



# First Citizens Bank

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

IM EST  
920

08533

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

1,058.85+

Statement Period Days

31

7 Deposits

5,625.00+

Average Ledger Balance

945.00+

2 Other Credits

1,216.10+

2 Checks

1,317.00-

10 Other Debits

4,045.11-

Monthly Service Charge

0.00

### Ending Balance

2,537.84+

## Deposits To Your Account

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

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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

50080100091000124826900000380873

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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01-04	Funds Transfer From LOC Account 000910001248269	270.60
01-09	Paypal Transfer *****8517	945.50
<b>Total</b>		<b>1,216.10</b>

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2610	01-19	105.00	2622*	01-17	1,212.00

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01-03	Auto Debit To Pay LOC	380.49
01-04	Paz Lawn Mainten Sale	1,060.00
01-04	Overdraft Charge	36.00
01-18	Cobb Emc Web Pmts Vc7Pxx	53.23
01-20	Cobb County Boar Billpay Cobb County Boc	15.00
01-20	Cobb County Boar Billpay Cobb County Boc	19.00
01-23	Cobb Emc Web Pmts 8B38Yk	111.39
01-24	Paypal Inst Xfer Baldini	250.00
01-25	Paz Lawn Mainten Sale	1,060.00
01-30	Paz Lawn Mainten Sale	1,060.00
<b>Total</b>		<b>4,045.11</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
01-03	683.36+	01-17	711.46+	01-23	1,307.84+
01-04	142.04-	01-18	658.23+	01-24	1,057.84+
01-09	803.46+	01-19	553.23+	01-25	1,197.84+
01-13	1,323.46+	01-20	1,119.23+	01-30	2,537.84+



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3874 MANHASSETT PL NE  
MARIETTA GA 30066-3090

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

Account Number : 009060503532



## Checkline Reserve Commercial

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>7,609.89</b>	<b>Closing Date of Billing Cycle</b>	<b>01/31/2023</b>
Total Advances	270.60	Days In The Billing Cycle Period	32
Total Payments/Credits (-)	380.49	Credit Line	7,500.00
Total Fees	0.00	Available Credit	0.00
Total Interest	117.57	<b>Minimum Payment Due</b>	<b>380.87</b>
<b>New Balance</b>	<b>7,617.57</b>	<b>Due Date</b>	<b>02/25/2023</b>

### Transactions Since Last Statement

<u>Eff Date</u>	<u>Post Date</u>	<u>Description</u>	<u>Amount</u>
01-03	01-03	Automatic Payment	-380.49
		Interest 109.89 Principal 270.60	
01-04	01-04	Advance	270.60

### Interest Charged

<u>Eff Date</u>	<u>Post Date</u>	<u>Description</u>	<u>Amount</u>
01-31	01-31	Interest Charge	117.57
Total Interest For This Period			117.57

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	32	0.04904110%	7,491.54

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	113.89



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

Account Number: 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

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.

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 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.



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

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

Account Number: 009060503532

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2610 M 01/24/23 179
Pay to the Order of <u>Jonathan Rusick</u>	<u>1/12/23</u> Date	\$ 105.00
<u>One Hundred Five and 00/100</u>	Dollars	
First Citizens Bank		
For <u>Social-Hill Homeowners</u>	<u>Adrian B. Williams</u>	
⑆061191848⑆009060503532⑆ 02610		

chk# 2610

\$105.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2622 M 01/24/23 180
Pay to the Order of <u>Nicholas Blotter</u>	<u>1/12/23</u> Date	\$ 1,212.00
<u>One Thousand Two Hundred Twelve and 00/100</u>	Dollars	
First Citizens Bank		
For <u>2580 P27954</u>	<u>Adrian B. Williams</u>	
⑆061191848⑆009060503532⑆ 02622		

chk# 2622

\$1,212.00



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**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** **1,058.85+**  
7 Deposits **5,625.00+**  
2 Other Credits **1,216.10+**  
2 Checks **1,317.00-**  
10 Other Debits **4,045.11-**  
Monthly Service Charge **0.00**

Statement Period Days **31**  
Average Ledger Balance **945.00+**

**Ending Balance** **2,537.84+**

## Deposits To Your Account

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

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000380873



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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01-04	Funds Transfer From LOC Account 000910001248269	270.60
01-09	Paypal Transfer *****8517	945.50
<b>Total</b>		<b>1,216.10</b>

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2610	01-19	105.00	2622*	01-17	1,212.00

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01-03	Auto Debit To Pay LOC	380.49
01-04	Paz Lawn Mainten Sale	1,060.00
01-04	Overdraft Charge	36.00
01-18	Cobb Emc Web Pmts Vc7Pxx	53.23
01-20	Cobb County Boar Billpay Cobb County Boc	15.00
01-20	Cobb County Boar Billpay Cobb County Boc	19.00
01-23	Cobb Emc Web Pmts 8B38Yk	111.39
01-24	Paypal Inst Xfer Baldini	250.00
01-25	Paz Lawn Mainten Sale	1,060.00
01-30	Paz Lawn Mainten Sale	1,060.00
<b>Total</b>		<b>4,045.11</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
01-03	683.36+	01-17	711.46+	01-23	1,307.84+
01-04	142.04-	01-18	658.23+	01-24	1,057.84+
01-09	803.46+	01-19	553.23+	01-25	1,197.84+
01-13	1,323.46+	01-20	1,119.23+	01-30	2,537.84+



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

Account Number : 009060503532



## Checkline Reserve Commercial

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>7,609.89</b>	<b>Closing Date of Billing Cycle</b>	<b>01/31/2023</b>
Total Advances	270.60	Days In The Billing Cycle Period	32
Total Payments/Credits (-)	380.49	Credit Line	7,500.00
Total Fees	0.00	Available Credit	0.00
Total Interest	117.57	<b>Minimum Payment Due</b>	<b>380.87</b>
<b>New Balance</b>	<b>7,617.57</b>	<b>Due Date</b>	<b>02/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
01-03	01-03	Automatic Payment	-380.49
		Interest 109.89 Principal 270.60	
01-04	01-04	Advance	270.60

### Interest Charged

Eff Date	Post Date	Description	Amount
01-31	01-31	Interest Charge	117.57
Total Interest For This Period			117.57

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	32	0.04904110%	7,491.54

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	113.89



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

Account Number: 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

## A. Deposits/Credits

Date	Amount
Total Amount	

## B. Outstanding Checks/Debits

Number	Amount
Total Amount	

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.

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**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.

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

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 : 009060503532

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2610 MEMBER 999
Date <u>1/12/23</u>		Pay to the Order of <u>Jordan Rosiak</u> \$ <u>105.00</u>
Pay for <u>One Hundred Five and 00/100</u> Dollars		First Citizens Bank
For <u>Social-Hallman</u> <u>Adrian B. Hill</u>		1:0511918481:009060503532 02610

chk# 2610

\$105.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2622 MEMBER 999
Date <u>1/13/23</u>		Pay to the Order of <u>Nicholas Plotter</u> \$ <u>1,212.00</u>
Pay for <u>One Thousand Two Hundred Twelve and 00/100</u> Dollars		First Citizens Bank
For <u>2580-22954</u> <u>Adrian B. Hill</u>		1:0511918481:009060503532 02622

chk# 2622

\$1,212.00



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

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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 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**

2,537.84+

Statement Period Days

28

4 Deposits

7,400.00+

Average Ledger Balance

4,236.00+

14 Other Credits

10,477.72+

1 Checks

2,174.98-

17 Other Debits

12,653.79-

Monthly Service Charge

0.00

**Ending Balance**

5,586.79+

**Deposits To Your Account**

Date	Amount	Date	Amount
02-03	2,100.00	02-10	2,000.00
02-09	1,500.00	02-16	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**

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

Date	Description	Amount
02-03	Paypal Transfer *****2214	1,746.18
02-06	Paypal Transfer *****1809	582.06
02-07	Paypal Transfer *****6868	1,164.12
02-10	Paypal Transfer *****3080	582.06
02-13	Paypal Transfer *****3388	582.06
02-13	Paypal Transfer *****0939	1,164.12
02-13	Paypal Transfer *****4895	582.06
02-15	Paypal Transfer *****7211	582.06
02-15	Paypal Transfer *****4490	582.06
02-16	Paypal Transfer *****8391	582.06
02-17	Paypal Transfer *****3864	582.06
02-21	Paypal Transfer *****2752	582.70
02-22	Paypal Transfer *****9034	582.06
02-27	Paypal Transfer *****0810	582.06
Total		10,477.72

**Checks Paid From Your Account**

Check No.	Date	Amount
2619	02-07	2,174.98

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
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	Paypal Inst Xfer Baldini	200.00
02-13	Transfer Internet 02-13 Seq # 33258 910001248269	2,002.90
02-13	Paypal 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





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

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

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

Account Number : 009060503532

## Other Debits From Your Account

Date	Description	Amount
02-21	Paypal Inst Xfer Baldini	1,000.00
02-27	Paypal Inst Xfer Baldini	500.00
Total		12,653.79

## Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
02-01	1,096.97+	02-08	4,043.64+	02-16	4,757.91+
02-02	1,062.97+	02-09	1,543.64+	02-17	5,339.97+
02-03	4,909.15+	02-10	2,659.02+	02-21	4,922.67+
02-06	5,491.21+	02-13	2,571.73+	02-22	5,504.73+
02-07	4,358.64+	02-15	3,435.85+	02-27	5,586.79+



## Checkline Reserve Commercial

Loan Account Number : 910001248269

Previous Balance	7,617.57	Closing Date of Billing Cycle	02/28/2023
Total Advances	0.00	Days In The Billing Cycle Period	28
Total Payments/Credits (-)	7,650.45	Credit Line	7,500.00
Total Fees	0.00	Available Credit	7,500.00
Total Interest	32.88	Minimum Payment Due	0.00
New Balance	0.00	Due Date	03/25/2023

## Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
02-01	02-01	Automatic Payment	-380.87
		Interest 117.57 Principal 263.30	
02-09	02-09	Payment	-4,000.00
		Principal 4,000.00	
02-10	02-10	Payment	-1,266.68
		Principal 1,266.68	
02-13	02-13	Payment	-2,002.90
		Principal 1,970.02 Interest 32.88	

## Interest Charged

Eff Date	Post Date	Description	Amount
02-28	02-28	Interest Charge	32.88
Total Interest For This Period			32.88

## Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	28	0.04904110%	2,394.30

## Totals Year-To-Date

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

## Interest Paid

Total Interest Paid In Prior Year	1,041.45
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Statement Period: February 1, 2023 Thru February 28, 2023

Account Number : 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.

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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**First Citizens Bank**

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

08149

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

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

Account Number : 009060503532

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2619 61818411 500
Date <u>2/1/23</u>		Pay to the Order of <u>John Paul Lane Jr</u> \$ <u>2,174.98</u>
Pay to the Order of <u>John Paul Lane Jr</u> \$ <u>2,174.98</u>		Dollars
First Citizens Bank		
For <u>John Paul Lane Jr</u>		
⑆081191848⑆009060503532⑆02619		

chk# 2619

\$2,174.98



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

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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** **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**

**2,537.84+**

Statement Period Days

28

4 Deposits

7,400.00+

Average Ledger Balance

4,236.00+

14 Other Credits

10,477.72+

1 Checks

2,174.98-

17 Other Debits

12,653.79-

Monthly Service Charge

0.00

**Ending Balance**

**5,586.79+**

**Deposits To Your Account**

Date	Amount	Date	Amount
02-03	2,100.00	02-10	2,000.00
02-09	1,500.00	02-16	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**

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

Date	Description	Amount
02-03	Paypal Transfer *****2214	1,746.18
02-06	Paypal Transfer *****1809	582.06
02-07	Paypal Transfer *****6868	1,164.12
02-10	Paypal Transfer *****3080	582.06
02-13	Paypal Transfer *****3388	582.06
02-13	Paypal Transfer *****0939	1,164.12
02-13	Paypal Transfer *****4895	582.06
02-15	Paypal Transfer *****7211	582.06
02-15	Paypal Transfer *****4490	582.06
02-16	Paypal Transfer *****8391	582.06
02-17	Paypal Transfer *****3864	582.06
02-21	Paypal Transfer *****2752	582.70
02-22	Paypal Transfer *****9034	582.06
02-27	Paypal Transfer *****0810	582.06
Total		10,477.72

**Checks Paid From Your Account**

Check No.	Date	Amount
2619	02-07	2,174.98

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
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	Paypal Inst Xfer Baldini	200.00
02-13	Transfer Internet 02-13 Seq # 33258 910001248269	2,002.90
02-13	Paypal 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



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

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

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

Account Number : 009060503532

## Other Debits From Your Account

Date	Description	Amount
02-21	Paypal Inst Xfer Baldini	1,000.00
02-27	Paypal Inst Xfer Baldini	500.00
Total		12,653.79

## Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
02-01	1,096.97+	02-08	4,043.64+	02-16	4,757.91+
02-02	1,062.97+	02-09	1,543.64+	02-17	5,339.97+
02-03	4,909.15+	02-10	2,659.02+	02-21	4,922.67+
02-06	5,491.21+	02-13	2,571.73+	02-22	5,504.73+
02-07	4,358.64+	02-15	3,435.85+	02-27	5,586.79+



## Checkline Reserve Commercial

Loan Account Number : 910001248269

Previous Balance	7,617.57	Closing Date of Billing Cycle	02/28/2023
Total Advances	0.00	Days In The Billing Cycle Period	28
Total Payments/Credits (-)	7,650.45	Credit Line	7,500.00
Total Fees	0.00	Available Credit	7,500.00
Total Interest	32.88	Minimum Payment Due	0.00
New Balance	0.00	Due Date	03/25/2023

## Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
02-01	02-01	Automatic Payment	-380.87
		Interest 117.57 Principal 263.30	
02-09	02-09	Payment	-4,000.00
		Principal 4,000.00	
02-10	02-10	Payment	-1,266.68
		Principal 1,266.68	
02-13	02-13	Payment	-2,002.90
		Principal 1,970.02 Interest 32.88	

## Interest Charged

Eff Date	Post Date	Description	Amount
02-28	02-28	Interest Charge	32.88
Total Interest For This Period			32.88

## Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	28	0.04904110%	2,394.30

## Totals Year-To-Date

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

## Interest Paid

Total Interest Paid In Prior Year	1,041.45
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Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

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.

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 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.

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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**First Citizens Bank**

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

08149

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

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

Account Number : 009060503532

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2619 01/11/23 Date
Pay to the Order of	<u>John Paul Lee Inc</u>	\$2,174.98
<u>One Thousand One Hundred Seventy Four and 98/100</u>		Dollars
First Citizens Bank		
For <u>John Paul Lee</u>	<u>[Signature]</u>	
⑆061141848⑆009060503532⑆ 02619		

Chk# 2619

\$2,174.98



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

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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** 5,586.79+  
3 Deposits 6,310.00+  
5 Other Credits 2,910.30+  
6 Checks 6,611.54-  
10 Other Debits 2,730.70-  
Monthly Service Charge 0.00

Statement Period Days 31  
Average Ledger Balance 8,152.00+

**Ending Balance** 5,464.85+

**Deposits To Your Account**

Date	Amount	Date	Amount	Date	Amount
03-06	3,710.00	03-09	1,200.00	03-16	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**

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

Date	Description	Amount
03-07	Paypal Transfer *****8557	582.06
03-13	Paypal Transfer *****0538	582.06
03-20	Paypal Transfer *****1791	582.06
03-20	Paypal Transfer *****1180	582.06
03-22	Paypal Transfer *****1555	582.06

Total

2,910.30

**Checks Paid From Your Account**

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
2620	03-08	2,000.00	2623*	03-28	810.00	2625	03-27	200.00
2621	03-13	181.04	2624	03-23	3,200.00	2627*	03-30	220.50

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
03-02	Cobb Emc Web Pmts Sqwp4L	76.56
03-08	Cobb County Boar Billpay Cobb County Boc	15.00
03-08	Cobb County Boar Billpay Cobb County Boc	19.00
03-09	Harland Clarke Chk Orders ****v*****5200	34.09
03-13	Paypal Inst Xfer Baldini	200.00
03-13	Amex Epayment ACH Pmt W0492	293.47
03-20	Paypal Inst Xfer Baldini	300.00
03-20	Amex Epayment ACH Pmt W3766	454.35
03-22	Paypal Inst Xfer Baldini	150.00
03-29	Att Payment *****005Csr1D	1,188.23

Total

2,730.70

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
03-02	5,510.23+	03-13	8,841.75+	03-27	7,683.58+
03-06	9,220.23+	03-16	10,241.75+	03-28	6,873.58+
03-07	9,802.29+	03-20	10,651.52+	03-29	5,685.35+
03-08	7,768.29+	03-22	11,083.58+	03-30	5,464.85+
03-09	8,934.20+	03-23	7,883.58+		



**First Citizens Bank**

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

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

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>03/31/2023</b>
		Days In The Billing Cycle Period	31
Total Advances	0.00		
Total Payments/Credits (-)	0.00	Credit Line	7,500.00
Total Fees	0.00	Available Credit	7,500.00
Total Interest	0.00		
<b>New Balance</b>	<b>0.00</b>	<b>Minimum Payment Due</b>	<b>0.00</b>
		<b>Due Date</b>	<b>04/25/2023</b>

### Transactions *Since Last Statement*

<u>Eff</u> <u>Date</u>	<u>Post</u> <u>Date</u>	<u>Description</u>	<u>Amount</u>
No Transaction Activity			

### Interest Calculation

Plan Type	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	31	0.04904110%	0.00

### Totals Year-To-Date

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



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

Account Number: 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

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.

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

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**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.

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

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

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

3/18/23 Date

Pay to the Order of C.W. Painting \$ 2,000.00

Two Thousand and 00/100 Dollars

First Citizens Bank

For Robert Baldwin

⑆061191848⑆009060503532⑆ 02620

Chk# 2620 \$2,000.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

3/24/23 Date

Pay to the Order of Caleb West \$ 810.00

Eight Hundred Ten and 00/100 Dollars

First Citizens Bank

For Robert Baldwin

⑆061191848⑆009060503532⑆ 02623

Chk# 2623 \$810.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

3/28/23 Date

Pay to the Order of Robert Baldwin \$ 200.00

Two Hundred and 00/100 Dollars

First Citizens Bank

For Robert Baldwin

⑆061191848⑆009060503532⑆ 02625

Chk# 2625 \$200.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

3/19/23 Date

Pay to the Order of Jessica Rosick \$ 181.04

One Hundred Eighty One and 04/100 Dollars

First Citizens Bank

For Susan - David Mly Robert Baldwin

⑆061191848⑆009060503532⑆ 02621

Chk# 2621 \$181.04

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

3/23/23 Date

Pay to the Order of Cash \$ 3,200.00

Three Thousand Two Hundred and 00/100 Dollars

First Citizens Bank

For Robert Baldwin

⑆061191848⑆009060503532⑆ 02624

Chk# 2624 \$3,200.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

3/26/23 Date

Pay to the Order of Angela Rogers \$ 220.50

Two Hundred Twenty and 50/100 Dollars

First Citizens Bank

For Proa + Payson Robert Baldwin

⑆061191848⑆009060503532⑆ 02627

Chk# 2627 \$220.50



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

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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

<b>Beginning Balance</b>	<b>5,586.79+</b>	Statement Period Days	31
3 Deposits	6,310.00+	Average Ledger Balance	8,152.00+
5 Other Credits	2,910.30+		
6 Checks	6,611.54-		
10 Other Debits	2,730.70-		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>5,464.85+</b>		

**Deposits To Your Account**

Date	Amount	Date	Amount	Date	Amount
03-06	3,710.00	03-09	1,200.00	03-16	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**

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
03-07	Paypal Transfer *****8557	582.06
03-13	Paypal Transfer *****0538	582.06
03-20	Paypal Transfer *****1791	582.06
03-20	Paypal Transfer *****1180	582.06
03-22	Paypal Transfer *****1555	582.06
Total		2,910.30

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2620	03-08	2,000.00	2623*	03-28	810.00	2625	03-27	200.00
2621	03-13	181.04	2624	03-23	3,200.00	2627*	03-30	220.50

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
03-02	Cobb Emc Web Pmts Sqwp4L	76.56
03-08	Cobb County Boar Billpay Cobb County Boc	15.00
03-08	Cobb County Boar Billpay Cobb County Boc	19.00
03-09	Harland Clarke Chk Orders ***v*****5200	34.09
03-13	Paypal Inst Xfer Baldini	200.00
03-13	Amex Epayment ACH Pmt W0492	293.47
03-20	Paypal Inst Xfer Baldini	300.00
03-20	Amex Epayment ACH Pmt W3766	454.35
03-22	Paypal Inst Xfer Baldini	150.00
03-29	Att Payment *****005Csr1D	1,188.23
Total		2,730.70

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
03-02	5,510.23+	03-13	8,841.75+	03-27	7,683.58+
03-06	9,220.23+	03-16	10,241.75+	03-28	6,873.58+
03-07	9,802.29+	03-20	10,651.52+	03-29	5,685.35+
03-08	7,768.29+	03-22	11,083.58+	03-30	5,464.85+
03-09	8,934.20+	03-23	7,883.58+		



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

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

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>03/31/2023</b>
		<b>Days In The Billing Cycle Period</b>	<b>31</b>
Total Advances	0.00		
Total Payments/Credits (-)	0.00	<b>Credit Line</b>	<b>7,500.00</b>
Total Fees	0.00	<b>Available Credit</b>	<b>7,500.00</b>
Total Interest	0.00		
<b>New Balance</b>	<b>0.00</b>	<b>Minimum Payment Due</b>	<b>0.00</b>
		<b>Due Date</b>	<b>04/25/2023</b>

### Transactions *Since Last Statement*

<u>Eff</u> <u>Date</u>	<u>Post</u> <u>Date</u>	<u>Description</u>	<u>Amount</u>
No Transaction Activity			

### Interest Calculation

Plan Type	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	31	0.04904110%	0.00

### Totals Year-To-Date

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



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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

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.

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 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.

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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# First Citizens Bank

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

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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2620 CHECK 100
Date	3/18/23	DATE
Pay to the Order of	C.W. Painting	\$ 2,000.00
For	Three Thousand and 00/100	Dollars
First Citizens Bank		
For	Ralph B. Bledsoe	
⑆06⑆1⑨1848⑆009060503532⑆ 02620		

Chk# 2620 \$2,000.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2623 CHECK 100
Date	3/12/23	DATE
Pay to the Order of	Caleb West	\$ 810.00
For	Eight Hundred Ten and 00/100	Dollars
First Citizens Bank		
For	Ralph B. Bledsoe	
⑆06⑆1⑨1848⑆009060503532⑆ 02623		

Chk# 2623 \$810.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2625 CHECK 100
Date	3/12/23	DATE
Pay to the Order of	Ralph B. Bledsoe	\$ 200.00
For	Two Hundred and 00/100	Dollars
First Citizens Bank		
For	Ralph B. Bledsoe	
⑆06⑆1⑨1848⑆009060503532⑆ 02625		

Chk# 2625 \$200.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2621 CHECK 100
Date	3/10/23	DATE
Pay to the Order of	Josephine Rosette	\$ 181.04
For	One Hundred Eighty One and 04/100	Dollars
First Citizens Bank		
For	Social - Annual Mtg.	
⑆06⑆1⑨1848⑆009060503532⑆ 02621		

Chk# 2621 \$181.04

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2624 CHECK 100
Date	3/12/23	DATE
Pay to the Order of	Cash	\$ 3,200.00
For	Three Thousand Two Hundred and 00/100	Dollars
First Citizens Bank		
For	Ralph B. Bledsoe	
⑆06⑆1⑨1848⑆009060503532⑆ 02624		

Chk# 2624 \$3,200.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2627 CHECK 100
Date	3/12/23	DATE
Pay to the Order of	Angela Taylor	\$ 220.50
For	Two Hundred Twenty and 50/100	Dollars
First Citizens Bank		
For	Paid + Payee	
⑆06⑆1⑨1848⑆009060503532⑆ 02627		

Chk# 2627 \$220.50



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

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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 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**

5,586.79+

Statement Period Days

31

3 Deposits

6,310.00+

Average Ledger Balance

8,152.00+

5 Other Credits

2,910.30+

6 Checks

6,611.54-

10 Other Debits

2,730.70-

Monthly Service Charge

0.00

**Ending Balance**

5,464.85+

**Deposits To Your Account**

Date	Amount	Date	Amount	Date	Amount
03-06	3,710.00	03-09	1,200.00	03-16	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**

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

Date	Description	Amount
03-07	Paypal Transfer *****8557	582.06
03-13	Paypal Transfer *****0538	582.06
03-20	Paypal Transfer *****1791	582.06
03-20	Paypal Transfer *****1180	582.06
03-22	Paypal Transfer *****1555	582.06

Total

2,910.30

**Checks Paid From Your Account**

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
2620	03-08	2,000.00	2623*	03-28	810.00	2625	03-27	200.00
2621	03-13	181.04	2624	03-23	3,200.00	2627*	03-30	220.50

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
03-02	Cobb Emc Web Pmts Sqwp4L	76.56
03-08	Cobb County Boar Billpay Cobb County Boc	15.00
03-08	Cobb County Boar Billpay Cobb County Boc	19.00
03-09	Harland Clarke Chk Orders ***v*****5200	34.09
03-13	Paypal Inst Xfer Baldini	200.00
03-13	Amex Epayment ACH Pmt W0492	293.47
03-20	Paypal Inst Xfer Baldini	300.00
03-20	Amex Epayment ACH Pmt W3766	454.35
03-22	Paypal Inst Xfer Baldini	150.00
03-29	Att Payment *****005Csr1D	1,188.23

Total

2,730.70

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
03-02	5,510.23+	03-13	8,841.75+	03-27	7,683.58+
03-06	9,220.23+	03-16	10,241.75+	03-28	6,873.58+
03-07	9,802.29+	03-20	10,651.52+	03-29	5,685.35+
03-08	7,768.29+	03-22	11,083.58+	03-30	5,464.85+
03-09	8,934.20+	03-23	7,883.58+		



**First Citizens Bank**

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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

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>03/31/2023</b>
Total Advances	0.00	Days In The Billing Cycle Period	31
Total Payments/Credits (-)	0.00	Credit Line	7,500.00
Total Fees	0.00	Available Credit	7,500.00
Total Interest	0.00	<b>Minimum Payment Due</b>	<b>0.00</b>
<b>New Balance</b>	<b>0.00</b>	<b>Due Date</b>	<b>04/25/2023</b>

### Transactions *Since Last Statement*

<u>Eff</u> <u>Date</u>	<u>Post</u> <u>Date</u>	<u>Description</u>	<u>Amount</u>
No Transaction Activity			

### Interest Calculation

Plan Type	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	31	0.04904110%	0.00

### Totals Year-To-Date

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



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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
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3. Total of lines 1 and 2.
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5. Subtract line 4 from line 3. This should be your current checkbook balance.

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

## A. Deposits/Credits

Date	Amount
Total Amount	

## B. Outstanding Checks/Debits

Number	Amount
Total Amount	

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.

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

Account Number: 009060503532

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

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

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2620  
3/18/23 Date

Pay to the Order of CW Painting \$ 2,000.00  
Two Thousand and 00/100 Dollars

First Citizens Bank

For Robert Bollins

⑆061191848⑆009060503532⑆ 02620

chk# 2620 \$2,000.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2623  
3/24/23 Date

Pay to the Order of Caleb West \$ 810.00  
Eight Hundred Ten and 00/100 Dollars

First Citizens Bank

For Robert Bollins

⑆061191848⑆009060503532⑆ 02623

chk# 2623 \$810.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2625  
3/28/23 Date

Pay to the Order of Robert Bollins \$ 200.00  
Two Hundred and 00/100 Dollars

First Citizens Bank

For Robert Bollins

⑆061191848⑆009060503532⑆ 02625

chk# 2625 \$200.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2621  
3/10/23 Date

Pay to the Order of Jason Roselle \$ 181.04  
One Hundred Eighty One and 04/100 Dollars

First Citizens Bank

For Robert Bollins

⑆061191848⑆009060503532⑆ 02621

chk# 2621 \$181.04

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2624  
3/23/23 Date

Pay to the Order of Cash \$ 3,200.00  
Three Thousand Two Hundred and 00/100 Dollars

First Citizens Bank

For Robert Bollins

⑆061191848⑆009060503532⑆ 02624

chk# 2624 \$3,200.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2627  
3/26/23 Date

Pay to the Order of Angela Rogers \$ 220.50  
Two Hundred Twenty and 50/100 Dollars

First Citizens Bank

For Robert Bollins

⑆061191848⑆009060503532⑆ 02627

chk# 2627 \$220.50



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

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**

**5,464.85+**

Statement Period Days

30

1 Deposits

800.00+

Average Ledger Balance

4,149.00+

1 Other Credits

582.06+

4 Checks

1,395.33-

5 Other Debits

1,404.42-

Monthly Service Charge

0.00

**Ending Balance**

**4,047.16+**

**Deposits To Your Account**

Date

Amount

04-26

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**

\$

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
04-10	Paypal Transfer *****6443	582.06
Total		582.06

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2626	04-04	333.33	2630	04-26	600.00
2629*	04-06	250.00	2631	04-27	212.00

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
04-03	Paz Lawn Mainten Sale	1,060.00
04-10	Synchrony Bank Cc Pymt *****3394	175.00
04-12	Cobb County Boar Billpay Cobb County Boc	15.00
04-12	Cobb County Boar Billpay Cobb County Boc	19.00
04-12	Cobb Emc Web Pmts R8LrcI	135.42
Total		1,404.42

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
04-03	4,404.85+	04-10	4,228.58+	04-27	4,047.16+
04-04	4,071.52+	04-12	4,059.16+		
04-06	3,821.52+	04-26	4,259.16+		

**Checkline Reserve Commercial**

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>04/28/2023</b>
<b>Total Advances</b>	<b>0.00</b>	<b>Days In The Billing Cycle Period</b>	<b>28</b>
<b>Total Payments/Credits (-)</b>	<b>0.00</b>	<b>Credit Line</b>	<b>7,500.00</b>
<b>Total Fees</b>	<b>0.00</b>	<b>Available Credit</b>	<b>7,500.00</b>
<b>Total Interest</b>	<b>0.00</b>	<b>Minimum Payment Due</b>	<b>0.00</b>
<b>New Balance</b>	<b>0.00</b>	<b>Due Date</b>	<b>05/25/2023</b>



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P.O. Box 27131  
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CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC  
3874 MANHASSETT PL NE  
MARIETTA GA 30066-3090

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

Account Number : 009060503532

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**Transactions** *Since Last Statement*

<u>Eff</u> <u>Date</u>	<u>Post</u> <u>Date</u>	<u>Description</u>	<u>Amount</u>
No Transaction Activity			

---

**Interest Calculation**

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

---

**Totals Year-To-Date**

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



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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

## A. Deposits/Credits

Date	Amount
Total Amount	

## B. Outstanding Checks/Debits

Number	Amount
Total Amount	

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.

**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 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.

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 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: April 1 , 2023 Thru April 30, 2023

Account Number : 009060503532

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P.O. Box 27131  
Raleigh, NC 27611-7131

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

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

Account Number : 009060503532

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2626  
44184811  
026

3/25/23 Date

Pay to the Order of Janice Red Cross \$333.33  
Three Hundred Thirty Three and 33/100 Dollars

First Citizens Bank

For Robert Belcher

⑆061191848⑆009060503532⑆ 02626

Chk# 2626

\$333.33

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2629  
44184811  
026

4/14/23 Date

Pay to the Order of Robert Belcher \$250.00  
Two Hundred Fifty and 00/100 Dollars

First Citizens Bank

For Robert Belcher

⑆061191848⑆009060503532⑆ 02629

Chk# 2629

\$250.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2630  
44184811  
026

4/12/23 Date

Pay to the Order of Janice Red Cross \$600.00  
Six Hundred and 00/100 Dollars

First Citizens Bank

For Robert Belcher

⑆061191848⑆009060503532⑆ 02630

Chk# 2630

\$600.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2631  
44184811  
026

4/10/23 Date

Pay to the Order of Angela Taylor \$212.00  
Two Hundred Twelve and 00/100 Dollars

First Citizens Bank

For Robert Belcher

⑆061191848⑆009060503532⑆ 02631

Chk# 2631

\$212.00





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

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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**

5,464.85+

Statement Period Days

30

1 Deposits

800.00+

Average Ledger Balance

4,149.00+

1 Other Credits

582.06+

4 Checks

1,395.33-

5 Other Debits

1,404.42-

Monthly Service Charge

0.00

**Ending Balance**

4,047.16+

**Deposits To Your Account**

Date	Amount
04-26	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**

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000

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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
04-10	Paypal Transfer *****6443	582.06
<b>Total</b>		<b>582.06</b>

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2626	04-04	333.33	2630	04-26	600.00
2629*	04-06	250.00	2631	04-27	212.00

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
04-03	Paz Lawn Mainten Sale	1,060.00
04-10	Synchrony Bank Cc Pymt *****3394	175.00
04-12	Cobb County Boar Billpay Cobb County Boc	15.00
04-12	Cobb County Boar Billpay Cobb County Boc	19.00
04-12	Cobb Emc Web Pmts R8Lrc1	135.42
<b>Total</b>		<b>1,404.42</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
04-03	4,404.85+	04-10	4,228.58+	04-27	4,047.16+
04-04	4,071.52+	04-12	4,059.16+		
04-06	3,821.52+	04-26	4,259.16+		

**Checkline Reserve Commercial**

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>04/28/2023</b>
<b>Total Advances</b>	<b>0.00</b>	<b>Days In The Billing Cycle Period</b>	<b>28</b>
<b>Total Payments/Credits (-)</b>	<b>0.00</b>	<b>Credit Line</b>	<b>7,500.00</b>
<b>Total Fees</b>	<b>0.00</b>	<b>Available Credit</b>	<b>7,500.00</b>
<b>Total Interest</b>	<b>0.00</b>	<b>Minimum Payment Due</b>	<b>0.00</b>
<b>New Balance</b>	<b>0.00</b>	<b>Due Date</b>	<b>05/25/2023</b>



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

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

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

Account Number : 009060503532

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**Transactions** *Since Last Statement*

<u>Eff</u> <u>Date</u>	<u>Post</u> <u>Date</u>	<u>Description</u>	<u>Amount</u>
No Transaction Activity			

---

**Interest Calculation**

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

---

**Totals Year-To-Date**

Total Fees Charged In 2023	0.00
Total Interest Charged In 2023	146.77



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

Account Number: 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.

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 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: April 1 , 2023 Thru April 30, 2023

Account Number : 009060503532

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

08389

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

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

Account Number: 009060503532

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2626  
44104911  
100

3/25/23 Date 8:05:55 AM

Pay to the Order of James R. C. Inc \$333.33

Three Hundred Thirty Three and 33/100 Dollars

First Citizens Bank

For Robert B. Bledsoe

⑆061191848⑆009060503532⑆ 02626

Chk# 2626

\$333.33

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2630  
44104911  
100

4/25/23 Date 8:05:55 AM

Pay to the Order of James R. C. Inc \$600.00

Six Hundred and 00/100 Dollars

First Citizens Bank

For Robert B. Bledsoe

⑆061191848⑆009060503532⑆ 02630

Chk# 2630

\$600.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2629  
44104911  
100

7/14/23 Date 8:05:55 AM

Pay to the Order of Robert B. Bledsoe \$250.00

Two Hundred Fifty and 00/100 Dollars

First Citizens Bank

For Robert B. Bledsoe

⑆061191848⑆009060503532⑆ 02629

Chk# 2629

\$250.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2631  
44104911  
100

7/18/23 Date 8:05:55 AM

Pay to the Order of Angela Taylor \$212.00

Two Hundred Twelve and 00/100 Dollars

First Citizens Bank

For Landscaping

⑆061191848⑆009060503532⑆ 02631

Chk# 2631

\$212.00



# First Citizens Bank

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

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

<b>Beginning Balance</b>	<b>5,464.85+</b>	Statement Period Days	30
1 Deposits	800.00+	Average Ledger Balance	4,149.00+
1 Other Credits	582.06+		
4 Checks	1,395.33-		
5 Other Debits	1,404.42-		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>4,047.16+</b>		

## Deposits To Your Account

Date	Amount
04-26	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

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000000000



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

Account Number: 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
04-10	Paypal Transfer *****6443	582.06
<b>Total</b>		<b>582.06</b>

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2626	04-04	333.33	2630	04-26	600.00
2629*	04-06	250.00	2631	04-27	212.00

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
04-03	Paz Lawn Mainten Sale	1,060.00
04-10	Synchrony Bank Cc Pymt *****3394	175.00
04-12	Cobb County Boar Billpay Cobb County Boc	15.00
04-12	Cobb County Boar Billpay Cobb County Boc	19.00
04-12	Cobb Emc Web Pmts R8LrcI	135.42
<b>Total</b>		<b>1,404.42</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
04-03	4,404.85+	04-10	4,228.58+	04-27	4,047.16+
04-04	4,071.52+	04-12	4,059.16+		
04-06	3,821.52+	04-26	4,259.16+		

**Checkline Reserve Commercial**

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>04/28/2023</b>
<b>Total Advances</b>	<b>0.00</b>	<b>Days In The Billing Cycle Period</b>	<b>28</b>
<b>Total Payments/Credits (-)</b>	<b>0.00</b>	<b>Credit Line</b>	<b>7,500.00</b>
<b>Total Fees</b>	<b>0.00</b>	<b>Available Credit</b>	<b>7,500.00</b>
<b>Total Interest</b>	<b>0.00</b>	<b>Minimum Payment Due</b>	<b>0.00</b>
<b>New Balance</b>	<b>0.00</b>	<b>Due Date</b>	<b>05/25/2023</b>



# First Citizens Bank

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

08389

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

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

Account Number: 009060503532

## Transactions *Since Last Statement*

<u>Eff</u> <u>Date</u>	<u>Post</u> <u>Date</u>	<u>Description</u>	<u>Amount</u>
No Transaction Activity			

## Interest Calculation

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

## Totals Year-To-Date

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



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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

## A. Deposits/Credits

Date	Amount
Total Amount	

## B. Outstanding Checks/Debits

Number	Amount
Total Amount	

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.

**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 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.

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 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: April 1, 2023 Thru April 30, 2023

Account Number : 009060503532

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# First Citizens Bank

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

08389

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

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

Account Number: 009060503532

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2626 444184111 870
Date <u>3/25/23</u>		
Pay to the Order of <u>Janice Pool Care Inc</u>	\$ <u>333.33</u>	
<u>Three Hundred Thirty Three and 33/100</u> Dollars		
First Citizens Bank		
For <u>Robert Belcher</u>		
⑆061191848⑆009060503532⑆ 02626		

Chk# 2626

\$333.33

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2630 444184111 870
Date <u>4/6/23</u>		
Pay to the Order of <u>Joseph Rosub</u>	\$ <u>600.00</u>	
<u>Six Hundred and 00/100</u> Dollars		
First Citizens Bank		
For <u>Robert Belcher</u>		
⑆061191848⑆009060503532⑆ 02630		

Chk# 2630

\$600.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2629 444184111 870
Date <u>7/14/23</u>		
Pay to the Order of <u>Robert Belcher</u>	\$ <u>250.00</u>	
<u>Two Hundred Fifty and 00/100</u> Dollars		
First Citizens Bank		
For <u>Robert Belcher</u>		
⑆061191848⑆009060503532⑆ 02629		

Chk# 2629

\$250.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2631 444184111 870
Date <u>7/12/23</u>		
Pay to the Order of <u>Angela Teyssa</u>	\$ <u>212.00</u>	
<u>Two Hundred Twelve and 00/100</u> Dollars		
First Citizens Bank		
For <u>Conchasing</u>		
⑆061191848⑆009060503532⑆ 02631		

Chk# 2631

\$212.00



# First Citizens Bank

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

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



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

### Beginning Balance

**4,047.16+**

1 Deposits 600.00+  
1 Other Credits 300.00+  
5 Checks 2,412.05-  
7 Other Debits 2,443.52-  
Monthly Service Charge 0.00

Statement Period Days  
Average Ledger Balance

31  
1,880.00+

### Ending Balance

**91.59+**

## Deposits To Your Account

Date	Amount
05-30	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

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000020008

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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
05-30	Funds Transfer From LOC Account 000910001248269	300.00
Total		300.00

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2632	05-09	666.66	2634	05-08	200.00	2636	05-30	967.50
2633	05-04	329.39	2635	05-19	248.50			

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
05-08	Synchrony Bank Cc Pymt *****3394	168.00
05-09	Cobb Emc Web Pmts C820Jl	267.69
05-16	Aff Payment *****004Myw4E	442.16
05-19	Cobb County Boar Billpay Cobb County Boc	15.00
05-19	Cobb County Boar Billpay Cobb County Boc	19.00
05-19	Amex Epayment ACH Pmt W8676	471.67
05-22	Paz Lawn Mainten Sale	1,060.00
Total		2,443.52

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
05-04	3,717.77+	05-16	1,973.26+	05-30	91.59+
05-08	3,349.77+	05-19	1,219.09+		
05-09	2,415.42+	05-22	159.09+		





**First Citizens Bank**

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

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>05/31/2023</b>
Total Advances	300.00	Days In The Billing Cycle Period	33
Total Payments/Credits (-)	0.00	Credit Line	7,500.00
Total Fees	0.00	Available Credit	7,200.00
Total Interest	0.29	<b>Minimum Payment Due</b>	<b>20.00</b>
<b>New Balance</b>	<b>300.29</b>	<b>Due Date</b>	<b>06/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
05-30	05-30	Advance	300.00

### Interest Charged

Eff Date	Post Date	Description	Amount
05-31	05-31	Interest Charge	0.29

Total Interest For This Period

0.29

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	33	0.04904110%	18.18

### Totals Year-To-Date

Total Fees Charged In 2023	0.00
Total Interest Charged In 2023	147.06



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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

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.

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 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.



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 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: May 1 , 2023 Thru May 31, 2023

Account Number : 009060503532

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# First Citizens Bank

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

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

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2632  
44114511  
5/1/23 Date 05/01/23

Pay to the Order of John Paul Gue Jr \$ 666.66  
Five Hundred Sixty Six and 66/100 Dollars

First Citizens Bank

For John Paul Gue Jr

⑆061191848⑆009060503532⑆ 02632

chk# 2632 \$666.66

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2634  
44114511  
5/1/23 Date 05/01/23

Pay to the Order of Robert Bledsoe \$ 200.00  
Two Hundred and 00/100 Dollars

First Citizens Bank

For Robert Bledsoe

⑆061191848⑆009060503532⑆ 02634

chk# 2634 \$200.00

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2636  
44114511  
5/18/23 Date 05/18/23

Pay to the Order of Josephine Bledsoe \$ 967.50  
Nine Hundred Sixty Seven and 50/100 Dollars

First Citizens Bank

For Josephine Bledsoe

⑆061191848⑆009060503532⑆ 02636

chk# 2636 \$967.50

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2633  
44114511  
5/1/23 Date 05/01/23

Pay to the Order of Angela Leggett \$ 329.39  
Three Hundred Twenty Nine and 39/100 Dollars

First Citizens Bank

For Angela Leggett

⑆061191848⑆009060503532⑆ 02633

chk# 2633 \$329.39

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2635  
44114511  
5/11/23 Date 05/11/23

Pay to the Order of Angela Leggett \$ 248.50  
Two Hundred Forty Eight and 50/100 Dollars

First Citizens Bank

For Angela Leggett

⑆061191848⑆009060503532⑆ 02635

chk# 2635 \$248.50



# First Citizens Bank

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

IM EST  
920

08786

**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



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

### Beginning Balance

**4,047.16+**

Statement Period Days

31

1 Deposits

600.00+

Average Ledger Balance

**1,880.00+**

1 Other Credits

300.00+

5 Checks

2,412.05-

7 Other Debits

2,443.52-

Monthly Service Charge

0.00

### Ending Balance

**91.59+**

## Deposits To Your Account

Date	Amount
05-30	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

\$

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000020008

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

Account Number: 009060503532

**Other Credits To Your Account**

Date	Description	Amount
05-30	Funds Transfer From LOC Account 000910001248269	300.00
Total		300.00

**Checks Paid From Your Account**

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
2632	05-09	666.66	2634	05-08	200.00	2636	05-30	967.50
2633	05-04	329.39	2635	05-19	248.50			

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
05-08	Synchrony Bank Cc Pymt *****3394	168.00
05-09	Cobb Emc Web Pmts C820JI	267.69
05-16	Aff Payment *****004Myw4E	442.16
05-19	Cobb County Boar Billpay Cobb County Boc	15.00
05-19	Cobb County Boar Billpay Cobb County Boc	19.00
05-19	Amex Epayment ACH Pmt W8676	471.67
05-22	Paz Lawn Mainten Sale	1,060.00
Total		2,443.52

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
05-04	3,717.77+	05-16	1,973.26+	05-30	91.59+
05-08	3,349.77+	05-19	1,219.09+		
05-09	2,415.42+	05-22	159.09+		



# First Citizens Bank

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

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>0.00</b>	<b>Closing Date of Billing Cycle</b>	<b>05/31/2023</b>
Total Advances	300.00	Days In The Billing Cycle Period	33
Total Payments/Credits (-)	0.00	Credit Line	7,500.00
Total Fees	0.00	Available Credit	7,200.00
Total Interest	0.29	<b>Minimum Payment Due</b>	<b>20.00</b>
<b>New Balance</b>	<b>300.29</b>	<b>Due Date</b>	<b>06/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
05-30	05-30	Advance	300.00

### Interest Charged

Eff Date	Post Date	Description	Amount
05-31	05-31	Interest Charge	0.29
Total Interest For This Period			0.29

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	33	0.04904110%	18.18

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	147.06





Account Number : 009060503532

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

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

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

**Variable Rate.**

**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

**Liability for Unauthorized Use of Credit Card (Consumer Accounts Only).**

If you notice the loss or theft of your credit card or a possible card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or for any unauthorized use that occurs after you notify us. You 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 at the Bank address stated on page one of your statement.

**Prompt Crediting of Payments.**

**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: 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 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: May 1 , 2023    Thru May 31, 2023

Account Number :    009060503532

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# First Citizens Bank

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

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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2632 MAY 11 2023
Pay to the Order of <u>John Paul Cook Jr.</u> \$ <u>666.66</u>		Date <u>5/11/23</u>
<u>Five Hundred Sixty Six and 66/100</u> Dollars		
First Citizens Bank		
For <u>Robert Bledsoe</u>		
⑆081191848⑆009060503532⑆ 02632		

Chk# 2632

\$666.66

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2634 MAY 11 2023
Pay to the Order of <u>Robert Bledsoe</u> \$ <u>200.00</u>		Date <u>5/11/23</u>
<u>Two Hundred and 00/100</u> Dollars		
First Citizens Bank		
For <u>Robert Bledsoe</u>		
⑆081191848⑆009060503532⑆ 02634		

Chk# 2634

\$200.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2636 MAY 11 2023
Pay to the Order of <u>Josephine Bledsoe</u> \$ <u>967.50</u>		Date <u>5/12/23</u>
<u>Nine Hundred Sixty Seven and 50/100</u> Dollars		
First Citizens Bank		
For <u>Josephine Bledsoe</u>		
⑆081191848⑆009060503532⑆ 02636		

Chk# 2636

\$967.50

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2633 MAY 11 2023
Pay to the Order of <u>Angela Legas</u> \$ <u>329.39</u>		Date <u>5/11/23</u>
<u>Three Hundred Twenty Nine and 39/100</u> Dollars		
First Citizens Bank		
For <u>Robert Bledsoe</u>		
⑆081191848⑆009060503532⑆ 02633		

Chk# 2633

\$329.39

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2635 MAY 11 2023
Pay to the Order of <u>Angela Legas</u> \$ <u>248.50</u>		Date <u>5/11/23</u>
<u>Two Hundred Forty Eight and 50/100</u> Dollars		
First Citizens Bank		
For <u>Robert Bledsoe</u>		
⑆081191848⑆009060503532⑆ 02635		

Chk# 2635

\$248.50



# First Citizens Bank

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

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

**91.59+**

- 2 Deposits
- 5 Other Credits
- 3 Checks
- 12 Other Debits

1,250.00+  
1,800.00+  
879.22-  
1,678.81-  
0.00

Statement Period Days  
Average Ledger Balance

30  
180.00+

Monthly Service Charge

### Ending Balance

**583.56+**

## Deposits To Your Account

Date	Amount	Date	Amount
06-22	50.00	06-28	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	60.11
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

50080100091000124826900000060111

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

Account Number : 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
06-05	Funds Transfer From LOC Account 000910001248269	600.00
06-08	Funds Transfer From LOC Account 000910001248269	200.00
06-13	Funds Transfer From LOC Account 000910001248269	300.00
06-21	Funds Transfer From LOC Account 000910001248269	100.00
06-26	Paypal Transfer *****5788	600.00
Total		1,800.00

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2637	06-05	500.00	2638	06-15	45.89	2639	06-30	333.33

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
06-01	Auto Debit To Pay LOC	20.00
06-05	Paypal Inst Xfer Baldini	50.00
06-05	Paypal Inst Xfer Baldini	83.00
06-08	Synchrony Bank Cc Pymt *****3394	177.09
06-13	Amex Epayment ACH Pmt W7382	311.09
06-21	Cobb Emc Web Pmts Hdffqj	31.80
06-27	Transfer Internet 06-27 Seq # 91898 910001248269	294.56
06-27	Paypal Inst Xfer Baldini	100.00
06-28	Cobb County Boar Billpay Cobb County Boc	19.00
06-28	Cobb Emc Web Pmts 7V1Mrl	292.93
06-29	Cobb County Boar Billpay Cobb County Boc	63.04
06-30	Att Payment *****004Myw4K	236.30
Total		1,678.81

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
06-01	71.59+	06-15	4.52+	06-27	328.16+
06-05	38.59+	06-21	72.72+	06-28	1,216.23+
06-08	61.50+	06-22	122.72+	06-29	1,153.19+
06-13	50.41+	06-26	722.72+	06-30	583.56+



# First Citizens Bank

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

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>300.29</b>	<b>Closing Date of Billing Cycle</b>	<b>06/30/2023</b>
Total Advances	1,200.00	Days In The Billing Cycle Period	30
Total Payments/Credits (-)	314.56	Credit Line	7,500.00
Total Fees	0.00	Available Credit	6,314.27
Total Interest	16.59	<b>Minimum Payment Due</b>	<b>60.11</b>
<b>New Balance</b>	<b>1,202.32</b>	<b>Due Date</b>	<b>07/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
06-01	06-01	Automatic Payment <i>Interest 0.29 Principal 19.71</i>	-20.00
06-05	06-05	Advance	600.00
06-08	06-08	Advance	200.00
06-13	06-13	Advance	300.00
06-21	06-21	Advance	100.00
06-27	06-27	Payment <i>Principal 294.56</i>	-294.56

### Interest Charged

Eff Date	Post Date	Description	Amount
06-30	06-30	Interest Charge	16.59
Total Interest For This Period			16.59

### Interest Calculation

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%	1,127.68

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	163.65



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

Account Number: 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.





08594

Account Number : 009060503532

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

**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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# First Citizens Bank

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

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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2637 6/1/23 Date
Pay to the Order of	<u>Robert Baldassari</u>	\$ 500.00
<u>June Hendrick and</u>		Dollars
First Citizens Bank		
For <u>[Signature]</u>		
⑆061191848⑆009060503532⑆ 02637		

chk# 2637 \$500.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2638 6/12/23 Date
Pay to the Order of	<u>Angela Leguano</u>	\$ 45.89
<u>Debra Leguano</u>		Dollars
First Citizens Bank		
For <u>[Signature]</u>		
⑆061191848⑆009060503532⑆ 02638		

chk# 2638 \$45.89

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2639 6/30/23 Date
Pay to the Order of	<u>Donna Paul Cox</u>	\$ 333.33
<u>June Hendrick and</u>		Dollars
First Citizens Bank		
For <u>[Signature]</u>		
⑆061191848⑆009060503532⑆ 02639		

chk# 2639 \$333.33



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

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920

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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 **583.56+**

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

Account Number: 009060503532



**Basic Business Checking**

Account Number: 009060503532

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>91.59+</b>
2 Deposits	1,250.00+
5 Other Credits	1,800.00+
3 Checks	879.22-
12 Other Debits	1,678.81-
Monthly Service Charge	0.00

Statement Period Days	30
Average Ledger Balance	180.00+

**Ending Balance 583.56+**

**Deposits To Your Account**

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

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000060111

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

Account Number: 009060503532

**Other Credits To Your Account**

Date	Description	Amount
06-05	Funds Transfer From LOC Account 000910001248269	600.00
06-08	Funds Transfer From LOC Account 000910001248269	200.00
06-13	Funds Transfer From LOC Account 000910001248269	300.00
06-21	Funds Transfer From LOC Account 000910001248269	100.00
06-26	Paypal Transfer *****5788	600.00
Total		1,800.00

**Checks Paid From Your Account**

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
2637	06-05	500.00	2638	06-15	45.89	2639	06-30	333.33

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
06-01	Auto Debit To Pay LOC	20.00
06-05	Paypal Inst Xfer Baldini	50.00
06-05	Paypal Inst Xfer Baldini	83.00
06-08	Synchrony Bank Cc Pymt *****3394	177.09
06-13	Amex Epayment ACH Pmt W7382	311.09
06-21	Cobb Emc Web Pmts Hdffq	31.80
06-27	Transfer Internet 06-27 Seq # 91898 910001248269	294.56
06-27	Paypal Inst Xfer Baldini	100.00
06-28	Cobb County Boar Billpay Cobb County Boc	19.00
06-28	Cobb Emc Web Pmts 7V1Mrl	292.93
06-29	Cobb County Boar Billpay Cobb County Boc	63.04
06-30	Att Payment *****004Myw4K	236.30
Total		1,678.81

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
06-01	71.59+	06-15	4.52+	06-27	328.16+
06-05	38.59+	06-21	72.72+	06-28	1,216.23+
06-08	61.50+	06-22	122.72+	06-29	1,153.19+
06-13	50.41+	06-26	722.72+	06-30	583.56+



# First Citizens Bank

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

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>300.29</b>	<b>Closing Date of Billing Cycle</b>	<b>06/30/2023</b>
Total Advances	1,200.00	Days In The Billing Cycle Period	30
Total Payments/Credits (-)	314.56	Credit Line	7,500.00
Total Fees	0.00	Available Credit	6,314.27
Total Interest	16.59	<b>Minimum Payment Due</b>	<b>60.11</b>
<b>New Balance</b>	<b>1,202.32</b>	<b>Due Date</b>	<b>07/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
06-01	06-01	Automatic Payment <i>Interest 0.29 Principal 19.71</i>	-20.00
06-05	06-05	Advance	600.00
06-08	06-08	Advance	200.00
06-13	06-13	Advance	300.00
06-21	06-21	Advance	100.00
06-27	06-27	Payment <i>Principal 294.56</i>	-294.56

### Interest Charged

Eff Date	Post Date	Description	Amount
06-30	06-30	Interest Charge	16.59
Total Interest For This Period			16.59

### Interest Calculation

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%	1,127.68

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	163.65



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

Account Number: 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.



First Citizens Bank

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 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: June 1 , 2023 Thru June 30, 2023

Account Number : 009060503532

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# First Citizens Bank

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

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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2637 6/1/23 Date
Pay to the Order of	<u>Robert Baldwin</u>	\$ 500.00
<u>Five Hundred and No/100</u>		Dollars
First Citizens Bank		
For <u>Robert Baldwin</u>		
⑆061191848⑆009060503532⑆02637		

Chk# 2637

\$500.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2638 6/12/23 Date
Pay to the Order of	<u>Angela Zeyuan</u>	\$ 45.89
<u>Forty Five and 89/100</u>		Dollars
First Citizens Bank		
For <u>Robert Baldwin</u>		
⑆061191848⑆009060503532⑆02638		

Chk# 2638

\$45.89

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2639 6/30/23 Date
Pay to the Order of	<u>Don Don Real Care</u>	\$ 333.33
<u>Three Hundred Thirty Three and 33/100</u>		Dollars
First Citizens Bank		
For <u>Robert Baldwin</u>		
⑆061191848⑆009060503532⑆02639		

Chk# 2639

\$333.33



# First Citizens Bank

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

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+

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

Account Number: 009060503532



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

### Beginning Balance

583.56+

Statement Period Days

31

1 Deposits

660.00+

Average Ledger Balance

327.00+

4 Other Credits

1,263.00+

0 Checks

0.00

7 Other Debits

2,086.38-

Monthly Service Charge

0.00

### Ending Balance

420.18+

## Deposits To Your Account

Date	Amount
07-17	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.

Name: CAMBRIDGE CROSSING HOMEOWNERS ASSOC INC

## CHECKLINE RESERVE COMMERCIAL

\$

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000088385

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

Account Number : 009060503532

**Other Credits To Your Account**

Date	Description	Amount
07-03	Funds Transfer From LOC Account 000910001248269	500.00
07-10	Paypal Transfer *****5879	333.00
07-13	Funds Transfer From LOC Account 000910001248269	100.00
07-24	Paypal Transfer *****0938	330.00
<b>Total</b>		<b>1,263.00</b>

**Other Debits From Your Account**

Date	Description	Amount
07-03	Paz Lawn Mainten Sale	1,060.00
07-03	Auto Debit To Pay LOC	23.56
07-10	Auto Debit To Pay LOC	36.55
07-13	Amex Epayment ACH Pmt W1662	296.86
07-18	Cobb Emc Web Pmts Yz1Tvl	31.80
07-20	Cobb Emc Web Pmts 0Y99Wl	286.24
07-25	Aff Payment *****004Smt2G	351.37
<b>Total</b>		<b>2,086.38</b>

**Daily Balance Summary**

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

**Checkline Reserve Commercial**

Loan Account Number : 910001248269

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



# First Citizens Bank

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

27789

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

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

Account Number: 009060503532

## Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
07-03	07-03	Advance	500.00
07-03	07-03	Automatic Payment	-23.56
		<i>Interest 16.59 Principal 6.97</i>	
07-10	07-10	Automatic Payment	-36.55
		<i>Principal 36.55</i>	
07-13	07-13	Advance	100.00

## Interest Charged

Eff Date	Post Date	Description	Amount
07-31	07-31	Interest Charge	25.58

Total Interest For This Period

25.58

## Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	31	0.04904110%	1,682.30

## Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	189.23



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

Account Number: 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.



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.



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

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920

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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

<b>Beginning Balance</b>	<b>420.18+</b>	<b>Statement Period Days</b>	<b>31</b>
0 Deposits	0.00	<b>Average Ledger Balance</b>	<b>134.00+</b>
6 Other Credits	3,796.66+		
1 Checks	25.49-		
11 Other Debits	4,151.49-		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>39.86+</b>		

**Other Credits To Your Account**

Date	Description	Amount
08-02	Funds Transfer From LOC Account 000910001248269	800.00
08-07	Paypal Transfer *****7766	330.00
08-14	Funds Transfer From LOC Account 000910001248269	100.00
08-18	Funds Transfer From LOC Account 000910001248269	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**

\$

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

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000241448



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

Account Number: 009060503532

**Other Credits To Your Account**

Date	Description	Amount
08-21	Paypal Transfer *****3192	366.66
08-25	Funds Transfer From LOC Account 000910001248269	1,100.00
Total		3,796.66

**Checks Paid From Your Account**

Check No.	Date	Amount
2640	08-18	25.49

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
08-01	Auto Debit To Pay LOC	88.38
08-02	Paz Lawn Mainten Sale	1,060.00
08-08	Synchrony Bank Cc Pymt *****3394	149.00
08-14	Amex Epayment ACH Pmt W2120	314.16
08-18	Paz Lawn Mainten Sale	1,060.00
08-22	Cobb Emc Web Pmts SF7C1M	280.04
08-24	Paypal Inst Xfer Baldini	100.00
08-25	Cobb County Boar Billpay Cobb County Boc	19.00
08-25	Cobb County Boar Billpay Cobb County Boc	39.02
08-25	Att Payment *****001Csr1X	981.89
08-29	Paypal Inst Xfer Baldini	60.00
Total		4,151.49

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
08-01	331.80+	08-14	38.64+	08-24	39.77+
08-02	71.80+	08-18	53.15+	08-25	99.86+
08-07	401.80+	08-21	419.81+	08-29	39.86+
08-08	252.80+	08-22	139.77+		



# First Citizens Bank

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

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>1,767.79</b>	<b>Closing Date of Billing Cycle</b>	<b>08/31/2023</b>
		<b>Days In The Billing Cycle Period</b>	<b>31</b>
Total Advances	3,100.00		
Total Payments/Credits (-)	88.38	Credit Line	7,500.00
Total Fees	0.00	Available Credit	2,720.59
Total Interest	49.51		
<b>New Balance</b>	<b>4,828.92</b>	<b>Minimum Payment Due</b>	<b>241.44</b>
		<b>Due Date</b>	<b>09/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
08-01	08-01	Automatic Payment	-88.38
		<i>Interest 25.58 Principal 62.80</i>	
08-02	08-02	Advance	800.00
08-14	08-14	Advance	100.00
08-18	08-18	Advance	1,100.00
08-25	08-25	Advance	1,100.00

### Interest Charged

Eff Date	Post Date	Description	Amount
08-31	08-31	Interest Charge	49.51
Total Interest For This Period			49.51

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	31	0.04904110%	3,256.83

### Totals Year-To-Date

Total Fees Charged In 2023	0.00
Total Interest Charged In 2023	238.74



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

Account Number : 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

**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.

A. Deposits/Credits		
Date	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

**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.

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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**First Citizens Bank**

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

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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2640
Pay to the Order of <u>Cambridge Crossing</u>	<u>8/1/23</u> Date	2640
<u>Quincy Insurance</u>	<u>49/16</u> Dollars	\$25.49
First Citizens Bank		
For <u>Socied</u>	<u>WOB</u>	
⑆061191848⑆009060503532⑆ 02640		

chk# 2640

\$25.49



# First Citizens Bank

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

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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+**

Statement Period Days  
Average Ledger Balance

31  
134.00+

0 Deposits  
6 Other Credits  
1 Checks  
11 Other Debits

0.00  
3,796.66+  
25.49-  
4,151.49-

Monthly Service Charge

0.00

### Ending Balance

**39.86+**

## Other Credits To Your Account

Date	Description	Amount
08-02	Funds Transfer From LOC Account 000910001248269	800.00
08-07	Paypal Transfer *****7766	330.00
08-14	Funds Transfer From LOC Account 000910001248269	100.00
08-18	Funds Transfer From LOC Account 000910001248269	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

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000241448

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

Account Number: 009060503532

**Other Credits To Your Account**

Date	Description	Amount
08-21	Paypal Transfer *****3192	366.66
08-25	Funds Transfer From LOC Account 000910001248269	1,100.00
<b>Total</b>		<b>3,796.66</b>

**Checks Paid From Your Account**

Check No.	Date	Amount
2640	08-18	25.49

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

Date	Description	Amount
08-01	Auto Debit To Pay LOC	88.38
08-02	Paz Lawn Mainten Sale	1,060.00
08-08	Synchrony Bank Cc Pymt *****3394	149.00
08-14	Amex Epayment ACH Pmt W2120	314.16
08-18	Paz Lawn Mainten Sale	1,060.00
08-22	Cobb Emc Web Pmts SF7C1M	280.04
08-24	Paypal Inst Xfer Baldini	100.00
08-25	Cobb County Boar Billpay Cobb County Boc	19.00
08-25	Cobb County Boar Billpay Cobb County Boc	39.02
08-25	Alt Payment *****001Csr1X	981.89
08-29	Paypal Inst Xfer Baldini	60.00
<b>Total</b>		<b>4,151.49</b>

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
08-01	331.80+	08-14	38.64+	08-24	39.77+
08-02	71.80+	08-18	53.15+	08-25	99.86+
08-07	401.80+	08-21	419.81+	08-29	39.86+
08-08	252.80+	08-22	139.77+		





**First Citizens Bank**

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

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>1,767.79</b>	<b>Closing Date of Billing Cycle</b>	<b>08/31/2023</b>
Total Advances	3,100.00	Days In The Billing Cycle Period	31
Total Payments/Credits (-)	88.38	Credit Line	7,500.00
Total Fees	0.00	Available Credit	2,720.59
Total Interest	49.51	<b>Minimum Payment Due</b>	<b>241.44</b>
<b>New Balance</b>	<b>4,828.92</b>	<b>Due Date</b>	<b>09/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
08-01	08-01	Automatic Payment	-88.38
		<i>Interest 25.58 Principal 62.80</i>	
08-02	08-02	Advance	800.00
08-14	08-14	Advance	100.00
08-18	08-18	Advance	1,100.00
08-25	08-25	Advance	1,100.00

### Interest Charged

Eff Date	Post Date	Description	Amount
08-31	08-31	Interest Charge	49.51
Total Interest For This Period			49.51

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	31	0.04904110%	3,256.83

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	238.74

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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

**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.

A. Deposits/Credits		
Date	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 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.



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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**First Citizens Bank**

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

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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2640
Pay to the Order of <u>Cambridge Crossing</u>	<u>8/1/23</u> Date	2640
<u>Deputy Treasurer</u>	<u>49/100</u> Dollars	\$25.49
First Citizens Bank		
For <u>SOS</u>	<u>[Signature]</u>	
⑆061191848⑆009060503532⑆ 02640		

chk# 2640

\$25.49



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

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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**

**39.86+**

1 Deposits 918.51+  
6 Other Credits 2,103.32+  
2 Checks 267.84-  
9 Other Debits 2,041.39-  
Monthly Service Charge 0.00

Statement Period Days  
Average Ledger Balance

30  
231.00+

**Ending Balance**

**752.46+**

**Deposits To Your Account**

Date	Amount
09-25	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**

\$

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

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000298125

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

Account Number: 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
09-05	Paypal Transfer *****8612	376.66
09-08	Funds Transfer From LOC Account 000910001248269	200.00
09-11	Funds Transfer From LOC Account 000910001248269	200.00
09-13	Funds Transfer From LOC Account 000910001248269	300.00
09-18	Paypal Transfer *****0490	426.66
09-20	Funds Transfer From LOC Account 000910001248269	600.00
Total		2,103.32

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2641	09-08	200.00	2642	09-25	67.84

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
09-01	Auto Debit To Pay LOC	39.86
09-05	Auto Debit To Pay LOC	201.58
09-08	Synchrony Bank Cc Pymt *****3394	151.00
09-11	Paypal Inst Xfer Baldini	150.00
09-13	Amex Epayment ACH Pmt W6924	303.12
09-20	Paz Lawn Mainten Sale	1,060.00
09-26	Cobb Emc Web Pmts Nx5Z6M	31.80
09-26	Cobb County Boar Billpay Cobb County Boc	38.00
09-26	Cobb County Boar Billpay Cobb County Boc	66.03
Total		2,041.39

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
09-01	0.00	09-11	74.08+	09-20	37.62+
09-05	175.08+	09-13	70.96+	09-25	888.29+
09-08	24.08+	09-18	497.62+	09-26	752.46+



**First Citizens Bank**

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

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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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>4,828.92</b>	<b>Closing Date of Billing Cycle</b>	<b>09/29/2023</b>
		<b>Days In The Billing Cycle Period</b>	<b>29</b>
<b>Total Advances</b>	<b>1,300.00</b>	<b>Credit Line</b>	<b>7,500.00</b>
<b>Total Payments/Credits (-)</b>	<b>241.44</b>	<b>Available Credit</b>	<b>1,612.52</b>
<b>Total Fees</b>	<b>0.00</b>		
<b>Total Interest</b>	<b>75.08</b>	<b>Minimum Payment Due</b>	<b>298.12</b>
<b>New Balance</b>	<b>5,962.56</b>	<b>Due Date</b>	<b>10/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
09-01	09-01	Automatic Payment	-39.86
		Interest 39.86	
09-05	09-05	Automatic Payment	-201.58
		Interest 9.65 Principal 191.93	
09-08	09-08	Advance	200.00
09-11	09-11	Advance	200.00
09-13	09-13	Advance	300.00
09-20	09-20	Advance	600.00

### Interest Charged

Eff Date	Post Date	Description	Amount
09-29	09-29	Interest Charge	75.08
			75.08

Total Interest For This Period

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	29	0.04904110%	5,279.47

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	313.82





First Citizens Bank

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

Account Number: 009060503532

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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:* 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.

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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**First Citizens Bank**

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

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 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2641 11/11/23 DATE
Pay to the Order of <u>Robt Bledsoe</u>	\$ <u>200.00</u>	
<u>James Henshaw</u>	Dollars	
First Citizens Bank		
For <u>Robt Bledsoe</u>		
⑆061191848⑆009060503532⑆ 02641		

Chk# 2641

\$200.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2642 11/11/23 DATE
Pay to the Order of <u>Angela Legum</u>	\$ <u>67.84</u>	
<u>Debra Legum</u>	Dollars	
First Citizens Bank		
For <u>Play and Bents</u>		
⑆061191848⑆009060503532⑆ 02642		

Chk# 2642

\$67.84



# First Citizens Bank

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

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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

1 Deposits	39.86+
6 Other Credits	918.51+
2 Checks	2,103.32+
9 Other Debits	267.84-
Monthly Service Charge	2,041.39-
	0.00

Statement Period Days  
Average Ledger Balance

30  
231.00+

### Ending Balance

**752.46+**

## Deposits To Your Account

Date	Amount
09-25	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

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000298125

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

Account Number: 009060503532

## Other Credits To Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
09-05	Paypal Transfer *****8612	376.66
09-08	Funds Transfer From LOC Account 000910001248269	200.00
09-11	Funds Transfer From LOC Account 000910001248269	200.00
09-13	Funds Transfer From LOC Account 000910001248269	300.00
09-18	Paypal Transfer *****0490	426.66
09-20	Funds Transfer From LOC Account 000910001248269	600.00
Total		2,103.32

## Checks Paid From Your Account

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2641	09-08	200.00	2642	09-25	67.84

\*Prior Check Number(s) Not Included or Out of Sequence.

## Other Debits From Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
09-01	Auto Debit To Pay LOC	39.86
09-05	Auto Debit To Pay LOC	201.58
09-08	Synchrony Bank Cc Pymt *****3394	151.00
09-11	Paypal Inst Xfer Baldini	150.00
09-13	Amex Epayment ACH Pmt W6924	303.12
09-20	Paz Lawn Mainten Sale	1,060.00
09-26	Cobb Emc Web Pmts Nx5Z6M	31.80
09-26	Cobb County Boar Billpay Cobb County Boc	38.00
09-26	Cobb County Boar Billpay Cobb County Boc	66.03
Total		2,041.39

## Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
09-01	0.00	09-11	74.08+	09-20	37.62+
09-05	175.08+	09-13	70.96+	09-25	888.29+
09-08	24.08+	09-18	497.62+	09-26	752.46+



# First Citizens Bank

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

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



## Checkline Reserve Commercial

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>4,828.92</b>	<b>Closing Date of Billing Cycle</b>	<b>09/29/2023</b>
Total Advances	1,300.00	Days In The Billing Cycle Period	29
Total Payments/Credits (-)	241.44	Credit Line	7,500.00
Total Fees	0.00	Available Credit	1,612.52
Total Interest	75.08	<b>Minimum Payment Due</b>	<b>298.12</b>
<b>New Balance</b>	<b>5,962.56</b>	<b>Due Date</b>	<b>10/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
09-01	09-01	Automatic Payment	-39.86
		Interest 39.86	
09-05	09-05	Automatic Payment	-201.58
		Interest 9.65 Principal 191.93	
09-08	09-08	Advance	200.00
09-11	09-11	Advance	200.00
09-13	09-13	Advance	300.00
09-20	09-20	Advance	600.00

### Interest Charged

Eff Date	Post Date	Description	Amount
09-29	09-29	Interest Charge	75.08
Total Interest For This Period			75.08

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	29	0.04904110%	5,279.47

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	313.82



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

Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.



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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**First Citizens Bank**

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

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 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2641 11/13/23
Pay to the Order of <u>Kelly Bidus</u>	<u>\$200.00</u>	Date <u>9/17/23</u>
<u>Three Hundred and 00/100</u> Dollars		
First Citizens Bank		
For <u>Kelly Bidus</u>		
⑆061191848⑆009060503532⑆ 02641		

chk# 2641

\$200.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2642 11/13/23
Pay to the Order of <u>Angela Leguina</u>	<u>\$67.84</u>	Date <u>9/13/23</u>
<u>Sixty Seven and 84/100</u> Dollars		
First Citizens Bank		
For <u>Playground</u>		
⑆061191848⑆009060503532⑆ 02642		

chk# 2642

\$67.84



# First Citizens Bank

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

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

**752.46+**

Statement Period Days  
Average Ledger Balance

31  
333.00+

0 Deposits  
5 Other Credits  
2 Checks  
7 Other Debits

0.00  
2,257.08+  
816.66-  
2,126.86-

Monthly Service Charge

0.00

### 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

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000318105

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

Account Number: 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
10-02	Paypal Transfer *****1435	384.78
10-06	Funds Transfer From LOC Account 000910001248269	700.00
10-10	Funds Transfer From LOC Account 000910001248269	200.00
10-16	Paypal Transfer *****2352	614.15
10-30	Paypal Transfer *****7390	358.15
<b>Total</b>		<b>2,257.08</b>

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<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**

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

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
10-02	541.00+	10-16	692.15+	10-31	66.02+
10-06	31.00+	10-17	456.53+		
10-10	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](http://www.FirstCitizens.com/tms-msa.pdf). Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.



# First Citizens Bank

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

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



## Checkline Reserve Commercial

Loan Account Number : 910001248269

<b>Previous Balance</b>	<b>5,962.56</b>	<b>Closing Date of Billing Cycle</b>	<b>10/31/2023</b>
Total Advances	900.00	Days In The Billing Cycle Period	32
Total Payments/Credits (-)	596.24	Credit Line	7,500.00
Total Fees	0.00	Available Credit	1,233.68
Total Interest	95.81	<b>Minimum Payment Due</b>	<b>318.10</b>
<b>New Balance</b>	<b>6,362.13</b>	<b>Due Date</b>	<b>11/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
10-02	10-02	Automatic Payment	-298.12
		Interest 75.08 Principal 223.04	
10-02	10-02	Payment	-298.12
		Principal 298.12	
10-06	10-06	Advance	700.00
10-10	10-10	Advance	200.00

### Interest Charged

Eff Date	Post Date	Description	Amount
10-31	10-31	Interest Charge	95.81
Total Interest For This Period			95.81

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	32	0.04904110%	6,105.14

### Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	409.63



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

Account Number: 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.

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 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: October 1 , 2023 Thru October 31, 2023

Account Number : 009060503532

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**First Citizens Bank**

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

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 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2643 DATE 10/31/23
Pay to the Order of <u>Robert B. Binkley</u>	\$ 150.00	
<u>Cambridge Crossing HOA Inc</u>	Dollars	
First Citizens Bank		
For <u>THS Bldg</u>		
⑆061191848⑆009060503532⑆ 02643		

Chk# 2643

\$150.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2644 DATE 10/31/23
Pay to the Order of <u>Donny Ray Lee</u>	\$ 666.66	
<u>Donny Ray Lee</u>	Dollars	
First Citizens Bank		
For <u>1815 139</u>		
⑆061191848⑆009060503532⑆ 02644		

Chk# 2644

\$666.66



# First Citizens Bank

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

IM EST  
920

08604

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

752.46+

Statement Period Days

31

- 0 Deposits
- 5 Other Credits
- 2 Checks
- 7 Other Debits

0.00  
2,257.08+  
816.66-  
2,126.86-  
0.00

Average Ledger Balance

333.00+

Monthly Service Charge

### 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

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000318105

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

Account Number: 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
10-02	Paypal Transfer *****1435	384.78
10-06	Funds Transfer From LOC Account 000910001248269	700.00
10-10	Funds Transfer From LOC Account 000910001248269	200.00
10-16	Paypal Transfer *****2352	614.15
10-30	Paypal Transfer *****7390	358.15
Total		2,257.08

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<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**

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

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
10-02	541.00+	10-16	692.15+	10-31	66.02+
10-06	31.00+	10-17	456.53+		
10-10	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](http://www.FirstCitizens.com/tms-msa.pdf). Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the agreement.



# First Citizens Bank

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

08604

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



## Checkline Reserve Commercial

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>5,962.56</b>	<b>Closing Date of Billing Cycle</b>	<b>10/31/2023</b>
Total Advances	900.00	Days In The Billing Cycle Period	32
Total Payments/Credits (-)	596.24	Credit Line	7,500.00
Total Fees	0.00	Available Credit	1,233.68
Total Interest	95.81	<b>Minimum Payment Due</b>	<b>318.10</b>
<b>New Balance</b>	<b>6,362.13</b>	<b>Due Date</b>	<b>11/25/2023</b>

### Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
10-02	10-02	Automatic Payment	-298.12
		Interest 75.08 Principal 223.04	
10-02	10-02	Payment	-298.12
		Principal 298.12	
10-06	10-06	Advance	700.00
10-10	10-10	Advance	200.00

### Interest Charged

Eff Date	Post Date	Description	Amount
10-31	10-31	Interest Charge	95.81
Total Interest For This Period			95.81

### Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	32	0.04904110%	6,105.14

### Totals Year-To-Date

Total Fees Charged In 2023	0.00
Total Interest Charged In 2023	409.63



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

Account Number: 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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 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.



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 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: October 1 , 2023 Thru October 31, 2023

Account Number : 009060503532

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# First Citizens Bank

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

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 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2643 64184111 10/31/23
Pay to the Order of	<u>Nicholas Bakker</u>	\$ 150.00
<u>On Hand Cash and Office</u>		Dollars
First Citizens Bank		
For	<u>Nicholas Bakker</u>	
⑆051191818⑆009060503532⑆ 02643		

chk# 2643

\$150.00

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2644 64184111 10/31/23
Pay to the Order of	<u>Donny Paul Lee</u>	\$ 666.66
<u>Donny Paul Lee</u>		Dollars
First Citizens Bank		
For	<u>1815 139</u>	<u>Nicholas Bakker</u>
⑆051191818⑆009060503532⑆ 02644		

chk# 2644

\$666.66



# First Citizens Bank

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

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

Account Number: 009060503532



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

### Beginning Balance

**66.02+**

Statement Period Days

30

1 Deposits

50.00+

Average Ledger Balance

229.00+

8 Other Credits

2,902.30+

3 Checks

459.72-

17 Other Debits

2,265.27-

Monthly Service Charge

0.00

### Ending Balance

**293.33+**

## Deposits To Your Account

Date

Amount

11-27

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

\$

DDA-LOC

500801000

DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000367334

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

Account Number: 009060503532

**Other Credits To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
11-06	Funds Transfer From LOC Account 000910001248269	200.00
11-07	Funds Transfer From LOC Account 000910001248269	400.00
11-08	Funds Transfer From LOC Account 000910001248269	200.00
11-09	Funds Transfer From LOC Account 000910001248269	100.00
11-13	Paypal Transfer *****5204	391.15
11-14	Funds Transfer From LOC Account 000910001248269	100.00
11-15	Funds Transfer From LOC Account 000910001248269	200.00
11-24	Paypal Transfer *****8533	1,311.15
<b>Total</b>		<b>2,902.30</b>

**Checks Paid From Your Account**

<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>	<u>Check No.</u>	<u>Date</u>	<u>Amount</u>
2645	11-07	117.97	2646	11-06	141.75	2647	11-07	200.00

\*Prior Check Number(s) Not Included or Out of Sequence.

**Other Debits From Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
11-01	Cobb Emc Web Pmts Bfzldm	31.80
11-01	Auto Debit To Pay LOC	34.22
11-06	Auto Debit To Pay LOC	58.25
11-07	Auto Debit To Pay LOC	82.03
11-08	Synchrony Bank Cc Pymt *****3394	150.00
11-08	Auto Debit To Pay LOC	50.00
11-09	Paypal Inst Xfer Baldini	30.00
11-09	Auto Debit To Pay LOC	70.00
11-13	Paypal Inst Xfer Baldini	30.00
11-13	Amex Epayment ACH Pmt W6350	309.03
11-13	Auto Debit To Pay LOC	23.60
11-14	Cobb Emc Web Pmts Gd57Hm	31.80
11-15	Cobb Emc Web Pmts Rr7Bhm	250.54
11-27	Cobb County Boar Billpay Cobb County Boc	17.00
11-27	Cobb County Boar Billpay Cobb County Boc	22.00
11-28	Paz Lawn Mainten Sale	1,060.00
11-29	Paypal Inst Xfer Baldini	15.00
<b>Total</b>		<b>2,265.27</b>



**First Citizens Bank**

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

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

### Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
11-01	0.00	11-09	0.00	11-24	1,357.33+
11-06	0.00	11-13	28.52+	11-27	1,368.33+
11-07	0.00	11-14	96.72+	11-28	308.33+
11-08	0.00	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](http://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

*Unless otherwise noted, all other current fees remain unchanged.*

<b>Automated Clearinghouse (ACH)</b>	
ACH return item - unauthorized debit.....	\$1.50
ACH notification of change.....	\$3.00
<b>Cash Vault</b>	
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
<b>Commercial Advantage</b>	
Maintenance (per month).....	\$120.00
Basic maintenance+ (per month).....	\$35.00
Domestic Wire Outgoing (each).....	\$13.00
<b>Commercial Advantage Integrated Payments</b>	
Monthly Maintenance Fee (per application).....	\$295.00
Wires (per wire).....	\$10.00
Setup Fee 1st payment type no card.....	\$1,100.00
Setup Fee 2nd payment type no card.....	\$750.00
Setup Fee 1st payment type w/card.....	\$0.00
Setup Fee 2nd payment type w/card.....	\$0.00
<b>Data Exchange Service (DES)</b>	
File transfer fee (per file).....	\$20.00
<b>Lockbox - Retail</b>	
Maintenance (per 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:	
1 - 5,000 (per check).....	\$0.09
5,001 - 10,000 (per check).....	\$0.08
Over 10,000 (per check).....	\$0.07
Deposit preparation (each).....	\$1.50
Multiple document transaction (each).....	\$0.175
- Unbankable Remittance.....	\$0.30
- Correspondence Only.....	\$0.30
Check image capture.....	\$0.03
Lockbox portal maintenance (per month).....	\$100.00
Document image capture.....	\$0.03
<b>Lockbox - Wholesale</b>	
Online decisioning maintenance fee (per month, per box).....	\$100.00
Online decisioning items (each).....	\$0.40
Payee match - if more than 20 payees requested (per item, all items).....	\$0.0115
Unbankable Remittance.....	\$0.40
Correspondence Only.....	\$0.40
Package preparation (per package).....	\$2.50
Data entry (per keystroke).....	\$0.0175
Check image capture (per item).....	\$0.08



# First Citizens Bank

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

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

<b>Legacy CIT Lockbox Service (Retail and Wholesale)</b>	
Document image capture (per document).....	\$0.15
Extended image archive - 3 years (per image).....	\$0.04
Extended image archive - 7 years (per image).....	\$0.06
Extended image archive - 10 years (per image).....	\$0.06
Exception manager service (per month).....	\$25.00
<b>Remote Deposit Capture (RDC)</b>	
Single-feed scanner (once).....	\$535.00
Single-feed scanner (5 monthly payments).....	\$125.00
Single-feed scanner (12 monthly payments).....	\$65.00
Multiple-feed scanner (once).....	\$975.00
Multiple-feed scanner (10 monthly payments).....	\$125.00
<b>Miscellaneous Fees</b>	
Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order).....	\$7.50
Coin supplied by branch (per roll).....	\$0.25
Currency supplied by branch (per \$1,000).....	\$1.75

\*New fee

+ Basic Commercial Advantage service is not available for new enrollment

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

*Unless otherwise noted, all other current fees remain unchanged.*

<b>Foreign Check</b>	
Collection (\$250 US dollar minimum value).....	\$75.00 + expenses
<b>Paying &amp; Receiving</b>	
Drafts.....	Not offered
<b>Outgoing International Wire Transfer - Commercial</b>	
<b>In U.S. Dollars</b>	
Branch Initiated.....	\$100.00
<b>In Foreign Currency</b>	
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth).....	No charge
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth).....	No charge
Digital Banking Business.....	No charge
<b>Previously-disclosed Paying &amp; Receiving service no longer offered</b>	
Telephone notification.....	Not offered

IBS-B (11-12/23)

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

Account Number: 009060503532

**Checkline Reserve Commercial**

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>6,362.13</b>	<b>Closing Date of Billing Cycle</b>	<b>11/30/2023</b>
Total Advances	1,200.00	Days In The Billing Cycle Period	30
Total Payments/Credits (-)	318.10	Credit Line	7,500.00
Total Fees	0.00	Available Credit	255.97
Total Interest	102.64	<b>Minimum Payment Due</b>	<b>367.33</b>
<b>New Balance</b>	<b>7,346.67</b>	<b>Due Date</b>	<b>12/25/2023</b>

**Transactions** Since Last Statement

Eff Date	Post Date	Description	Amount
11-01	11-01	Automatic Payment	-34.22
		Interest 34.22	
11-06	11-06	Automatic Payment	-58.25
		Interest 58.25	
11-06	11-06	Advance	200.00
11-07	11-07	Automatic Payment	-82.03
		Interest 3.34 Principal 78.69	
11-07	11-07	Advance	400.00
11-08	11-08	Advance	200.00
11-08	11-08	Automatic Payment	-50.00
		Principal 50.00	
11-09	11-09	Advance	100.00
11-09	11-09	Automatic Payment	-70.00
		Principal 70.00	
11-13	11-13	Automatic Payment	-23.60
		Principal 23.60	
11-14	11-14	Advance	100.00
11-15	11-15	Advance	200.00

**Interest Charged**

Eff Date	Post Date	Description	Amount
11-30	11-30	Interest Charge	102.64
Total Interest For This Period			102.64

**Interest Calculation**

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**

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	512.27



08465

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

Account Number: 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

**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.

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.

**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.**

**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).**

**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.

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**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.

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**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).**

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**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.



**First Citizens Bank**

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

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

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2645  
11/3/23 Date

Pay to the Order of Angel Jeyore \$ 117.97  
One Hundred Seventeen and 97/100 Dollars

First Citizens Bank  
For Halt B. Lee

⑆061191848⑆009060503532⑆ 02645

Chk# 2645

\$117.97

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2646  
11/3/23 Date

Pay to the Order of Jessie Rose \$ 141.75  
One Hundred Forty One and 75/100 Dollars

First Citizens Bank  
For Halt B. Lee

⑆061191848⑆009060503532⑆ 02646

Chk# 2646

\$141.75

CAMBRIDGE CROSSING HOA INC  
3874 MANHASSETT PL NE  
MARIETTA, GA 30066-3090

2647  
11/4/23 Date

Pay to the Order of Halt B. Lee \$ 200.00  
Two Hundred and 00/100 Dollars

First Citizens Bank  
For Halt B. Lee

⑆061191848⑆009060503532⑆ 02647

Chk# 2647

\$200.00



# First Citizens Bank

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

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920

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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** **293.33+**

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

Account Number : 009060503532



## Basic Business Checking

Account Number : 009060503532

Enclosures In Statement: 0

### Beginning Balance

**66.02+**

Statement Period Days

**30**

1 Deposits

**50.00+**

Average Ledger Balance

**229.00+**

8 Other Credits

**2,902.30+**

3 Checks

**459.72-**

17 Other Debits

**2,265.27-**

Monthly Service Charge

**0.00**

### Ending Balance

**293.33+**

## Deposits To Your Account

Date	Amount
11-27	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

\$

DDA-LOC 500801000 DDA-LOC

Amount Enclosed

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000367334

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

Account Number: 009060503532

## Other Credits To Your Account

Date	Description	Amount
11-06	Funds Transfer From LOC Account 000910001248269	200.00
11-07	Funds Transfer From LOC Account 000910001248269	400.00
11-08	Funds Transfer From LOC Account 000910001248269	200.00
11-09	Funds Transfer From LOC Account 000910001248269	100.00
11-13	Paypal Transfer *****5204	391.15
11-14	Funds Transfer From LOC Account 000910001248269	100.00
11-15	Funds Transfer From LOC Account 000910001248269	200.00
11-24	Paypal Transfer *****8533	1,311.15
Total		2,902.30

## Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
2645	11-07	117.97	2646	11-06	141.75	2647	11-07	200.00

\*Prior Check Number(s) Not Included or Out of Sequence.

## Other Debits From Your Account

Date	Description	Amount
11-01	Cobb Emc Web Pmts Bfzldm	31.80
11-01	Auto Debit To Pay LOC	34.22
11-06	Auto Debit To Pay LOC	58.25
11-07	Auto Debit To Pay LOC	82.03
11-08	Synchrony Bank Cc Pymt *****3394	150.00
11-08	Auto Debit To Pay LOC	50.00
11-09	Paypal Inst Xfer Baldini	30.00
11-09	Auto Debit To Pay LOC	70.00
11-13	Paypal Inst Xfer Baldini	30.00
11-13	Amex Epayment ACH Pmt W6350	309.03
11-13	Auto Debit To Pay LOC	23.60
11-14	Cobb Emc Web Pmts Gd57Hm	31.80
11-15	Cobb Emc Web Pmts Rr7Bhm	250.54
11-27	Cobb County Boar Billpay Cobb County Boc	17.00
11-27	Cobb County Boar Billpay Cobb County Boc	22.00
11-28	Paz Lawn Mainten Sale	1,060.00
11-29	Paypal Inst Xfer Baldini	15.00
Total		2,265.27



**First Citizens Bank**

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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 Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
11-01	0.00	11-09	0.00	11-24	1,357.33+
11-06	0.00	11-13	28.52+	11-27	1,368.33+
11-07	0.00	11-14	96.72+	11-28	308.33+
11-08	0.00	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](http://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

*Unless otherwise noted, all other current fees remain unchanged.*

<b>Automated Clearinghouse (ACH)</b>	
ACH return item - unauthorized debit.....	\$1.50
ACH notification of change.....	\$3.00
<b>Cash Vault</b>	
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
<b>Commercial Advantage</b>	\$120.00
Maintenance (per month).....	\$35.00
Basic maintenance + (per month).....	\$13.00
Domestic Wire Outgoing (each).....	
<b>Commercial Advantage Integrated Payments</b>	\$295.00
Monthly Maintenance Fee (per application).....	\$10.00
Wires (per wire).....	\$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.....	\$0.00
<b>Data Exchange Service (DES)</b>	\$20.00
File transfer fee (per file).....	
<b>Lockbox - Retail</b>	\$175.00
Maintenance (per month).....	\$0.40
Online decisioning items (each).....	\$100.00
Online decisioning maintenance fee (per PO Box).....	\$0.30
Check only fee (without coupon, per check).....	
Checks processed:	
1 - 5,000 (per check).....	\$0.09
5,001 - 10,000 (per check).....	\$0.08
Over 10,000 (per check).....	\$0.07
Deposit preparation (each).....	\$1.50
Multiple document transaction (each).....	\$0.175
- Unbankable Remittance.....	\$0.30
- Correspondence Only.....	\$0.30
Check image capture.....	\$0.03
Lockbox portal maintenance (per month).....	\$100.00
Document image capture.....	\$0.03
<b>Lockbox - Wholesale</b>	\$100.00
Online decisioning maintenance fee (per month, per box).....	\$0.40
Online decisioning items (each).....	\$0.0115
Payee match - if more than 20 payees requested (per item, all items).....	\$0.40
Unbankable Remittance.....	\$0.40
Correspondence Only.....	\$2.50
Package preparation (per package).....	\$0.0175
Data entry (per keystroke).....	\$0.08
Check image capture (per item).....	



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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

<b>Legacy CIT Lockbox Service (Retail and Wholesale)</b>	
Document image capture (per document)	\$0.15
Extended image archive - 3 years (per image)	\$0.04
Extended image archive - 7 years (per image)	\$0.06
Extended image archive - 10 years (per image)	\$0.06
Exception manager service (per month)	\$25.00
<b>Remote Deposit Capture (RDC)</b>	
Single-feed scanner (once)	\$535.00
Single-feed scanner (5 monthly payments)	\$125.00
Single-feed scanner (12 monthly payments)	\$65.00
Multiple-feed scanner (once)	\$975.00
Multiple-feed scanner (10 monthly payments)	\$125.00
<b>Miscellaneous Fees</b>	
Coin and currency deposited (per \$100)	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by branch (per roll)	\$0.25
Currency supplied by branch (per \$1,000)	\$1.75

\*New fee

+ Basic Commercial Advantage service is not available for new enrollment

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

*Unless otherwise noted, all other current fees remain unchanged.*

<b>Foreign Check</b>	
Collection (\$250 US dollar minimum value)	\$75.00 + expenses
<b>Paying &amp; Receiving</b>	
Drafts	Not offered
Outgoing International Wire Transfer - Commercial	
In U.S. Dollars	
Branch Initiated	\$100.00
In Foreign Currency	
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth)	No charge
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth)	No charge
Digital Banking Business	No charge
<b>Previously-disclosed Paying &amp; Receiving service no longer offered</b>	
Telephone notification	Not offered

IBS-B (11-12/23)

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

Account Number: 009060503532

**Checkline Reserve Commercial**

Loan Account Number: 910001248269

<b>Previous Balance</b>	<b>6,362.13</b>	<b>Closing Date of Billing Cycle</b>	<b>11/30/2023</b>
Total Advances	1,200.00	Days In The Billing Cycle Period	30
Total Payments/Credits (-)	318.10	Credit Line	7,500.00
Total Fees	0.00	Available Credit	255.97
Total Interest	102.64	<b>Minimum Payment Due</b>	<b>367.33</b>
<b>New Balance</b>	<b>7,346.67</b>	<b>Due Date</b>	<b>12/25/2023</b>

**Transactions Since Last Statement**

<u>Eff Date</u>	<u>Post Date</u>	<u>Description</u>	<u>Amount</u>
11-01	11-01	Automatic Payment	-34.22
		Interest 34.22	-58.25
11-06	11-06	Automatic Payment	
		Interest 58.25	200.00
11-06	11-06	Advance	-82.03
11-07	11-07	Automatic Payment	
		Interest 3.34 Principal 78.69	400.00
11-07	11-07	Advance	200.00
11-08	11-08	Advance	-50.00
11-08	11-08	Automatic Payment	
		Principal 50.00	100.00
11-09	11-09	Advance	-70.00
11-09	11-09	Automatic Payment	
		Principal 70.00	-23.60
11-13	11-13	Automatic Payment	
		Principal 23.60	100.00
11-14	11-14	Advance	200.00
11-15	11-15	Advance	

**Interest Charged**

<u>Eff Date</u>	<u>Post Date</u>	<u>Description</u>	<u>Amount</u>
11-30	11-30	Interest Charge	102.64
			102.64

Total Interest For This Period

**Interest Calculation**

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**

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	512.27



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

Account Number : 009060503532

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

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this 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. This should be your current checkbook balance.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

**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.

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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 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.



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 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.



Central Bank Operations - DAC02  
P.O. Box 27131  
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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

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2645 44104511 870
11/3/23 Date		AMOUNT
Pay to the Order of: <u>Cambridge Crossing</u>	\$ 117.97	
<u>One Hundred Seventeen and 97/100</u>	Dollars	
First Citizens Bank		
For: <u>Hickman Senior</u>	<u>Hickman Senior</u>	
⑆061191818⑆009060503532⑆02645		

chk# 2645

\$117.97

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2646 44104511 870
11/3/23 Date		AMOUNT
Pay to the Order of: <u>Cambridge Crossing</u>	\$ 141.75	
<u>One Hundred Forty One and 75/100</u>	Dollars	
First Citizens Bank		
For: <u>Hickman Senior</u>	<u>Hickman Senior</u>	
⑆061191818⑆009060503532⑆02646		

chk# 2646

\$141.75

CAMBRIDGE CROSSING HOA INC 3874 MANHASSETT PL NE MARIETTA, GA 30066-3090		2647 44104511 870
11/4/23 Date		AMOUNT
Pay to the Order of: <u>Hickman Senior</u>	\$ 200.00	
<u>Two Hundred and 00/100</u>	Dollars	
First Citizens Bank		
For: <u>Hickman Senior</u>	<u>Hickman Senior</u>	
⑆061191818⑆009060503532⑆02647		

chk# 2647

\$200.00



# First Citizens Bank

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

ZE EST  
920

37017

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



## Basic Business Checking

Account Number: 009060503532

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>293.33+</b>
0 Deposits	0.00
6 Other Credits	3,250.26+
0 Checks	0.00
13 Other Debits	2,414.39-
Monthly Service Charge	0.00
<b>Ending Balance</b>	<b>1,129.20+</b>

Statement Period Days  
Average Ledger Balance

31  
260.00+

## Other Credits To Your Account

Date	Description	Amount
12-06	Funds Transfer From LOC Account 000910001248269	100.00
12-07	Funds Transfer From LOC Account 000910001248269	100.00
12-08	Funds Transfer From LOC Account 000910001248269	200.00
12-11	Paypal Transfer *****7229	1,371.75



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

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

FIRST CITIZENS BANK  
PO BOX 63068  
CHARLOTTE NC 28263-3068

50080100091000124826900000378687

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

Account Number: 009060503532

**Other Credits To Your Account**

Date	Description	Amount
12-13	Funds Transfer From LOC Account 000910001248269	116.66
12-26	Paypal Transfer *****6932	1,361.85
Total		3,250.26

**Other Debits From Your Account**

Date	Description	Amount
12-01	Auto Debit To Pay LOC	293.33
12-06	Paypal Inst Xfer Baldini	100.00
12-07	Paypal Inst Xfer Baldini	30.00
12-07	Auto Debit To Pay LOC	70.00
12-08	Synchrony Bank Cc Pymt *****3394	146.00
12-12	Cobb Emc Web Pmts 915Tmm	269.42
12-13	Amex Epayment ACH Pmt W2370	307.58
12-13	Paz Lawn Mainten Sale	1,060.00
12-13	Overdraft Charge	36.00
12-27	Transfer Internet 12-27 Seq # 17433 910001248269	31.26
12-29	Cobb County Boar Billpay Cobb County Boc	17.00
12-29	Cobb County Boar Billpay Cobb County Boc	22.00
12-29	Cobb Emc Web Pmts R376Qm	31.80
Total		2,414.39

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
12-01	0.00	12-11	1,425.75+	12-27	1,200.00+
12-06	0.00	12-12	1,156.33+	12-29	1,129.20+
12-07	0.00	12-13	130.59-		
12-08	54.00+	12-26	1,231.26+		



Central Bank Operations - DAC02  
P.O. Box 27131  
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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

*Unless otherwise noted, all other current fees remain unchanged.*

<b>Automated Clearinghouse (ACH)</b>	
ACH return item - unauthorized debit.....	\$1.50
ACH notification of change.....	\$3.00
<b>Cash Vault</b>	
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
<b>Commercial Advantage</b>	
Plus Maintenance (per month).....	\$120.00
Basic maintenance+ (per month).....	\$35.00
Plus Package Domestic Wire Outgoing (each).....	\$13.00
<b>Commercial Advantage Integrated Payments</b>	
Monthly Maintenance Fee (per application).....	\$295.00
Wires (per wire).....	\$10.00
Setup Fee 1st payment type no card.....	\$1,100.00
Setup Fee 2nd payment type no card.....	\$750.00
Setup Fee 1st payment type w/card.....	\$0.00
Setup Fee 2nd payment type w/card.....	\$0.00
<b>Data Exchange Service (DES)</b>	
File transfer fee (per file).....	\$20.00
<b>Lockbox - Retail</b>	
Maintenance (per 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:	
1 - 5,000 (per check).....	\$0.09
5,001 - 10,000 (per check).....	\$0.08
Over 10,000 (per check).....	\$0.07
Deposit preparation (each).....	\$1.50
Multiple document transaction (each).....	\$0.175
- Unbankable Remittance.....	\$0.30
- Correspondence Only.....	\$0.30
Check image capture.....	\$0.03
Lockbox portal maintenance (per month).....	\$100.00
Document image capture.....	\$0.03
<b>Lockbox - Wholesale</b>	
Online decisioning maintenance fee (per month, per box).....	\$100.00
Online decisioning items (each).....	\$0.40
Payee match - if more than 20 payees requested (per item, all items).....	\$0.0115
Unbankable Remittance.....	\$0.40
Correspondence Only.....	\$0.40
Package preparation (per package).....	\$2.50
Data entry (per keystroke).....	\$0.0175
Check image capture (per item).....	\$0.08

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

Account Number : 009060503532

**Legacy CIT Lockbox Service (Retail and Wholesale)**

Document image capture (per document) .....	\$0.15
Extended image archive - 3 years (per image) .....	\$0.04
Extended image archive - 7 years (per image) .....	\$0.06
Extended image archive - 10 years (per image) .....	\$0.06
Exception manager service (per month) .....	\$25.00

**Remote Deposit Capture (RDC)**

Single-feed scanner (once) .....	\$535.00
Single-feed scanner (5 monthly payments) .....	\$125.00
Single-feed scanner (12 monthly payments) .....	\$65.00
Multiple-feed scanner (once) .....	\$975.00
Multiple-feed scanner (10 monthly payments) .....	\$125.00

**Miscellaneous Fees**

Coin and currency deposited (per \$100) .....	\$0.30
Coin and currency order fee (per order) .....	\$7.50
Coin supplied by branch (per roll) .....	\$0.25
Currency supplied by branch (per \$1,000) .....	\$1.75

\*New fee

+ Basic Commercial Advantage service is not available for new enrollment

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

*Unless otherwise noted, all other current fees remain unchanged.*

**Foreign Check**

Collection (\$250 US dollar minimum value) .....	\$75.00 + expenses
--	--------------------

**Paying & Receiving**

Drafts .....	Not offered
Outgoing International Wire Transfer - Commercial	
In U.S. Dollars	
Branch Initiated .....	\$100.00
In Foreign Currency	
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth) .....	No charge
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth) .....	No charge
Digital Banking Business .....	No charge

**Previously-disclosed Paying & Receiving service no longer offered**

Telephone notification .....	Not offered
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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

**12/29/2023**  
 29

 Total Advances  
 Total Payments/Credits (-)  
 Total Fees  
 Total Interest

 516.66  
 394.59  
 0.00  
 104.91

 Credit Line  
 Available Credit

 7,500.00  
 31.26
**New Balance****7,573.65**
**Minimum Payment Due**  
**Due Date**
**378.68**  
**01/25/2024**



# First Citizens Bank

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

37017

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

## Transactions Since Last Statement

Eff Date	Post Date	Description	Amount
12-01	12-01	Automatic Payment <i>Interest 102.64 Principal 190.69</i>	-293.33
12-06	12-06	Advance	100.00
12-07	12-07	Advance	100.00
12-07	12-07	Automatic Payment <i>Principal 70.00</i>	-70.00
12-08	12-08	Advance	200.00
12-13	12-13	Advance	116.66
12-27	12-27	Payment <i>Principal 31.26</i>	-31.26

## Interest Charged

Eff Date	Post Date	Description	Amount
12-29	12-29	Interest Charge	104.91
Total Interest For This Period			104.91

## Interest Calculation

Portion	Annual Percentage Rate (APR)	Days Rate In Effect	Daily Periodic Rate	Average Daily Balance (Subject to Interest Rate)
Fixed	17.900%	29	0.04904110%	7,376.77

## Totals Year-To-Date

Total Fees Charged in 2023	0.00
Total Interest Charged in 2023	617.18





Account Number : 009060503532

## FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- |   |     |  |
|---|-----|--|
| 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 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

**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.