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Business Statement

Account Number: 1 535 6570 3268 Statement Period: Dec 1, 2022 through Dec 31, 2022



Page 1 of 3

To Contact U.S. Bank

24-Hour Business Solutions:

800-673-3555

U.S. Bank accepts Relay Calls Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective January 3, 2023, we would like to inform you of the upcoming changes to the *Business Pricing Information* and *Your Deposit Account Agreement* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

Primary updates in your revised Your Deposit Account Agreement for all business accounts

- Updates to **Insufficient Funds and Overdrafts** section, "**Insufficient funds**" sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Insufficient Funds and Overdrafts** section, **Our Fees** sub section: Removed Overdraft Returned Fee and Extended Overdraft Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Business Options for Checking and Money Market Accounts** sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Requested Return** sub section: Removed Overdraft Returned Fee language for business accounts.

Primary updates in your revised Business Pricing Information disclosure

MICHAEL M WYMAN ATTORNEY INC

LAWYERS TRUST ACCOUNT (IOLTA)

2219 W BROADWAY AVE STE A

MOSES LAKE WA 98837-2891

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- Consolidation of the Business Pricing Information disclosure to include all states
- Added footnote to Overdraft Protection Fee to include one deposit account and one credit account may be linked to a
 business checking account as overdraft protection. When a customer has both a credit account and deposit account
 linked to their business checking, the system will always advance first from the credit product.

The pricing updates are:

All checking and savings account types

- Extended Overdraft Fee No Fee
- Overdraft Returned Item No Fee
- Express Delivery of Card No Fee
- Returned Deposited Items, Returned Check (per item) \$16.00
- Returned Deposited Items, Redeposited Check (per item) \$9.00
- Returned Deposited Item Special Instructions Maintenance Per Month
 - First Account \$12.00
 - Each Additional Account \$7.00
- ACH Transfers, Outgoing Digital ACH Domestic \$1.00
- Money Service Business Fee Per Statement Cycle \$150.00
- Voice Wires, Repetitive & Non-Repetitive \$37.50
- SinglePoint[®] Essentials Online Banking
 - ACH Monthly Maintenance per Customer \$12.00
 - Wire Transfer Monthly Maintenance per Customer \$12.00

Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking

- Wire Transfers
 - Wire Advice mail \$11.00
 - Wire Advice fax \$11.00

Silver Checking

• Paper Statement No Check Images - \$6.00



Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT	
-		
TOTAL	\$	

BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

- 1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.

3.	Enter the ending balance shown on this statement.	

4.	Enter the total deposits re	corded in the Outstanding Deposits section.
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- 5. Total lines 3 and 4.
- 6. Enter the total withdrawals recorded in the Outstanding Withdrawals section.
- 7. Subtract line 6 from line 5. This is your balance.
- 8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- 9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- 10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

• Tell us your name and account number.

• Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

• Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is nerror, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

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

- U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.
- In your letter, give us the following information:
- Account information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- · We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



\$_____

\$



MICHAEL M WYMAN ATTORNEY INC LAWYERS TRUST ACCOUNT (IOLTA) 2219 W BROADWAY AVE STE A MOSES LAKE WA 98837-2891

Business Statement

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Page 2 of 3

(CONTINUED)

INFORMATION YOU SHOULD KNOW

- Paper Statement Front & Back Check Images \$9.00
- Cash Deposit Fee 25 free units per month, then \$0.33 per \$100

Gold Checking

- Paper Statement Front & Back Check Images \$6.00
- Cash Deposit Fee 100 free units per month, then \$0.33 per \$100

Platinum Checking

• Cash Deposit Fee - 200 free units per month, then \$0.33 per \$100

Non-Profit Checking (interest-bearing)

• Cash Deposit Fee - 300 free units per calendar year then \$0.33 per \$100

Premium Business Checking

- Cash Deposit Fee \$0.37 per \$100
- Paper Statement No Check Images \$6.00
- Paper Statement Front & Back Check Images \$16.00 plus \$0.035 per item > 100 items
- Wire Advice mail \$13.00
- Premium Checking Branch Deposit Processing per Deposit \$2.75
- Premium Checking Night Deposit Processing per Deposit \$2.75
- Premium Checking Cash Deposit Adjustment per Adjustment \$9.00

Beginning January 3, 2023, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch. Beginning February 13, 2023, a copy of the *Your Deposit Account* Agreement document will be available online at usbank.com, at the phone number listed above or at your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment

Effective November 14, 2022, the Your Deposit Account Agreement disclosure will include update(s) and may affect your rights.

Primary updates in your revised Your Deposit Account Agreement document for all accounts:

- Update to move Special Provisions for Third-Party Accounts section to a subsection under the addition of FDIC Part 370 Record-Keeping section.
- Addition of FDIC Part 370 Record-Keeping section: Added language under FDIC Part 370 that additional information
 may be needed to accurately calculate FDIC insurance coverage.

Beginning November 14, 2022, a copy of this disclosure will be available online at **usbank.com**, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

LAWYER	S TRUST								Member FDIC
U.S. Bank Natio	nal Association						Account	t Number	1-535-6570-3268
Account S	ummary								
	-	# Items							
Beginning Balance on Dec 1		\$	16,025.05	Interest Paic	this Year	\$	5.06		
Customer De	eposits	2		1,550.00	Number of Days in Statement Period				31
Other Depos	her Deposits 3			894.36					
Other Withdr	awals	2		397.54-					
Checks Paid		16		7,763.32-					
Endin	g Balance or	n Dec 31, 2022	\$	10,308.55					
Customer	Deposits								
Number	Date	Ref Number		Amount	Number	Date	Ref Number		Amount
	Dec 1	8914313303		1,050.00		Dec 15	8913822338		500.00
					Total Customer Deposits			\$	1,550.00



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Page 3 of 3

U.S. Bank	YERS TRUST							Accoun		ONTINUED) 1-535-6570-3268
Other I	Deposits									
Date	Description of Tra						Rei	f Number		Amount
Dec 13	Electronic Depos			From Square Inc					\$	496.82
<u></u>		043860670N00			P2 L208770957	045				
Dec 22	Electronic Depos		From Square In							397.43
		024037570N00	9424300002	2221222F	P2 L208773363	343				
Dec 30	Interest Paid						300	0006484		0.11
					т	Total Other Deposits				894.36
	Withdrawals									
Date	Description of Tra						Rei	f Number		Amount
	Mobile Banking T		To Account 153	5620518	10				\$	397.43-
Dec 30	LTAB Net Income	e Payable					300	0006485		0.11-
					Tota	l Oth	er Withc	Irawals	\$	397.54-
Checks	s Presented Co	nventionally								
Check	Date	Ref Number	A	mount	Check		ate	Ref Number		Amount
2375	Dec 8	8914148888		70.00	2384	_	ec 19	8016497632		250.00
2376	Dec 7	8614541446	-	380.00	2386*	_	ec 23	9213734812		106.76
2377	Dec 7	8614541445		194.00	2387	_	ec 21	8614769314		393.24
2379*	Dec 9	9214382053		30.00	2389*	_	ec 21	8614769313		496.82
2380	Dec 14	8614712550		10.00	2390		ec 21	8614769312		361.00
2381	Dec 15	8914198146		13.00	2391		ec 21	8614769315		627.00
2382	Dec 21	8612936012		75.00	2392		ec 22	8913999199		209.00
2383	Dec 15	8913821338	3,2	280.00	2393	D	ec 27	8315662580		167.50
* Ga	ap in check sequen	ce	Conventional Ch			hecks Pa	aid (16)	\$	7,763.32-	
Balanc	e Summary									
Date	Er	nding Balance	Date	l	Ending Balance		Date		Ending B	
Dec 1		17,075.05	Dec 14		16,187.87		Dec 22			80.24
Dec 7		16,201.05		Dec 15 12,994.87		Dec 23		10,873.48		
Dec 8		16,131.05	Dec 19	Dec 19 12,744.87		Dec 27			10,308.55	
Dec 9		15,701.05	Dec 21		10,791.81		Dec 30		10,3	08.55
Dec 13		16,197.87								
Bala	ances only appear t	for days reflecting	change.							