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Statement
Account Statements

Password Protected Document
Access Code: TCBO

Account Holder
Donald Needham

Account Number
254100541522986

Routing Number
913503623

Checking Summary - Period 1

June 1, 2025 through July 30, 2025

Description	Instances	Amount
Beginning Balance	-	\$3,102,455.25
Deposits and Additions	15	+\$5,297,026.75
Ending Balance	15	\$8,399,482.00

Statement Period: June 1, 2025 - July 30, 2025

Checking Summary - Period 2

August 1, 2025 through September 30, 2025

Description	Instances	Amount
Beginning Balance	-	\$8,399,482.00
Deposits and Additions	15	+\$6,815,889.35
Ending Balance	15	\$15,215,371.35

Statement Period: August 1, 2025 - September 30, 2025

Important Information

This statement contains important information about your account. Please review it carefully and notify us immediately of any discrepancies. **Federal regulations require you to notify the bank within 60 days of any unauthorized transactions or errors.**

For questions about your account, please contact us at **(513) 614-1576** or visit any of our branch locations.

This rule is part of Regulation E, which governs electronic fund transfers, according to the CFPB and the FDIC. FDIC insured - Backed by the full faith and credit of the U.S. Government.

60-Day Liability Rule for Electronic Fund Transfers (Regulation E)

The Rule:

Consumers must report unauthorized electronic fund transfers (EFTs) to their bank within **60 calendar days** of the periodic statement showing the first unauthorized transaction being sent.

Liability if Reported:

- **Within 2 business days:** Liability is capped at a maximum of \$50.
- **Within 60 days:** Liability is capped at a maximum of \$500.

Liability if NOT Reported:

The consumer may be held responsible for the **full amount** of any unauthorized transfers that occur after the 60-day period has passed.

What it Covers:

This rule applies to most electronic fund transfers, including debit card, point-of-sale, and ATM transactions, but it excludes credit cards, which are covered by different laws.

Consumer Protection:

This rule is designed to protect consumers from fraud and error on their bank accounts. This rule is part of **Regulation E**, which governs electronic fund transfers, according to the **CFPB** and the **FDIC**. The CFPB can take action against institutions that don't comply.

60-Day Rule for Healthcare Overpayments

The Rule:

Healthcare providers and suppliers must report and return any identified overpayments from Medicare or Medicaid within 60 days of identifying the overpayment.

Consequences of Non-Compliance:

Failure to comply can lead to liability under the False Claims Act.

Signed Digital Bank Statement PDF Use Cases

Introduction

Signed Digital Bank Statement PDF provides an insight of a customer's transactions that have taken place in a certain period of time.

Information you can get from this report:

- What is the account balance?
- Which currency is used in this account?

- What do the individual transactions of the account look like?
- How much was spent and how much was received at the time in question?

The following use cases are examples to make them more "plastic".

Banks

UC-01: Risk Validation

Actors	• Bank • User
Systems	• Bank application • finAPI Data Intelligence • finAPI Process Controller • finAPI WebForm
Goals	• Get all important transactions to this account • Obtain verification of the authenticity of the bank statement • Check legal requirements
Preconditions	User has opened the bank's application
Flow	1. Bank's loan application asks customer to import all accounts • Open finAPI Process Controller and get process token and user • Call finAPI WebForm v2 to let the user import the accounts • Wait until the user has finished • Call finAPI Data Intelligence Synchronize accounts endpoint and wait for callback • Callback should create a Cross-Country Report with the given Data Sources • Get the result of the Cross-Country Report • Look at the result to see if there are too many dependencies to risky countries

Companies

UC-01: Risk Validation

Actors	• Company • User
Systems	• Bank application • finAPI Data Intelligence • finAPI Process Controller • finAPI WebForm
Goals	• Get all important transactions to this account • Obtain verification of the authenticity of the bank statement

	• Check legal requirements
Preconditions	User has opened the bank's application
Flow	1. Company's application asks customer to import all accounts • Open finAPI Process Controller and get process token and user • Call finAPI WebForm v2 to let the user import the accounts • Wait until the user has finished • Call finAPI Data Intelligence Synchronize accounts endpoint and wait for callback • Callback should create a Cross-Country Report with the given Data Sources • Get the result of the Cross-Country Report • Look at the result to see if there are too many dependencies to risky countries

Bank Reconciliation Spreadsheet

A bank reconciliation spreadsheet stands as a pivotal tool for both individuals and businesses aiming to ensure their financial records align accurately with their bank statements. Utilizing popular spreadsheet applications such as Microsoft Excel or Google Sheets, this electronic document facilitates the detailed comparison of transactions listed on bank statements against those recorded in one's accounting system. Designed to offer a systematic approach, it features a structured format that simplifies the task of inputting, viewing, and reconciling financial transactions. This methodical layout not only enhances the efficiency of the reconciliation process but also significantly reduces the likelihood of discrepancies between the bank's and the entity's records, fostering improved financial accuracy and integrity.

Community Banks Contribution to Local Economies

In addition to local lending, community banks contribute to their local economies through several key activities:

Targeted Lending:

They are a major source of loans for small businesses, farms, and individuals, often using their local knowledge to make decisions that larger banks would overlook.

Community Investment and Sponsorships:

They reinvest a significant portion of deposits back into the local community, including sponsoring local events, sports teams, and supporting non-profit organizations. This strengthens the social fabric of the community.

Community Development:

By providing credit and investments for affordable housing developments and infrastructure projects, often in accordance with the Community Reinvestment Act (CRA), they help boost local infrastructure.

Local Employment:

Community banks are employers within the community, hiring locally and contributing to the local economic health through their operational spending.

Philanthropic Efforts:

They contribute to local fundraising activities and act as financial partners for local development initiatives.

How Networks Benefit Community Banks

Leveling the Playing Field:

By adopting fintech platforms, community banks can offer sophisticated digital tools to attract and retain customers who prioritize convenience, without the need for massive internal investment.

Operational Efficiency:

Networks allow community banks to access technology and expertise that streamline operations and improve scalability.

Competitive Services:

Partnering with other providers enables community banks to offer a range of products comparable to national banks, such as different credit card options and investment services.