



PO Box 607
Ames, IA 50010-0607

Statement Ending 10/31/2023

STORY COUNTY HOUSING TRUST

Page 1 of 4

Account Number: XXXXXX4215

ADDRESS SERVICE REQUESTED

STORY COUNTY HOUSING TRUST
ANDREW D COLLINGS
C/O DES MOINES AREA MPO
420 WATSON POWELL JR WAY STE 200
DES MOINES IA 50309-1611

Managing Your Accounts

-  Phone Number: (515) 232-5561
-  Mailing Address: 405 5th Street
Ames, IA 50010
-  Website: www.FNB247.com
-  Email: info@FNB247.com

Summary of Accounts

Account Type	Account Number	Ending Balance
COMM MONEY MARKET	XXXXXX4215	\$4,572.64

COMM MONEY MARKET-XXXXXX4215

Account Summary

Date	Description	Amount
09/30/2023	Beginning Balance	\$43,742.01
	1 Credit(s) This Period	\$11.44
	4 Debit(s) This Period	\$39,180.81
10/31/2023	Ending Balance	\$4,572.64

Interest Summary

Description	Amount
Interest Earned From 09/30/2023 Through 10/31/2023	
Annual Percentage Yield Earned	0.58%
Interest Days	32
Interest Earned	\$11.44
Interest Paid This Period	\$11.44
Interest Paid Year-to-Date	\$15.81
Minimum Balance	\$4,561.20
Average Available Balance	\$22,615.67

Other Credits

Date	Description	Amount
10/31/2023	INTEREST	\$11.44

Electronic Debits

Date	Description	Amount
10/30/2023	GO DADDY WEB ORDER 2146832757	\$23.17

Other Debits

Date	Description	Amount
10/03/2023	MISCELLANEOUS DEBIT	\$19,136.34
10/12/2023	MISCELLANEOUS DEBIT	\$4,500.00
10/30/2023	MISCELLANEOUS DEBIT	\$15,521.30

Daily Balances

Date	Amount	Date	Amount
10/03/2023	\$24,605.67	10/30/2023	\$4,561.20
10/12/2023	\$20,105.67	10/31/2023	\$4,572.64



1.

LIST YOUR OUTSTANDING CHECKS BELOW

CHECK NUMBER	PAYEE	AMOUNT
		\$
TOTAL CHECKS OUTSTANDING (ENTER ON LINE 4)		\$

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT

2.

BALANCE YOUR ACCOUNT BELOW

1. STATEMENT BALANCE	\$
ADD	
2. DEPOSITS NOT CREDITED ON THIS STATEMENT	\$
	\$
	\$
3. SUB TOTAL	\$
SUBTRACT	
4. CHECKS OUTSTANDING	\$
5. BALANCE	\$



3.

CHECKBOOK BALANCE	\$
PLUS INTEREST	\$
LESS BANK CHARGES	\$
LESS STATE TAX	\$
CHECKBOOK BALANCE	\$



4.

IF YOUR ACCOUNT DOES NOT BALANCE -

1. COMPARE CHECK IMAGES TO YOUR STATEMENT.
2. COMPARE DEPOSIT RECEIPTS TO YOUR CHECKBOOK AND STATEMENT.
3. COMPARE CHECK IMAGES TO YOUR CHECKBOOK.
4. CHECK ALL ADDITIONS AND SUBTRACTIONS IN YOUR CHECKBOOK
5. BE SURE THAT ALL BANK CHARGES HAVE BEEN DEDUCTED FROM YOUR CHECKBOOK.
6. BE SURE THAT ANY INTEREST EARNED HAS BEEN ADDED TO YOUR CHECKBOOK.

5.

REPORT ANY DIFFERENCE TO THE AUDITING DEPARTMENT.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR ELECTRONIC TRANSFER

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 515-232-5561, email us at info@FNB247.com or write us at: First National Bank, PO Box 607, Ames, IA 50010 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 60 days after we sent you the FIRST statement on which the error or problem appeared.

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 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.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR OVERDRAFT PROTECTION

If you think there is an error on your statement, write to us at: First National Bank, PO Box 607, Ames, IA 50010. You may also contact us by email at info@FNB247.com. 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 the 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 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.

BALANCE SUBJECT TO INTEREST CHARGES ON YOUR OVERDRAFT PROTECTION

Interest charges begin to accrue immediately when we make an advance to you. Interest charges will be computed as follows: To figure the interest charges for each day in a bill cycle, a daily period rate is multiplied by the daily balance of your Loan Account Balance each day. We then add up those daily interest charged to figure the total interest charges for that billing cycle. To figure the daily balance, we first take your loan account balance at the beginning of each day, and add any new advances, and subtract any payments or credits that apply to debt repayment, and any unpaid interest or other finance charges, fees, and charges. This gives us the Daily Balance.

OVERDRAFT PROTECTION PERIODIC RATE AND ANNUAL PERCENTAGE RATE

The periodic rate used in calculating the interest charge and the corresponding Annual Percentage Rate will equal the amount corresponding to the range in which your Loan Account Balance falls on the last day of the Billing Cycle, as reflected in the following:

Range of Balances	Periodic Rate of Interest	Annual Percentage Rate
Tiered Balances		
\$.01 to \$499.99	.0493150%	18.00%
\$500.00 or more	.0410958%	15.00%





Statement Ending 10/31/2023

STORY COUNTY HOUSING TRUST

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Account Number: XXXXXX4215

COMM MONEY MARKET-XXXXXX4215 (continued)

Overdraft and Returned 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

FIRST NATIONAL BANK UNIVERSAL DEBIT FORM DATE: 10/3/23

ACCOUNT NAME: SCHT OL DDA SAV LAS CDD

SIGNATURE: per Erik B APPROVED BY: [Signature]

DESCRIPTION: cc to Good Neighbor

OL TRAN CODE: 454215

IRA COG TRAN CODE: 037

SAVINGS TRAN CODE: 1913634

#:5401:200000:

#0000 10/03/2023 \$19,136.34

FIRST NATIONAL BANK UNIVERSAL DEBIT FORM DATE: 10/12/23

ACCOUNT NAME: SCHT OL DDA SAV LAS CDD

SIGNATURE: per Erik B APPROVED BY: [Signature]

DESCRIPTION: cc to Homes for Iowa

OL TRAN CODE: 454215

IRA COG TRAN CODE: 037

SAVINGS TRAN CODE: 4500.00

#:5401:200000:

#0000 10/12/2023 \$4,500.00

FIRST NATIONAL BANK UNIVERSAL DEBIT FORM DATE: 10/30/23

ACCOUNT NAME: SCHT OL DDA SAV LAS CDD

SIGNATURE: per Erik B APPROVED BY: [Signature]

DESCRIPTION: cc to Salvation Army

OL TRAN CODE: 454215

IRA COG TRAN CODE: 037

SAVINGS TRAN CODE: 1552130

#:5401:200000:

#0000 10/30/2023 \$15,521.30