



Last statement: August 31, 2021
This statement: September 30, 2021
Total days in statement period: 30

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0102769042
(0)

Direct inquiries to:
1-800-273-6908, 781-569-1500

MALCOLM WHITE SCHOOL PTO
36 BOW ST
WOBURN MA 01801-3618

Northern Bank & Trust Company
275 Mishawum Road
Woburn, MA 01801

Non Profit Interest Checking

Account number	0102769042	Beginning balance	\$7,958.20
Low balance	\$7,258.20	Total additions	881.32
Average balance	\$7,950.13	Total subtractions	700.00
Avg collected balance	\$7,950	Ending balance	\$8,139.52
Interest paid year to date	\$3.51		

DEBITS

Date	Description	Subtractions
09-08	' POS Purchase	700.00
	MERCHANT PURCHASE TERMINAL 75326811 DELIWORKS & PIZZER	
	IA STONEHAM MA 09-06-21 12:00 AM SEQ # 900019500443	

CREDITS

Date	Description	Additions
09-13	' ATM Deposit	63.50
	DEPOSIT TERMINAL T838024 303 MAIN STREET	
	WOBURN MA 09-13-21 1:45 PM SEQ # 000000009140	
09-13	' ATM Deposit	67.50
	DEPOSIT TERMINAL T838024 303 MAIN STREET	
	WOBURN MA 09-13-21 1:44 PM SEQ # 000000009139	
09-13	' ATM Deposit	250.00
	DEPOSIT TERMINAL T838024 303 MAIN STREET	
	WOBURN MA 09-13-21 1:43 PM SEQ # 000000009138	
09-13	' ATM Deposit	500.00
	DEPOSIT TERMINAL T838024 303 MAIN STREET	
	WOBURN MA 09-13-21 1:43 PM SEQ # 000000009137	
09-30	' Interest Credit	0.32

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
08-31	7,958.20	09-13	8,139.20		
09-08	7,258.20	09-30	8,139.52		



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INTEREST INFORMATION

Annual percentage yield earned	0.05%
Interest-bearing days	30
Average balance for APY	\$7,950.13
Interest earned	\$0.32

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 Northern Bank & Trust Company

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us or write us at the number or address shown on the front of the statement, 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 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.
2. Describe the error or 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. We will investigate your complaint and will correct any error promptly. If we take more than 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.

18/65 DISCLOSURE:

Depositors who are 65 years of age or older or 18 years of age or younger may be eligible for reduced fees and service charges. For more information, please contact us at 1-800-273-6908.

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

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 at the address shown on the front of this statement.

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.