 , 2023 Inru June	. 00, 2020			
		Checkline Reser Loan Account Number: 91		nercial		,
Previou	s Balanc	e	300.29		of Billing Cycle ling Cycle Period	<b>06/30/2023</b> 30
		Credits (-)	1,200.00 314.56 0.00	Credit Line Available Cred	tit	7,500.00 6,314.27
Total Int New Bal	erest	ameter	16.59	Minimum Pay Due Date	ment Due	60.11 07/25/2023
Tran	sacti	ons Since Last Stateme	∍nt			
Eff Date 06-01	Post Date 06-01	Description Automatic Payment				Amount -20.00
06-01 06-05 06-08 06-13 06-21 06-27	06-01 06-05 06-08 06-13 06-21 06-27	Interest 0.29 Principal 19. Advance Advance Advance Advance Advance Payment	71			600.00 200.00 300.00 100.00 -294.56
		Principal 294,56				
Intei Eff	rest U Post	Charged				•
<u>Date</u>	<u>Date</u>	<u>Description</u>				<u>Amoun</u> 16.59
06-30	06-30	Interest Charge				
		This Period				16.59
	rest (	Calculation	unta Danie f	nete Daib	u Doriodio	Average Daily Balance
Portion		Annual Percentage F (APR)	ate Days f In Eff	aie Dair ect	y Periodic Rate	(Subject to Interest Rate
		17.900%	30		904110%	1,127.68

0.00 163.65



Statement Period: June 1 , 2023 Thru June 30, 2023 Account Number:

009060503532

# FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement
- Add deposits not credited in this statement. (Use table A.)

- Total of lines 1 and 2.
  Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

0 1-	
A. Depo	osits/Credits
Date	Amount
-w	
Total Amount	

B. Outstanding	Checks/Debits
Number	Amount
	·
Tabal Assault	<del>                                     </del>
Total Amount	

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 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 you think there is an error on your statement. In your letter, give us the following information: (3) Description of Problem: If you think there is an error on your statement. In your letter, give us the following information: (1) Account the following amount in you believe it is a mistake. You must contact us within you do we follow 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 are not required to investigate any potential errors and you may have to pay the amount in question, or report you as delinquent on that there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you Interest on that amount. But, If we amount; (2) 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; (3) While you do not have to pay the amount in question or any interest or oth If you think there is an error on your What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

This section applies if you access your Your Rights if You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current malling address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or If we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1,888,323,4732. If you call, we may require you to provide us with a written statement concerning your Customer Contact Center at 1,888,323,4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1,888,323,4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1,888,323,4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1,886,323,4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1,886,323, Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).

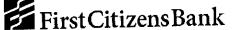
Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment Prompt crediting or Payments.

To receive credit for a payment on the date we receive the payment, we must receive your payment to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day. next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08594

Thru June 30, 2023 Statement Period: June 1 , 2023

009060503532 Account Number:

If you think your statement or receipt is In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or which transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation. In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit lin reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected. been fully and finally collected.

The term "interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: June 1 , 2023 Thru June 30, 2023 Account Number: 009060503532

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Chk# 2639

Central Bank Operations - DAC02 P.O. Box 27131 Raieigh, NC 27611-7131

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

009060503532

\$45.89

Statement Period: June 1 , 2023 Thru June 30,	2023	Account Number :	009060503
3874 MANHASSETT PL NE LAI MARIETTA, GA 300683090 6/11.7.7	First Citizens Ban	2 egus	2638 3 1445 29 1 \$ 45 29 1 Dollars 10 E
CAMBRIDGE CROSSING HOA INC STREAM ASSETT PLIE  (ARCHARA	N		<b>\$45</b> .

\$333.33



IM EST 920

08594

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

583.56+

30

180.00+

Statement Period: June 1, 2023

Thru June 30, 2023

Account Number:

009060503532



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

**Beginning Balance** 

Deposits Other Credits

12 Other Debits Monthly Service Charge

91.59+ 1,250.00+

1,800.00+ 879.22-1,678.81-

0.00

**Ending Balance** 

3 Checks

583.56+

# **Deposits To Your Account**

Date 06-22 Amount 50,00 Date 06-28

Amount 1,200.00

Statement Period Days

Average Leager Balance



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269 60.11 Payment Amount Due Past Due Amount 0.00 Minimum Payment Due 60.11 Due Date 07-25-2023

DDA-LOC

500801000

DDA-LOC

\$

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

CHARLOTTE NC 28263-3068

Statemen	it Period: June 1	, 2023 IIIU 3	une 50, 2020			
Other Date 06-05 06-08 06-13 06-21 06-26	Description Funds Transfer Funds Transfer Funds Transfer	From LOC Acco From LOC Acco From LOC Acco	Account unt 0009100012482 unt 0009100012482 unt 0009100012482 unt 0009100012482	269 269		Amount 600.00 200.00 300.00 100.00 600.00
Check   263	ks Paid F No. <u>Date</u> 7 06-05 k Number(s) Not Included	<u>Amount</u> 500.00	Check No. Da 2638 06		<u>Check No.</u> <u>Date</u> 2639 06–30	Amount 333.33
Other Date 06-01 06-05 06-05 06-08 06-13 06-27 06-27 06-28 06-28 06-29 06-30	Description Auto Debit To Paypal Inst Xfe Paypal Inst Xfe Synchrony Bar Amex Epayme Cobb Emc We Transfer Inter Paypal Inst Xfe Cobb County Cobb Emc We Cobb County	Pay LOC er Baldini er Baldini nk Cc Pymt ***** ent ACH Pmt W73 b Pmts Hdffql net 06-27	Seq # 91898	910001248269		Amount 20.00 50.00 83.00 177.09 311.09 31.80 294.56 100.00 19.00 292.93 63.04 236.30
	Total					1,678.81
Daily Date 06-01 06-05 06-08 06-13	<b>i</b>	Summar Balance 71.59+ 38.59+ 61.50+ 50.41+	Date 06-15 06-21 06-22 06-26	Balance 4 . 52+ 72 . 72+ 122 . 72+ 722 . 72+	Date 06-27 06-28 06-29 06-30	Balance 328.16+ 1,216.23+ 1,153.19+ 583.56+



Total Fees Charged in 2023 Total Interest Charged in 2023 08594

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: June 1, 2023 Thru June 30, 2023

Account Number:

009060503532

Stateme	nt Period	i: June 1 , 2023 - Thru Ju	ine 30, 2023		Account No	INDEL: 0070000002
		Checkline Resolution Account Number:		mercial		
Previou	s Balanc	e	300.29		Date of Billing Cycle he Billing Cycle Period	<b>06/30/2023</b> 30
		Credits (-)	1,200.00 314.56 0.00	Credit Lin Available		7,500.00 6,314.27
Total Int			16.59	Minimum Due Date	n Payment Due	60.11 07/25/2023
		ons Since Last State	ment			
Eff Date	Post Date	Description				Amount
06-01	06-01	Automatic Payment Interest 0.29 Principal	19 71			
06-05	06-05	Advance	70.77			600.00 200.00
06-08 06-13	06-08 06-13	Advance Advance				300.00
06-21	06-21	Advance				100.00 -294.56
06-27	06-27	Payment Principal 294.56				
Inte	rest (	Charged				
Eff	Post	Description				Amoun
<u>Date</u>	<u>Date</u> 06-30	Interest Charge				16.59
06-30		This Period				16.59
	rest (	Calculation	e Rate Days	Rate	Daily Periodic	Average Daily Balance
Portion		Annual Percentag (APR)	in E	ffect	Daily Periodic Rate	(Subject to Interest Rate
Fixed		17.900%	·	30	0.04904110%	1,127.68
Tota	ls Ye	ar-To-Date				
1000						0.00

0.00

163.65



Thru June 30, 2023 Statement Period: June 1, 2023

Account Number:

009060503532

		CKING ACCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)

- Total of lines 1 and 2.
  Checks and other debits outstanding not charged to your account.
- (Use table B.) Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	sits/Credits	
Date	Amount	
Total Amount		

<b>B</b> . Outstanding	Checks/Debits
Number	Amount
Total Amount	

How to Compute interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 you think there is an error 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current malling address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (4) You must not yet have fully pald for the purchase. If all of the criteria above are met and y delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day. next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08594

Statement Period: June 1, 2023 Thru June 30, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and expiain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: June 1, 2023 Thru June 30, 2023

Account Number:

009060503532

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08594

Chk# 2638

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: June 1, 2023 Thru June 30, 2023

Fay to the Add Coldini - Order of Add Coldini - Order of Add Coldini - Order of Coldini -	Ausun.
Chk# 2637	\$500.00

First Citizens Bank

For.

	Account Number:	009060503532
CAMBRIDGE CROSSING HO 3674 MANHASSETT PL NE MARIETTA, GA 300003090	6(1812)	2838
Pay to the Orghing of Angels	2 eyes	_Bollars © ∰_
First Citizens Bank	AJORI	
#D61191848#009	0805035320 02638	

Page 7 of 7

\$45.89



ZE EST 920

27789

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

420.18+

31

Thru July 31, 2023 Statement Period: July 1, 2023

Account Number:

009060503532

# **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

583.56+ 660.00+ 1 Deposits 1,263.00+ 4 Other Credits 0.00 0 Checks 7 Other Debits

2,086.38-0.00

Monthly Service Charge

420.18+

327.00+ Average Ledger Balance

**Ending Balance** 

**Deposits To Your Account** 

07 - 17

**Amount** 660.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 5

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Statement Period Days

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

## CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 88.38 Payment Amount Due 0.00 Past Due Amount 88.38 Minimum Payment Due 08-25-2023 Due Date

500801000 DDA-LOC

DDA-LOC

\$

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

Statement Period: July 1 , 2023	Thru July 31, 2023	Account Number :	009060503532
Other Credits To Y	Your Account		•

Date	Description	Amouni
07-13	Funds Transfer From LOC Account 000910001248269 Paypal Transfer *********5879 Funds Transfer From LOC Account 000910001248269 Paypal Transfer **********0938	500.00 333.00 100.00 330.00

1,263.00 Total

# Other Debits From Your Account

<u>Date</u>	Description	<u>Amount</u>
07-03	Paz Lawn Mainten Sale	1,060.00
07-03 07-10	Auto Debit To Pay LOC Auto Debit To Pay LOC	23.56 36.55
07-13	Amex Epayment ACH Pmt W1662	296.86
07-18	Cobb Emc Web Pmts Yz1TVI	31.80 286.24
07-20 07-25	Cobb Emc Web Pmts 0Y99Wl Att Payment ******004Smt2G	351.37
	Total	2,086.38

Daily Balance Summary

Date	Balance	Date	Balance	<u>Date</u>	<u>Balance</u>
07-03 07-10 07-13	0.00 296.45+ 99.59+	07-17 07-18 07-20	759.59+ 727.79+ 441.55+	07-24 07-25	771.55+ 420.18+



# Checkline Reserve Commercial Loan Account Number: 910001248269

Previous Balance	1,202.32	Closing Date of Billing Cycle Days in The Billing Cycle Period	<b>07/31/2023</b> 31
Total Advances	600.00		
Total Payments/Credits (-)	60.11	Credit Line	7,500.00
Total Fees	0.00	Available Credit	5,757.79
Total Interest	25.58	Add to the Boom and Boom	88.38
New Balance	1,767.79	Minimum Payment Due Due Date	08/25/2023



27789

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Stateme	nt Perioc	d: July 1, 2023 Thru July 31, 202	23	Accoun	t Number :	009060503532
Tran	sacti	ons Since Last Statement				
Eff Da <b>te</b>	Post Date	Description				Amount
07-03 07-03	07-03 07-03	Advance Automatic Payment				500.00 -23.56
07-10	07-10	Interest 16.59 Principal 6.97 Automatic Payment				-36.55
07-13	07-13	<i>Principal 36.55</i> Advance				100.00
Inter	est C	Charged				
Eff Date	Post Date	Description				Amount
07-31	07-31	Interest Charge				25.58
Total Int	erest For	This Period				25.58
Inter	est (	Calculation				
Portion		Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate		ige Daily Balance ct to Interest Rate)
Fixed		17.900%	31	0.04904110%		1,682.30



Statement Period: July 1, 2023

Thru July 31, 2023

Account Number:

009060503532

COLLOW THESE EASY	STEPS TO BALANCE YOUR	CHECKING ACCOUNT
POLLOW THESE EAST	SILIO IO DI LE MIOL I DOIL	

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)

- Total of lines 1 and 2. Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

,	···	
1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	sits/Credits	
Date	Amount	
Total Amount		

B. Outstanding	Checks/Debi	is	
Number	Amount		
		ļ	
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		'	
		+	
		-	
	<del> </del>		
Total Amount			

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account Information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 you think there is an error on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we go 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) while you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you to provide amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment Prompt crediting of Payments.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, the payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

27789

Statement Period: July 1, 2023 Thru July 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (Including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance 39.86+

Statement Period: August 1, 2023

Thru August 31, 2023

Account Number:

009060503532



## **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

Beginning Balance

420.18+ Deposits 3,796.66+ Other Credits 25.49-Checks 11 Other Debits 4,151.49-Monthly Service Charge

Statement Period Days Average Ledger Balance 31 134.00+

**Ending Balance** 

39.86+

0.00

0.00

## Other Credits To Your Account

~ ~ ~ ~	01 03 0 04 10 10 10 10 10 10 10 10 10 10 10 10 10	
Date	Description	Amount
08-02 08-07 08-14 08-18	Paypal Transfer ********7766 Funds Transfer From LOC Account 000910001248269	800.00 330.00 100.00 1,100.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

## CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 241.44 Payment Amount Due Past Due Amount 0.00 241.44 Minimum Payment Due 09-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Stateme	ent Period: August 1 , 2023 Thru August 31, 2023	Account Number:	009060503532
Othe  Date 08-21 08-25	Paypal Transfer *********3192 Funds Transfer From LOC Account 00091000124826	59	Amount 366.66 1,100.00
	Total		3,796.66
Check 264	No. Date Amount 25.49   ck Number(s) Not Included or Out of Sequence.		
Othe 08-01 08-02 08-08 08-14 08-18 08-22 08-25 08-25 08-25 08-29	Description  Auto Debit To Pay LOC Paz Lawn Mainten Sale Synchrony Bank Cc Pymt *******3394 Amex Epayment ACH Pmt W2120 Paz Lawn Mainten Sale Cobb Emc Web Pmts SF7C1M Paypal Inst Xfer Baldini Cobb County Boar Billpay Cobb County Boc Cobb County Boar Billpay Cobb County Boc Aft Payment *******001Csr1X Paypal Inst Xfer Baldini		Amount 88.38 1,060.00 149.00 314.16 1,060.00 280.04 100.00 19.00 39.02 981.89 60.00
	Total		4,151.49
Daily Date 08-04 08-02 08-02	71.80+ 08-18 401.80+ 08-21	Balance Date  38.64+ 08-24 53.15+ 08-25 419.81+ 08-29	Balance 39.77+ 99.86+ 39.86+

Date 08-14 08-18 08-21 08-22

331.80+ 71.80+ 401.80+ 252.80+

08-01 08-02 08-07 08-08

38.64+ 53.15+ 419.81+ 139.77+



Total Fees Charged in 2023 Total Interest Charged in 2023 08611

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

009060503532 Account Number: Thru August 31, 2023 Statement Period: August 1, 2023 Checkline Reserve Commercial Loan Account Number: 910001248269 08/31/2023 Closing Date of Billing Cycle 1,767.79 **Previous Balance** 31 Days In The Billing Cycle Period 3,100.00 **Total Advances** 7,500.00 Credit Line Total Payments/Credits (-) 88.38 2,720.59 0.00 Available Credit **Total Fees** 49.51 **Total Interest** 241.44 Minimum Payment Due 09/25/2023 Due Date 4,828.92 **New Balance** Transactions Since Last Statement Post Date **Amount** Description Date -88.38 **Automatic Payment** 08-01 08-01 Interest 25.58 Principal 62.80 800.00 08-02 08-02 Advance 100.00 08-14 Advance 08-14 1,100.00 08-18 Advance 08-18 1,100.00 08-25 08-25 Advance **Interest Charged** Eff Post **Amount** Description Date Date 49.51 08-31 Interest Charge 08-31 49.51 Total Interest For This Period **Interest Calculation** Average Daily Balance (Subject to Interest Rate) Daily Periodic Rate Days Rate in Effect Annual Percentage Rate (APR) **Portion** 3,256.83 0.04904110% 17.900% 31 Fixed Totals Year-To-Date

0.00

238.74



Statement Period: August 1, 2023

Thru August 31, 2023

Account Number:

009060503532

OW THESE EASY			

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2. Checks and other debits outstanding not charged to your account. (Use table B.) Subtract line 4 from line 3.
- This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	<b>=</b> \$	

A. Depo	osits/Credits			
Date	Amount			
Total Amount				

B. Outstanding Checks/Debits		
Number	Amount	
		_
		-
		_
		_
		_
Total Amount	<u>.</u>	

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. We figure the interest charge on your account by applying the periodic rate to calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) Description of Problem: If you think there is an error on your billi, 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current malling address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that soid you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1,888.323.4732. If you call, we may require you to provide us with a written statement concerning your Customer Contact Center at 1,888.323.4732. If you call, we may require you to provide us with a written statement concerning your clustomer Contact Center at 1,888.323.4732. If you call, we may require you to provide us with a written statement concerning your clustomer Contact Center at 1,888.323.4732. If you call, we may require you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the Prompt Crediting of Payments. next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Thru August 31, 2023 Statement Period: August 1, 2023

009060503532 Account Number:

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-saie debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation. the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear Interest Charge. in your revolving line of credit documents.

Statement Period: August 1, 2023 Thru August 31, 2023

Account Number:

009060503532

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08611

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

Statement Period: August 1, 2023 Thru August 31, 2023

CAMBRIDGE CROSSING HOA INC		2840
MARKETTA, DA EXCESSORO	8U133_	PARINATI RIP Data Achiteanna
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Dut of	Tol	Dollars 10 E
		TOOLER TO STATE OF
First Citizens Bank	1 100	
For Sacred	- newsi	<u></u>
1705 7 70 70 6400000000000000000000000000000	2522000000	

Chk# 2640

\$25.49

009060503532



MARIETTA GA 30066-3090

IM EST 920

08611 CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE

Your Account(s) At A Glance Checking

39.86+

Statement Period: August 1, 2023

Thru August 31, 2023

Account Number:

Balance

009060503532



# **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

Beginning Balance

420.18+ 0.00 Deposits 3,796.66+ 6 Other Credits 25.49-Checks

Statement Period Days Average Ledger Balance

31 134,00+

11 Other Debits Monthly Service Charge 4,151.49-0.00

**Ending Balance** 

39.86+

# Other Credits To Your Account

Otne	r Creatts 10 1our Account	Amount
Date	Description	800.00
08-02	Funds Transfer From LOC Account 000910001248269	330.00
00 07	Baynal Transfor ************7766	100.00
08-14	Funds Transfer From LOC Account 000910001248269	1,100.00
O8 - 48	Funds Transfer From LOC Account 000910001248269	



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 241.44 Payment Amount Due 0.00 Past Due Amount 241.44 Minimum Payment Due 09-25-2023 Due Date

500801000 DDA-LOC

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Statement	Period: August 1, 2023 Thru August 31, 2023	Account Number :	009060503532
Date <u>Date</u> <u>Date</u>	Credits To Your Account Description Paypal Transfer ********3192 Funds Transfer From LOC Account 000910001248269		Amount 366.66 1,100.00
T	Total		3,796.66
Check No 2640 *Prior Check N	s Paid From Your Account  o. Date 08-18 25.49 tumber(s) Not Included or Out of Sequence.  Debits From Your Account		
	Description		Amount
08-01 A 08-02 S 08-08 S 08-14 A 08-18 S 08-22 C 08-24 S 08-25 C 08-25	Auto Debit To Pay LOC Paz Lawn Mainten Sale Synchrony Bank Cc Pymt *********3394 Amex Epayment ACH Pmt W2120 Paz Lawn Mainten Sale Cobb Emc Web Pmts SF7C1M Paypal Inst Xfer Baldini Cobb County Boar Billpay Cobb County Boc Cobb County Boar Billpay Cobb County Boc Att Payment *******001Csr1X Paypal Inst Xfer Baldini		88.38 1,060.00 149.00 314.16 1,060.00 280.04 100.00 19.00 39.02 981.89 60.00
1	Total		4,151.49

Balance

38.64+ 53.15+ 419.81+ 139.77+

Date 08-14 08-18 08-21 08-22

 Daily Balance
 Summary

 Date
 Balance

 08-01
 331.80+

 08-02
 71.80+

 08-07
 401.80+

 08-08
 252.80+

Balance

39.77+ 99.86+ 39.86+

Date 08-24 08-25 08-29



08611

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: August 1, 2023 Thru August 31, 2023 Account Number: 009060503532

Previous Balance  Total Advances Total Payments/Credits (-) Total Fees Total Interest  New Balance		e	1,767.79 Closing Date of Billing Cycle		08/31/2023	
		Credits (-)	3,100.00 88.38 0.00 49.51	Days In The Billing Cycle Period Credit Line Available Credit Minimum Payment Due		31 7,500.00 2,720.59 <b>241.4</b> 4
			4,828.92	Due Do		09/25/2023
Trar	ısacti	Ons Since Last Statem	ent			
Eff <u>Date</u> 08-01	Post Date 08-01	Description Automatic Payment Interest 25.58 Principal 6	2 90			Amount -88.38
08-02 08-14 08-18 08-25	08-02 08-14 08-18 08-25	Advance Advance Advance Advance Advance	2,00			800.00 100.00 1,100.00 1,100.00
Inte	rest (	Charged				
Eff <u>Date</u> 08-31	Post Date 08-31	Description Interest Charge				<u>Amount</u> 49.51
Total In	terest For	This Period				49.51
Inte	rest (	Calculation				
Portion		Annual Percentage ( (APR)	Rate Days R In Effe	ate ect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed		17.900%	31		0.04904110%	3,256.83



Statement Period: August 1 , 2023

Thru August 31, 2023

Account Number:

009060503532

# FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
  Checks and other debits outstanding not charged to your account. (Use table B.) Subtract line 4 from line 3.
- This should be your current checkbook balance.

Note: If your statement does not balance please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A, Depo	osits/Credits		
Date	Amount		
Total Amount			

B. Outstanding Checks/Debits				
Number	Amount			
Total Amount				

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your dally periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do if You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 90 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

A Your Rights if You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).

This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: August 1 , 2023 Thru August 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: August 1, 2023 Thru August 31, 2023 Account Number: 009060503532

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08611

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

009060503532

Statement Period: Augu	ist 1 , 2023	Thru August 31, 2023

	178
\$6	57 72 124
1. 158 11	
	ALTSU 20 DOES DOES DOES DOES DOES DOES DOES DOES

Chk# 2640

\$25.49



IM EST 920

08371

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

752.46+

30

231.00+

Statement Period: September 1 , 2023

Thru September 30, 2023

Account Number:

009060503532



### **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

**Beginning Balance** 

Deposits Other Credits

9 Other Debits Monthly Service Charge

39.86+ 918.51+ 2,103.32+ 267.84-

Statement Period Days Average Ledger Balance

Checks

0.00

2,041.39-

**Ending Balance** 

752.46+

# **Deposits To Your Account**

Date 09-25

**Amount** 918.51



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 298.12 Payment Amount Due Past Due Amount 0.00 298.12 Minimum Payment Due 10-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Statement Period: September 1 , 2023 Thru September 30, 2023	Account Number: 009060503532
Other Credits To Your Account           Date         Description           09-05         Paypal Transfer ********8612           09-08         Funds Transfer From LOC Account 000910001248269           09-11         Funds Transfer From LOC Account 000910001248269           09-13         Funds Transfer From LOC Account 000910001248269           09-18         Paypal Transfer ***********0490           09-20         Funds Transfer From LOC Account 000910001248269	Amount 376.66 200.00 200.00 300.00 426.66 600.00
Officer No. Dato	.mount 67.84
Other Debits From Your Account  Date Description  09-01 Auto Debit To Pay LOC  09-05 Auto Debit To Pay LOC  09-08 Synchrony Bank Cc Pymt ***********3394  09-11 Paypal Inst Xfer Baldini  09-13 Amex Epayment ACH Pmt W6924  09-20 Paz Lawn Mainten Sale  09-26 Cobb Emc Web Pmts Nx5Z6M  09-26 Cobb County Boar Billipay Cobb County Boc  09-26 Cobb County Boar Billipay Cobb County Boc	Amount 39.86 201.58 151.00 150.00 303.12 1,060.00 31.80 38.00 66.03
no-no-no-no-no-no-no-no-no-no-no-no-no-n	2,041.39  nce Date Balance .08+ 09-20 37.62+ .96+ 09-25 888.29+ .62+ 09-26 752.46+



Total Fees Charged in 2023 Total Interest Charged in 2023

08371

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statemen	t Period:	September 1 , 2023	Thru September	30, 2023	Acce	ount Number:	009060503532
		Checkline Re	serve Com : 910001248269	mercia	1		
Previous	Balanc	e	4,828.92	Closin Days ir	<b>g Date of Billing C</b> on The Billing Cycle F	<b>ycle</b> Period	<b>09/29/2023</b> 29
Total Adv Total Pay Total Fee	ments/C	credits (-)	1,300.00 241.44 0.00	Credit			7,500.00 1,612.52
Total Inte	erest		75.08 <b>5,962.56</b>	Minim Due D	um Payment Due ate		298.12 10/25/2023
New Bala							
Trans	sactio	ons Since Last Sta	tement				
Eff Date	Post Date	Description					<u>Amount</u> -39.86
09-01	09-01	Automatic Payment					
09-05	09-05	Interest 39.86 Automatic Payment					-201.58
09-08 09-11 09-13	09-08 09-11 09-13	Interest 9.65 Princip. Advance Advance Advance	al 191.93				200.00 200.00 300.00 600.00
09-20	09-20	Advance					
Inter	est C	Charged					
Eff Date	Post Date	Description					<u>Amount</u> 75.08
09-29	09-29	Interest Charge					
Total Int	erest Fo	This Period					7 5, . 08
Inter	ogt (	Calculation					m 11 Dullaunan
Portion	CBU	Annual Percent	age Rate Day In	s Rate Effect	Daily Periodic Rate	<b>Ave</b> (Sub,	rage Daily Balance ject to Interest Rate)
Fixed		(APR 17.90	•	29	0.04904110%		5,279.47
Total Fe	es Char	ear-To-Date					0.00 313.82



Statement Period: September 1 , 2023

Thru September 30, 2023

Account Number:

009060503532

			ALLEGIZINIA ACCOMINIT
	PANY OTERO	TA DALANCE VOLID	CHECKING ACCOUNT
EULIUM IBECE	PRIA ZIPPI	IU DALANCE IOUN	CHECKING HOUSE

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)

Total of lines 1 and 2.

- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	sits/CredIts	
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits			
Number	Amount		
Total Amount			

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. If you think there is an error on your

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies If you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully pald for the purchase. Box 1580, Roanoke, VA 24007-9903; or by calling our dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.886.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.886.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.886.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.886.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.886.323.4732. If you call, we may require you one an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use that occurs after you notify us. You call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You can be liable for unauthorized use that occurs before your police to us. In any case, your liability will not exceed \$50. may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement. Credit History Errors.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be mailed to the specific address furnished by the payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: September 1 , 2023 Thru September 30, 2023

Account Number:

009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: September 1 , 2023 Thru September 30, 2023

Account Number:

009060503532

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08371

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: September 1, 2023 Thru September 30, 2023 Account Number: 009060503532

CAMBRIDGE CROSSING HOA INC 2641

SAZY MANHASSETT PLUE

SAZY MANHAST PLUE

SAZY

For AWBU	1055SING HOA INC  PLANE  \$ 9/7/23  Bully \$ \$300 9  Fundred and 77 are Dottars \$ \$500
# #D6 119 1848##OD9060503532# O2641	Muss -

Chk# 2641 \$200.00

CAMBRIDGE CROSSING HOAINC

STANDANIASSETT PLINE

MARIETTA DA 300000000

Pay to the Chargest Legen \$67.24

Death Dearn and Standan Dollars

First Citizens Rank

For Plays and Benth Addition

100611918481:009060503532M 02642



IM EST

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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

752.46+

Statement Period: September 1, 2023

Thru September 30, 2023

Account Number:

009060503532



#### Basic Business Checking

Account Number: 009060503532

Enclosures in Statement: 0

Beginning Balance

Deposits 1 Other Credits 6

Checks Other Debits

39.86+ 918.51+

2,103.32+

267.84-2,041.39-

Statement Period Days Average Ledger Balance

30 231.00+

Monthly Service Charge

0.00 752.46+

**Ending Balance** 

# **Deposits To Your Account**

Date 09-25

**Amount** 918.51



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

DDA-LOC

500801000

DDA-LOC

**Amount Enclosed** 

910001248269 Account No. 298.12 Payment Amount Due 0.00 Past Due Amount 298.12 Minimum Payment Due 10-25-2023 Due Date

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

Statement Period: September 1 , 2023 Thru September 30, 20	23 Account Number : 009060503532
Other Credits To Your Account           Date         Description           09-05         Paypal Transfer *******8612           09-08         Funds Transfer From LOC Account 000910001248269           09-11         Funds Transfer From LOC Account 000910001248269           09-13         Funds Transfer From LOC Account 000910001248269           09-18         Paypal Transfer From LOC Account 000910001248269           09-20         Funds Transfer From LOC Account 000910001248269	Amount 376.66 200.00 200.00 300.00 426.66 600.00
Total	2,103.32
Checks Paid From Your Account  Check No. Date Amount 2641 09-08 200.00 Check No. Date Prior Check Number(6) Not Included or Out of Sequence.	Amount 67.84
Other Debits From Your Account	Amount
Date Description  09-01 Auto Debit To Pay LOC  09-05 Auto Debit To Pay LOC  09-08 Synchrony Bank Cc Pymt **************3394  09-11 Paypal Inst Xfer Baldini  09-13 Amex Epayment ACH Pmt W6924  09-20 Paz Lawn Mainten Sale  09-26 Cobb Emc Web Pmts Nx5Z6M  09-26 Cobb County Boar Billpay Cobb County Boc  09-26 Cobb County Boar Billpay Cobb County Boc	39.86 201.58 151.00 150.00 303.12 1,060.00 31.80 38.00 66.03
Total	2,041.39
Daily Balance         Summary           Date         Balance         Date           09-01         0.00         09-11           09-05         175.08+         09-13           09-08         24.08+         09-18	Balance         Date         Balance           74.08+         09-20         37.62+           70.96+         09-25         888.29+           497.62+         09-26         752.46+



08371

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: September 1, 2023

Total Fees Charged in 2023 Total Interest Charged in 2023

Thru September 30, 2023

Account Number:

009060503532

Stateme	ent Perioc	: September 1 , 2023	Inru September 3	0, 2023	Account	duffiber: 007000003532
		Checkline Re Loan Account Number		nercia	al	·
Previou	us Balanc	ee	4,828.92		ng Date of Billing Cycle n The Billing Cycle Period	<b>09/29/2023</b> 29
		Credits (-)	1,300.00 241.44 0.00	Credit	<del>-</del> ·	7,500.00 1,612.52
Total In	terest		75.08	Minim	um Payment Due	298.12
New Ba	lance		5,962.56	Due D		10/25/2023
Trar	ısacti	ons Since Last Sta	tement			
Eff Date	Post Date	Description				<u>Amount</u> -39.86
09-01 09-05	09-01 09-05	Automatic Payment Interest 39.86 Automatic Payment				-201.58
09-08 09-11 09-13 09-20	09-08 09-11 09-13 09-20	Interest 9.65 Principa Advance Advance Advance Advance	191.93			200.00 200.00 300.00 600.00
Inte	rest (	Charged				•
Eff Date 09-29	Post Date 09-29	Description Interest Charge				<u>Amount</u> 75.08
Total In	nterest Fo	This Period				75.08
Inte		Calculation Annual Percenta	ige Rate Days I In Eff	Rate	Daily Periodic	Average Daily Balance
Fixed		(APR) 17.900			Rate 0.04904110%	(Subject to Interest Rate) 5,279.47
		ar-To-Date				0.00
Total Fo	ees Charq nterest Ch	ged in 2023 larged in 2023				313.82



Thru September 30, 2023 Statement Period: September 1, 2023

Account Number:

009060503532

OLLOW THESE EASY S	STEPS TO BALANCE	YOUR CHECKING ACCO	UNI

- Write here the ending balance shown
- on the front of this statement. Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits				
Date Amount				
Total Amount				

B. Outstanding Checks/Debits .			
Number	Amount		
Total Amount		·	

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

To receive credit for a payment on the date we receive the payment, we must receive your payment Prompt Crediting of Payments. prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: September 1, 2023 Thru September 30, 2023

Account Number: 009060503532

in Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptity. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: September 1 , 2023 Thru September 30, 2023

Account Number:

009060503532

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Chk# 2641

08371

Chk# 2642

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: September 1 , 2023 Thru September 3	30, 2023 Account Number :	009060503532
CAMBRIDGE CROSSING HOA INC  3071 MAHHASSETT PL NE MARIETTA, OR SO00405000  Pay to the Alle Billing  Order of Description of States  Descr	CAMBRIDGE CROSSING HOAING SOFT MANNASSETT IN HE MAINETTA DA SOOOLOGO  Pay to the Changale Legen Order of Changale Legen  Mary Norman Can S Up car	2642 1410151 100 April 1999 \$ 67.5 400 Dollars @ 100
For	First Citizens Hank  For Play 10-1 Ben - AUBL  1:06 119 18481:0090605035328 02642	<i></i>

\$200.00

\$67.84



IM EST

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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance Checking

66.02+ Balance

Statement Period: October 1, 2023

Thru October 31, 2023

Account Number:

009060503532



## **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 

752.46+ Deposits Other Credits 0.00 0 2,257.08+ 5 816.66-2 Checks 7 Other Debits 2,126.86-0.00 Monthly Service Charge

Statement Period Davs Average Ledger Balance 31 333.00+

**Ending Balance** 

66.02+

Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

910001248269 Account No. 318.10 **Payment Amount Due** 0.00 Past Due Amount 318,10 Minimum Payment Due Due Date 11-25-2023

FIRST CITIZENS BANK PO BOX 63068

**CHARLOTTE NC 28263-3068** 

Othe	r Credits To Your Account	
Date	Description	<u>Amount</u>
10-02 10-06 10-10 10-16 10-30	Paypal Transfer ************************************	384.78 700.00 200.00 614.15 358.15
	Total	2,25708

# **Checks Paid From Your Account**

Check No. Date	Amount	Check No.	Date	<u>Amount</u>
2643 10-06	150.00	2644	10-30	666.66
*Prior Check Number(s) Not included or	Out of Sequence.			

# **Other Debits From Your Account**

Date	Description		<u>Amount</u>
10-02 10-02 10-06 10-10 10-17 10-30 10-31	Transfer Internet 09-30 Seq # 92780 Auto Debit To Pay LOC Paz Lawn Mainten Sale Synchrony Bank Cc Pymt *********3394 Cobb Emc Web Pmts Lhxbbm Cobb County Boar Billipay Cobb County Boc Paypal Inst Xfer Baldini	910001248269	298.12 298.12 1,060.00 153.00 235.62 22.00 60.00
	Total		2,126.86

#### Daily Balance Summary

рану в	arance Summar,	y			
Date	Balance	Date	Balance	<u>Date</u>	<u>Balance</u>
10-02	541.00+	10-16 10-17	692.15+ 456.53+	10-31	66.02+
10-06 10-10	31.00+ 78.00+	10-30	126.02+		

An updated Treasury Management Services Master Service Agreement (MSA) is now available for review. To view the agreement, visit www.FirstCitizens.com/tms-msa.pdf. Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.



**Totals Year-To-Date** 

Total Fees Charged in 2023

Total Interest Charged in 2023

08504

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number: 009060503532 Thru October 31, 2023 Statement Period: October 1, 2023 Checkline Reserve Commercial Loan Account Number: 910001248269 10/31/2023 5,962.56 Closing Date of Billing Cycle **Previous Balance** Days In The Billing Cycle Period 32 900.00 **Total Advances** 7,500.00 Credit Line 596.24 Total Payments/Credits (-) 1,233.68 0.00 Available Credit **Total Fees** 95.81 Total Interest 318.10 Minimum Payment Due 11/25/2023 **Due Date** 6,362.13 **New Balance** Transactions Since Last Statement Eff Date Post Date Amount Description -298.12 Automatic Payment Interest 75.08 Principal 223.04 10-02 10-02 -298.1210-02 10-02 **Payment** Principal 298.12 700.00 10-06 10-06 Advance 200.00 10-10 10-10 Advance Interest Charged Eff Date **Post** Amount Date Description 95.81 Interest Charge 10-31 10-31 95.81 Total Interest For This Period Interest Calculation Daily Periodic Rate Average Daily Balance (Subject to Interest Rate) Annual Percentage Rate Days Rate Portion (APR) In Effect 6,105..14 32 0.04904110% 17.900% Fixed

0.00

409.63



Thru October 31, 2023 Statement Period: October 1 , 2023

Account Number:

009060503532

	<b>BALANCE YOUR</b>	

- Write here the ending balance shown on the front of this statement. Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	osits/Credits				
Date	Amount				
Total Amount					

B. Outstanding	g Checks/Debits	
Number	Amount	
		_
		_
		_
		_
	•	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charges. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Variable Rate. Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit. What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully pald for the purchase. If all of the criteria above are met and you are still nave used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, If we think you owe an amount and you do not pay, we may report you as

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call Preauthorized Deposits. us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



08504

Statement Period: October 1, 2023 Thru October 31, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the limit takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

Statement Period: October 1 , 2023 Thru October 31, 2023

Account Number:

009060503532

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Chk# 2643

08504

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: October 1 , 2023 Thru October 31, 2023	Account Number:	00906050353
CAMBRIDGE CROSSING HOAINC  SOTA MANINASSETT FL. NE  WARETTA DA DOCCASSOO  PAY LO PLANT ROLLING  Order of  Ch. Phrahad Ship and Office Dollars of Ex-  First Cilizens Bank  For  1:06 1 1 9 1 8 4 81:00 90 80 50 3 5 3 20 0 28 4 3	CAMBRIDGE CROSSING HOA ING 374 MANHASSETT PL NE MASSETT AG A 3000000000  Proy to the October Read Care Same Creder of October Same Experimental Same For 1801 Y 139  1:05 11918 18:00905050353 20 0 2644	2644 2644 2645 3 666-66.
Chk# 2643 \$150.00	Chk# 2644	\$666.66

\$150.00



> IM EST 920

08504

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

66.02+

Statement Period: October 1, 2023

Thru October 31, 2023

Account Number:

009060503532

### Basic Business Checking

Account Number: 009060503532

Enclosures in Statement: 0

Beginning Balance

Deposits 2,257.08+ Other Credits 2 Checks 7 Other Debits 2,126.86-

Monthly Service Charge

Statement Period Days Average Ledger Balance 333,00+

**Ending Balance** 

66.02+

752.46+

816.66-

0.00

0.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

# CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 318.10 Payment Amount Due 0.00 Past Due Amount Minimum Payment Due 318.10 11-25-2023 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

#### 

### **Checks Paid From Your Account**

Check No. Date	<u>Amount</u> .	Check No	. <u>Date</u>	<u>Amount</u>
2643 10-06	150.00	2644	10-30	666.66
*Prior Check Number(s) Not Included or C	Out of Sequence.			

#### Other Debits From Your Account

<u>Date</u>	Description		<u>Amount</u>
10-02 10-02 10-06 10-10 10-17 10-30 10-31	Transfer Internet 09-30 Seq # 92780 Auto Debit To Pay LOC Paz Lawn Mainten Sale Synchrony Bank Cc Pymt **********3394 Cobb Emc Web Pmts Lhxbbm Cobb County Boar Billpay Cobb County Boc Paypal Inst Xfer Baldini	910001248269	298.12 298.12 1,060.00 153.00 235.62 22.00 60.00
	Total		2,126.86

### Daily Balance Summary

Daily Dalance	Bummary				<b>=</b> .
Date	Balance	Date	Balance	<u>Date</u>	Balance
10-02 10-06 10-10	541.00+ 31.00+ 78.00+	10-16 10-17 10-30	692.15+ 456.53+ 126.02+	10-31	66.02+

An updated Treasury Management Services Master Service Agreement (MSA) is now available for review. To view the agreement, visit www.FirstCitizens.com/tms-msa.pdf. Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.



08504

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: October 1, 2023

Thru October 31, 2023

Account Number:

009060503532

stateme	ent Period	i: October 1, 2023 If	itu October 31, 202	, J	Account	Maniber: 00700000000
		Checkline Res Loan Account Number		nercial		
Previous Balance		5,962.56		of Billing Cycle		
Total Po Total Fe	es	Credits (-)	900.00 596.24 0.00	Credit Line Available Cred	tik	7,500.0 1,233.6
Total In: New Ba			95.81	Minimum Pay Due Date	ment Due	318.1 11/25/202
		OTO Circuit and State				
Tran	ISACU Post	ons Since Last Stat	ement			
<u>Date</u>	Date	Description				Amour
10-02	10-02	Automatic Payment Interest 75.08 Principa	at 223 04			-298.1
10-02	10-02	Payment	er apport			-298.1
10-06 10-10	10-06 10-10	Principal 298.12 Advance Advance				700.0 200.0
		Charged				
Eff	Post	_				Amou
<u>Date</u>	<u>Date</u>	Description				95.8
10-31	10-31	Interest Charge				95.8
		This Period				70.0
Inte	rest (	Calculation			e a ata	Account Daily Balanc
Portion		Annual Percentag (APR)	ge Rate Days F In Effe		y Periodic Rate	Average Daily Balanc (Subject to Interest Rate
Fixed		17.900	% 32	0.049	904110%	6,105.1
Tota	ls Ye	ar-To-Date				
Total Fe	es Char	ged in 2023				0.0 409.6
Total In	iterest Ch	arged in 2023				409.0



Statement Period: October 1, 2023

Thru October 31, 2023

Account Number:

009060503532

				ACCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2. Checks and other debits outstanding not charged to your account. (Use table B.) Subtract line 4 from line 3.
- This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1_	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	osits/Credits				
Date	Amount				
Total Amount					

B. Outstanding	Checks/Debi	ts			
Number	Amount				
		+			
		+			
		<del>                                     </del>			
		+			
Total Amount					

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpald interest charges, credit Insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do if You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 you think there is an error on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. delinguent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

If you believe we have inaccurately reported information about your account history to a consumer reporting Credit History Errors. agency, please notify us in writing at the Bank address stated on page one of your statement.

**Prompt Crediting or Payments.**To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day. To receive credit for a payment on the date we receive the payment, we must receive your payment

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

08504

Thru October 31, 2023 Statement Period: October 1, 2023

009060503532 Account Number:

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation. If you think your statement or receipt is In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear Interest Charge. in your revolving line of credit documents.

Statement Period: October 1 , 2023 Thru October 31, 2023

Account Number: 009060503532

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Chk# 2643

08504

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: October 1 , 2023 Thru October 31,	, 2023 Account Number :	009060503532
CAMBRIDGE CROSSING HOA INC SOFT MAINTAN ASSOCIATED INC SOFT MAINTAN ASSOCIATED INC MAINTAN ASSOCIATED INC PASS OF THE PROPERTY	CAMBRIDGE CROSSING HOA ING 2014 MANHASSETT PL NE MANETA CA SOCCOCOCO  Pay to the Ortice of John Red Can Day Ortice of John Red Can Day First Citizens Bank Por 1801 X 139  1:05 1 1 9 16 1,61:00 90 60 50 35 3 2 50 0 26 1.4	2644 3
Chirt 3667 \$150.0	0 Chk# 2644	\$666.66

\$150.00

Chk# 2644



> IM EST 920

08465

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

293.33+

Statement Period: November 1, 2023

Thru November 30, 2023

0.00

293.33+

Account Number:

\$

009060503532

### **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 

Я

66.02+ 50.00+ Deposits Other Credits 2,902.30+ 459.72-

Checks 2,265.27-17 Other Debits Monthly Service Charge

Statement Period Days Average Ledger Balance

30 229.00+

**Ending Balance** 

**Deposits To Your Account** 

Date 11-27 **Amount** 50.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 9

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

#### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. **Payment Amount Due** 367.33 0.00 Past Due Amount Minimum Payment Due 367.33 12-25-2023 Due Date

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068**  Cobb County Boar Billpay Cobb County Boc Cobb County Boar Billpay Cobb County Boc

Paz Lawn Mainten Sale

Paypal Inst Xfer Baldini

11-27

11-27

11-28

11-29

Total

17.00

22.00

15.00

1,060.00

2,265.27



08465

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: November 1, 2023 Thru November 30, 2023 Account Number: 009060503532

Date         Balance           1-24         1,357.33+           1-27         1,368.33+           1-28         308.33+           1-29         293.33+	

An updated Treasury Management Services Master Service Agreement (MSA) is now available for review. To view the agreement, visit www.FirstCitizens.com/tms-msa.pdf. Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.

### Notice of Change Disclosure of Business Account and Miscellaneous Fees and Services

#### The Following Fee and Service Changes for First Citizens Bank Are Effective February 1, 2024

Automated Clearinghouse (ACH)  ACH return item - unauthorized debitACH notification of change	\$1.50 \$3.00
ACT Indiffication of charge	•
Cash Vault	
Coin and currency deposited (per \$100)	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by cash vault (per roll)*	\$0.20
Currency supplied by cash vault (per \$1,000)*	\$1.50
Currency supplied by Cash vault (per \$1,000)	
Commercial Advantage	
Maintenance (per month)	\$120.00
Basic maintenance + (per month)	\$35.00
Domestic Wire Outgoing (each)	\$13.00
Domestic wife Outgoing (each)	
Commercial Advantage Integrated Payments	
Monthly Maintenance Fee (per application)	\$295.00
Wires (per wire)	\$10.00
Setup Fee 1st payment type no card	\$1,100.00
Setup Fee 1st payment type no card	\$750.00
Setup Fee 2nd payment type no card	\$0.00
Setup Fee 1st payment type w/card	\$0.00
Setup Fee 2nd payment type w/card	ψ0.00
Data Exchange Service (DES)	
File transfer fee (per file)	\$20.00
File transfer fee (per file)	
Lockbox - Retail	
Maintenance (ner month)	\$175.00
Online decisioning items (each)	\$0.40
Online decisioning maintenance fee (per PO Box)	\$100.00
Check only fee (without coupon, per check)	\$0.30
Checks processed:	\$0.09
1 - 5,000 (per check)	\$0.08
5,001 - 10,000 (per check)	\$0.07
Over 10,000 (per check)	\$1.50
Deposit preparation (each)	
Multiple document transaction (each)	\$0.175
- Uphankahle Remittance	\$0.30
- Correspondence Only	\$0.30
Check image canture	\$0.03
Lockbox portal maintenance (per month)	\$100.00
Document image capture	\$0.03
Lockbox - Wholesale	\$100.00
Online decisioning maintenance fee (per month, per box)	
Online decisioning items (each)	\$0.40
Payoe match - if more than 20 payees requested (per item, all items)	\$0.0115
Linhankahla Remittance	\$0.40
Correspondence Only	\$0.40
Bankaga propagation (per package)	\$2.50
Package preparation (per package) Data entry (per keystroke)	\$0,0175
Check image capture (per item)	\$0.08
Check image capture (per item)	• *



08465

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: November 1 , 2023	Thru November 30, 2023	Account Number:	009060503532
Legacy CIT Lockbox Service (Retail and Document image capture (per docume Extended image archive - 3 years (per Extended image archive - 7 years (per Extended image archive - 10 years (per Exception manager service (per month	nt) image) image)		\$0.06
Remote Deposit Capture (RDC) Single-feed scanner (once) Single-feed scanner (5 monthly payme Single-feed scanner (12 monthly paym Multiple-feed scanner (once) Multiple-feed scanner (10 monthly paym	lents)	*******************************	\$975.00
Miscellaneous Fees Coin and currency deposited (per \$100 Coin and currency order fee (per order coin supplied by branch (per roll) Currency supplied by branch (per \$1,00 Courrency supplied by branch (per \$1,00 Cour	[]		\$0.25
*New fee + Basic Commercial Advantag	e service is not available for new er	nrollment	FCB-B (11-12/23)

### Notice of Change Disclosure of Products and Fees - International Banking Services

The Following Fee and Service Changes for First Citizens Bank Are Effective February 1, 2024

Paying & Receiving  Drafts  Outgoing International Wire Transfer - Commercial  In U.S. Dollars  Branch Initiated  In Foreign Currency  Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth)  Commercial Advantage/FX Envoy (over \$10,000 US \$ worth)  Digital Banking Business  Previously-disclosed Paying & Receiving service no longer offered  Telephone notification  Not offered	Foreign Check Collection (\$250 US dollar minimum value)	+ expenses
In U.S. Dollars  Branch Initiated	Paying & Receiving	
In Foreign Currency Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth)	In II C Dollare	\$100.00
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth)		,
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth)	In Foreign Currency	No charge
Digital Banking Business		
Previously-disclosed Paying & Receiving service no longer offered  Telephone notification	Commercial Advantage/FX Envoy (over \$10,000 00 \$ worth)	No charge
Telephone notification	Digital Banking Business	
	Previously-disclosed Paying & Receiving service no longer offered Telephone notification	Not offered

100.00

-70.00 -23.60

100.00

200.00



11-09 11-09

11-13

11-14 11-15

## Checkline Reserve Commercial Loan Account Number: 910001248269

Total Ad		ce Credits (-)	6,362.13 1,200.00 318.10 0.00	Closing Date of Billing Cycle Days In The Billing Cycle Period Credit Line Available Credit	11/30/2023 30 7,500.00 255.97
Total In			102.64 Minimum Payment Due		367.33
New Balance			7,346.67 Due Date		12/25/2023
Eff Date	Post Date	<u>Description</u>			Amount -34,22
11-01	11-01	Automatic Payment Interest 34.22			-34.22 -58.25
1-06	11-06	Automatic Payment Interest 58.25			200.00
1-06	11-06	Advance			
11-06 11-07 11-07	11-06 11-07 11-07	Advance Automatic Payment Interest 3.34 Principal 7 Advance	'8.69		-82.03 400.00

### **Interest Charged**

11-09 11-09

11-13

11-14

11-15

Eff Date 11-30	Post <u>Date</u> 11-30	Description Interest Charge	Amount 102.64
Total Int	erest For	This Period	102.64

### Interest Calculation

Automatic Payment Principal 50.00

Advance
Automatic Payment
Principal 70.00
Automatic Payment

Principal 23.60

Advance

Advance

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	30	0.04904110%	6,976.21

### Totals Year-To-Date

Totals real xe 2 are	0.00
Total Fees Charged in 2023	0.00
foldi rees Chalged III 2025	512.27
Total Interest Charged in 2023	012127



Statement Period: November 1, 2023

Thru November 30, 2023

Account Number:

009060503532

### FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement.
- 2. Add deposits not credited in this statement (lise table A.)
- statement. (Use table A.)

  3. Total of lines 1 and 2.
- 4. Checks and other debits outstanding not charged to your account. (Use table B.)
  5. Subtract line 4 from line 3.
- Subtract line 4 from line 3.
   This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3_	=\$	
4	-\$	
5	=\$	

A. Depo	sits/Credits	
Date	Amount	
<u></u>		
Total Amount		

B. Outstanding Checks/Debits			
Number	Amount		
		٦	
		┪	
		┥	
		4	
		_	
		1	
		┪	
	<u> </u>	4	
Total Amount			

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 you think there is an 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good failth to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current malling address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we malled to you, or if we own the company that sold you the goods or services.) (2) You must purchase used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit have used your credit card for the purchase. Purchases if all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our customer Contact Center at 1.888,323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888,323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use that occurs after you notify us. You call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, If paying by mall, payment must be malled to the specific address furnished by the payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by Bank. Payments received at any of our ATMs; payments received on a business day, will be credited to your account no later than the mall without a coupon; and, payments received on a day that is not a Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: November 1, 2023 Thru November 30, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the limit takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



#### 08465

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Account Number:

009060503532

hru November 30, 2023	Account Number:	00906050353
2645 tenant property	GE CROSSING HOA ING ASSETTED HE MA 20006850000 14.3/23  Jesely Prouth Thenland Thaty One out no 1Citizens Bank Hotal of Suren	2646 6411411  Date BOASSURE  1\$ [4], 7-5  SLIPERHOS DE EX
\$117.97 Chk# 2	646	\$141.75
2647  Dail 26/555200  Dollars Q = 5200.00		
	2645  TATELLA STANDARD  TO THE STANDARD  STANDARD  STANDARD  First  Pay to the Order of Congress  First  For Standard  Standard  Standard  Chk# 2  CAMBRID 374 AUAININ  Pay to the Order of Congress  For Standard  Standard  Standard  Standard  Date Address  Standard  Date Address  Date Date Date Date Date Date Date Date	CAMBRIDGE CROSSING HOA INC STREAMS OF THE MARKET PLANE  DOIL OF ACTION  \$ 117 92  Dollars DE FIRST Citizens Bank  For First Citizens Bank  For First Citizens Bank  For First ABLANC Squeet  \$ 117.97  Chk # 2646



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

293.334

Statement Period: November 1, 2023

Thru November 30, 2023

Account Number:

009060503532

### **Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

**Beginning Balance** 

1 Deposits
8 Other Credits
3 Checks
17 Other Debits
Monthly Service Charge

66.02+ 50.00+ 2,902.30+ 459.72-2,265.27-0.00 Statement Period Days Average Ledger Balance 30 229.00+

**Ending Balance** 

293.33+

### **Deposits To Your Account**

<u>Date</u> 11-27 Amount 50.00



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 9

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

Account No. 910001248269
Payment Amount Due 367 . 33
Past Due Amount 0 . 00
Minimum Payment Due 367 . 33
Due Date 12-25-2023

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 CHARLOTTE NC 28263-3068

Statement Period: Novembe	r 1 , 2023 Thru	November 30, 2023	Acc	ount Number :	009060503532	
Other Credits To Date  Description  11-06 Funds Transfer Fro 11-08 Funds Transfer Fro 11-09 Funds Transfer Fro 11-09 Funds Transfer Fro 11-14 Funds Transfer Fro 11-15 Funds Transfer Fro 11-24 Paypal Transfer ** Total	m LOC Account 0	00910001248269 00910001248269 00910001248269 00910001248269			Amount 200.00 400.00 200.00 100.00 391.15 100.00 200.00 1,311.15 2,902.30	
Checks Paid From Check No. Date 2645 11-07	Amount 117.97	Ccount Check No. Date 2646 11-06	Amount 141.75	Check No. E 2647		ount .00
Other Debits Fr  Date Description  11-01 Cobb Emc Web Fr  11-01 Auto Debit To Par  11-06 Auto Debit To Par  11-08 Synchrony Bank (11-08 Auto Debit To Par  11-09 Paypal Inst Xfer Fr  11-09 Auto Debit To Par  11-13 Paypal Inst Xfer Fr  11-13 Amex Epayment  11-14 Cobb Emc Web  11-15 Cobb Emc Web  11-27 Cobb County Bor  11-28 Paypal Inst Xfer Fr  11-29 Paypal Inst Xfer Fr  11-21 Cobb Emc Web  11-22 Cobb County Bor  11-23 Paypal Inst Xfer Fr  11-24 Paypal Inst Xfer Fr  11-25 Paypal Inst Xfer Fr  11-26 Paypal Inst Xfer Fr  11-27 Paypal Inst Xfer Fr	Pmts Bfzidm  y LOC  y LOC  y LOC  CC Pymt *********  y LOC  Saidini  y LOC  Saidini  ACH Pmt W6350  y LOC  Pmts Gd57Hm  Pmts Rr7Bhm  ar Billpay Cobb C  ar Billpay Cobb C  en Sale	*3394 County Boc			Amount 31.80 34.22 58.25 82.03 150.00 50.00 30.00 30.00 31.80 250.54 17.00 22.00 1,060.00	

Total

2,265.27



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: November 1, 2023 Thru November 30, 2023 Account Number: 009060503532

Daily B	Salance Summary				Delevis
Date	Balance	<u>Date</u>	<u>Balance</u>	<u>Date</u>	Balance
11-01	0.00	11-09	0.00	11-24 11-27	1,357.33+ 1,368.33+
11-06 11-07	0.00	11-13 11-14	28.52+ 96.72+	11-28	308.33+
11-07	8:88	11-15	46.18+	11-29	293.33+

An updated Treasury Management Services Master Service Agreement (MSA) is now available for review. To view the agreement, visit www.FirstCitizens.com/tms-msa.pdf. Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.

### Notice of Change Disclosure of Business Account and Miscellaneous Fees and Services

### The Following Fee and Service Changes for First Citizens Bank Are Effective February 1, 2024

Automated Clearinghouse (ACH)	\$1.50
A Office town them, an outhorized debit	
ACH return item - unauthorized debit	\$3.00
Cash Vault	\$0.30
Color and ourrency denocited (ner \$100)	\$7.50
O ! I	\$0.20
m t	\$0.20 \$1.50
Currency supplied by cash vault (per \$1,000)*	\$1.50
Commercial Advantage	\$120.00
tt data and have month)	\$35.00
m + t. t. a. a. a. a. 1 Image magnified	\$13.00
Domestic Wire Outgoing (each)	Ψ10.00
Commercial Advantage Integrated Payments	\$295.00
At the Maintenance Foo (nor application)	\$10.00
1.0 1.0	\$1,100.00
a to the state of	\$750.00
o the Fig. On A national time no cord	\$0.00
5 to Fee 4-t normant type W/oard	\$0.00
Setup Fee 2nd payment type w/card	ψ0,00
Data Exchange Service (DES)	\$20.00
File transfer fee (per file)	<b>,</b>
Lockbox - Retail	\$175.00
Lockbox - Retail  Maintenance (per month)	\$0.40
	\$100.00
Online decisioning maintenance fee (per PO Box)	\$0.30
Check only fee (without coupon, per check)	
Checks processed:	\$0.09
1 - 5,000 (per check)	\$0.08
5,001 - 10,000 (per check)	\$0.07
Over 10,000 (per check)	\$1.50
Over 10,000 (per check)  Deposit preparation (each)	\$0.175
	\$0.30
Multiple document transaction (each)	\$0.30
- Unbankable Remittance - Correspondence Only	\$0.03
AL I I I I I I I I I I I I I I I I I I I	\$100.00
the state of the s	\$0.03
Document image capture	*
Lockbox - Wholesale	\$100.00
Contine decisioning maintenance fee (per month, per box)	\$0.40
	\$0.0115
	. \$0.40
	\$0.40
5 Lane - Only	\$2.50
5 I was selfer (nor nockago)	\$0.0175
m i i i i i i i i i i i i i i i i i i i	\$0.08
Check image capture (per item)	4*



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Legacy CIT Lockbox Service (Retail and Wholesale)  Document image capture (per document)	\$0.15 \$0.04 \$0.06 \$0.06 \$25.00
Remote Deposit Capture (RDC) Single-feed scanner (once) Single-feed scanner (5 monthly payments) Single-feed scanner (12 monthly payments) Multiple-feed scanner (once) Multiple-feed scanner (10 monthly payments)	\$535.00 \$125.00 \$65.00 \$975.00 \$125.00
Miscellaneous Fees Coin and currency deposited (per \$100)	\$0.30 \$7.50 \$0.25 \$1.75
*New fee +Basic Commercial Advantage service is not available for new enrollment	FCB-B (11-12/23)

The Following Fee and Service Changes for First Citizens Bank Are Effective February 1, 2024

Foreign Check Collection (\$250 US dollar minimum value)	+ expenses
Paying & Receiving Drafts Outgoing International Wire Transfer - Commercial	Not offered
in U.S. Dollars  Branch Initiated	\$100.00
In Foreign Currency Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth) Commercial Advantage/FX Envoy (over \$10,000 US \$ worth) Digital Banking Business	No charge No charge No charge
Previously-disclosed Paying & Receiving service no longer offered Telephone notification	Not offered IBS-B (11-12/23)

Total Fees Charged in 2023 Total Interest Charged in 2023

				1								
		Checkline Rese. oan Account Number: 9	rve Comr 10001248269	nercial								
Previous	s Balanc	e	6,362.13	<b>Closing E</b> Days in Th	oate of Billing Cycle ne Billing Cycle Period	<b>11/30/2023</b> 30						
Total Ad Total Par Total Fee	ayments/Credits (-)		al Payments/Credits (-)		al Payments/Credits (-)		otal Advances otal Payments/Credits (-)		1,200.00 318.10 0.00	Credit Lin Available		7,500.00 255.97
Total Int		_	102.64	Minimum	Payment Due	367.33						
New Bal	ance		7,346.67 Due Date		-	12/25/2023						
Tran	sacti	ons Since Last Statem	nent									
Eff Date	Post Date	Description				<u>Amount</u> -34.22						
11-01	11-01	Automatic Payment Interest 34.22				-58.25						
11-06	11-06	Automatic Payment Interest 58.25				200.00						
11-06	11-06 11-07	Advance Automatic Payment				-82.03						
11-07		Interest 3.34 Principal 78	3.69			400.00						
11-07 11-08	11-07 11-08	Advance Advance				200.00 -50.00						
11-08	11-08	Automatic Payment Principal 50.00				100.00						
11-09 11-09	11-09 11-09	Advance Automatic Payment				-70.00						
11-13	11-13	Principal 70.00 Automatic Payment				-23.60						
		Principal 23.60 Advance				100.00						
11-14 11-15	11-14 11-15	Advance				200.00						
Inte	rest (	harged										
Eff	Post Date	Description				<u>Amount</u>						
<u>Date</u> 11-30	11-30	Interest Charge				102.64						
	•	This Period				102.64						
		Calculation										
Portion		Annual Percentage (APR)	Rate Days In Ef		Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)						
Fixed		17.900%	3		0.04904110%	6,976.21						
Tots	als Ye	ar-To-Date	***									
Total F	ees Char	aed in 2023				0.00 512.27						
Total Ir	nterest Ch	arged in 2023				<del></del>						



Statement Period: November 1, 2023

Thru November 30, 2023

Account Number:

009060503532

### FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

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- Subtract line 4 from line 3. This should be your current checkbook balance.

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1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	osits/Credits	
Date	Amount	
		_
Total Amount	!	

B. Outstanding	Checks/Debits	
Number	Amount	١
		1
		1
		┨
		-
		1
		1
		٦
		1
		┨
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the Interest charge on your account by applying the periodic rate to your "average daily balance" (Including current transactions). To get the "average daily balance," we first determine the daily balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the number of days in the year. That result is then multiplied by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

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Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your customer Contact Center at 1.888.323.4732. If you call, we may require you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be ilable for any unauthorized use that occurs after you notify us. You will not be income Contact Center to the label of the label to the label of the label o may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mall, then payments must include the payment coupon. In addition, if paying by mall, payment must be malled to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mall without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the pay Bank business day. next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made. Preauthorized Deposits.



Statement Period: November 1, 2023 Thru November 30, 2023

Account Number: 009060503532

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the price or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions), if we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



#### 08465

CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Statement Period: November 1, 202	3 Thru November 30, 20	023 Acco	unt Number:	0090000353
Pay to the Congola Jeron	2645 (**1041) 3/23 Date AMPES **  \$ 1/19. 92  Dollars **  L5	CAMBRIDGE CROSSING HOA ING 3874 WHASSETT PL HE WORTH, OU SWOODSOO  Pay to the Order of  Chr. Handard Brand  First Citizens Bank  Par   Ealk table   Sintered  1:00   1918481009080503	Met &	2646 4414411 15141, 75 2784Hana 50
Chk# 2645	\$117.97	Chk# 2646		\$141.75
CAMBRIDGE CROSSING HOAINC SOFT MANUALSETT PLANE MARKETT PL	2647  MANUAL MAN			
Chk# 2647	\$200.00			



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

Your Account(s) At A Glance

Checking Balance

1,129.20+

Statement Period: December 1, 2023

Thru December 31, 2023

Account Number:

009060503532

31 260.00+

### **Basic Business Checking**

Account Number: 009060503532

Enclosures in Statement: 0

**Beginning Balance** 0 Deposits

Monthly Service Charge

0.00 3,250.26+ Other Credits 0.00 0 Checks 13 Other Debits

2,414.39-0.00

293.33+

**Ending Balance** 

1,129.20+

### Other Credits To Your Account

		Amouni
Date	Description	
		100.00
12-06	Funds Transfer From LOC Account 000910001248269	100.00
42-07	Funds Transfer From LOC Account 000910001248209	200.00
12-08	Funds Transfer From LOC Account 000910001248269	1.371.75
12-11	Paypal Transfer *******7229	•,••

Statement Period Days

Average Ledger Balance



Direct Customer Inquiry Calls To Personal 1-888-323-4732 Business 1-866-322-4249

Page 1 of 7

DETACH AND RETURN THIS STUB WITH YOUR PAYMENT.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

### CHECKLINE RESERVE COMMERCIAL

910001248269 Account No. 378.68 Payment Amount Due 0.00 Past Due Amount Minimum Payment Due 378.68 01-25-2024 Due Date

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK PO BOX 63068 **CHARLOTTE NC 28263-3068** 

Statement Period: December 1, 2023 Thru December 31, 2023 Acc	count Number :	009060503532
Other Credits To Your Account  Date Description 12-13 Funds Transfer From LOC Account 000910001248269 12-26 Paypal Transfer ********6932  Total		Amount 116.66 1,361.85
Other Debits From Your Account  Date Description  12-01 Auto Debit To Pay LOC  12-06 Paypal Inst Xfer Baldini  12-07 Paypal Inst Xfer Baldini  12-07 Auto Debit To Pay LOC  12-08 Synchrony Bank Cc Pymt ************************************		Amount 293.33 100.00 30.00 70.00 146.00 269.42 307.58 1,060.00 36.00 31.26 17.00 22.00 31.80
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	<u>Date</u> 12-27 12-29	Balance 1,200.00+ 1,129.20+



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC
3874 MANHASSETT PL NE
MARIETTA GA 30066-3090

Statement Period: December 1, 2023

Thru December 31, 2023

Account Number:

009060503532

### Notice of Change Disclosure of Business Account and Miscellaneous Fees and Services

### The Following Fee and Service Changes for First Citizens Bank Are Effective February 1, 2024

Automated Clearinghouse (ACH)	#4 FD
	\$1.50
ACH return item - unauthorized debit	\$3.00
ACH notification of change	
Cash Vault	.\$0.30
Coin and currency deposited (per \$100)	\$7.50
o to and among order too (nor order)	\$0.20
o I would all her made could (not roll).	\$1.50
Coin supplied by cash vault (per \$1,000)*	Ψ1.00
Commercial Advantage	#400 A0
nt tt-i-t (nor month)	\$120.00
	\$35.00
Basic maintenance+ (per month)	\$13.00
A second Advantage Integrated Payments	
Commercial Advantage Integrated Payments  Monthly Maintenance Fee (per application)	\$295.00
Monthly Maintenance ree (per application)	\$10.00
Wires (per wire) Setup Fee 1st payment type no card	\$1,100.00
Setup Fee 1st payment type no card	\$750.00
Setup Fee 2nd payment type no card	\$0.00
Setup Fee 2nd payment type to card	\$0.00
Setup Fee 1st payment type w/card	• •
Data Exchange Service (DES)	\$20.00
Pata Exchange Service (DES) File transfer fee (per file)	•
Lockbox - Retail	\$175.00
to the second of	\$0.40
0 ti 1 - i - i - i - i - i - i - i - i - i	\$100.00
o P. Jasia in a maintenance too (nor PL) BOY!	\$0.30
Check only fee (without coupon, per check)	φ0.50
or I	\$0.09
4 5 000 (non-sheet)	\$0.08
F 004 40 000 /nor about)	,
= 40 000 tkkl	\$0.07
m 11	\$1.50
	\$0,175
At 1 11 Desilhance	\$0.30
O and design Only	\$0.30
	\$0.03
the state of the s	\$100.00
Document image capture	\$0.03
Lockbox - Wholesale Online decisioning maintenance fee (per month, per box)	\$100.00
Online decisioning maintenance ree (per month, per box)  Online decisioning items (each)	\$0.40
Online decisioning items (each)	\$0.0115
Online decisioning items (each)	\$0.40
	\$0.40
o mala a a A A A A A A A A A A A A A A A A	\$2.50
	\$0.0175
	\$0.08
Data entry (per keystroke) Check image capture (per item)	443

Statement Period: December 1 , 2023	Thru December 31, 2023	Account Number :	009060503532
Legacy CIT Lockbox Service (Retail and Document image capture (per documer Extended image archive - 3 years (per Extended image archive - 7 years (per Extended image archive - 10 years (per Exception manager service (per month	nt)image)image)image)		\$0.06
Remote Deposit Capture (RDC) Single-feed scanner (once) Single-feed scanner (5 monthly payme Single-feed scanner (12 monthly paym Multiple-feed scanner (once) Multiple-feed scanner (10 monthly pay	nts)ents)		\$65.00 \$975.00
Miscellaneous Fees Coin and currency deposited (per \$100 Coin and currency order fee (per order Coin supplied by branch (per roll) Currency supplied by branch (per \$1,00	")	***************************************	\$0.25
*New fee + Basic Commercial Advantage	e service is not available for new er	nrollment	FCB-8 (11-12/23)

### Notice of Change Disclosure of Products and Fees - International Banking Services

The Following Fee and Service Changes for First Citizens Bank Are Effective February 1, 2024

Unless otherwise noted, all other current fees remain unchanged.

Foreign Check Collection (\$250 US dollar minimum value)	+ expenses
Paying & Receiving DraftsOutgoing International Wire Transfer - Commercial	Not offered
In U.S. Dollars Branch Initiated	\$100.00
In Foreign Currency Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth) Commercial Advantage/FX Envoy (over \$10,000 US \$ worth) Digital Banking Business	No charge No charge No charge
Previously-disclosed Paying & Receiving service no longer offered Telephone notification	Not offered
	IBS-B (11-12/23)



# Checkline Reserve Commercial Loan Account Number: 910001248269

Previous Balance	7,346.67	Closing Date of Billing Cycle Days In The Billing Cycle Period	<b>12/29/2023</b> 29
Total Advances Total Payments/Credits (-) Total Fees	516.66 394.59 0.00	Credit Line Available Credit	7,500.00 31.26
Total Interest  New Balance	7,573.65	Minimum Payment Due Due Date	378.68 01/25/2024



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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC 3874 MANHASSETT PL NE MARIETTA GA 30066-3090

nt Period	l: December 1 , 2023 Thru Dec	ember 31, 2023	Accoun	t Number : 009060503532
sacti	ons Since Last Statement			
Post Date	Description			<u>Amount</u> −293.33
12-01				
12-06 12-07 12-07	Advance Advance Automatic Payment			100.00 100.00 -70.00
12-08 12-13 12-27	Principal 70.00 Advance Advance Payment Principal 31.26			200.00 116.66 -31.26
est C	harged			
Post Date	Description			Amount
12-29	Interest Charge		•	104.91
erest For	This Period			104.91
est C	Calculation			
	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Dally Balance (Subject to Interest Rate)
	17.900%	29	0.04904110%	7,376.77
-	Post Date 12-01 12-06 12-07 12-08 12-13 12-27 Post Date 12-29 erest For	Date Description  12-01 Automatic Payment Interest 102.64 Principal 190.69  12-06 Advance 12-07 Automatic Payment Principal 70.00  12-08 Advance 12-13 Advance 12-27 Payment Principal 31.26  Pest Charged  Post Date Description 12-29 Interest Charge  erest For This Period  Pest Calculation Annual Percentage Rate	Post Date Date Description  12-01 Automatic Payment Interest 102.64 Principal 190.69  12-06 Advance 12-07 Advance 12-07 Automatic Payment Principal 70.00  12-08 Advance 12-13 Advance 12-27 Payment Principal 31.26  Post Date Date Description 12-29 Interest Charge  erest For This Period  Post Calculation Annual Percentage Rate (APR)  Days Rate In Effect	Post Date Date Description  12-01 Automatic Payment Interest 102.64 Principal 190.69  12-06 Advance 12-07 Advance 12-07 Automatic Payment Principal 70.00  12-08 Advance 12-13 Advance 12-13 Payment Principal 31.26  Post Date Date Date Description 12-29 Interest Charge  Perest For This Period  Perest Calculation Annual Percentage Rate (APR)  Application Days Rate Interest Daily Periodic Rate



Statement Period: December 1, 2023

Thru December 31, 2023

Account Number:

009060503532

FOLLOW THESE I			

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- 3. Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

3 [-	-\$	
A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

How to Compute interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day, where the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charges. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) 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 cail 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



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Statement Period: December 1, 2023 Thru December 31, 2023

Account Number: 009060503532

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