



19 South Main Street
Pontotoc, MS 38863
(662) 489-1631

JOHN DOE
JANE DOE
HOME EXPENSES
236 HIGHWAY 15 NORTH
PONTOTOC MS 38863



Contact Us

Branch Name	FIRST CHOICE BANK
Phone Number	(662) 489-1631
Address	19 SOUTH MAIN STREET PONTOTOC MS 38863
Online Access	www.FirstChoice.bank
Telephone Banking	(662) 489-6986

Statement Date: **08/16/2021**

Account No. **XXXXXXXX4444** Page: **1**



eStatements

Many account holders are concerned about identity theft and fraud. eStatements allows you to retrieve your statements from your home or office computer. It's safe, and convenient. No more personal information sitting in your mailbox.

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FIRST CHOICE BANK

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://firstchoice.bank> or we will mail you a free copy upon request if you call us at 1-866-489-3627 (toll free)

ACCOUNTS AT A GLANCE

Account No.	Sub Acct.	Account Title	Acct Type	Balance
XXXXXXXXXX4444		NOW ACCOUNT	Deposit	6,253.52
XXXXXXXXXX4445		PERSONAL CHECKING	Deposit	1,410.30
XXXXXXXXXX4444		OOPS! CASH	Loan	500.00
XXXXXXXXXX4449		SAVINGS ACCOUNT	Deposit	6,633.51
XXXXXXXXXX3456XXXXXXXXXX4444		CERTIFICATE OF DEPOSIT	Deposit	25,000.00

Your Total Deposits = 39,297.33 And Your Total Loans = 500.00

NOW ACCOUNT SUMMARY

Category	Number	Amount
New Account On 03/17/21		0.00
Deposits	2	1,150.00+
Debits	5	16,250.00
Automatic Withdrawals	4	1,695.45



Member
FDIC

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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FIRST
CHOICE
BANK

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NOW ACCOUNT SUMMARY (cont.)

Type : REG Status : Active

Category	Number	Amount
Automatic Deposits	4	22,600.00+
Card Activity	5	287.25
Miscellaneous Debits	3	2.75
Miscellaneous Fees	1	4.00
Automatic Advances From OOPS! CASH	1	500.00+
Interest Added This Statement		252.97+
SERVICE CHARGE		10.00
Ending Balance On 08/16/21		6,253.52
Annual Percentage Yield Earned	10.28 %	
Interest Paid This Year	252.97	
Average Balance (Ledger)	6,039.82+	

STATEMENT PERIOD ACTIVITY

Date	Check/Description	Amount	Balance
03/17/21	TRANCODE 040 ITEM, USED FOR ANY OTHER DE	10,000.00+	10,000.00
04/12/21	FUNDS TRANSFER FROM DDA #XXXXXXXX4445	100.00+	10,100.00
04/12/21	ADVANCE OOPS! CASH	500.00+	10,600.00
04/12/21	FEE - DAILY CRA ADVANCE CHRG	4.00	10,596.00
04/12/21	CHK#123455	16,000.00	5,404.00-
04/13/21	TRANCODE 040 ITEM, USED FOR ANY OTHER DE	10,000.00+	4,596.00
07/07/21	DEPOSIT	150.00+	4,746.00
07/07/21	DEPOSIT	1,000.00+	5,746.00
07/07/21	ONLINE BANKING TRANSFER	150.00	5,596.00
07/07/21	YOU SAVED 1.00 WALGREENS	5.00	5,591.00
07/07/21	YOU SAVED .15 LOWE'S	45.85	5,545.15
07/07/21	CHK#123456	25.00	5,520.15
07/07/21	CHK#123457	100.00	5,420.15
07/07/21	CHK#123462	75.00	5,345.15
07/07/21	RUS TRANSFER TO DESC ACCT # XXXXXXXX4449	1.15	5,344.00
07/12/21	Chase Card Payment	1,000.00	4,344.00
07/12/21	ATM Withdrawal	500.00	3,844.00
07/12/21	Auto Zone	45.45	3,798.55
07/12/21	YOU SAVED .50 Wal-Mart Super Center	120.50	3,678.05
07/12/21	RUS TRANSFER TO DESC ACCT # XXXXXXXX4449	0.50	3,677.55
07/13/21	PAYROLL	2,500.00+	6,177.55
07/13/21	YOU SAVED .85 Marathon Gas	30.15	6,147.40
07/13/21	YOU SAVED .25 Hy-Vee Online Grocery	85.75	6,061.65
07/13/21	CHK#123470	50.00	6,011.65
07/13/21	RUS TRANSFER TO DESC ACCT # XXXXXXXX4449	1.10	6,010.55
08/16/21	INTEREST PAID	252.97+	6,263.52
08/16/21	SERVICE CHARGE	10.00	6,253.52

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CHECKS AND OTHER DEBITS

(#) denotes fee for paying overdraft items* indicates a gap in the check numbers

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
07/07/21	123456	25.00	07/07/21	123462*	75.00			
07/07/21	123457	100.00	07/13/21	123470*	50.00			

Date	Description	Amount
08/16/21	SERVICE CHARGE	10.00

ITEMIZED SERVICE CHARGE

Date	Description	Status	Amount
08/16/21	ACCT MAINTENANCE FEE		10.00
	TOTAL SERVICE CHARGE :		10.00

OVERDRAFT FEE SUMMARY

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$45.00	\$45.00
Total Returned Item Fees	\$0.00	\$0.00

DAILY BALANCE SUMMARY

Beginning Ledger Balance on 03/17/21 was .00

Date	Balance	Date	Balance	Date	Balance
03/17/21	10,000.00	07/07/21	5,344.00	08/16/21	6,253.52
04/12/21	5,404.00-	07/12/21	3,677.55		
04/13/21	4,596.00	07/13/21	6,010.55		

ROUNDUP SAVINGS

SAVED

This statement	2.75
This year	2.75
Since enrollment	2.75

PAID

This year	0.00
Last Year	0.00



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CASH RESERVE DETAIL

**OOPS! CASH
JOHN DOE**

Account: XXXXXXXX4444

Beginning Balance	.00
1 Advances	500.00
***Fees Charged to Checking Account	4.00
New Balance As Of 08/16/21	500.00

Closing Date 08/16/21

ACTIVITY

Date	Description	Amount	Balance
04/12/21	ADVANCE OOPS! CASH	500.00+	500.00
04/12/21	(#)FEE - DAILY CRA ADVANCE CHRG	4.00	500.00

ADVANCES AND OTHER DEBITS

Date	Description	Amount
04/12/21	ADVANCE OOPS! CASH	500.00

FEES

Date	Description	Amount
04/12/21	(#)FEE - DAILY CRA ADVANCE CHRG	4.00
TOTAL FEES FOR THIS PERIOD		4.00

(#) THIS FEE HAS BEEN CHARGED TO YOUR CHECKING ACCOUNT

INTEREST CHARGE SUMMARY:

Annual Percentage	Daily Periodic Rate	Balance Subject to Interest Rate	Number Of Days	Interest Charge
Rate 00.00%	0.0000000%	Interest Rate .00		Interest Charge .00

2021 TOTALS YEAR TO DATE

	Year To Date
Total Fees Charged	4.00
Total Interest Charged	0.00

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BALANCE SUBJECT TO INTEREST RATE

Balance Subject to Interest Rate / Average Daily Balance - We figure the interest charge on your account by applying the periodic rate to the 'AVERAGE DAILY BALANCE' of your account (including current transactions) and multiplying by the number of days in the billing cycle. To get the 'AVERAGE DAILY BALANCE', we take the beginning balance of your account each day, add any new advances and subtract any payments or credits, also subtracting any unpaid finance charges. The automatic minimum payment amount is excluded when calculating the 'AVERAGE DAILY BALANCE' and 'INTEREST CHARGE'. If the account does not have sufficient funds to cover payment and another advance is made to cover minimum payment, this is also excluded from figuring the 'AVERAGE DAILY BALANCE' but is reflected in the beginning balance of the next statement cycle. 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'.

Written notification of any errors must be given to preserve your rights under the Truth in Lending Act. At any time the debtor may pay the aggregate balance or any portion of his/her indebtedness.

***ADDRESS FOR NOTICE OF BILLING ERRORS:**

First Choice Bank
19 South Main Street
Pontotoc, MS 38863
MAIN OFFICE

CHECKING ACCOUNT SUMMARY & DETAIL

Account No. : **XXXXXXXX4445**

PERSONAL CHECKING
JIM DOE

Account : XXXXXXXX4445

Beginning Balance On 03/22/21	.00
5 Deposits and Other Credits	2,750.00
14 Checks and Other Debits	1,339.70
Ending Balance As Of 08/16/21	1,410.30

Interest Earned	.00
Average Balance	675.90
Annual Percentage Yield Earned	.00 %
Days Reflected In Statement Cycle	148

Date	Description	Amount	Balance
03/22/21	TRANCODE 040 ITEM, USED FOR ANY OTHER DE	100.00 +	100.00
04/12/21	FUNDS TRANSFER TO DDA #XXXXXXXX4444	100.00	.00
04/18/21	DEPOSIT	500.00 +	500.00
07/07/21	DEPOSIT	150.00 +	650.00
07/07/21	DEPOSIT	1,000.00 +	1,650.00
07/07/21	ONLINE BANKING TRANSFER	150.00	1,500.00
07/07/21	WALGREENS	5.00	1,495.00
07/07/21	LOWE'S	45.85	1,449.15
07/07/21	CHECK # 123456	25.00	1,424.15

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CHECKING ACCOUNT SUMMARY & DETAIL (cont.)

Account No. : XXXXXXXX4445

Date	Description	Amount	Balance
07/07/21	CHECK # 123457	100.00	1,324.15
07/07/21	CHECK # 123462	75.00	1,249.15
07/12/21	MOBILE DEPOSIT	1,000.00+	2,249.15
07/12/21	Auto Zone	45.45	2,203.70
07/12/21	Wal-Mart Super Center	120.50	2,083.20
07/13/21	Marathon Gas	30.15	2,053.05
07/13/21	Hy-Vee Online Grocery	85.75	1,967.30
07/13/21	INTERNET BANKING TRANSFER	500.00	1,467.30
07/13/21	CHECK # 123470	50.00	1,417.30
08/16/21	SERVICE CHARGE	7.00	1,410.30

OVERDRAFT FEE SUMMARY

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

SAVINGS ACCOUNT SUMMARY & DETAIL

Account No. : XXXXXXXX4449

SAVINGS ACCOUNT Account : XXXXXXXX4449
JANE DOE
JIM DOE

Beginning Balance On 03/17/21 .00
 8 Deposits and Other Credits 7,738.51
 2 Withdrawals and Other Debits 1,105.00
 Ending Balance As Of 08/16/21 6,633.51

Interest Year To Date 235.76
 Interest Earned 235.76
 Average Balance 5,630.71
 Annual Percentage Yield Earned 10.46%
 Days Reflected In Statement Cycle 153

Date	Description	Amount	Balance
03/17/21	TRANCODE 040 ITEM, USED FOR ANY OTHER DE	5,000.00+	5,000.00
04/13/21	TRANCODE 040 ITEM, USED FOR ANY OTHER DE	500.00+	5,500.00
07/07/21	DEPOSIT	500.00+	6,000.00
07/07/21	RUS TRANSFER FROM DESC ACCT # XXXXXXXX4444	1.15+	6,001.15
07/12/21	Citibank Card Payment	1,100.00	4,901.15
07/12/21	RUS TRANSFER FROM DESC ACCT # XXXXXXXX4444	0.50+	4,901.65
07/13/21	INTERNET BANKING TRANSFER	1,500.00+	6,401.65

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SAVINGS ACCOUNT SUMMARY & DETAIL (cont.) Account No. : XXXXXXXX4449

Date	Description	Amount	Balance
07/13/21	RUS TRANSFER FROM DESC ACCT # XXXXXXXX4444	1.10+	6,402.75
08/16/21	SERVICE CHARGE	5.00	6,397.75
08/16/21	INTEREST PAID	235.76+	6,633.51

OVERDRAFT FEE SUMMARY

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

CERTIFICATE OF DEPOSIT SUMMARY & DETAIL

Account No. : XXXXXXXX3456

CERTIFICATE OF DEPOSIT Account : XXXXXXXX3456 Cert.: XXXXXXXX4444 Status: Active
CD Account

Beginning Balance .00
1 Deposits and Other Credits 25,000.00
Ending Balance As Of 08/13/21 25,000.00

Maturity Date 03/17/26
Interest Interval 3 Months

Date	Description	Amount	Balance
03/17/21	DEPOSIT	25,000.00+	25,000.00

This Statement Cycle Reflects 153 Days

The Interest Earned And The Annual Percentage Yield Earned
Are Based On The Period 03/17/2021 Through 08/16/2021

STATEMENT MESSAGE TESTING
REGULATORY MESSAGE WOULD PRINT IN THIS AREA
DO NOT DELETE OR CHANGE

Direct Inquiries About Electronic Entries To:
Phone: (662) 489-1631