

Plum Creek North Master Homeowners Association, Inc.

Balance Sheet For January 2021

Checkings/Savings

CIT Operating - Former	\$11,048.03	
Cash Reserves - CIT Former	\$57,768.01	

Total Checkings/Savings**\$68,816.04****Other Current Assets**

Prepaid Insurance	\$2,629.00	
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Total Other Current Assets**\$2,629.00****Total Asset****\$71,445.04**

Accounts Payable

Accounts Payable	\$33.83	
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Total Accounts Payable**\$33.83****Other Current Liabilities**

Prepaid Assessments	\$1,092.00	
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Total Other Current Liabilities**\$1,092.00****Equity**

Equity Operations	\$68,762.06	
Net Income / Loss	\$1,557.15	

Total Equity**\$70,319.21****Total Liability / Equity****\$71,445.04**

Plum Creek North Master Homeowners Association, Inc.

Statement of Revenues and Expenses 1/1/2021 - 1/31/2021

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Income							
4010 - Regular Assessments	2,756.10	2,756.00	.10	2,756.10	2,756.00	.10	33,072.00
4090 - Interest Income	.46	.30	.16	.46	.30	.16	3.60
Total Operating Income	2,756.56	2,756.30	.26	2,756.56	2,756.30	.26	33,075.60
Operating Expense							
General and Administrative							
6110 - Management Fees	795.06	1,325.00	529.94	795.06	1,325.00	529.94	15,900.00
6140 - Postage and Supplies	32.33	83.33	51.00	32.33	83.33	51.00	1,000.00
6145 - Printing and Copying	-	115.42	115.42	-	115.42	115.42	1,385.00
6150 - Legal Fees General	-	83.33	83.33	-	83.33	83.33	1,000.00
6155 - Audit Tax & Accounting	-	-	-	-	-	-	325.00
6160 - Internet Administration	160.00	100.00	(60.00)	160.00	100.00	(60.00)	1,200.00
6199 - Miscellaneous	144.71	35.00	(109.71)	144.71	35.00	(109.71)	420.00
Total General and Administrative	1,132.10	1,742.08	609.98	1,132.10	1,742.08	609.98	21,230.00
Grounds and Landscape							
6310 - Landscape Maintenance	-	175.39	175.39	-	175.39	175.39	2,104.68
6320 - Landscape Improvements	-	-	-	-	-	-	800.00
6321 - Dog Waste Station Maintenance	-	130.00	130.00	-	130.00	130.00	1,560.00
6326 - Holiday Lighting	-	1,300.00	1,300.00	-	1,300.00	1,300.00	1,300.00
6330 - Irrigation System Maintenance	-	-	-	-	-	-	225.00
6360 - Snow Removal	-	200.00	200.00	-	200.00	200.00	1,200.00
6380 - Monument Electrical	-	50.00	50.00	-	50.00	50.00	100.00
Total Grounds and Landscape	-	1,855.39	1,855.39	-	1,855.39	1,855.39	7,289.68
Insurance and Taxes							
6410 - Property Insurance	-	-	-	-	-	-	6,300.00
Total Insurance and Taxes	-	-	-	-	-	-	6,300.00
Utilities							
6505 - Electricity	74.67	38.75	(35.92)	74.67	38.75	(35.92)	465.00
Total Utilities	74.67	38.75	(35.92)	74.67	38.75	(35.92)	465.00
Total Operating Expense	1,206.77	3,636.22	2,429.45	1,206.77	3,636.22	2,429.45	35,284.68
Net Operating Income (Loss)	1,549.79	(879.92)	2,429.71	1,549.79	(879.92)	2,429.71	(2,209.08)

Plum Creek North Master Homeowners Association, Inc.

Statement of Revenues and Expenses 1/1/2021 - 1/31/2021

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Reserve Income							
Reserve Income							
7010 - Interest Income Reserves	7.36	15.00	(7.64)	7.36	15.00	(7.64)	180.00
Total Reserve Income	7.36	15.00	(7.64)	7.36	15.00	(7.64)	180.00
Total Reserve Income	7.36	15.00	(7.64)	7.36	15.00	(7.64)	180.00
Reserve Expense							
Reserve Expenses							
8000 - Reserve Expense -Sub HOA - Com Area Improvements	-	-	-	-	-	-	10,000.00
Total Reserve Expenses	-	-	-	-	-	-	10,000.00
Total Reserve Expense	-	-	-	-	-	-	10,000.00
Net Reserve Income (Loss)	7.36	15.00	(7.64)	7.36	15.00	(7.64)	(9,820.00)
Net Total	1,557.15	(864.92)	2,422.07	1,557.15	(864.92)	2,422.07	(12,029.08)

Plum Creek North Master Homeowners Association, Inc.

Summary Statement of Revenues and Expenses For 1/31/2021

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Operating Income													
Income													
4010 - Regular Assessments	2,756	-	-	-	-	-	-	-	-	-	-	-	2,756
4090 - Interest Income		-	-	-	-	-	-	-	-	-	-	-	0
Total Income	2,757	-	-	-	-	-	-	-	-	-	-	-	2,757
Reserve Income													
7010 - Interest Income Reserves	7	-	-	-	-	-	-	-	-	-	-	-	7
Total Reserve Income	7	-	-	-	-	-	-	-	-	-	-	-	7
Total Income	2,764	-	-	-	-	-	-	-	-	-	-	-	2,764
Operating Expense													
General and Administrative													
6110 - Management Fees	795	-	-	-	-	-	-	-	-	-	-	-	795
6140 - Postage and Supplies	32	-	-	-	-	-	-	-	-	-	-	-	32
6160 - Internet Administration	160	-	-	-	-	-	-	-	-	-	-	-	160
6199 - Miscellaneous	145	-	-	-	-	-	-	-	-	-	-	-	145
Total General and Administrative	1,132	-	-	-	-	-	-	-	-	-	-	-	1,132
Utilities													
6505 - Electricity	75	-	-	-	-	-	-	-	-	-	-	-	75
Total Utilities	75	-	-	-	-	-	-	-	-	-	-	-	75
Total Expense	1,207	-	-	-	-	-	-	-	-	-	-	-	1,207
Operating Net Total	\$1,557	-	-	-	-	-	-	-	-	-	-	-	\$1,557
Net Total	\$1,557	-	-	-	-	-	-	-	-	-	-	-	\$1,557

Plum Creek North Master Homeowners Association, Inc.

AR Aging - 1/31/2021

SUMMARY

DISTRIBUTION

Charge **Balance**

Total

Property	0-30	Over 30	Over 60	Over 90	Balance
Total:					
Property Count:	0	0	0	0	

(***** indicates previous owners**)

Plum Creek North Master Homeowners Association, Inc.

AP Aging for Ending Date: 1/31/2021

Provider	Current	Over 30	Over 60	Over 90	Total
IREA Inv # 27316701 on 1/28/2021 - January Service - Electricity	33.83	0.00	0.00	0.00	33.83
Total	33.83	0.00	0.00	0.00	33.83

Plum Creek North Master Homeowners Association, Inc.

Pre Paid Homeowners For 1/31/2021

Account	Property	Owner Name	Credit Amount
PCN30668	1914 Diamond Head Dr	Michael Giamundo	36.00
PCN30093	1074 Whitekirk Pl	Bradley Family Revocable Living Trust	33.00
PCN30099	1075 Whitekirk Pl	Thomas Ridosko	33.00
PCN30065	1098 Whitekirk Pl	Steven Jenkins	33.00
PCN30071	1099 Whitekirk Pl	Brian Mcguffin	33.00
PCN30118	1122 Whitekirk Pl	Richard Demontigny	33.00
PCN30074	1123 Whitekirk Pl	Adrian Herrera	33.00
PCN30109	1144 Whitekirk Pl	Robert Rayl	33.00
PCN30117	1145 Whitekirk Pl	David Hause	33.00
PCN30120	1168 Whitekirk Pl	Dennis Rogers	33.00
PCN30135	1177 Whitekirk Pl	Josewski Trust	33.00
PCN30171	1186 Whitekirk Pl	Nancy Barger	33.00
PCN30131	1201 Whitekirk Pl	Phillip & Lillian Glynn Trust	33.00
PCN30140	1202 Whitekirk Pl	Adam Levell	33.00
PCN30139	1225 Whitekirk Pl	William Espinosa	33.00
PCN30146	1226 Whitekirk Pl	Clifford Scott	33.00
PCN30141	1248 Whitekirk Pl	Bette Warn	33.00
PCN30147	1249 Whitekirk Pl	Keith Zulauf	33.00
PCN30180	1270 Whitekirk Pl	Sarah Farrell	33.00
PCN30197	1273 Whitekirk Pl	Marcarian Revocable Trust	33.00
PCN30175	1304 Whitekirk Pl	Shoemaker Living Trust	33.00
PCN30182	1305 Whitekirk Pl	Timothy Seals	33.00
PCN30551	1586 Diamond Head Dr	Michael Vella	33.00
PCN30447	1608 Diamond Head Dr	McTavish Family Trust	33.00
PCN30516	1727 Diamond Head Dr	Kurt Pease	33.00
PCN30546	1763 Diamond Head Dr	Ryan Wagner	33.00
PCN30663	1852 Diamond Head Dr	You Jun Song	33.00
PCN30598	1876 Diamond Head Dr	Helina Wanko	33.00
PCN30629	1888 Diamond Head Dr	Vincent Montante	33.00
PCN30659	1902 Diamond Head Dr	John Family Trust	33.00
PCN30677	1928 Diamond Head Dr	Barry Korthuis	33.00
PCN30696	1940 Diamond Head Dr	1940 Diamond Head Dr LLC	33.00
PCN30563	1956 Diamond Head Dr	Gregory Lannan	33.00
Total			1,092.00

(*** indicates previous owners)

Plum Creek North Master Homeowners Association, Inc.

Cash Disbursement - 1/31/2021

Date	CheckNo	Description	Amount
1000 - CIT Operating - Former			
1/19/2021	Misc Check EFT	IREA	40.84
	6505 - Electricity		40.84
		Total	40.84

Plum Creek North Master Homeowners Association, Inc.

GL Trial Balance For 1/1/2021 - 1/31/2021

		Beginning Balance	Current Debit	Credit	Ending Balance
1000 - CIT Operating - Former		0.00	11,088.87	40.84	11,048.03
Date	Ledger ID	Description	Debit	Credit	Type
01/01/2021	16468	January Interest	.46	-	GL Entry
01/15/2021	11055	3600 S Yosemite St #400: ACH Per Kim Maguire	150.00	-	owner payment
01/19/2021	21444	IREA	-	40.84	invoice
01/31/2021		Beginning Balance Entries	10,938.41	-	GL Entry
1010 - Cash Reserves - CIT Former		0.00	57,768.01	-	57,768.01
Date	Ledger ID	Description	Debit	Credit	Type
01/01/2021	16469	January Interest	7.36	-	GL Entry
01/31/2021		Beginning Balance Entries	57,760.65	-	GL Entry
1200 - Accounts Receivable		0.00	1,092.00	1,092.00	0.00
Date	Ledger ID	Description	Debit	Credit	Type
01/15/2021	11055	3600 S Yosemite St #400: ACH Per Kim Maguire	-	150.00	owner payment
01/31/2021		Beginning Balance Entries	-	942.00	GL Entry
01/31/2021		Adjust AR Balance	1,092.00	-	GL Entry
1204 - Prepaid Insurance		0.00	2,629.00	-	2,629.00
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Beginning Balance Entries	2,629.00	-	GL Entry
2001 - Accounts Payable		0.00	40.84	74.67	-33.83
Date	Ledger ID	Description	Debit	Credit	Type
01/19/2021	21444	IREA	40.84	-	invoice
01/19/2021		IREA	-	40.84	invoice
01/28/2021		27316701 - IREA - January Service	-	33.83	invoice

Plum Creek North Master Homeowners Association, Inc.

GL Trial Balance For 1/1/2021 - 1/31/2021

	Beginning Balance	Current		Ending Balance	
		Debit	Credit		
2150 - Prepaid Assessments	0.00	-	1,092.00	-1,092.00	
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Adjust AR Balance	-	1,092.00	GL Entry
3050 - Equity Operations	0.00	-	68,762.06	-68,762.06	
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Beginning Balance Entries	-	68,762.06	GL Entry
4010 - Regular Assessments	0.00	-	2,756.10	-2,756.10	
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Beginning Balance Entries	-	2,756.10	GL Entry
4090 - Interest Income	0.00	-	0.46	-0.46	
Date	Ledger ID	Description	Debit	Credit	Type
01/01/2021	16468	January Interest	-	.46	GL Entry
6110 - Management Fees	0.00	795.06	-	795.06	
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Beginning Balance Entries	795.06	-	GL Entry
6140 - Postage and Supplies	0.00	32.33	-	32.33	
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Beginning Balance Entries	32.33	-	GL Entry
6160 - Internet Administration	0.00	160.00	-	160.00	
Date	Ledger ID	Description	Debit	Credit	Type
01/31/2021		Beginning Balance Entries	160.00	-	GL Entry

Plum Creek North Master Homeowners Association, Inc.

GL Trial Balance For 1/1/2021 - 1/31/2021

	Beginning Balance	Current		Ending Balance		
		Debit	Credit			
6199 - Miscellaneous	0.00	144.71	-	144.71		
Date	Ledger ID	Description	Debit	Credit	Type	
01/31/2021		Beginning Balance Entries	144.71	-	GL Entry	
6505 - Electricity	0.00	74.67	-	74.67		
Date	Ledger ID	Description	Debit	Credit	Type	
01/19/2021		IREA	40.84	-	invoice	
01/28/2021		27316701 - IREA - January Service	33.83	-	invoice	
7010 - Interest Income Reserves	0.00	-	7.36	-7.36		
Date	Ledger ID	Description	Debit	Credit	Type	
01/01/2021	16469	January Interest	-	7.36	GL Entry	
Net Total			0.00	73,825.49	73,825.49	0.00

Plum Creek North Master Homeowners Association, Inc.

Bank Account Reconciliation for Period 1/31/2021

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
AAB Operating	0.00	0.00	0.00		Balanced
AAB Reserve	0.00	0.00	0.00		Balanced
CIT Operating - Former	11,048.03	0.00	11,048.03	11,048.03	Balanced
CIT Reserves - Former	57,768.01	0.00	57,768.01	57,768.01	Balanced

Unreconciled Items

Date	Description	Check No	Amount
(No Items)			
		ACH	_____
Total (No Items)			

Reconciled Items

Date	Description	Check No	Amount
CIT Operating - Former			
1/1/2021	January Interest	ACH	0.46
1/14/2021	Beginning Balance	ACH	10,938.41
1/15/2021	Acct: PCN30776 ACH	ACH	150.00
1/19/2021	IREA	EFT	-40.84
Total CIT Operating - Former			11,048.03

CIT Reserves - Former

1/1/2021	January Interest	ACH	7.36
1/14/2021	Beginning Balance	ACH	57,760.65
Total CIT Reserves - Former			57,768.01



Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

PLUM CREEK NORTH MASTER HOMEOWNERS ASSOC
C/O CHERRY CREEK HOA PROFESSIONALS
OPERATING
14901 E HAMPDEN AVE SUITE 320
AURORA CO 80014

Last statement: January 21, 2021
This statement: January 31, 2021
Total days in statement period: 11

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XXXXXX8712
(0)

Direct inquiries to:
888-734-4567

AAB Colorado
3033 W Ray RD Suite 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Community Checking

Account number	XXXXXX8712	Beginning balance	\$0.00
Low balance	\$0.00	Total additions	.00
Average balance	\$0.00	Total subtractions	.00
Avg collected balance	\$0	Ending balance	\$0.00

INTEREST INFORMATION

Annual percentage yield earned	0.00%
Interest-bearing days	11
Average balance for APY	\$0.00
Interest earned	\$0.00

**** No activity this statement period ****

OVERDRAFT/RETURN ITEM FEES

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

Thank you for banking with AAB Colorado

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING					STATEMENT OF RECONCILIATION		
Number	Amount	Number	Amount	Number	Amount		
						Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this 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. In your letter:

- 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 it is an error or why you need more information.
- 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 to do this (or 20 business days for a new account), 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.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

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:

- 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.

NOTICE OF FURNISHING NEGATIVE INFORMATION-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.

DIRECT DEPOSITS-If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.





Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

PLUM CREEK NORTH MASTER HOMEOWNERS ASSOC
C/O CHERRY CREEK HOA PROFESSIONALS
RESERVE
14901 E HAMPDEN AVE SUITE 320
AURORA CO 80014

Last statement: January 21, 2021
This statement: January 31, 2021
Total days in statement period: 11

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(0)

Direct inquiries to:
888-734-4567

AAB Colorado
3033 W Ray RD Suite 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Association MMA

Account number	XXXXXX3768	Beginning balance	\$0.00
Low balance	\$0.00	Total additions	.00
Average balance	\$0.00	Total subtractions	0.00
Avg collected balance	\$0	Ending balance	0.00

INTEREST INFORMATION

Annual percentage yield earned	0.00%
Interest-bearing days	11
Average balance for APY	\$0.00
Interest earned	\$0.00

**** No activity this statement period ****

OVERDRAFT/RETURN ITEM FEES

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

Thank you for banking with AAB Colorado

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING					STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	
						Ending balance from this statement
						\$
						ADD deposits made but not shown on this statement
						SUB TOTAL
						SUBTRACT TOTAL CHECKS OUTSTANDING
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance
						\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this 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. In your letter:

- 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 it is an error or why you need more information.
- 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 to do this (or 20 business days for a new account), 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.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

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:

- 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.

NOTICE OF FURNISHING NEGATIVE INFORMATION-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.

DIRECT DEPOSITS-If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.

