



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
CHECKING	XXXXXX	\$0.00

## CHECKING-XXXXXX

### Account Summary

Date	Description	Amount
03/01/2018	Beginning Balance	\$368.29
	4 Credit(s) This Period	\$3,140.57
	7 Debit(s) This Period	\$3,508.86
03/31/2018	Ending Balance	\$0.00

### Interest Summary

Description	Amount
Interest Earned From 03/01/2018 Through 03/31/2018	
Annual Percentage Yield Earned	0.00%
Interest Days	31
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.04

### Account Activity

Post Date	Description	Debits	Credits	Balance
03/01/2018	Beginning Balance			\$368.29
03/01/2018	FONE		\$29.95	\$398.24
03/02/2018	SAMPLE TRANSACTION	\$36.00		\$362.24
03/02/2018	EMART	\$147.62		\$214.62
03/08/2018	TAXRFD		\$2,926.00	\$3,140.62
03/09/2018	STORAGEMART		\$112.62	\$3,253.24
03/12/2018	CHICK-FIL-A	\$9.74		\$3,243.50
03/12/2018	LIFE INS INSURANCE	\$9.80		\$3,233.70
03/13/2018	CARD ONLINE PAYMENT	\$3,228.70		\$5.00
03/16/2018	CHURCH CONTRIBUTN	\$40.00		-\$35.00
03/19/2018	CUSTOMER DEPOSIT		\$72.00	\$37.00
		\$37.00		\$0.00



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	
TOTAL \$		

**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.

**CHECKING-XXXXXX (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
03/31/2018	Ending Balance			\$0.00

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
02/28/2018	\$368.29	03/08/2018	\$3,140.62	03/13/2018	\$5.00
03/01/2018	\$398.24	03/09/2018	\$3,253.24	03/16/2018	-\$35.00
03/02/2018	\$214.62	03/12/2018	\$3,233.70	03/19/2018	\$0.00

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$37.00	\$37.00
Total Returned Item Fees	\$0.00	\$0.00