



30/2

THE LAKES HOMEOWNERS ASSOCIATION
 PO BOX 726
 OXFORD MS 38655-0726

STATEMENT DATE
 12/31/22

INFOLINE 1-888-797-7711

***** CHECKING ACCOUNT SUMMARY *****
 PREVIOUS BALANCE 32,021.43 AVERAGE BALANCE
 + 0 CREDITS .00 31,173
 - 5 DEBITS 1,150.08 YTD INTEREST PAID
 - SERVICE CHARGES .00 16.85
 + INTEREST PAID 3.97
 ENDING BALANCE 30,875.32

DAYS IN PERIOD 31

***** CHECKING ACCOUNT TRANSACTIONS *****
 DEPOSITS AND OTHER CREDITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
12/30	3.97	IOD INTEREST PAID	

CHECKS

DATE	CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT
12/05	1614	650.00	12/20	1616*	113.26

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
12/12	300.00	TRANSFER DR TO CHK 00000081523854	
12/16	33.92	NEMSEPA 9900002400 990000248581114 PAYMENT PPD	
12/16	52.90	NEMSEPA 9900002400 990000248581127 PAYMENT PPD	

***** DAILY BALANCE SUMMARY *****

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11/30	32021.43	12/12	31071.43	12/20	30871.35
12/05	31371.43	12/16	30984.61	12/30	30875.32



CADENCE Bank

THE LAKES HOMEOWNERS ASSOCIATION
PO BOX 726
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STATEMENT DATE
12/31/22
ACCOUNT NUMBER
5394-178-7

* * * * * INTEREST RATE SUMMARY * * * * *

EFF-DATE	RATE	
09-26-22	0.00150000	49,999
	0.00250000	99,999
	0.00500000	999,999
	0.00750000	

THE LAKES HOMEOWNERS ASSOCIATION

Account # 53941787

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THE LAKES HOMEOWNERS ASSOCIATION 1614
PO Box 728
Oxford, MS 38653-0728 11/20/22

PAY TO THE ORDER OF Green Kings of North MS \$ 650.00
Six Hundred Fifty & 00/100 DOLLARS

BankcorpSouth
517 South Lamar Blvd.
Oxford, MS 38653
1-888-997-7711

FOR: Oct. 2022 Mgt Taylor Main

001614 43842012784 5394 178 7*

1614 12/05/2022 \$650.00

THE LAKES HOMEOWNERS ASSOCIATION 1616
PO Box 728
Oxford, MS 38653-0728 Dec 15 2022

PAY TO THE ORDER OF Taylor Main \$ 113.26
One Hundred Thirteen & 26/100 DOLLARS

BankcorpSouth
517 South Lamar Blvd.
Oxford, MS 38653
1-888-997-7711

FOR: Charge in Taylor Main

001616 43842012784 5394 178 7*

1616 12/20/2022 \$113.26

THANK YOU FOR BANKING WITH US

THIS SECTION IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.			
FROM _____		TO _____ 20____	
CHECKS OUTSTANDING — NOT CHARGED TO ACCOUNT			
NO.	\$		
		BALANCE SHOWN ON THIS STATEMENT	\$ _____ CHECKBOOK BALANCE \$ _____
		ADD DEPOSITS NOT CREDITED	\$ _____ DEDUCT SERVICE CHARGES \$ _____
			\$ _____
			\$ _____
		SUBTOTAL	\$ _____ SUBTOTAL \$ _____
		DEDUCT OUTSTANDING CHECKS	\$ _____ ADJ IN INTEREST CREDITED \$ _____
		RECONCILED STATEMENT BALANCE	\$ _____ UPDATED CHECKBOOK BALANCE \$ _____
TOTAL	\$		

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Direct telephone inquiries to 1-888-797-7711 (TOLL FREE) or write us at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 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.
- (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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we may 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us TOLL FREE at 1-888-797-7711, but doing so will not preserve your rights.

In your letter, give us the following information.

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Explanation of CREDIT LINE'S AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "AVERAGE DAILY BALANCE", including current transactions. To get the "AVERAGE DAILY BALANCE" we take the beginning balance of your account each day and add any new advances and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances of the billing cycle divide the total by the number of days in the billing cycle. This gives us "THE AVERAGE DAILY BALANCE".