



P.O. BOX 395  
BETTENDORF, IOWA 52722

RETURN SERVICE REQUESTED





CLIENT NAME  
ADDRESS  
CITY, STATE ZIP

# Statement Ending 03/31/2018

CLIENT NAME Page 1 of 3

Customer Number: XXXXXX

## Managing Your Accounts

-  Bank Name Quad City Bank & Trust
-  Phone Number 563.388.4783
-  Mailing Address P.O. Box 395  
Bettendorf, IA 52722-0395
-  Website www.qcibt.com

## Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS CHECKING	XXXXXX	\$3,664.17

## BUSINESS-XXXXXX

### Account Summary

Date	Description	Amount
03/01/2018	Beginning Balance	\$81,898.65
	4 Credit(s) This Period	\$66,842.52
	30 Debit(s) This Period	\$145,077.00
03/31/2018	Ending Balance	\$3,664.17

### Deposits

Date	Description	Amount
03/02/2018	CUSTOMER DEPOSIT	\$1,159.36
		1 item(s) totaling \$1,159.36

### Other Credits

Date	Description	Amount
03/01/2018	WEB TO DDA FR DDA 00000	\$1,159.36
03/01/2018	REAL ESTATE	\$26,888.24
03/01/2018	DDA FROM DDA	\$37,635.56
		3 item(s) totaling \$65,683.16

### Other Debits

Date	Description	Amount
03/01/2018	DDA TO DDA	\$531.71
03/02/2018	COUNTY TAX	\$68,252.40
03/08/2018	WEB FR DDA TO DDA 00000	\$1,159.36
03/08/2018	WEB FR DDA TO DDA 00000	\$1,159.36
		4 item(s) totaling \$71,102.83

### Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4894	03/07/2018	\$311.22	4898	03/07/2018	\$219.35	4902	03/09/2018	\$830.81
4895	03/06/2018	\$2,163.51	4899	03/06/2018	\$1,730.00	4903	03/02/2018	\$2,112.37
4896	03/09/2018	\$590.00	4900	03/06/2018	\$2,807.87	4904	03/02/2018	\$566.97
4897	03/06/2018	\$271.83	4901	03/06/2018	\$49.60	4905	03/09/2018	\$299.60



FOR A CHANGE OF ADDRESS, PLEASE COMPLETE THE FORM BELOW AND MAIL TO:  
**Quad City Bank & Trust, P.O. Box 395, Bettendorf, Iowa 52722**

NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 EFFECTIVE DATE OF CHANGE \_\_\_\_\_

\_\_\_\_\_  
 Authorized Signature (PLEASE SIGN, DO NOT PRINT)

**INSTRUCTIONS FOR RECONCILING YOUR CHECKING ACCOUNT**

**IN YOUR CHECKBOOK**, MAKE SURE YOUR RECORDS MATCH THE BANK'S RECORDS LISTED ON THIS STATEMENT BY RECORDING THE FOLLOWING:

**ADD** ANY DEPOSITS SHOWN ON THIS STATEMENT, BUT NOT RECORDED IN YOUR CHECKBOOK. BE SURE TO INCLUDE ANY AUTOMATIC DEPOSITS INCLUDING INTEREST.

**SUBTRACT** ANY DEBITS SHOWN ON THIS STATEMENT, BUT NOT RECORDED IN YOUR CHECKBOOK, SUCH AS SERVICE CHARGES.

**IN THE CHART TO THE RIGHT**, LIST ALL OUTSTANDING CHECKS - THOSE YOU HAVE WRITTEN AND RECORDED IN YOUR CHECKBOOK, BUT WHICH HAVE NOT YET BEEN RECEIVED AND PROCESSED BY THE BANK. ADD UP THE TOTAL DOLLAR AMOUNT AND WRITE IT ON LINE 4 BELOW.

**NOW:**

1. ENTER THE ENDING BALANCE SHOWN ON THIS STATEMENT \_\_\_\_\_
2. ENTER THE TOTAL OF ANY DEPOSITS MADE BUT NOT SHOWN ON THIS STATEMENT + \_\_\_\_\_
3. ADD ITEMS 1 & 2 ABOVE \_\_\_\_\_
4. SHOW TOTALS OF CHECKS OUTSTANDING FROM THE COLUMN ON THE RIGHT - \_\_\_\_\_
5. SUBTRACT LINE 4 FROM LINE 3. THIS FIGURE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR CHECK BOOK \$ \_\_\_\_\_

**LIST CHECKS OUTSTANDING**

CHECK NUMBER	AMOUNT	
<b>TOTAL</b>	<b>\$</b>	

**ERROR RESOLUTION.** In case of errors or questions about your ELECTRONIC TRANSFERS, call us at 563.388.4783 or write us at: Quad City Bank & Trust, P.O. Box 395, Bettendorf, IA 52722 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.
- (2) 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.
- (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 (Five business days for Visa® Check Card point-of-sale transactions processed by Visa) 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.

**THE FOLLOWING INFORMATION PERTAINS ONLY TO ACCOUNTS WHICH ARE ATTACHED TO A LINE OF CREDIT**

The AVERAGE DAILY BALANCE is the sum of the individual daily loan balances divided by the number of days the loan is outstanding during the billing cycle.  
 The average daily balance is multiplied by the number of days and by the periodic rate to determine the amount of the FINANCE CHARGE.

IF YOU THINK YOU FOUND AN ERROR ON YOUR STATEMENT, write us at: Quad City Bank & Trust, P.O. Box 395, Bettendorf, IA 52722. In your letter, please 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 at 563.388.4783, 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 is 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 limit.

**BUSINESS-XXXXXX (continued)****Checks Cleared (continued)**

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
4906	03/21/2018	\$15,000.00	4911	03/22/2018	\$56.28	4917	03/27/2018	\$86.00
4907	03/28/2018	\$15,000.00	4912	03/22/2018	\$3,930.00	4918	03/27/2018	\$66.08
4908	03/15/2018	\$15,000.00	4914*	03/23/2018	\$48.51	4919	03/30/2018	\$90.06
4909	03/16/2018	\$10,000.00	4915	03/26/2018	\$1,959.35	4920	03/30/2018	\$397.22
4910	03/23/2018	\$74.90	4916	03/23/2018	\$312.64			

\* Indicates skipped check number

26 item(s) totaling \$73,974.17

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
02/28/2018	\$81,898.65	03/09/2018	\$65,685.21	03/26/2018	\$19,303.53
03/01/2018	\$147,050.10	03/15/2018	\$50,685.21	03/27/2018	\$19,151.45
03/02/2018	\$77,277.72	03/16/2018	\$40,685.21	03/28/2018	\$4,151.45
03/06/2018	\$70,254.91	03/21/2018	\$25,685.21	03/30/2018	\$3,664.17
03/07/2018	\$69,724.34	03/22/2018	\$21,698.93		
03/08/2018	\$67,405.62	03/23/2018	\$21,262.88		

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00