


P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  1.888.BUSINESS (1.888.287.4637)
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

CHAZY LAKE WATERSHED INITIATIVE, INC.
PO BOX 34
WATERFORD, VA 20197-0034

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Fundamentals™ Banking Preferred Rewards for Bus Gold

for August 1, 2024 to August 31, 2024

Account number: XXXXXXXXXXXXXXXXXXXX

CHAZY LAKE WATERSHED INITIATIVE, INC.

Account summary

Beginning balance on August 1, 2024	\$21,681.40	# of deposits/credits: 25
Deposits and other credits	34,393.67	# of withdrawals/debits: 20
Withdrawals and other debits	-12,750.20	# of items-previous cycle ¹ : 4
Checks	-266.32	# of days in cycle: 31
Service fees	-0.00	Average ledger balance: \$22,352.73
Ending balance on August 31, 2024	\$43,058.55	¹ Includes checks paid, deposited items and other debits

Can you spot a scam?

Be aware of these common red flags:



Contacted unexpectedly by the bank



Asked to transfer money to resolve fraud



Pressured to act fast and click through warning messages



Share these tips with friends and family so they can help protect themselves.

Scan this code or visit bofa.com/HelpProtectYourself to see trending scams

When you use the QRC feature certain information is collected from your mobile device for business purposes.

SSM-02-24-0450B | 6387953

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other credits

Date	Description	Amount
08/02/24	BKOFAMERICA MOBILE 08/02 3769703355 DEPOSIT *MOBILE VA	4,885.00
08/02/24	BKOFAMERICA MOBILE 08/02 3666703110 DEPOSIT *MOBILE VA	100.00
08/02/24	BKOFAMERICA MOBILE 08/02 3779643700 DEPOSIT *MOBILE VA	100.00
08/02/24	BKOFAMERICA MOBILE 08/02 3666707658 DEPOSIT *MOBILE VA	100.00
08/02/24	BKOFAMERICA MOBILE 08/02 3769714299 DEPOSIT *MOBILE VA	100.00
08/02/24	BKOFAMERICA MOBILE 08/02 3645037777 DEPOSIT *MOBILE VA	100.00
08/02/24	BKOFAMERICA MOBILE 08/02 3646826636 DEPOSIT *MOBILE VA	75.00
08/02/24	BKOFAMERICA MOBILE 08/02 3666697470 DEPOSIT *MOBILE VA	50.00
08/02/24	BKOFAMERICA MOBILE 08/02 3666698412 DEPOSIT *MOBILE VA	35.00
08/02/24	BKOFAMERICA MOBILE 08/02 3750528881 DEPOSIT *MOBILE VA	30.00
08/02/24	BKOFAMERICA MOBILE 08/02 3646836602 DEPOSIT *MOBILE VA	25.00
08/02/24	BKOFAMERICA MOBILE 08/02 3779637400 DEPOSIT *MOBILE VA	20.00
08/05/24	BKOFAMERICA MOBILE 08/04 3667450800 DEPOSIT *MOBILE VA	400.00
08/05/24	BKOFAMERICA MOBILE 08/04 3667450164 DEPOSIT *MOBILE VA	250.00
08/05/24	BKOFAMERICA MOBILE 08/04 3667450566 DEPOSIT *MOBILE VA	42.05
08/19/24	BKOFAMERICA MOBILE 08/19 3650003065 DEPOSIT *MOBILE VA	100.00
08/20/24	PAYPAL DES:TRANSFER ID:1036381915761 INDN:CHAZY LAKE WATERSHED I CO ID:PYPALSD11 PPD	1,881.62
08/20/24	Zelle payment from GAIL S PARSONS Conf# 09BN1X3U3	50.00
08/21/24	Zelle payment from FLORENCE STOCKMAN for "Donation chazy lake watershed initiative From F"; Conf# OIP6MNXDL	100.00
08/22/24	Zelle payment from David Goslin Conf# OIP7NDP3H	200.00
08/23/24	Zelle payment from Shane Roberts for "Against the proposed campground."; Conf# OIP8OB6VT	50.00
08/26/24	BKOFAMERICA MOBILE 08/25 3757878401 DEPOSIT *MOBILE VA	500.00
08/26/24	BKOFAMERICA MOBILE 08/25 3781436997 DEPOSIT *MOBILE VA	200.00

continued on the next page



Go paperless today!

- Reduce the risk of lost, delayed or stolen mail
- View your statements securely and easily — online or from our mobile app — 24/7 from virtually anywhere¹



Simply use our Mobile Banking app or sign in to Online Banking at bankofamerica.com.

When you use the QRC feature certain information is collected from your mobile device for business purposes.
¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-08-23-0773.B | 5902255

Deposits and other credits - continued

Date	Description	Amount
08/27/24	Zelle payment from Michelle Carter for "Michelle&Travis Carter. James Supley and Jeanne"; Conf# OIPCQXI8G	100.00
08/28/24	BKOFAMERICA MOBILE 08/28 3783038463 DEPOSIT *MOBILE VA	24,900.00

Total deposits and other credits **\$34,393.67**

Withdrawals and other debits

Date	Description	Amount
08/01/24	ADP WAGE PAY DES:WAGE PAY ID:422573621067ML4 INDN:CHAZY LAKE WATERSHED I CO ID:9333006057 CCD	-4,178.60
08/01/24	ADP Tax DES:ADP Tax ID:K5ML4 080202A01 INDN:CHAZY LAKE WATERSHED I CO ID:19417111111 CCD	-1,584.20
08/09/24	ADP PAYROLL FEES DES:ADP FEES ID:928333562179 INDN:XXXXXXXXXCHAZY LAKE WA CO ID:9659605001 CCD	-78.25
08/16/24	ADP WAGE PAY DES:WAGE PAY ID:739071169649ML4 INDN:CHAZY LAKE WATERSHED I CO ID:9333006057 CCD	-3,338.85
08/16/24	ADP Tax DES:ADP Tax ID:K5ML4 081603A01 INDN:CHAZY LAKE WATERSHED I CO ID:19417111111 CCD	-1,176.42
08/23/24	ADP PAYROLL FEES DES:ADP FEES ID:927934695714 INDN:XXXXXXXXXCHAZY LAKE WA CO ID:9659605001 CCD	-96.15

Card account # XXXX XXXX XXXX 5345

08/05/24	PURCHASE 0802 AMAZON MKTPL*RF4DK1300 Amzn.com/billWA	-32.38
08/08/24	CHECKCARD 0807 WATERFRONT DIVING CENTE BURLINGTON VT 24801974220051857217966 CKCD 5999 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-66.75
08/13/24	PURCHASE 0812 AMAZON MKTPL*RM0GB0861 Amzn.com/billWA	-42.11
08/14/24	CHECKCARD 0813 HALEY LUMBER AND BUILDI PLATTSBURGH NY 24275394226900012000067 CKCD 5211 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-1,259.73
08/14/24	CHECKCARD 0814 STEWARTS SHOP DANNEMORA NY CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-34.65
08/16/24	PURCHASE 0815 AMZN Mktpl US*RU7B691X2 Amzn.com/billWA	-12.66
08/16/24	CHECKCARD 0815 FORESTRY SUPPLIERS INC 601-3543565 MS 24755424228292288654146 CKCD 5099 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-650.00
08/19/24	PURCHASE 0816 AMAZON MKTPL*RU34Z9JS1 Amzn.com/billWA	-137.78
08/19/24	CHECKCARD 0816 Giuseppe's Pizza Pub Dannemora NY 24793384229001490371079 CKCD 5812 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-49.81
08/22/24	CHECKCARD 0821 LOWES #01195* PLATTSBURGH NY 24692164234104520016168 CKCD 5200 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-11.86

Subtotal for card account # XXXX XXXX XXXX 5345 **-\$2,297.73**

Total withdrawals and other debits **-\$12,750.20**

Checks

Date	Check #	Amount	Date	Check #	Amount
08/05/24	5069	-50.00	08/08/24	5071	-25.00
08/08/24	5070	-139.85	08/28/24	5072	-51.47

Total checks **-\$266.32**

Total # of checks **4**

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 07/31/24. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ✓ \$250+ in new net purchases on a linked Business debit card* has been met
- ✓ \$5,000+ combined average monthly balance in linked business accounts has been met
- ✓ Become a member of Preferred Rewards for Business has been met

*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesataglance.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	15,918.60	08/14	20,501.93	08/22	17,456.17
08/02	21,538.60	08/16	15,324.00	08/23	17,410.02
08/05	22,148.27	08/19	15,236.41	08/26	18,110.02
08/08	21,916.67	08/20	17,168.03	08/27	18,210.02
08/09	21,838.42	08/21	17,268.03	08/28	43,058.55
08/13	21,796.31				