



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
June 30, 2023
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862368855

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ARABIAN HORSE ASSOCIATION OF NEW YORK,
GENERAL CHECKING

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

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Access your available accounts, transfer funds and view your transactions right from your PC.*

KeyBank Basic Business Checking 862368855
ARABIAN HORSE ASSOCIATION OF NEW YORK,
GENERAL CHECKING

Beginning balance 5-31-23	\$2,230.62
17 Additions	+38,049.40
43 Subtractions	-34,079.01
Ending balance 6-30-23	\$6,201.01

Additions

Deposits	Date	Serial #	Source	
	6-5		Deposit Branch 0200 New York	\$1,276.00
	6-5		Deposit Branch 0200 New York	1,538.00
	6-5		Deposit Branch 0200 New York	10,966.00
	6-7		Direct Deposit, Square Inc 230607P2	610.84
	6-8		Deposit Branch 0745 New York	250.00
	6-8		Direct Deposit, Square Inc 230608P2	1,680.68
	6-12		Direct Deposit, Square Inc 230612P2	806.24
	6-12		Deposit Branch 0761 New York	1,865.00
	6-12		Direct Deposit, Square Inc 230612P2	6,209.72
	6-13		Eileen S Center Buffalo NY USA	95.92
	6-13		Deposit Branch 0200 New York	450.00
	6-13		Deposit Branch 0200 New York	8,917.00
	6-14		Deposit Branch 0200 New York	20.00
	6-14		Deposit Branch 0200 New York	1,041.00
	6-14		Internet Trf Fr DDA 000000862657245 3290	2,000.00
	6-27		ATM Key 1455 French Rd Depew NY	125.00
	6-27		ATM Key 1455 French Rd Depew NY	198.00
			Total additions	\$38,049.40

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Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
154	6-14	\$3,000.00	*163	6-12	1,289.00	15041	6-1	60.79
155	6-12	1,740.00	164	6-14	599.00	*15920	6-12	593.71
156	6-13	806.96	165	6-21	1,822.70	15921	6-12	1,053.00
157	6-13	1,019.93	166	6-16	1,180.04	15922	6-13	465.00
158	6-12	934.34	167	6-20	9,032.00	*16070	6-27	3.60
159	6-14	658.00	*169	6-29	21.53	*16380	6-12	1,450.00
160	6-12	845.00	*15040	6-1	232.80	*19414	6-12	877.00
161	6-20	509.00						

Paper Checks Paid \$28,193.40

Withdrawals	Date	Serial #	Location	Amount
	6-5		Buffalo S Self 7164224001 NY USA	\$75.00
	6-5		POS Exa Dollar-General West Senec NY	22.29
	6-5		POS Exa Samsclub #6673 Cheektowag NY	212.99
	6-5		Amzn Mktp US*Mk Amzn.Com/Bill WA USA	34.78
	6-7		Hobby Lobby #54 Blasdell NY USA	58.62
	6-7		Eileen S Center Buffalo NY USA	280.57
	6-8		Lowe's #01882* Orchard Park NY USA	54.40
	6-9		Withdrawal Branch 0745 New York	20.00
	6-9		Tim Hortons #91 Orchard Park NY USA	43.48
	6-9		Tops Markets #2 Depew NY USA	26.36
	6-12		Tim Hortons #91 Hamburg NY USA	21.74
	6-12		The Market In T West Seneca NY USA	75.95
	6-12		Nick Charlaps I Hamburg NY USA	125.11
	6-12		Tim Horton'S #9 West Seneca NY USA	50.00
	6-12		Eileen S Center Buffalo NY USA	11.99
	6-12		Exxon Joe'S Kwi Elma NY USA	19.54
	6-12		Wegmans #084 Buffalo NY USA	13.03
	6-12		Tim Hortons #91 Orchard Park NY USA	21.74
	6-14		Holiday Inn Exp Hamburg NY USA	2,857.77
	6-23		United States E 859-2582472 KY USA	1,822.45
	6-27		Usps Po 3526600 Elma NY USA	37.80
			Total subtractions	\$34,079.01

Account messages

*Revised KeyBank Debit Card Daily Purchase and ATM Limits.
Effective 8/5/23: If you have a KeyBank Debit Card, the maximum number of Debit Card purchases you can make will change from 20 to 30 per day. If you've requested an increase/decrease to your Purchase Limits or ATM Withdrawal Limits, they will change back to the limits listed in the account disclosures for your debit card and deposit account. Any requested card-level restrictions will be removed and revert back to full card functionality.*



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, 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 sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

KeyBank
 Customer Disputes
 NY-31-55-0228
 555 Patroon Creek Blvd
 Albany, NY 12206

- Tell us your name and Account number;
- Describe the error or transfer that 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.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
- XFER FROM SAV - Transfer from Savings Account
- XFER TO CKG - Transfer to Checking Account
- XFER FROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

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 the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was 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.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
 P.O. Box 94518
 Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and **SUBTRACT:**

- Checks or other deductions shown on our statement that you have *not* already entered.
- The "Service charges", if any, shown on your statement.

Enter into your check register and **ADD:**

- Deposits or other credits shown on your statement that you have *not* already entered.
- The "Interest earned" shown on your statement, if any.

4 List from your check register any checks or other deductions that are *not* shown on your statement.

Check # or Date	Amount
TOTAL →	\$

5 List any deposits from your check register that are *not* shown on your statement.

Date	Amount
TOTAL →	\$

6 Enter ending balance shown on your statement.
 \$

7 Add 5 and 6 and enter total here.
 \$

8 Enter total from 4.
 \$

9 Subtract 8 from 7 and enter difference here.
 \$

This amount should agree with your check register balance.