



BANK OF THE WEST
BNP PARIBAS

P.O. Box 2830, Omaha, NE 68103-2830

Account Statement

January 8, 2021 - January 20, 2021

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 DAVID NOWICK
 418 8TH AVE APT 3
 SAN FRANCISCO CA 94118-3077

At your service

bankofthewest.com

1-800-488-2265

1-800-659-5495 TTY

Safely and easily pay your bills online.

Enroll or sign in to bankofthewest.com or through our mobile app to get started

ANY DEPOSIT CHECKING 064-092414

DAVID NOWICK

ACCOUNT SUMMARY

Beginning Balance	\$0.00
Total deposits and additions	1,200.01
Total withdrawals and subtractions	-600.00
Ending Balance	\$600.01

EARNINGS SUMMARY

Interest this statement period	\$0.00
Interest credited year-to-date	\$0.00
Interest credited prior year	\$0.00
Annual percentage yield earned	0.00%
Average monthly balance	\$246.16

ACCOUNT SERVICES

Your account has the services checked below.

- Auto-Save
- Debit Card
- Debit Card Overdraft Service
- Direct Deposit
- Gold Line
- Mobile Banking
- Online Banking
- Online Statements
- Savings Overdraft Protection

If you would like to find out about any other services, please contact us at 1-800-488-2265.

For your protection:

Examine this statement promptly. Any discrepancy must be reported within 30 days. Consumer customers: A discrepancy regarding an electronic payment or line of credit must be reported within 60 days.

In South Dakota, Bank of the West operates under the name of Bank of the West California.



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ANY DEPOSIT CHECKING xxx-xx2414 (continued)

ACTIVITY DETAIL

Deposits

Date	Description	Amount
01/11	ELECTRONIC DEP GUSTO EBV 634163 011121PPD	\$0.01
01/15	ELECTRONIC DEP DAVID NOWICK SENDER 011521 1015POB02DCC RTX	300.00
01/15	ELECTRONIC DEP GUSTO PAY 730163 011521PPD	600.00
01/19	ELECTRONIC DEP DAVID NOWICK SENDER 011921 1017POB03JG6 RTX	300.00
Total Deposits		\$1,200.01

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Beginning Balance				\$0.00
01/11	ELECTRONIC DEP GUSTO EBV 634163 011121 PPD	0.01		0.01
01/15	ELECTRONIC DEP DAVID NOWICK SENDER 011521 1015POB02DCC RTX ZELLE	300.00		300.01
01/15	ELECTRONIC DEP GUSTO PAY 730163 011521 PPD	600.00		900.01
01/15	Check Paid #9070		-400.00	500.01
01/19	ELECTRONIC DEP DAVID NOWICK SENDER 011921 1017POB03JG6 RTX ZELLE	300.00		800.01
01/19	ELECTRONIC DBT CHUMBA GOLDCOINS INTERNET 011921 WEB		-100.00	700.01
01/19	ELECTRONIC DBT CHUMBA GOLDCOINS INTERNET 011921 WEB		-100.00	600.01
Totals		\$1,200.01	-\$600.00	
Ending Balance				\$600.01

Checks Paid

Number	Date paid	Amount
9070	01/15	400.00
Total Checks Paid		\$400.00





IMPORTANT INFORMATION

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

(For accounts that are maintained primarily for personal, family or household purposes.)

Telephone us at (800) 488-2265, or write us at Bank of the West*, Branch Service Center, P.O. Box 2573, Omaha, NE 68103-2573 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed 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. We will need to know the following:

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it 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 10 business days (20 business days for transactions involving new accounts) to do this, we will 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.

When you receive your statement for checking, savings and money market accounts you will notice the "average monthly balance" and "annual percentage yield earned" on the statement. Every financial institution is required by federal regulation to disclose the "annual percentage yield earned" on the periodic statement. The annual percentage yield earned (APYE) is not to be confused with the annual percentage yield (APY) that was disclosed to you at account opening. APY and APYE use different calculations.

The APYE is calculated using the amount of interest paid to the account and the average monthly balance in your account over the statement period. The number of days would be the number of days in the statement cycle period. The APY, on the other hand, is an annualized rate (over 365/366 days) and calculated using the opening deposit amount and the interest rate in effect at account opening and compounding frequency. The APY calculation assumes there are: (1) no deposits (excluding interest postings) to or withdrawals from the account and (2) no interest rate changes for the 365/366 days.

For help in reconciling your checking account, please go to www.bankofthewest.com and download our reconciliation form.

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