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P.O. Box 1800 Saint Paul, Minnesota 55101-0800

TRN

Saint Paul, Minnesota 55101-0800

Business Statement
Account Number:

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



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դալեսկեցիրիվեկիկին կելին հայականիցի

000033960 1 SP 106481366830461 S MONARCH MONTESSORI OF DENVER CHARTER 0500400001156 4895 PEORIA ST DENVER CO 80239-2847

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.

ST01

Access Code: D3-FCA9-F471-2BE5

Ending Balance on Nov 30, 2013 \$

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 -

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
				To	tal Customer D	eposits	\$ 24,688.53



Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT	
TOTAL	\$	

BALANCE YOUR ACCOUNT

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.

- 1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 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.	\$

- 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.
- 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.





MONARCH MONTESSORI OF DENVER CHARTER 0500400001156 4895 PEORIA ST DENVER CO 80239-2847

Business Statement

Account Number:



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FREE SMALL BUSINESS C. U.S. Bank National Association	HECKING	Acco) unt Number	CONTINUED)
Other Deposits		71000		
Date Description of Transaction		Ref Number		Amount
Nov 15 Electronic Deposit REF=13318000961261 N	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
	т	otal Other Deposits	\$	10,841.02
Card Withdrawals				
Card Number:				
Date Description of Transaction		Ref Number		Amount
Nov 1 Debit Purchase - VISA	On 103013 DENVER CO	4100528857	\$	65.87-
MICRO CENTER #18 *******8808	REF # 24445003304100528857376		*	33.3.
Nov 6 Debit Purchase - VISA QWEST COMMUNICAT	On 110513 800-244-1111 VA REF # 24692163309000619208371	9000619208		545.70-
Nov 18 Debit Purchase - VISA	On 111513 303-526-1969 CO	1703371980		414.00-
STAPLETON FRONT ************8808	REF # 24223693321703371980230	1703371900		414.00-
Nov 19 Debit Purchase - VISA	On 111813 DENVER CO	2091008514		51.57-
TARGET 00 *******8808	REF # 24164073322091008514811			
Nov 19 Debit Purchase - VISA	On 111613 303-7591117 CO	2322457147		170.18-
THE BOOKIES BOOK ******8808	REF # 24789303322322457147506			
Nov 19 Debit Purchase - VISA SSI*SCHOOL SPECI	On 111813 888-388-3224 WI REF # 24692163322000610307936	2000610307		284.08-
*********8808				
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 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	On 112013 800-952-2463 CA REF # 24492153325849731896452	5849731896		258.80-
	On 112112 ALIDODA CO	E004220000		40.40
Nov 22 Debit Purchase - VISA PEORIA CONOCO	On 112113 AURORA CO REF # 24015173325001336006998	5001336006		10.46-
Nov 22 Debit Purchase - VISA AMAZON MKTPLACE	On 112213 AMZN.COM/BIL WA REF # 24692163326000106364140	6000106364		136.26-
Nov 25 Debit Purchase - VISA THE HOME DEPOT #	On 112113 DENVER CO REF # 24610433326010179592812	6010179592		72.99-
	Card 8808 W	ithdrawals Subtotal	\$	2,274.44-
	Tota	al Card Withdrawals	\$	2,274.44-
Other Withdrawals				
Date Description of Transaction		Ref Number		Amount
Nov 1 Deposited Item Returned		1000101705	\$	20.00-
THOY I DEPOSITED ITEM INCIDING		1000101703	Ψ	20.00-



Nov 7

Nov 8

324,304.55

309,614.20

Nov 18

Nov 19

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									Page 3 01 4
EREES	MALLBUS	INESS CHEC	CKING						(CONTINUED)
	tional Association	4.1.11.1					Accoun		N
	thdrawals (co	ontinued)							
	escription of Tra	•				Re	f Number		Amount
	lectronic Withdr		From Colorado PERA			0			9,559.71-
	REF=133100	06483880 Y	3846000472CONT [DEPOS					•
Nov 8 E	lectronic Withdr	awal	From CITISTREET						50.00-
	REF=133110		1846220742PERA 4	101k Main					
Nov 13 E	lectronic Withdr	awal	From Colorado PERA						13.64-
	REF=133160	20795843 Y	3846000472CONT [DEPOS					
	nalysis Service					15	00000000		12.00-
Nov 15 W	/ire Debit REF0			131115027339					78,902.78-
	BNF=TRUST		OPERATIONS/CT-S						
Nov 27 E	lectronic Withdr		From MMCS MONARCI						79.52-
	REF=133310		1453015037Payroll						
Nov 27 E	lectronic Withdr		From MMCS MONARCI						9,094.60-
	REF=133310		1453015037Payroll						
Nov 27 E	lectronic Withdr		From MMCS MONARCI						57,267.65-
	REF=133310	10110772 N	1453015037Payroll	MMCS					
				Tota	al Ot	her With	drawals	\$	154,999.90-
<u> </u>	Nana								<u> </u>
	Presented Co		A (0//-	,	2-1-	Def November		A
Check	Date	Ref Number	Amount	Check		Date	Ref Number		Amount
0523	Nov 4	8994377827	30.00	5553		Nov 5	8995064521		179.00
5420* 5422*	Nov 1 Nov 6	9094715148 9092394479	125.00 257.16	5554 5557*		Nov 4 Nov 4	9096079845 8993777092		36.35 104.98
5424*	Nov 18	8891016437	18.71	5558		Nov 4 Nov 1	9094175287		763.06
5426*	Nov 18	8891460496	95.22	5559		Nov 1	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 16	9092394480		79.23
5430	Nov 20	8892496633	260.39	5563		Nov 21	8892903485		237.50
5434*	Nov 27	8895370029	625.00	5565*		lov 13	8998264375		25.00
5435	Nov 27	9096532750	712.31	5566		lov 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	١	lov 12	8997676658		730.30
5443	Nov 26	9692769098	566.00	5571	١	Nov 8	8996330891		9,937.69
5444	Nov 29	9098809807	348.47	5572	١	Nov 8	8996694794		371.64
5445	Nov 27	8895640352	95.22	5573	١	Nov 8	8996308480		95.22
5446	Nov 27	8895770997	2,482.46	5574	١	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	١	Nov 14	9097554055		9,995.86
5529*	Nov 4	9250608668	373.10	5578*		lov 22	9098505339		7,958.43
5551*	Nov 4	9097076218	52.88	5579		lov 22	8893726649		219.00
5552	Nov 1	9398647951	1,441.95	5580	١	lov 22	8893635866		131.73
* Gap i	n check sequen	nce		Convention	nal (Checks P	aid (48)	\$	48,364.78-
Balance :	Summary								
Date		nding Balance	Date	Ending Balance	ļ.	Date		Endina	Balance
Nov 1		334,199.17	Nov 12	312,647.50		Nov 20)		3,794.20
Nov 4		333,412.36	Nov 13	312,608.86		Nov 2			3,117.50
Nov 5		335,007.27	Nov 14	302,613.00		Nov 2			3,613.17
Nov 6		334,125.18	Nov 15	225,455.96		Nov 2			3,465.58
NI 7		004 004 55	N 40	004.004.05		l N 0	_		0.074.00

224,824.25

224,828.92

Nov 26

Nov 27

222,674.03

166,881.45



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FREE SMALL BUSINE	SS CHECKING				(CONTINUED)
U.S. Bank National Association	Account N	t Number 1			
Balance Summary (continu			ı		
	<u>Balance</u> 5,505.48				
Balances only appear for da	ys reflecting change.				
ANALYSIS SERVICE C	HARGE DETAIL				
Account Analysis Activity for: O	ctober 2013				
A	Account Number:			\$	12.00
A	Analysis Service Charge	assessed to		<u>\$</u>	12.00
	Service Activity	Detail for Account Number	•		
Service		Volume	Α	vg Unit Price	Total Charge
Depository Services Combined Transactions/Ite	ems				
First		150			No Charge
Next		8		0.50000	4.00
Total		158		0.00000	4.00
Returned Deposited Items				8.00000	8.00
	Subtotal: Depository Se	ervices		_	12.00
Branch Coin/Currency Servic Cash Deposited-per \$100		10			No Charge
	Subtotal: Branch Coin/	Currency Services		_	0.00
	Fee Based Service Cha	arges for Account Number 1-036	6-8145-2126	\$	12.00



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