



P.O. Box 4887  
Lancaster, PA 17604  
fultonbank.com

Statement Date: 05/01/22 through 05/31/22

Primary Account: XXXX9625

Temp-Return Service Requested

For information regarding your account, please call  
Customer Service at 1.800.385.8664.

**Account Statement**

020678 0.6500 AV 0.426 TR00079  
CORNERSTONE INSURANCE SERVICES INC  
PO BOX 6311  
HARRISBURG PA 17112-0311

FULT

**SMALL BUSINESS CKING TIER II Account XXXX9625**

Prior Statement Balance **\$299,421.65** Total Deposits/Credits **\$0.00** Total Checks/Debits **\$14,714.73** Ending Statement Balance **\$284,706.92**

**Account Activity**

Date	Description	Deposits/Credits	Checks/Debits	Balance
04/30	ENDING BALANCE FROM PRIOR STATEMENT			299,421.65
05/02	CHECK #3678		3,120.00	296,301.65
05/02	CHECK #3679		690.00	295,611.65
05/02	KEYSTONE TAXPAYMENT CORNERSTONE INSURANCE 3990981		548.73	295,062.92
05/03	CapitalBlueCross INS.PREM Tracy Mccormick CBC		232.76	294,830.16
05/05	CHECK #3680		4,095.00	290,735.16
05/10	CHECK #3682		212.50	290,522.66
05/12	VERIZON WIRELESS PAYMENTS 0000000091919127100001 091919127100001		92.63	290,430.03
05/12	IRS USATAXPYMT CORNERSTONE INSURANCE 270253263131027		3,778.20	286,651.83
05/13	CHECK #3681		146.00	286,505.83
05/18	COMMWLTHOFPA INT PAEMPLOYTX TXP*90210316 *1051 *2205		352.91	286,152.92
05/20	CHECK #3683		1,444.00	284,708.92
05/31	TOTAL SVC FEES		2.00	284,706.92
05/31	ENDING BALANCE			284,706.92

**Check Summary**

Check No.	Date	Amount	Check No.	Date	Amount
3678	05/02	3,120.00	3681	05/13	146.00
3679	05/02	690.00	3682	05/10	212.50
3680	05/05	4,095.00	3683	05/20	1,444.00

020678

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## RECONCILEMENT FORM

**TO RECONCILE YOUR CHECKING ACCOUNT:**

1. Enter and subtract any service charges in your checkbook.
2. Enter and add any interest in your checkbook.
3. Compare the checks listed on this statement against your checkbook, and list in the columns those that are still outstanding.
4. Verify deposits entered in your checkbook with those on this statement, and list in the columns those not shown on the statement.

CHECKS OUTSTANDING	
NUMBER	AMOUNT
TOTAL OUTSTANDING	



ENTER ENDING BALANCE AS PER BANK STATEMENT		
ADD ANY DEPOSITS NOT CREDITED		
SUBTOTAL		
SUBTRACT CHECKS OUTSTANDING		
BALANCE SHOULD AGREE WITH YOUR CHECKBOOK		



**IMPORTANT NOTICE: If this is not a correct statement, or if your address has changed, please notify us at once, but in any event no later than thirty (30) days from the date of mailing of this statement.**

### PREAUTHORIZED TRANSFERS

You may contact us at the telephone number listed on the first page of this statement to determine whether your transfer occurred.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the telephone number or address listed on the first page of this statement as soon as you can, 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 sixty (60) days after we sent you the FIRST statement on which the error or problem 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.

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 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 ACCOUNT STATEMENT

If you have a Line of Credit account shown on this combined statement and if you think your Line of Credit statement is wrong, or if you need more information about a transaction, write us, on a separate sheet, at the address listed on the first page of this statement as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST Line of Credit statement 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:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 statement 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 ABOUT YOUR LINE OF CREDIT CHARGES

If you have a Line of Credit account shown on the combined statement, we compute the interest (finance) charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new advances and subtract any payments, credits, unpaid interest (finance) charges, and unpaid insurance premiums. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is shown on this statement as "balance subject to interest rate."

If more than one daily periodic rate is in effect during a billing cycle, we compute the interest (finance) charge by (1) multiplying the average daily balance for the portion of the billing cycle each daily periodic rate was in effect by the number of days the applicable periodic rate was in effect, (2) multiplying each of the results by the applicable daily periodic rate, and (3) adding these products together.

If an "interest charge adjustment" is shown on this statement, we computed this portion of the interest (finance) charge by multiplying the principal amount to which the adjustment applies by the periodic rate which applied in the billing cycle for which the adjustment was made and by the number of days for which the adjustment was made.

### RECEIPT OF PAYMENT INSTRUCTIONS

Mailed loan payments must be sent to the bank to the address shown on the front of this statement and must include the account number or payment coupon. Payments must be received by mail, via transfer from a bank deposit account, or in person to bank personnel at any of our branch locations Monday through Friday (excluding holidays) during our normal business hours up through 5:00 p.m. EST to be credited as of that date. Payments made after 5:00 p.m. or on Saturdays, Sundays, or holidays may not be credited until the following business day.

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## Account Statement

Total Number of Checks	6	Total Amount of Checks	9,707.50
* Check number out of sequence			

### Interest Earned Information 05/01/22 through 05/31/22

Interest Paid This Year	0.00	Avg. Daily Collected Balance	287,963.22
** Annual Percentage Yield Earned	0.00%	Interest Earned	0.00

### Service Fee Balance Information 05/01/22 through 05/31/22

Average Ledger Balance	287,963.22	Minimum Ledger Balance	284,708.00
Average Collected Balance	287,963.22		

### Service Fee Disclosure 05/01/22 through 05/31/22

Description	Amount
IMAGE FEE	1 at 2.00 2.00
<b>Total Service Fees</b>	<b>2.00</b>

### Service Fees

	Total For This Period	Total Year to Date
Total Overdraft/OD Fees (Paid Items)	0.00	0.00
Total Non-Sufficient Funds/NSF Fees (Returned Items)	0.00	0.00

### Overdraft Elect™

Current Overdraft Elect™ Limit	0.00	(Current limit applies through the next statement cycle.)
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\*Overdrafts may be created by check, ATM or everyday debit card, in-person withdrawal, ACH, transfer, fees, or other electronic means. Fulton Bank's current Non-Sufficient Funds (NSF) fee or Overdraft (OD) fee is charged to your account for each NSF/OD transaction, whether returned or paid. For each consecutive business day (following three consecutive business days) that you have a negative balance, we will charge you an extended overdraft fee. Additional information on the program is available on the bank's website and financial center locations and the fees are listed on the Small Business/Non-Profit Service Fee Disclosure or the Commercial Service Fee Disclosure.

## SECURITY BRIEF

### Monitor Your Accounts Regularly.

Alerts are a smart way for you to keep updated on account activity and reduce the overall threat of fraud.





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Check Images



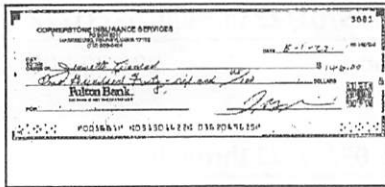
3678 05/02/2022 \$3,120.00



3679 05/02/2022 \$690.00



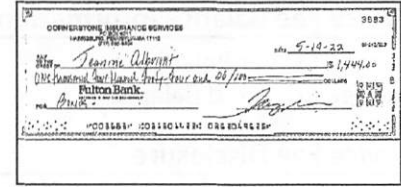
3680 05/05/2022 \$4,095.00



3681 05/13/2022 \$146.00



3682 05/10/2022 \$212.50



3683 05/20/2022 \$1,444.00