

7100 N. Financial Dr. STE 101
Fresno, CA 93720

RETURN SERVICE REQUESTED

GREATER SHAVER LAKE VISITORS BUREAU
PO BOX 467
SHAVER LAKE CA 93664-0467

Managing Your Accounts

-  Customer Service (800) 298-1775
-  BankLine (24-hours) (800) 298-1775
-  Mailing Address 7100 N. Financial Drive, Ste. 101 Fresno, CA 93720
-  Website www.cvcb.com

Final Statement



Thank you for sharing your thoughts by completing our **Client Experience Survey!**

SCAN THIS CODE WITH YOUR SMARTPHONE OR VISIT CVCB.COM/CLIENTEXPERIENCE TO ACCESS THE SURVEY



Occasional Overdraft Opt-In/Out - If you have opted-in to CVCB's Occasional Overdraft Service, you are under no obligation to continue. If at any time you would like to change your selection and opt-out of this program, you are able to do so. For more information about our program, please go to www.cvcb.com, stop by one of our banking centers and ask for a copy of the Occasional Overdraft Service Description Policy or contact Customer Service at (800) 298-1775.

Summary of Accounts

Account Type	Account Number	Ending Balance
NON-PROFIT CHECKING	XXXXXXXXXXXX480	\$0.00

NON-PROFIT CHECKING-XXXXXXXXXXXX480

Account Summary

Date	Description	Amount
11/01/2023	Beginning Balance	\$8,069.56
	1 Credit(s) This Period	\$13,000.00
	6 Debit(s) This Period	\$21,069.56
11/30/2023	Ending Balance	\$0.00

Other Credits

Date	Description	Amount
11/07/2023	PG and E Donation	\$13,000.00

Electronic Debits

Date	Description	Amount
11/03/2023	XX7664 DDA RECURR 11/02 15:46 ON HOLD-DESIGN P HTTPSJAR.DESI AZ RJKMIYHR 059614	\$14.99
11/07/2023	PG and E	\$13,000.00
11/16/2023	Internet Transfer to xxx6572	\$3,000.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at (800) 298-1775, write us at 7100 N. Financial Dr., Ste. 101, Fresno, CA 93720 or email us at customer.service@cvcb.com 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 60 days after we sent 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 10 business days to do this, we will recredit your account for the amount you think is an error, so that you will have use of the money during the time it takes to complete our investigation. If a notice of error involves unauthorized use of your point of sale debit card with the Visa logo when it is used as a Visa point of sale card, we will provide provisional credit within five (5) business days after you notify us so that will have use of the money during the time it takes us to complete our investigation. For business account Electronic Transfer disputes, please refer to your business debit card agreement.

BILLING RIGHTS SUMMARY

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

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

7100 N. Financial Dr., Ste. 101
Fresno, CA 93720

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 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 line.

REPRESENTED ITEMS

When an item drafted by you (such as a check or preauthorized debit) is presented for payment and it exceeds the amount of funds available in your account, that item may be returned to the sending bank or merchant and may be subject to a Non-Sufficient Funds Fee also known as NSF. Please be aware that the item may be re-presented to us multiple times for payment resulting in recurring NSF fees. There is no limit to the number of times the item can be re-presented in an effort to be paid. It is not our intent to charge you multiple times when the item is re-presented for payment, however, we are unable to differentiate whether an item is a first time presentation or a re-presentation. Please review your account statement and if our system charged you an NSF fee after the item was first presented, notify Customer Service at (559) 298-1775 or your local banking center and we will reverse the NSF fee.

IMPORTANT INFORMATION ABOUT YOUR OPEN END CREDIT LINE, IF ANY (EXCLUDING BUSINESS PURPOSE LINES OF CREDIT)

This statement covers the period through the statement date shown.

Method Used to Determine the Balance on Which Interest Will Be Computed. We figure the interest charge on your Credit Line Account by applying the periodic rate to the "daily balance" of your Credit Line Account for each day in the billing cycle. To get the daily balance, we take the beginning balance of your Credit Line Account each day, and any new advances and subtract any payments or credits and any unpaid interest or other finance charges. This gives us the "daily balance."

Method of Determining the Amount of Interest Charges. The interest charged to your Credit Line is determined by applying the applicable daily "Periodic Rate" to the balance described herein. Then we add together the periodic interest charges for each day in the billing cycle.

CHECKING ACCOUNT RECONCILIATION

Table with 2 columns: Outstanding Check #, Amount. Includes a TOTAL row at the bottom.

- 1. Compare each enclosed check or Image-Check with your check stub or check register and mark paid.
2. Bank balance shown on front of statement
3. Compare any deposits shown on statement, including bank originated credits, with those entered in your check register. Add any not shown on statement
4. Sub-Total
5. Subtract total of outstanding checks
6. Account Balance
7. Your check book balance
8. Subtract any bank charges including monthly service charge and automatic payments or transfers you have authorized and which have been deducted on this statement
9. Adjusted check book balance

IMPORTANT: Adjusted check book should agree with account balance. Descriptions of ACH items are printed as supplied by originating company.

Please examine this statement and enclosed items at once. Report the loss or theft of any checks issued for this account immediately. If no error is reported within 60 days, this statement will be considered correct. All items credited are subject to final payment.

NON-PROFIT CHECKING-XXXXXXXXXXXX480 (continued)**Electronic Debits (continued)**

Date	Description	Amount
11/16/2023	Internet Transfer to xxx5354	\$5,048.57

Other Debits

Date	Description	Amount
11/17/2023	CLOSING WITHDRAWAL	\$0.00

Checks Cleared

Check Nbr	Date	Amount
0	11/02/2023	\$6.00

* Indicates skipped check number

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

DDA/SAV/SAFE DEPOSIT DEBIT TRANSACTION FORM

ACCOUNT NAME: Grater SaverLake BRANCH: 30 DATE: 11-17-23
Victoria Duran
 PREPARED BY: H. Benetti
 APPROVED BY: Shannon Johnson

CUSTOMER SIGNATURE

DDA TRANSACTIONS
 020 WITHDRAWAL
 051 CLOSING WITHDRAWAL
 030 DEPOSIT CORRECTION

SAVINGS TRANSACTIONS
 145 WITHDRAWAL
 151 CLOSING WITHDRAWAL
 143 DEPOSIT CORRECTION

SAFE DEPOSIT BOX
 200 KEY DEPOSIT RETURN
 201 TRANSACTION
 203 DEBIT

DESCRIPTION: To Close Account \$ 0.00
061
3117480

Refer to the FICM Tran Code Listing for additional codes

#0000 11/17/2023 \$0.00

#0000

11/17/2023

\$0.00