



- Build Your Brand -

Contact us:  
(580) 237-8300



Branch:  
Cowboy Bank  
430 S Oakwood Rd  
Enid, OK 73703

Visit our website at:  
[www.cowboy.bank](http://www.cowboy.bank)

JAMES R BARCLAY  
2623 W STOLLEY PARK RD  
GRAND ISLAND NE 68801-6862

Statement Date: April 30, 2024

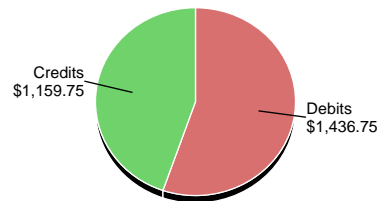
Account Number: 699912

## PERSONAL CHECKING

### ACCOUNT ACTIVITY SUMMARY

Statement period number of days	32
Average balance	\$680.49
Total service charge this period	\$0.00

<b>Previous balance</b>	<b>03/29/2024</b>	<b>\$1,145.50</b>
Deposits	5	\$1,159.75
Withdrawals	2	\$1,436.75
<b>Ending balance</b>	<b>04/30/2024</b>	<b>\$868.50</b>



### DEPOSITS

Date	Description	Amount
04/08/2024	REGULAR DEPOSIT	\$291.25
04/15/2024	REGULAR DEPOSIT	\$302.00
04/15/2024	REGULAR DEPOSIT	\$6.75
04/19/2024	REGULAR DEPOSIT	\$332.75
04/26/2024	REGULAR DEPOSIT	\$227.00

Number of Deposits 5

Total Deposits \$1,159.75

### CHECKS

Number	Date	Amount	Number	Date	Amount
1004	04/03/24	\$823.75	1005	04/17/24	\$613.00

Number of Checks 2

Total Amount of Checks \$1,436.75

JAMES R BARCLAY


Account Number: 699912

## DAILY BALANCE SUMMARY

Date	Amount	Date	Amount	Date	Amount
04/03/2024	\$321.75	04/15/2024	\$921.75	04/19/2024	\$641.50
04/08/2024	\$613.00	04/17/2024	\$308.75	04/26/2024	\$868.50

## IMAGES

Checking Deposit  
cash from car wash




Total Amount  
\$291.25

04/08/2024  
Branch: 1001  
Teller: 0005

103108045 699912 /020

04/08/2024 \$291.25

Checking Deposit




Total Amount  
\$302.00

Branch: 1001  
04/15/2024  
Teller: 0001

103108045 699912 /020

04/15/2024 \$302.00

Checking Deposit




Total Amount  
\$6.75

Branch: 1001  
04/15/2024  
Teller: 0001

103108045 699912 /020

04/15/2024 \$6.75

Checking Deposit




Total Amount  
\$332.75

04/19/2024  
Branch: 1004  
Teller: 0005

103108045 699912 /020

04/19/2024 \$332.75

Checking Deposit



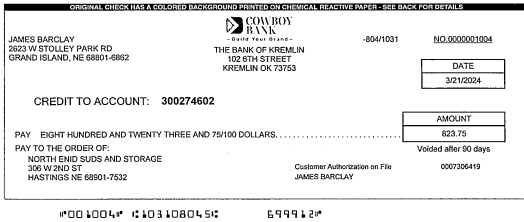
Total Amount  
\$227.00

04/26/2024  
Branch: 1001  
Teller: 0007

103108045 699912 /020

04/26/2024 \$227.00

ORIGINAL CHECK HAS A COLORED BACKGROUND PRINTED ON CHEMICAL REACTIVE PAPER - SEE BACK FOR DETAILS



JAMES BARCLAY  
2023 W STOLLEY PARK RD  
GRAND ISLAND, NE 68801-6862

THE BANK OF KREMLIN  
102 6TH STREET  
KREMLIN OK 73753

804/1001 NO.00000011004

DATE  
3/21/2024

CREDIT TO ACCOUNT: 300274602

PAY EIGHT HUNDRED AND TWENTY THREE AND 75/100 DOLLARS. AMOUNT 823.75

PAY TO THE ORDER OF:  
NORTH END SUDS AND STORAGE  
300 W 2ND ST  
HASTINGS NE 68901-7532

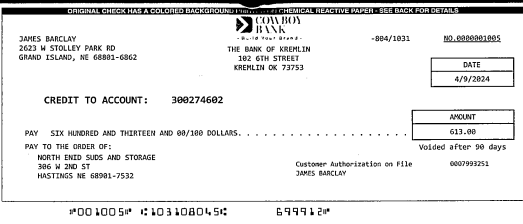
Customer Authorization on File  
JAMES BARCLAY 0007305419

VOIDED AFTER 90 DAYS

⑈001004⑈ ⑈103108045⑈ 699912⑈

Check #1004 04/03/2024 \$823.75

ORIGINAL CHECK HAS A COLORED BACKGROUND PRINTED ON CHEMICAL REACTIVE PAPER - SEE BACK FOR DETAILS



JAMES BARCLAY  
2023 W STOLLEY PARK RD  
GRAND ISLAND, NE 68801-6862

THE BANK OF KREMLIN  
102 6TH STREET  
KREMLIN OK 73753

804/1001 NO.00000011004

DATE  
4/9/2024

CREDIT TO ACCOUNT: 300274602

PAY SIX HUNDRED AND THIRTEEN AND 00/100 DOLLARS. AMOUNT 613.00

PAY TO THE ORDER OF:  
NORTH END SUDS AND STORAGE  
300 W 2ND ST  
HASTINGS NE 68901-7532

Customer Authorization on File  
JAMES BARCLAY 0007305419

VOIDED AFTER 90 DAYS

⑈001005⑈ ⑈103108045⑈ 699912⑈

Check #1005 04/17/2024 \$613.00

**Account Reconciliation Form**

A. The ending balance shown on statement \$ \_\_\_\_\_  
 B. List deposits not shown on statement \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 C. Total of lines B \$ \_\_\_\_\_  
 D. Add line C to line A \$ \_\_\_\_\_

E. List below all checks written and any withdrawals not posted on statement

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

F. Total of Column E \$ \_\_\_\_\_  
 G. Subtract line F from line D \$ \_\_\_\_\_

H. The ending balance in your check register \$ \_\_\_\_\_  
 I. List deposits, transfers or interest credited not already listed in your check register \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 J. Total of lines I \$ \_\_\_\_\_  
 K. Add line J to line H \$ \_\_\_\_\_

L. List below all checks and charges not already reflected in your check register

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

M. Total of Column L \$ \_\_\_\_\_  
 N. Subtract line M from line K \$ \_\_\_\_\_

The balances (Line "G" and Line "N" above) should agree. If not, recheck your entries from this statement and your check register. All deposits and credits are subject to final collection.

**The following pertains to accounts established for personal, family or household purposes only.**

For information regarding business and custodial accounts please refer to your account disclosure. Contact us if you have a specific question pertaining to your account.

**In Case of Errors or Questions About Your Electronic Transfers**

Direct inquiries to us at our address or telephone number printed on the front page of this statement 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 there is an error or why you need more information.
3. 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 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**The information below is applicable to those Accounts which may be subject to an Interest Charge.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us (on a separate sheet) at our address shown on the front page of this statement as soon as possible. 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 [or electronically]. 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.

**PAYMENT INFORMATION** - Please mail or deliver your payment to the financial institution at the address indicated on the reverse side hereof. Payments received on weekends and holidays will be credited the next business day. Payments received after your closing date will appear on your next statement. If the financial institution has been authorized to deduct the minimum payment from your Account, it will be deducted and credited to your Account as of the date shown on the reverse side hereof. To avoid additional INTEREST CHARGES, pay your balance in full. Please call the financial institution for the exact balance as the balance changes daily.

**INTEREST CHARGE** - The INTEREST CHARGE on your account is calculated by applying the different PERIODIC RATES to the appropriate range of the outstanding daily balance of your account. The outstanding daily balance is calculated by using the beginning balance of your account each day, adding any new advances or debits, and subtracting any payments or credits. The INTEREST CHARGE may be determined as follows:

1. Using the rate ranges, separate the outstanding daily balance into appropriate range amounts.
2. Multiply each outstanding daily balance by the applicable periodic rate.
3. Multiply each of these results by the number of days the applicable rate was in effect.
4. Add the results of step #3 together.

**USE OF THE AVERAGE DAILY BALANCE** - If the daily balances are not shown on your statement, the average daily balance may be used. The average daily balance is or can be multiplied by the number of days in the billing cycle and the periodic rate applied to the product to determine the amount of the interest charge. To calculate the average daily balance, all of the daily balances for the billing cycle are added up, and the total is divided by the number of days in the billing cycle. The INTEREST CHARGE is or may be determined as follows:

1. Multiplying each of the average balances by the number of days in the billing cycle (or if the daily rate varied during the cycle, by multiplying by the number of days the applicable rate was in effect).
2. Multiplying each of the results by the applicable periodic rate, and adding these products together.