



Central Bank Operations - DAC02  
 P.O. Box 27131  
 Raleigh, NC 27611-7131

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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIRCLE SE**  
**MARIETTA GA 30067**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>350,220.08+</b>

Statement Period: May 8, 2024 Thru May 31, 2024

Account Number : 009062609349



**Premium Money Market Savings**

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>0.00</b>	Statement Period Days	24
1 Deposits	349,812.72+	Average Collected Balance	218,649.00+
0 Other Credits	0.00	Interest Rate on Statement Day	4.11%
Interest Earned This Period	407.36+	Total Interest Earned YTD	407.36+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>350,220.08+</b>		

**Deposits To Your Account**

<u>Date</u>	<u>Amount</u>
05-17	349,812.72

**Other Credits And Interest To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
05-31	Interest	407.36
	<b>Total</b>	<b>407.36</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
05-17	349,812.72+	05-31	350,220.08+



Direct Customer Inquiry Calls To  
 Personal 1-888-323-4732  
 Business 1-866-322-4249



Statement Period: May 8 , 2024 Thru May 31, 2024

Account Number : 009062609349

**In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).**

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

**Credit Limit.**

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

**Interest Charge.**

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIRCLE SE**  
**MARIETTA GA 30067**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>351,405.09+</b>

Statement Period: June 1, 2024 Thru June 30, 2024

Account Number : 009062609349



**Premium Money Market Savings**

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>350,220.08+</b>	Statement Period Days	30
0 Deposits	0.00	Average Collected Balance	350,338.00+
0 Other Credits	0.00	Interest Rate on Statement Day	4.11%
Interest Earned This Period	1,185.01+	Total Interest Earned YTD	1,592.37+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>351,405.09+</b>		

**Other Credits And Interest To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
06-28	Interest	1,185.01
	<b>Total</b>	<b>1,185.01</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>
06-28	351,405.09+



Direct Customer Inquiry Calls To  
 Personal 1-888-323-4732  
 Business 1-866-322-4249

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**FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT**


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1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$		
2	+\$		
3	=\$		
4	-\$		
5	=\$		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

A. Deposits/Credits		
Date	Amount	
Total Amount		

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

**How to Compute Interest Charges on Your Line of Credit.** We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the 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 gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

**Variable Rate.** Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

**What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).** If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).** This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Liability for Unauthorized Use of Credit Card (Consumer Accounts Only).** If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

**Credit History Errors.** If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

**Prompt Crediting of Payments.** To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

**Preauthorized Deposits.** If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

Statement Period: June 1 , 2024 Thru June 30, 2024

Account Number : 009062609349

**In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).**

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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIRCLE SE**  
**MARIETTA GA 30067**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>364,675.76+</b>

Statement Period: July 1, 2024 Thru July 31, 2024

Account Number : 009062609349



**Premium Money Market Savings**

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>351,405.09+</b>	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	363,446.00+
1 Other Credits	12,000.00+	Interest Rate on Statement Day	4.11%
Interest Earned This Period	1,270.67+	Total Interest Earned YTD	2,863.04+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>364,675.76+</b>		

**Other Credits And Interest To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
07-01	Transfer Internet 07-01 Seq # 68710 9064629933	12,000.00
	Total	12,000.00
07-31	Interest	1,270.67

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
07-01	363,405.09+	07-31	364,675.76+



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Statement Period: July 1 , 2024 Thru July 31, 2024

Account Number : 009062609349

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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIR SE**  
**MARIETTA GA 30067-8910**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>377,992.84+</b>

Statement Period: August 1, 2024 Thru August 31, 2024

Account Number : 009062609349



### Premium Money Market Savings

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>364,675.76+</b>	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	376,760.00+
1 Other Credits	12,000.00+	Interest Rate on Statement Day	4.11%
Interest Earned This Period	1,317.08+	Total Interest Earned YTD	4,180.12+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>377,992.84+</b>		

### Other Credits And Interest To Your Account

Date	Description		Amount
08-01	Transfer Internet	08-01 Seq # 89389 9064629933	12,000.00
	Total		12,000.00
08-30	Interest		1,317.08

### Daily Balance Summary

Date	Balance	Date	Balance
08-01	376,675.76+	08-30	377,992.84+

Soon you'll be able to receive real-time payments in your checking and savings account(s). Real-time payments are domestic payments received immediately, 24 hours a day, 7 days a week. There's nothing for you to do. Your account will be ready and available to receive real-time payments on August 27, 2024. **Introductory fees** are \$0.00 per real-time payment received and \$0.00 per email remittance received, effective August 27 - September 30, 2024. **Beginning October 1, 2024**, real-time payments will be \$1.00 per received transaction and \$0.25 per email remittance received. Learn more about real-time payments at [www.firstcitizens.com/tms](http://www.firstcitizens.com/tms).



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Statement Period: August 1 , 2024 Thru August 31, 2024

Account Number : 009062609349

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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIR SE**  
**MARIETTA GA 30067-8910**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>391,309.71+</b>

Statement Period: September 1, 2024 Thru September 30, 2024

Account Number : 009062609349



### Premium Money Market Savings

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>377,992.84+</b>	Statement Period Days	30
0 Deposits	0.00	Average Collected Balance	389,236.00+
1 Other Credits	12,000.00+	Interest Rate on Statement Day	4.11%
Interest Earned This Period	1,316.87+	Total Interest Earned YTD	5,496.99+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>391,309.71+</b>		

### Other Credits And Interest To Your Account

Date	Description		Amount
09-03	Transfer Internet	09-01 Seq # 51056 9064629933	12,000.00
	Total		12,000.00
09-30	Interest		1,316.87

### Daily Balance Summary

Date	Balance	Date	Balance
09-03	389,992.84+	09-30	391,309.71+

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Statement Period: September 1 , 2024 Thru September 30, 2024

Account Number : 009062609349

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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIR SE**  
**MARIETTA GA 30067-8910**

Your Account(s) At A Glance	
Savings Balance	406,180.01+

Statement Period: October 1, 2024 Thru October 31, 2024

Account Number : 009062609349



**Premium Money Market Savings**

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>391,309.71+</b>	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	404,810.00+
1 Other Credits	13,455.00+	Interest Rate on Statement Day	4.11%
Interest Earned This Period	1,415.30+	Total Interest Earned YTD	6,912.29+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>406,180.01+</b>		

**Other Credits And Interest To Your Account**

Date	Description		Amount
10-01	Transfer Internet	10-01 Seq # 19365 9064629933	13,455.00
	Total		13,455.00
10-31	Interest		1,415.30

**Daily Balance Summary**

Date	Balance	Date	Balance
10-01	404,764.71+	10-31	406,180.01+



Direct Customer Inquiry Calls To  
 Personal 1-888-323-4732  
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Please note that we have made clarifications and updates to the Deposit Account Agreement effective October 1, 2024, which governs your deposit account(s) with First Citizens Bank. Your continued use or maintenance of your account(s), product(s), and service(s) with us on and after the above effective date constitutes your agreement to the terms and conditions of the revised Deposit Account Agreement. You may read and review the full updated agreement on FirstCitizens.com, by visiting your local branch or contacting 1-888-323-4732.

Summary of Changes in addition to other updates:

- We updated the FDIC Deposit Insurance Coverage language included in page 1 of the Deposit Account Agreement.
  - We added terms for Agency and Fiduciary Accounts in Section A. Terms and Conditions.
  - We included the Real Time Payments Receipt Services subsection in Section A. Terms and Conditions.
  - We updated terms for Funds Availability Policy per Regulation CC in Section C that address changes effective July 1, 2025 to check deposit delays that may delay your ability to withdraw funds from check deposits beyond the first business day that will increase the amount first made available to you from \$225 to \$275. Additionally, effective July 1, 2025 changes to check deposit delays that may delay your ability to withdraw funds from check deposits beyond two business days will increase from \$5,525 to \$6,725 and the amount first made available to you accordingly.
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Statement Period: October 1, 2024 Thru October 31, 2024

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**MARIETTA GA 30067-8910**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>421,186.97+</b>

Statement Period: November 1, 2024 Thru November 30, 2024

Account Number : 009062609349



**Premium Money Market Savings**

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>406,180.01+</b>	Statement Period Days	30
0 Deposits	0.00	Average Collected Balance	419,738.00+
1 Other Credits	13,455.00+	Interest Rate on Statement Day	3.68%
Interest Earned This Period	1,551.96+	Total Interest Earned YTD	8,464.25+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>421,186.97+</b>		

**Other Credits And Interest To Your Account**

Date	Description		Amount
11-01	Transfer Internet	11-01 Seq # 81841 9064629933	13,455.00
	Total		13,455.00
11-29	Interest		1,551.96

**Daily Balance Summary**

Date	Balance	Date	Balance
11-01	419,635.01+	11-29	421,186.97+

An updated Master Treasury Management Services Agreement (MSA) is now available for review. The updates are section IV, Treasury Management Services, sub-section: 6 - Commercial Image Archive Service has been added and replaces Cd Rom Check Imaging Services; and section VII, ICS®, the IntraFi Cash Service® and section VIII, CheckXChange have been added. To view the agreement, visit <https://www.firstcitizens.com/content/dam/firstcitizens/pdfs/hosted/commercial/master-treasury-management-services-agreement.pdf>. Special provisions apply for government entities. Contact your Relationship Manager to request a copy of the MSA.



Direct Customer Inquiry Calls To  
 Personal 1-888-323-4732  
 Business 1-866-322-4249

**FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT**

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

A. Deposits/Credits	
Date	Amount
Total Amount	

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

**How to Compute Interest Charges on Your Line of Credit.** We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the 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 gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

**Variable Rate.** Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

**What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).** If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *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: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) 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; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only).** This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Liability for Unauthorized Use of Credit Card (Consumer Accounts Only).** If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

**Credit History Errors.** If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

**Prompt Crediting of Payments.** To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

**Preauthorized Deposits.** If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

Statement Period: November 1 , 2024 Thru November 30, 2024

Account Number : 009062609349

**In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).**

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit 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 to complete our investigation.

**Credit Limit.**

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

**Interest Charge.**

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



Central Bank Operations - DAC02  
 P.O. Box 27131  
 Raleigh, NC 27611-7131

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**ASHBOROUGH CONDOMINIUM ASSOCIATION INC**  
**1810 ASHBOROUGH CIR SE**  
**MARIETTA GA 30067-8910**

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>436,001.13+</b>

Statement Period: December 1, 2024 Thru December 31, 2024

Account Number : 009062609349



**Premium Money Market Savings**

Account Number : 009062609349

Enclosures In Statement: 0

<b>Beginning Balance</b>	<b>421,186.97+</b>	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	434,251.00+
1 Other Credits	13,455.00+	Interest Rate on Statement Day	3.68%
Interest Earned This Period	1,359.16+	Total Interest Earned YTD	9,823.41+
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>436,001.13+</b>		

**Other Credits And Interest To Your Account**

Date	Description		Amount
12-02	Transfer Internet	12-01 Seq # 65046 9064629933	13,455.00
	Total		13,455.00
12-31	Interest		1,359.16

**Daily Balance Summary**

Date	Balance	Date	Balance
12-02	434,641.97+	12-31	436,001.13+

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**Notice of Change  
Disclosure of Business Account and Miscellaneous Fees and Services**

**The Following Fee and Service Changes for First Citizens Bank  
Are Effective February 1, 2025**

*Unless otherwise noted, all other current fees remain unchanged.*

**Business Accounts, Non-Analysis Deposit Accounts**

Paper statement* (per month).....	\$8.00
Business Banking I, II & III:	
Option to select to add treasury management services at a discount for \$20.00 each per month**:	
- ACH Positive Pay	
- ACH Block	
- Check Positive Pay	
- Reverse Positive Pay	
- EDI with free reporting	
- Remote Deposit Capture with free scanner	

**Business Accounts, Commercial Analysis Program**

Maintenance (per month).....	\$25.00
Per item deposited (In-State/Out-of-State/Government/On-U.s) .....	\$0.20
Deposit Protection (per \$1,000).....	\$0.130
Deposit Protection (per account maximum fee).....	\$250.00
Paper analysis statement (per month).....	\$8.00
Remote Deposit Capture (RDC):	
Per item deposited (In-State/Out-of-State/Government/On-U.s) .....	\$0.15

**Commercial Advantage**

Maintenance (per month).....	\$135.00
Basic maintenance*** (per month).....	\$45.00

**Commercial Image Cash Letter**

Per item deposited (In-State/Out-of-State/Government/On-U.s) .....	\$0.10
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**Digital Banking for Business**

Multiple User Fee over 2 (per month flat fee) .....	\$7.50
ACH Batch/Payroll items over 20 .....	\$1.50
ACH Collections:	
Module (per month) .....	\$20.00
Items over 20.....	\$1.50
ACH Batch/Payroll & Collections Module (per month).....	\$30.00
Domestic Wire Transfer Services Monthly Maintenance (per month) .....	\$20.00
Domestic Wire Transfer (per outgoing transfer).....	\$20.00
International Wire Transfer Services:	
Maintenance (per month).....	\$20.00
International Wire (per outgoing transfer in USD) .....	\$45.00

\*Avoid paper statement fee by signing up for e-statements through Online Banking.

\*\*Number of services to select is based on account plan.

\*\*\*Basic Commercial Advantage service is not available for new enrollment.





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