



P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards
For Business

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

Your Business Advantage Fundamentals™ Banking Preferred Rewards for Bus Gold

for August 1, 2025 to August 31, 2025

Account number: XXXXXXXXXXXXXXXXXXXX

CHAZY LAKE WATERSHED INITIATIVE, INC.

Account summary

Beginning balance on August 1, 2025	\$21,922.27
Deposits and other credits	15,728.09
Withdrawals and other debits	-13,546.97
Checks	-150.00
Service fees	-0.00
Ending balance on August 31, 2025	\$23,953.39

of deposits/credits: 30

of withdrawals/debits: 15

of items-previous cycle¹: 1

of days in cycle: 31

Average ledger balance: \$26,760.64

¹Includes checks paid, deposited items and other debits

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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
08/01/25	Zelle payment from MARK DENICORE for "Donation for operation of the Eradicator."; Conf# m0cgp0oju	250.00
08/04/25	PAYPAL DES:TRANSFER ID:1043912663099 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALSD11 PPD	5,299.89
08/04/25	PAYPAL DES:TRANSFER ID:1043891676431 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALSD11 PPD	1,206.05
08/07/25	BKOFAMERICA MOBILE 08/08 3798238954 DEPOSIT *MOBILE VA	1,000.00
08/07/25	BKOFAMERICA MOBILE 08/08 3798240364 DEPOSIT *MOBILE VA	500.00
08/07/25	BKOFAMERICA MOBILE 08/08 3798234022 DEPOSIT *MOBILE VA	500.00
08/07/25	BKOFAMERICA MOBILE 08/08 3736308483 DEPOSIT *MOBILE VA	200.00
08/07/25	BKOFAMERICA MOBILE 08/08 3856305361 DEPOSIT *MOBILE VA	200.00
08/07/25	BKOFAMERICA MOBILE 08/08 3798237634 DEPOSIT *MOBILE VA	100.00
08/07/25	BKOFAMERICA MOBILE 08/07 3798177418 DEPOSIT *MOBILE VA	100.00
08/07/25	BKOFAMERICA MOBILE 08/08 3864104876 DEPOSIT *MOBILE VA	100.00
08/08/25	BKOFAMERICA MOBILE 08/08 3864529220 DEPOSIT *MOBILE VA	100.00
08/11/25	PAYPAL DES:TRANSFER ID:1044062753335 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALSD11 PPD	2,163.46
08/11/25	Zelle payment from CLAUDETTE BARBER Conf# T0Z55F9LH	200.00
08/11/25	Zelle payment from FLORENCE STOCKMAN for "Florence and Steve Stockman"; Conf# OJGMB9RFD	100.00
08/11/25	Zelle payment from GAIL S PARSONS Conf# OKB216IS9	50.00
08/14/25	Zelle payment from James Supley for "Pike out tournament"; Conf# OJGQEPL31	25.00
08/25/25	Zelle payment from Maxwell Laclair for "Max laclair entry fee chazy pike off"; Conf# OJGZMFCWY	25.00
08/25/25	Zelle payment from Jacob E Reavis for "2025 Pike Out entry fee - Jacob Reavis"; Conf# 330421893	25.00
08/26/25	PAYPAL DES:TRANSFER ID:1044409499509 INDN:CHAZY LAKE WATERSHED I CO ID:PAYPALSD11 PPD	1,242.69
08/28/25	Zelle payment from Michelle Carter for "Travis Carter Pike Out"; Conf# OJH4PZKJI	25.00

continued on the next page




Take your security to the next level

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.



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Deposits and other credits - continued

Date	Description	Amount
08/29/25	BKOFAMERICA MOBILE 08/29 3611000083 DEPOSIT *MOBILE VA	666.00
08/29/25	BKOFAMERICA MOBILE 08/29 3748179477 DEPOSIT *MOBILE VA	500.00
08/29/25	BKOFAMERICA MOBILE 08/29 3610984172 DEPOSIT *MOBILE VA	400.00
08/29/25	BKOFAMERICA MOBILE 08/29 3810203188 DEPOSIT *MOBILE VA	250.00
08/29/25	BKOFAMERICA MOBILE 08/29 3610997749 DEPOSIT *MOBILE VA	250.00
08/29/25	BKOFAMERICA MOBILE 08/29 3773056902 DEPOSIT *MOBILE VA	100.00
08/29/25	BKOFAMERICA MOBILE 08/29 3810198772 DEPOSIT *MOBILE VA	50.00
08/29/25	Zelle payment from Michelle Carter for "For Jeanne LaMare & Michelle Carter"; Conf# OJH5RYH7H	50.00
08/29/25	Zelle payment from GAIL S PARSONS for "Fees for fishing event at Chazy Lake for Michae"; Conf# OHB31W13J	50.00

Total deposits and other credits **\$15,728.09**

Withdrawals and other debits

Date	Description	Amount
08/08/25	ADP PAYROLL FEES DES:ADP FEES ID:931438474788 INDN:XXXXXXXXXCHAZY LAKE WA CO ID:9659605001 CCD	-78.25
08/12/25	SHELTERPOINT DES:D616089 ID:8807609 INDN:MARK *DENICORE CO ID:0000240668 WEB	-235.98
08/14/25	ADP WAGE PAY DES:WAGE PAY ID:941536902513ML4 INDN:CHAZY LAKE WATERSHED I CO ID:9333006057 CCD	-4,031.71
08/14/25	ADP Tax DES:ADP Tax ID:K5ML4 081517A01 INDN:CHAZY LAKE WATERSHED I CO ID:1941711111 CCD	-1,552.94
08/19/25	NYSIF Bill Payment	-1,198.34
08/22/25	ADP PAYROLL FEES DES:ADP FEES ID:402566387378 INDN:XXXXXXXXXCHAZY LAKE WA CO ID:9659605001 CCD	-96.15
08/28/25	ADP WAGE PAY DES:WAGE PAY ID:941636751031ML4 INDN:CHAZY LAKE WATERSHED I CO ID:9333006057 CCD	-3,835.11
08/28/25	ADP Tax DES:ADP Tax ID:K5ML4 082918A01 INDN:CHAZY LAKE WATERSHED I CO ID:1941711111 CCD	-1,439.60

Card account # XXXX XXXX XXXX 5345

08/01/25	TARGET T- 60 S 08/01 #000813138 PURCHASE TARGET T- 60 Smit Plattsburgh NY	-83.15
08/01/25	MICHAELS STORE 08/01 #000250374 PURCHASE 71 CONSUMER SQ PLATTSBURGH NY	-62.15
08/04/25	STAPLES 0251 08/02 #000472813 PURCHASE STAPLES 0251 PLATTSBURGH NY	-817.86
08/04/25	CHECKCARD 0803 MAGGY MARKETPLACE DANNEMORA NY 24055235216430888243164 CKCD 5912 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-8.91
08/13/25	CHECKCARD 0813 STEWARTS 122 DANNEMORA NY CKCD 5542 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-50.82
08/18/25	CHECKCARD 0815 Giuseppes Pizza Pub Dannemora NY 24793385227001358214071 CKCD 5812 XXXXXXXXXXXXX5345 XXXX XXXX XXXX 5345	-56.00

Subtotal for card account # XXXX XXXX XXXX 5345 **-\$1,078.89**

Total withdrawals and other debits **-\$13,546.97**

Checks

Date	Check #	Amount
08/07/25	5090	-150.00
Total checks		-\$150.00
Total # of checks		1

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 07/31/25. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$500+ 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 not been met

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	22,026.97	08/12	32,555.37	08/22	25,594.41
08/04	27,706.14	08/13	32,504.55	08/25	25,644.41
08/07	30,256.14	08/14	26,944.90	08/26	26,887.10
08/08	30,277.89	08/18	26,888.90	08/28	21,637.39
08/11	32,791.35	08/19	25,690.56	08/29	23,953.39