



F&M Bank

2030 Legacy Lane
Harrisonburg, VA 22801

00011



New Statement Format Coming Soon! To make it easier to track your finances, we're introducing a new, fresh statement format for a more user-friendly experience. Watch your mail for our updated personal and business statements and envelopes! For questions, please contact your local branch. Location details may be found at www.fmbankva.com/locations.



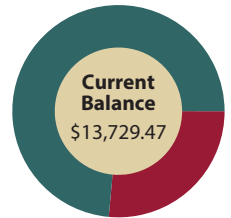
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Customer Name
Street Address
City, State ZIP

CHECKING ACCOUNTS

Regular Checking

Account Number	XXXXXXX1234	Statement Dates	10/21/19 thru 11/19/19
Previous Balance	\$14,362.10	Days in the statement period	30
6 Deposits/Credits	\$355.50	Average Ledger	\$14,302.41
7 Checks/Debits	\$988.13	Average Collected	\$14,302.41
Service Charge	\$0.00		
Interest Paid	\$0.00		
Current Balance	\$13,729.47		



■ Credit: \$355.50
■ Debit: \$988.13

Detail Transactions by Date

Date	Description	Amount
10/28	INVESTMENT EDWARD JONES PPD	\$4.17
10/28	INVESTMENT EDWARD JONES PPD	\$4.17
10/29	INVESTMENT EDWARD JONES PPD	\$70.71
10/30	INVESTMENT EDWARD JONES PPD	\$70.71
11/04	INVESTMENT EDWARD JONES PPD	\$102.87
11/04	INVESTMENT EDWARD JONES PPD	\$102.87
11/08	DRAFT SHEN VAL ELEC PPD	-\$37.91
11/12	TELECOM PT SHENTEL WEB	-\$32.89



RECONCILEMENT OF ACCOUNT

STEP 1

Update your check book register:

- a. ADD TO YOUR CHECK BOOK BALANCE ANY
 - DEPOSITS
 - AUTOMATIC DEPOSITS
 - INTEREST EARNED
- b. SUBTRACT FROM YOUR CHECK BOOK BALANCE ANY
 - Other charges or payments
 - SERVICE CHARGES
 - CHECK CHARGES
 - AUTOMATIC DEBITS
 - DEBITS

STEP 2

LIST DEPOSITS NOT SHOWN ON STATEMENT

DATE	AMOUNT
TOTAL	

STEP 3

LIST OF CHECKS OUTSTANDING

CHECK NUMBER	AMOUNT
TOTAL	

STEP 4

RECONCILE YOUR ACCOUNT

- 1. Bank Statement Balance \$
 - 2. Total Amount of Deposits not shown on statement \$
 - 3. ADD LINE 1 AND LINE 2 \$
 - 4. Total amount of checks outstanding \$
 - 5. SUBTRACT LINE 4 FROM LINE 3 \$
- LINE 5 MUST BE EQUAL TO YOUR CHECKBOOK BALANCE
- If no errors are reported within ten days, your account will be considered correct.
- If you have any questions, please call our CUSTOMER SUPPORT CENTER (540) 896-8941

ELECTRONIC SERVICES INFORMATION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 1) Tell us your name and account number (if any).
- 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days 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. 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 recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

If you have filed bankruptcy, THIS IS NOT AN ATTEMPT TO COLLECT DEBT.



F & M BANK
PO BOX 1111 TIMBERVILLE, VA 22853
540-896-8941

Member **FDIC** **EQUAL HOUSING LENDER**

NMLS 414464, 275173
www.fmbankva.com

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Check Detail

10/29	1013	\$50.00	11/13	1015	\$135.25	11/15	1017	\$102.20
11/12	1014	\$569.88	11/12	1016	\$60.00			

* Indicates missing check number

Daily Balance Information

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
10/21	\$14,362.10	10/30	\$14,461.86	11/12	\$13,966.92
10/28	\$14,370.44	11/04	\$14,667.60	11/13	\$13,831.67
10/29	\$14,391.15	11/08	\$14,629.69	11/15	\$13,729.47

