



Your locally owned community bank

**DENALI STATE BANK**

Date 9/28/18 Page 1  
Primary Account XXXXXXXXXXXX5728  
Enclosures 3

FAIRBANKS GOLDEN HEART ROTARY  
GOLF TOURNAMENT ACCOUNT  
206 BARNETTE ST  
FAIRBANKS AK 99701

## CHECKING ACCOUNTS

FAIRBANKS GOLDEN HEART ROTARY  
GOLF TOURNAMENT ACCOUNT

Non Profit Checking		Number of Enclosures	3
Account Number	XXXXXXXXXXXX5728	Statement Dates	9/04/18 thru 9/30/18
Previous Balance	4,903.03	Days In This Statement Period	27
2 Deposits/Credits	850.00	Avg Ledger Balance	4,840.06
1 Checks/Charges	2,000.00	Avg Collected Balance	4,840.06
Service Charge	.00		
Interest Paid	.00		
Ending Balance	3,753.03		

## DEPOSITS AND ADDITIONS

Date	Transaction Description	Amount
9/05	Deposit	550.00
9/11	Deposit	300.00

## CHECK SUMMARY

Date	Check No	Amount
9/20	5029	2,000.00

\*Denotes a skip in check numbers

## DAILY BALANCE INFORMATION

Date	Balance	Date	Balance
9/04	4,903.03	9/11	5,753.03
9/05	5,453.03	9/20	3,753.03

VIRTUAL Internal Use Only Form-DENALI STATE BANK  
119 N CUSHMAN STREET FAIRBANKS AK 99701-0000 - 907-456-1400-125200921

Deposit

CREDIT Drawer: 4 09/05/2018  
Trans#: 77 19:38:48

Acct# 301065728 GOLDEN HEART ROTARY

MANUAL-DEP Checking 550.00

VIRTUAL Internal Use Only Form-DENALI STATE BANK  
119 N CUSHMAN STREET FAIRBANKS AK 99701-0000 - 907-456-1400-125200921

Deposit

CREDIT Drawer: 7 09/11/2018  
Trans#: 22 14:39:46

Acct# 301065728 GOLDEN HEART ROT

MANUAL-DEP Checking 300.00

Deposit Date: 09/05 Amount: \$550.00

FAIRBANKS GOLDEN HEART ROTARY 89-92/1252 5029  
206 BARNETTE STREET  
FAIRBANKS, AK 99701  
9/6/18 DATE  
01-06  
PAY TO THE ORDER OF Leslee Children Foundation \$ 2000.00  
Two thousand and 00/100 DOLLARS  
DENALI STATE BANK  
Fairbanks, AK 99701  
907-456-1400  
FOR donation Valere Thierion  
125200921 301065728 5029

Deposit Date: 09/11 Amount: \$300.00

Check /SERIAL Date: 09/20 Amount: \$2,000.00

**DENALI STATE BANK**  
**TO PROVIDE WRITTEN NOTICE REGARDING ERRORS OR QUESTIONS SEND INQUIRES TO:**

**DENALI STATE BANK**  
**119 N. Cushman Street**  
**Fairbanks, AK 99701**  
**(907) 458-4236**

- Include:
1. Your name and account number
  2. The transaction involved, including the date and check number, if applicable
  3. The dollar amount of the check, transaction, or suspected error.
  4. A detailed description of the question, error, or other problem.

**In Case of Errors or Questions About Your DEPOSIT ACCOUNTS:** Telephone us at the telephone number above or WRITE us at the above address as soon as you can, if you think your statement is wrong or if you need more information about a transaction on the statement. You must notify Denali State Bank of errors or other problems in WRITING on or before the sixtieth (60) day after we sent you the FIRST statement of account containing the error or problem. However, if the error or problem involves more than one unauthorized signature or alteration by the same individual, you must notify Denali State Bank in WRITING within thirty (30) days of the date we sent you the FIRST statement containing the FIRST unauthorized signature or alteration. If you do not notify the bank in WRITING within these established time frames, you will have waived your right to assert, and are precluded from asserting, any claim against Denali State Bank for the errors, unauthorized transaction or signatures, alterations or other problems; and Denali State Bank shall not be liable for these or for any related payments made from or charges to your account.

**In Case of Errors or Questions About Your ELECTRONIC TRANSFERS:** Telephone us at the telephone number above or WRITE us at the above address as soon as you can, if you think your 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 sixty (60) days after we sent you the FIRST statement on which the error or problem occurred.

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

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit 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 us to complete our investigation.

**In Case of Errors or Questions about Your LINE OF CREDIT, BILL and STATEMENT:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us [on a separate sheet] at **Denali State Bank, 119 N. Cushman Street, Fairbanks, AK 99701, (907)-458-4236**, as soon as possible. You may also contact us on the Web: [www.denalystatebank.com](http://www.denalystatebank.com). We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**IMPORTANT INFORMATION REGARDING LINE OF CREDIT, BILL AND STATEMENT**

**Outstanding Loan Balance:** The outstanding loan balance is the unpaid loan balance at the close of each calendar day after all payments and advances for the day have been posted to the account.

**Prepayments:** Credit line loans may be paid in full or prepaid in any amount at any time.

**Method Used to Determine the Loan Balance on Which the FINANCE CHARGE Will be Computed:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new [purchases/advances/fees], and subtract [any unpaid interest or other finance charges and] any payments or credits. This gives us the daily balance. Please note, the amount listed under the "Balance Subject to Interest Rate" in the INTEREST CHARGE CALCULATION section of the statement, is an average daily balance and is included for informational purposes only.

**Late Charge:** Your payment will be late if it is not received by us within 15 days after the "Payment Due Date" shown on your Periodic Statement. If your payment is late we may charge you 5.00% of the payment or \$15.00 whichever is less.

**Minimum Payment:** Your "Regular Payment" will be based on a percentage of your outstanding balance as shown below or \$75.00 whichever is greater. Your payments will be due monthly.

**Range of Balances**  
All balances

**Number of Payments**  
120

**Regular Payment Calculation**  
1.500% of your outstanding balance

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. The Minimum Payment will not fully repay the principal that is outstanding on your Credit Line and final payment will be a single balloon payment.

**PRIVACY NOTICE:** Federal law requires Denali State Bank to explain to you how the bank collects, shares, and protects your personal information. You may review our most up to date privacy policy and practices with respect to your personal information at [www.denalystatebank.com](http://www.denalystatebank.com). You may always request a free copy mailed to you by calling us at 907-456-1400.



*Your locally owned community bank*

**DENALI STATE BANK**

Member FDIC