יויון 0000339601 SP 106481366830461 S MONARCH MONTESSORI OF DENVER CHARTER 0500400001156<br>4895 PEORIA ST<br>DENVER CO 80239-2847

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B
To Contact U.S. Bank
24-Hour Business
Solutions:
1-800-673-3555

Telecommunications Device
for the Deaf:
1-800-685-5065
Internet:
usbank.com

## NEWS FOR YOU

Price changes for U.S. Bank's Business Checking, Savings, and Treasury Management Services are effective January 1, 2014. You can view revised pricing (only those prices that changed) at https://www2.usbank.com/tmpricing beginning December 1, 2013. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please contact Customer Service at the number listed in the upper right corner of this statement or by sending an email to Customer Service at commercialsupport@usbank.com.

Access Code: D3-FCA9-F471-2BE5

## INFORMATION YOU SHOULD KNOW

## New Terms \& Conditions effective January 2, 2014

New Terms \& Conditions will be in effect for U.S. Bank business customers beginning January 2, 2014. You can view the new Terms \& Conditions at usbank.com/tmtermsandconditions, using the access code: terms2013. If you are unable to access this information for any reason, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service team for assistance. Note: U.S. Bank will never request sensitive information such as user names, passwords or payment security codes. Please do not respond to communications requesting sensitive information. If you suspect your computer has been compromised, contact Customer Service immediately.

Starting January 1, 2014, the price of overdraft protection via a U.S. Bank deposit account will be $\$ 10.00$ per covered item.

## FREE SMALL BUSINESS CHECKING

Member FDIC
U.S. Bank National Association

Account Number
Account Summary

|  | \# Items |  |  |
| :--- | :---: | :---: | ---: |
| Beginning Balance on Nov 1 |  | $\$$ | $336,615.05$ |
| Customer Deposits | 22 |  | $24,688.53$ |
| Other Deposits | 2 |  | $10,841.02$ |
| Card Withdrawals | 13 |  | $2,274.44-$ |
| Other Withdrawals | 9 |  | $154,999.90-$ |
| Checks Paid | 48 | $48,364.78-$ |  |

Ending Balance on Nov 30, 2013 \$ 166,505.48

| Customer Deposits |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Number | Date | Ref Number | Amount | Number | Date | Ref Number |  | Amount |
|  | Nov 5 | 9790376977 | 4.00 |  | Nov 20 | 9790473531 |  | 42.50 |
|  | Nov 5 | 9790376951 | 60.00 |  | Nov 20 | 9790473540 |  | 96.00 |
|  | Nov 5 | 9790376975 | 140.00 |  | Nov 20 | 9790473509 |  | 163.30 |
|  | Nov 5 | 9790376953 | 195.10 |  | Nov 20 | 9790473518 |  | 230.60 |
|  | Nov 5 | 9790376965 | 201.00 |  | Nov 20 | 9790473513 |  | 330.00 |
|  | Nov 5 | 9790376945 | 270.20 |  | Nov 20 | 9790473520 |  | 772.30 |
|  | Nov 5 | 9790376969 | 363.61 |  | Nov 20 | 9790473534 |  | 1,365.00 |
|  | Nov 5 | 9790376957 | 540.00 |  | Nov 27 | 9798024109 |  | 35.00 |
|  | Nov 12 | 9797511948 | 88.60 |  | Nov 27 | 9798024105 |  | 1,491.00 |
|  | Nov 12 | 9797511951 | 3,675.00 |  | Nov 27 | 9798024107 |  | 2,022.50 |
|  | Nov 19 | 9798147422 | 510.50 |  | Nov 27 | 9798024111 |  | 12,092.32 |
|  |  |  |  | Total Customer Deposits |  |  | \$ | 24,688.53 |

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

| DATE | AMOUNT |
| :--- | :--- |
|  |  |
|  |  |
|  |  |
| TOTAL | $\$$ |

Outstanding Withdrawals


1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement.
4. Enter the total deposits recorded in the Outstanding Deposits section.
5. Total lines 3 and 4.
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section.
7. Subtract line 6 from line 5 . This is your balance.
$\$$
$\$$
$\$$
$\$$
\$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in \#7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

## In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

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 you
the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN
55164-9505.

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

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally 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. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.
*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## CONSUMER 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 to us at: U.S. Bank, P.O. Box 64991, St. Paul, MN 55164-9505. 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 if you do 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:

- 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 limit.


## SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $\$ 50$ and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

## RESERVE LINE

Reserve Line Balance Computation Method: To calculate the Balance Subject to Interest Rate (sometimes referred to as the "average daily balance"), we take the beginning balance of your account (minus unpaid finance charges and unpaid fees from the previous billing cycles), add any new advances, and subtract any payments and credits. This gives us a 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 is your Balance Subject to Interest Rate. The ***INTEREST CHARGE*** begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately. Eaualnousing

Business Statement
Account Number:

Statement Period:
Nov 1, 2013
through
Nov 30, 2013

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## FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

Other Deposits

| Date | Description of Transaction |  | Ref Number |  | Amount |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Nov 15 | $\begin{aligned} & \text { Electronic Deposit } \\ & R E F=13318000961261 \mathrm{~N} \end{aligned}$ | From DENVER PUBLIC SC 5846001099AP PAYMENTDPS - | 76 | \$ | 1,757.74 |
| Nov 22 | Electronic Deposit REF $=13325006601815$ N | From DENVER PUBLIC SC 5846001099AP PAYMENTDPS | 76 |  | 9,083.28 |
|  |  |  | Total Other Deposits | \$ | 10,841.02 |

## Card Withdrawals

Card Number:

| Date | Description of Transaction |  | Ref Number |  | Amount |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Nov 1 | Debit Purchase - VISA MICRO CENTER \#18 ************8808 | On 103013 DENVER CO REF \# 24445003304100528857376 | 4100528857 | \$ | 65.87- |
| Nov 6 | Debit Purchase - VISA QWEST COMMUNICAT ************8808 | On 110513 800-244-1111 VA REF \# 24692163309000619208371 | 9000619208 |  | 545.70 |
| Nov 18 | Debit Purchase - VISA STAPLETON FRONT ************8808 | On 111513 303-526-1969 CO REF \# 24223693321703371980230 | 1703371980 |  | 414.00- |
| Nov 19 | Debit Purchase - VISA TARGET, 00 ************ 8808 | On 111813 DENVER CO REF \# 24164073322091008514811 | 2091008514 |  | 51.57 |
| Nov 19 | Debit Purchase - VISA THE BOOKIES BOOK ************8808 | On 111613 303-7591117 CO <br> REF \# 24789303322322457147506 | 2322457147 |  | 170.18- |
| Nov 19 | Debit Purchase - VISA SSI*SCHOOL SPECI ************ 8808 | On 111813 888-388-3224 WI <br> REF \# 24692163322000610307936 | 2000610307 |  | 284.08 |
| Nov 20 | Debit Purchase - VISA CRAIGSLIST.ORG ************8808 | On 111913 415-566-6394 CA REF \# 24493983323026952155220 | 3026952155 |  | 25.00- |
| Nov 20 | Debit Purchase - VISA MYBINDING COM ************8808 | On 111913 503-6405920 OR <br> REF \# 24755413324123243276392 | 4123243276 |  | 79.53 |
| Nov 21 | Debit Purchase - VISA PROBANNERS ************8808 | On 112013 877-7474467 CO REF \# 24639233324900014650119 | 4900014650 |  | 160.00- |
| Nov 21 | Debit Purchase - VISA BINDINGSTUFF ************ 8808 | On 112013 800-952-2463 CA REF \# 24492153325849731896452 | 5849731896 |  | 258.80 |
| Nov 22 | Debit Purchase - VISA PEORIA CONOCO ************8808 | On 112113 AURORA CO <br> REF \# 24015173325001336006998 | 5001336006 |  | 10.46- |
| Nov 22 | Debit Purchase - VISA AMAZON MKTPLACE $* * * * * * * * * * * * 8808$ | On 112213 AMZN.COM/BLL WA <br> REF \# 24692163326000106364140 | 6000106364 |  | 136.26 |
| Nov 25 | Debit Purchase - VISA | On 112113 DENVER CO | 6010179592 |  | 72.99- |

## Account Number

STAPL ************8808

TARGET 00 $* * * * * * * * * * * * 8808$

THE BOOKIES BOOK
bit Purchase - VISA
SSI*SCHOOL SPECI
bit Purchase - VISA
CRAIGSLIST.ORG
bit Purchase - VISA MYBINDING COM
it Purchase - VISA
PROBANNERS
bit Purchase - VISA
*********STUFF
bit Purchase - VISA
PEORIA CONOCO ************8808

Nov 25 Debit Purchase - VISA THE HOME DEPOT \# ************8808

On 103013 DENVER CO
REF \# 24445003304100528857376
On 110513 800-244-1111 VA
9000619208

2091008514
51.57 -

REF \# 24164073322091008514811

111613 303-7591117 CO
2322457147

4123243276
79.53

REF \# 24755413324123243276392

On 112013 877-7474467 CO
4900014650 160.00-

5849731896

5001336006
72.99-

Card 8808 Withdrawals Subtotal
Total Card Withdrawals

| $\$$ | $2,274.44-$ |
| :--- | :--- |
| $\$$ | $2,274.44-$ |

## Other Withdrawals

| Date | Description of Transaction | Ref Number | Amount |
| :--- | :--- | :--- | :--- |
| Nov 1 | Deposited Item Returned | 1000101705 | $\$$ |

Business Statement
Account Number:

Statement Period:
Nov 1, 2013
through
Nov 30, 2013

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## FREE SMALL BUSINESS CHECKING

## Account Number 1

U.S. Bank National Association

Other Withdrawals (continued)


Checks Presented Conventionally

| Check | Date | Ref Number | Amount | Check | Date | Ref Number |  | Amount |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0523 | Nov 4 | 8994377827 | 30.00 | 5553 | Nov 5 | 8995064521 |  | 179.00 |
| 5420* | Nov 1 | 9094715148 | 125.00 | 5554 | Nov 4 | 9096079845 |  | 36.35 |
| 5422* | Nov 6 | 9092394479 | 257.16 | 5557* | Nov 4 | 8993777092 |  | 104.98 |
| 5424* | Nov 18 | 8891016437 | 18.71 | 5558 | Nov 1 | 9094175287 |  | 763.06 |
| 5426* | Nov 18 | 8891460496 | 95.22 | 5559 | Nov 4 | 8993539513 |  | 150.00 |
| 5427 | Nov 25 | 8894142903 | 74.60 | 5560 | Nov 4 | 8994489153 |  | 39.50 |
| 5428 | Nov 20 | 8892782487 | 3,667.00 | 5561 | Nov 18 | 9795886813 |  | 86.93 |
| 5429 | Nov 27 | 8895394552 | 500.00 | 5562 | Nov 6 | 9092394480 |  | 79.23 |
| 5430 | Nov 20 | 8892496633 | 260.39 | 5563 | Nov 21 | 8892903485 |  | 237.50 |
| 5434* | Nov 27 | 8895370029 | 625.00 | 5565* | Nov 13 | 8998264375 |  | 25.00 |
| 5435 | Nov 27 | 9096532750 | 712.31 | 5566 | Nov 20 | 8892513340 |  | 2.50 |
| 5436 | Nov 29 | 8896432698 | 27.50 | 5567 | Nov 26 | 9394078220 |  | 27.05 |
| 5438* | Nov 26 | 8895190313 | 198.50 | 5568 | Nov 21 | 9494595035 |  | 20.40 |
| 5439 | Nov 27 | 8895852081 | 65.00 | 5569 | Nov 18 | 8891442834 |  | 16.85 |
| 5442* | Nov 27 | 9798512276 | 95.00 | 5570 | Nov 12 | 8997676658 |  | 730.30 |
| 5443 | Nov 26 | 9692769098 | 566.00 | 5571 | Nov 8 | 8996330891 |  | 9,937.69 |
| 5444 | Nov 29 | 9098809807 | 348.47 | 5572 | Nov 8 | 8996694794 |  | 371.64 |
| 5445 | Nov 27 | 8895640352 | 95.22 | 5573 | Nov 8 | 8996308480 |  | 95.22 |
| 5446 | Nov 27 | 8895770997 | 2,482.46 | 5574 | Nov 8 | 8996637460 |  | 4,235.80 |
| 5448* | Nov 27 | 9798024104 | 416.64 | 5575 | Nov 7 | 8996036638 |  | 260.92 |
| 5449 | Nov 22 | 8893635865 | 131.73 | 5576 | Nov 14 | 9097554055 |  | 9,995.86 |
| 5529* | Nov 4 | 9250608668 | 373.10 | 5578* | Nov 22 | 9098505339 |  | 7,958.43 |
| 5551* | Nov 4 | 9097076218 | 52.88 | 5579 | Nov 22 | 8893726649 |  | 219.00 |
| 5552 | Nov 1 | 9398647951 | 1,441.95 | 5580 | Nov 22 | 8893635866 |  | 131.73 |
| * Gap in check sequence |  |  | Conventional Checks Paid (48) |  |  |  | \$ | 8,364.78- |

Balance Summary

| Date | - | Ending Balance | Date | Ending Balance | Date | Ending Balance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nov | 1 | 334,199.17 | Nov 12 | 312,647.50 | Nov 20 | 223,794.20 |
| Nov | 4 | 333,412.36 | Nov 13 | 312,608.86 | Nov 21 | 223,117.50 |
| Nov | 5 | 335,007.27 | Nov 14 | 302,613.00 | Nov 22 | 223,613.17 |
| Nov | 6 | 334,125.18 | Nov 15 | 225,455.96 | Nov 25 | 223,465.58 |
| Nov | 7 | 324,304.55 | Nov 18 | 224,824.25 | Nov 26 | 222,674.03 |
| Nov | 8 | 309,614.20 | Nov 19 | 224,828.92 | Nov 27 | 166,881.45 |

MONARCH MONTESSORI OF DENVER CHARTER

## FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

## Balance Summary (continued)

| Date | Ending Balance |
| :--- | ---: |
| Nov 29 | $166,505.48$ |

Balances only appear for days reflecting change.
ANALYSIS SERVICE CHARGE DETAIL
Account Analysis Activity for: October 2013

| Account Number: | $\$$ | 12.00 |
| :--- | :--- | :--- |
| Analysis Service Charge assessed to | $\$$ | 12.00 |


usbank.

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