



# MALBUA ANNUAL REPORT

## 2021 ANNUAL REPORT OF FINACIAL STANDING

*Included in this report you will find the money brought in from dues as well all expenditures for the year of 2021.*

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# FINANCIAL STATEMENT

## Year in Review

### 2021 FISCAL YEAR

2021 was a challenge for baseball across the country, much like 2020. However, in Montana, many of us experienced full normal seasons. Many umpires from MALBUA and other organizations, were called upon to help with the Pioneer League and I feel that we all rose to the occasion. We had a great time and were able to show that we have some really great quality training and baseball in our region as well as officials. Unlike 2020, we ended the season with a normal post season.

### FINANCIAL HIGHLIGHTS

The expenses in 2021 were still much less than most years due to the continued uncertainty. Our income from dues kept us in the positive and allowed us to operate. One Donation was gained in 2021. (\$1,000 from Farmers State Bank)

### OPERATING HIGHLIGHTS

During the fiscal year MALBUA continued to be able to operate and allow for umpires to be used throughout the state even during a pandemic. This was important to these ball clubs as they already were dealing with uncertainty on a daily basis.

### LOOKING AHEAD

MALBUA will look to put an emphasis on fundraising in the years to come, with hopes of being able to fund our Uniform and Hat inventory as well as being able to support statewide organizations with rising costs of hosting tournaments.

# FINANCIAL STATEMENT

## Financial Statements

### STATEMENT OF FINANCIAL POSITION

- Assets are limited to; Checking Account, Donations and Dues
- Liabilities are Limited to; Purchases and Expenses for Umpires/Inventory/Donations

#### TABLE HEADING

### MALBUA Financial Statement of Standing

2021 Assets		(As of YE 2021)	
Checking account	2021 Starting	Balance	\$ 8,973.29
Dues	January	\$ -	
	Feb	\$ 300.00	
	March	\$ 1,230.00	
	April	\$ 480.00	
	May	\$ 180.00	
	June	\$ 830.00	(Less Donation)
	July	\$ 90.00	
	August		
	September	\$ -	
	October	\$ -	
	November	\$ -	
	December	\$ -	
<b>Total Dues</b>		<b>\$ 3,110.00</b>	
Total Donations		\$ 1,000.00	
<b>Total Assets</b>			<b>\$ 13,083.29</b>
<b>2020 Liabilities</b>			
Hats		\$ -	
Shirts		\$ -	
Patches		\$ -	
Meeting Venue		\$ -	
Meeting Food		\$ -	
Xtra Umpire		\$ -	
Training		\$ -	
Mailings			
Misc (State/Federal/Expenses/Donations)		\$ 315.00	
<b>Total Liabilities</b>			<b>\$ 315.00</b>
<b>Total Net Worth</b>			<b>\$ 12,768.29</b>
<b>(Working Capital)</b>			

# FINANCIAL STATEMENT

## Notes to Financial Statements

### ACCOUNTS

MALBUA has ownership of only 1 open business checking account. All Credits and Debits flow through this account.

### DEBT

As of this Treasurers Report, the only debts that MALBUA incurs are, voted on or are general expenses that allow the organization to operate during peak baseball season. These general expenses are items such as dues processing, shipping, patches, shirts, and hats. All of these items are crucial to the function of our organization especially at tournament time.

### CONCERNS

As was a concern over the past campaigns, MALBUA as an organization needs to grow and fundraise to keep it viable. In the coming years, we need to focus on new membership and fundraising efforts.

### TAKEAWAYS

MALBUA has operated efficiently and is in good standing financially. Our goal should not be to have the most money possible, but to make sure that the money we do have benefits our members and the organizations that we serve. If we can grow our membership and fundraise in years to come, we will have the ability to help our local organizations with the financial burden that comes during tournament time.

# FINANCIAL STATEMENT

## Contact Information

WILLIE STACY  
PRESIDENT

CRAIG STRUBLE  
VICE PRESIDENT

DUANE MEIERS  
SECRETARY

NICK JAHNKE  
TREASURER

**Tel** 406-212-3398

Email:

willstacy72@gmail.com

**Tel** 406-431-3243

Email:

craig7895@gmail.com

**Tel** 406-546-3263

Email:

dmeiers511@gmail.com

**Tel** 406-360-9457

Email:

njahnke72@gmail.com

## Company Information

MALBUA

1128 Jessica Ct, Corvallis, MT 59828

**Tel** 406.360.9457



Member  
FDIC

Date 1/29/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	1/01/21 thru 1/31/21
Previous Balance	8,973.29	Days in the statement period	31
Deposits/Credits	.00	Average Ledger	8,973.29
Checks/Debits	.00	Average Collected	8,973.29
Service Charge	.00		
Interest Paid	.00		
Ending Balance	8,973.29		

DAILY BALANCE INFORMATION	
Date	Balance
1/01	8,973.29



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
Collegiate Peaks Banks	PO Box 3009 Buena Vista, CO 81211	collegiatepeaksbank.com	719-395-2472
First Bank of Montana	PO Box 540 Lewistown, MT 59457	1stbmt.com	406-538-7471
First Bank of Wyoming	PO Box 907 Powell, WY 82435	gofirstbank.com	800-377-6909
First Community Bank Utah	PO Box 248 Layton, UT 84041	fcbutah.com	801-813-1600
First Security Bank of Bozeman	PO Box 910 Bozeman, MT 59771	ourbank.com	406-585-3800
First Security Bank of Missoula	PO Box 4506 Missoula, MT 59806	fsbmsla.com	406-728-3115
First State Bank	PO Box 39 Wheatland, WY 82201	fsbwy.com	307-322-5222
Foothills Bank	11689 S. Foothills Blvd Yuma, AZ 85367	foothillsbank.com	800-288-8244
Glacier Bank	PO Box 27 Kalispell, MT 59903	glacierbank.com	406-756-4200
Heritage Bank of Nevada	PO Box 11920 Reno, NV 89510	heritagebanknevada.com	775-348-1000
Mountain West Bank	PO Box 1059 Coeur d'Alene, ID 83816	mountainwestbank.com	208-765-0284
North Cascades Bank	PO Box 1648 Chelan, WA 98816	northcascadesbank.com	509-682-4502
Valley Bank of Helena	PO Box 5269 Helena, MT 59604	valleybankhelena.com	406-495-2400
Western Security Bank	PO Box 20637 Billings, MT 59104	westernsecuritybank.com	406-238-8820

You will notice some changes have been made to the statements. If you would like to have a reconciling page for reconciling assistance, please visit your local Division Branch or call your local branch and we would be happy to mail you a supply. The reconciling sheet has also been added to each Division website and can be printed from home for your convenience.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the top of this 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 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 will re-credit 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.

#### HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances in the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

B. New Balance Calculation—The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments—The minimum periodic payment shown on the front of this statement:

- (1) will, in the case of OVERDRAFT CHECKING ACCOUNTS, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days, or
- (2) must, in the case of LINE OF CREDIT ACCOUNTS, be delivered or mailed with the coupon section of the statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

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#### REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.





Member  
FDIC

Date 2/26/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	2/01/21 thru 2/28/21
Previous Balance	8,973.29	Days in the statement period	28
5 Deposits/Credits	300.00	Average Ledger	9,070.79
Checks/Debits	.00	Average Collected	9,070.79
Service Charge	.00		
Interest Paid	.00		
Ending Balance	9,273.29		

DEPOSITS AND ADDITIONS			
Date	Description		Deposits
2/18	SPORTSENGINE3007 021521REGI CCD 111000023461551		60.00
2/18	SPORTSENGINE3007 021321REGI CCD 111000023455573		120.00
2/19	SPORTSENGINE3007 021621REGI CCD 111000026007669		30.00
2/22	SPORTSENGINE3007 021721REGI CCD 111000028108452		30.00
2/25	SPORTSENGINE3007 022221REGI CCD 111000028073897		60.00

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
2/01	8,973.29	2/19	9,183.29	2/25	9,273.29
2/18	9,153.29	2/22	9,213.29		



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
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Member  
FDIC

Date 3/31/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	3/01/21 thru 3/31/21
Previous Balance	9,273.29	Days in the statement period	31
18 Deposits/Credits	1,230.00	Average Ledger	9,921.67
Checks/Debits	.00	Average Collected	9,921.67
Service Charge	.00		
Interest Paid	.00		
Ending Balance	10,503.29		

DEPOSITS AND ADDITIONS		
Date	Description	Deposits
3/01	SPORTSENGINE3007 022421REGI CCD 111000028552594	60.00
3/03	SPORTSENGINE3007 022721REGI CCD 111000020490432	30.00
3/03	SPORTSENGINE3007 022821REGI CCD 111000020481181	60.00
3/04	SPORTSENGINE3007 030121REGI CCD 111000020512108	90.00
3/05	SportsEngine TRANSFER CCD ST-A0Y3F8R1C0S9 091000015701359	30.00
3/08	SportsEngine TRANSFER CCD ST-D4R5Q5A7V5S5 091000012742909	120.00
3/10	SportsEngine TRANSFER CCD ST-N0M2H3F1T1D4 091000010984906	120.00
3/11	SportsEngine TRANSFER CCD ST-L2D4T3M3M3B0	30.00



Member  
FDIC

Date 3/31/21 Page 2  
Primary Account XXXXXXXXXXXXX6295

TOTALLY FREE BUSINESS CHECKING XXXXXXXXXXXXX6295 (Continued)

DEPOSITS AND ADDITIONS		
Date	Description	Deposits
3/12	SportsEngine TRANSFER CCD ST-N7W7Y6P2LOU3 091000015711445	90.00
3/15	SportsEngine TRANSFER CCD ST-X6A0H2I7O9C7 091000014383219	30.00
3/16	SportsEngine TRANSFER CCD ST-R0X7B3B3U0H8 091000010482597	30.00
3/17	SportsEngine TRANSFER CCD ST-X8F8R5F7A0T7 091000011367916	90.00
3/18	SportsEngine TRANSFER CCD ST-B402Q6D4C1W8 091000011224071	30.00
3/19	SportsEngine TRANSFER CCD ST-U006X2R2B7L9 091000015245151	30.00
3/24	SportsEngine TRANSFER CCD ST-U2X4S9Q4W7Z5 091000018282597	90.00
3/26	SportsEngine TRANSFER CCD ST-M7J6S3I4P4D6 091000011874826	30.00
3/30	SportsEngine TRANSFER CCD ST-P4X1R3Q0N0M0 091000016802030	30.00
3/31	SportsEngine TRANSFER CCD ST-F9K7R8Y3B8A7 091000013328698	240.00

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
3/01	9,333.29	3/10	9,783.29	3/17	10,053.29
3/03	9,423.29	3/11	9,813.29	3/18	10,083.29
3/04	9,513.29	3/12	9,903.29	3/19	10,113.29
3/05	9,543.29	3/15	9,933.29	3/24	10,203.29
3/08	9,663.29	3/16	9,963.29	3/26	10,233.29



Member  
FDIC

Date 3/31/21 Page 3  
Primary Account XXXXXXXXXXXXX6295

TOTALLY FREE BUSINESS CHECKING XXXXXXXXXXXXX6295 (Continued)

DAILY BALANCE INFORMATION			
Date	Balance	Date	Balance
3/30	10,263.29	3/31	10,503.29



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
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First Security Bank of Missoula	PO Box 4506 Missoula, MT 59806	fsbmsla.com	406-728-3115
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Member  
FDIC

Date 4/30/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	4/01/21 thru 5/02/21
Previous Balance	10,503.29	Days in the statement period	32
11 Deposits/Credits	480.00	Average Ledger	10,763.91
Checks/Debits	.00	Average Collected	10,763.91
Service Charge	.00		
Interest Paid	.00		
Ending Balance	10,983.29		

DEPOSITS AND ADDITIONS		
Date	Description	Deposits
4/02	SportsEngine TRANSFER CCD ST-O8H1L6V006J1 091000012621198	30.00
4/06	SportsEngine TRANSFER CCD ST-O8K3T3U5H0I5 091000017739502	30.00
4/06	SportsEngine TRANSFER CCD ST-M2X0A6F2R0K2 091000017031873	60.00
4/07	SportsEngine TRANSFER CCD ST-N7C1F2J9H7S9 091000018647231	30.00
4/09	SportsEngine TRANSFER CCD ST-M2Z1V5S1X9R3 091000011887936	30.00
4/09	SportsEngine TRANSFER CCD ST-Y9H5Z9L6I7B7 091000011571892	30.00
4/14	SportsEngine TRANSFER CCD ST-O1N7I9V8A4Q4 091000018493701	60.00
4/19	SportsEngine TRANSFER CCD ST-E3Q9Q2D9G4Q8	60.00



Member  
FDIC

Date 4/30/21 Page 2  
Primary Account XXXXXXXXXXXXX6295

TOTALLY FREE BUSINESS CHECKING XXXXXXXXXXXXX6295 (Continued)

DEPOSITS AND ADDITIONS		
Date	Description	Deposits
4/23	091000014392512 SportsEngine TRANSFER CCD ST-K1I0H4B9B3U2 091000011699514	30.00
4/28	091000018644407 SportsEngine TRANSFER CCD ST-J4U6F6W0X0L9 091000017465099	60.00
4/30	091000017465099 SportsEngine TRANSFER CCD ST-N9B8K0C5V9T5 091000017465099	60.00

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
4/01	10,503.29	4/09	10,713.29	4/28	10,923.29
4/02	10,533.29	4/14	10,773.29	4/30	10,983.29
4/06	10,623.29	4/19	10,833.29		
4/07	10,653.29	4/23	10,863.29		





Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
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Member  
FDIC

Date 5/28/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

**Add the convenience of receiving tax documents and other account notices electronically. Simply log in to Online Banking and under the eStatements tab select Sign up/Changes. Click on the plus sign next to your account and choose the notices you'd like to receive. It's that easy! Contact your local branch with any questions.**

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	5/03/21 thru 5/31/21
Previous Balance	10,983.29	Days in the statement period	29
5 Deposits/Credits	180.00	Average Ledger	11,114.66
Checks/Debits	.00	Average Collected	11,114.66
Service Charge	.00		
Interest Paid	.00		
Ending Balance	11,163.29		

DEPOSITS AND ADDITIONS		
Date	Description	Deposits
5/04	SportsEngine TRANSFER CCD ST-D3B5O5M7A4B6 091000010238533	60.00
5/07	SportsEngine TRANSFER CCD ST-M0E5P4P4P6K4 091000011451184	30.00
5/14	SportsEngine TRANSFER CCD ST-V2I8Q2D4P2Y6 091000012669288	30.00
5/17	SportsEngine TRANSFER CCD ST-N2U0D3G3V1O5 091000017948350	30.00
5/19	SportsEngine TRANSFER CCD ST-Z7S4R9J3W3N5 091000017068787	30.00



Member  
FDIC

Date 5/28/21 Page 2  
Primary Account XXXXXXXXXXXXX6295

TOTALLY FREE BUSINESS CHECKING XXXXXXXXXXXXX6295 (Continued)

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
5/03	10,983.29	5/07	11,073.29	5/17	11,133.29
5/04	11,043.29	5/14	11,103.29	5/19	11,163.29



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Member  
FDIC

Date 6/30/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

**Due to the pandemic, Money Market and Savings account transaction limitations and excess debit fees were temporarily removed. Effective 8/1/2021 both will be reinstated. Transfers from the account to another account or to third parties by means of preauthorized, automatic, telephonic, transfers are limited to six per calendar month. No more than six by check, draft or debit card. A \$1.00 fee will be assessed if you exceed more than six transactions listed above.**

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	2
Account Number	XXXXXXXXXXXX6295	Statement Dates	6/01/21 thru 6/30/21
Previous Balance	11,163.29	Days in the statement period	30
3 Deposits/Credits	1,830.00	Average Ledger	11,465.95
Checks/Debits	.00	Average Collected	11,465.95
Service Charge	.00		
Interest Paid	.00		
Ending Balance	12,993.29		

DEPOSITS AND ADDITIONS		
Date	Description	Deposits
6/15	SportsEngine TRANSFER CCD ST-A5I7H9R4w9B7 111000024529491	30.00
6/24	Remote Deposit	1,000.00
6/29	DDA Regular Deposit	800.00

DAILY BALANCE INFORMATION			
Date	Balance	Date	Balance
6/01	11,163.29	6/24	12,193.29
6/15	11,193.29	6/29	12,993.29

(800) 744-9112 110401230  
 CHECKS MUST BE DEPOSITED AT THE BANK OR AT A BRANCH OF THE BANK OR AT A BRANCH OF A FEDERAL RESERVE BANK. DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL.

**FIRST SECURITY BANK**  
 DIVISION OF GLACIER BANK

**CHECKING DEPOSIT**

DATE 6/29/21  CASH USB 120.00

NAME MALBUA  DEPOSITED 680.00

SIGN HERE FOR RECEIPT OF CASH

ACCOUNT NUMBER 593100006295

LESS CASH RECEIVED 800.00

NET DEPOSIT \$ 800.00

⑆092901337⑆

DDA Regular Deposit Date: 06/29 Amount: \$800.00

**Remote Deposit** **Credit**

**Glacier Family of Banks RDA Services**  
*Mobile Consumer Capture jahnke, nicholas*  
 202 Main St.  
 Kalspell, MT 59901  
 844-892-2982

Date: 6/24/2021  
 Items: 1  
 Amount: \$1,000.00  
 Batch ID: 11652194961  
 Account ID: 65513 648409  
 Acct Num: 0000593100006295  
 AuxOnUs: 947073221

Remote Deposit Date: 06/24 Amount: \$1,000.00



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Member  
FDIC

Date 7/30/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	7/01/21 thru 8/01/21
Previous Balance	12,993.29	Days in the statement period	32
3 Deposits/Credits	90.00	Average Ledger	13,027.04
Checks/Debits	.00	Average Collected	13,027.04
Service Charge	.00		
Interest Paid	.00		
Ending Balance	13,083.29		

DEPOSITS AND ADDITIONS			
Date	Description		Deposits
7/16	SportsEngine TRANSFER CCD ST-S4R8V7K8T4L9 111000021366450		30.00
7/19	SportsEngine TRANSFER CCD ST-Z2D7S2U1S7R5 111000021017445		30.00
7/28	SportsEngine TRANSFER CCD ST-A1U0H1X2V5V5 111000021846458		30.00

DAILY BALANCE INFORMATION			
Date	Balance	Date	Balance
7/01	12,993.29	7/19	13,053.29
7/16	13,023.29	7/28	13,083.29





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A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances in the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

B. New Balance Calculation—The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

**C. Payments—The minimum periodic payment shown on the front of this statement:**

- (1) will, in the case of OVERDRAFT CHECKING ACCOUNTS, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days, or
- (2) must, in the case of LINE OF CREDIT ACCOUNTS, be delivered or mailed with the coupon section of the statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL**

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- Your name and account number
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Member  
FDIC

Date 8/31/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	8/02/21 thru 8/31/21
Previous Balance	13,083.29	Days in the statement period	30
Deposits/Credits	.00	Average Ledger	13,083.29
Checks/Debits	.00	Average Collected	13,083.29
Service Charge	.00		
Interest Paid	.00		
Ending Balance	13,083.29		

DAILY BALANCE INFORMATION	
Date	Balance
8/02	13,083.29



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
Collegiate Peaks Banks	PO Box 3009 Buena Vista, CO 81211	collegiatepeaksbank.com	719-395-2472
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Member  
FDIC

Date 9/30/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	9/01/21 thru 9/30/21
Previous Balance	13,083.29	Days in the statement period	30
Deposits/Credits	.00	Average Ledger	13,083.29
Checks/Debits	.00	Average Collected	13,083.29
Service Charge	.00		
Interest Paid	.00		
Ending Balance	13,083.29		

DAILY BALANCE INFORMATION	
Date	Balance
9/01	13,083.29



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
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First Bank of Wyoming	PO Box 907 Powell, WY 82435	gofirstbank.com	800-377-6909
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Member  
FDIC

Date 10/29/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	10/01/21 thru 10/31/21
Previous Balance	13,083.29	Days in the statement period	31
Deposits/Credits	.00	Average Ledger	13,083.29
Checks/Debits	.00	Average Collected	13,083.29
Service Charge	.00		
Interest Paid	.00		
Ending Balance	13,083.29		

DAILY BALANCE INFORMATION	
Date	Balance
10/01	13,083.29



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
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Member  
FDIC

Date 11/30/21 Page 1  
Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
MALBUA  
1128 JESSICA CT  
CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	11/01/21 thru 11/30/21
Previous Balance	13,083.29	Days in the statement period	30
Deposits/Credits	.00	Average Ledger	13,083.29
Checks/Debits	.00	Average Collected	13,083.29
Service Charge	.00		
Interest Paid	.00		
Ending Balance	13,083.29		

DAILY BALANCE INFORMATION	
Date	Balance
11/01	13,083.29





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Member  
FDIC

Date 12/31/21 Page 1  
 Primary Account XXXXXXXXXXXXX6295

AMERICAN LEGION BASEBALL UMPIRES  
 MALBUA  
 1128 JESSICA CT  
 CORVALLIS MT 59828-9313

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: AMERICAN LEGION BASEBALL UMPIRES  
 MALBUA

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX6295	Statement Dates	12/01/21 thru 12/31/21
Previous Balance	13,083.29	Days in the statement period	31
Deposits/Credits	.00	Average Ledger	13,032.48
1 Checks/Debits	315.00	Average Collected	13,032.48
Service Charge	.00		
Interest Paid	.00		
Ending Balance	12,768.29		

		DEBITS AND WITHDRAWALS	
Date	Description		withdrawals
12/27	POS DEB 1735 12/26/21 00794432		315.00-
	GoFundMe		
	500 Arguello St, S		
	Redwood City CA C# 4902		

DAILY BALANCE INFORMATION			
Date	Balance	Date	Balance
12/01	13,083.29	12/27	12,768.29



Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
Collegiate Peaks Banks	PO Box 3009 Buena Vista, CO 81211	collegiatepeaksbank.com	719-395-2472
First Bank of Montana	PO Box 540 Lewistown, MT 59457	1stbmt.com	406-538-7471
First Bank of Wyoming	PO Box 907 Powell, WY 82435	gofirstbank.com	800-377-6909
First Community Bank Utah	PO Box 248 Layton, UT 84041	fcbutah.com	801-813-1600
First Security Bank of Bozeman	PO Box 910 Bozeman, MT 59771	ourbank.com	406-585-3800
First Security Bank of Missoula	PO Box 4506 Missoula, MT 59806	fsbmsla.com	406-728-3115
First State Bank	PO Box 39 Wheatland, WY 82201	fsbwy.com	307-322-5222
Foothills Bank	11689 S. Foothills Blvd Yuma, AZ 85367	foothillsbank.com	800-288-8244
Glacier Bank	PO Box 27 Kalispell, MT 59903	glacierbank.com	406-756-4200
Heritage Bank of Nevada	PO Box 11920 Reno, NV 89510	heritagebanknevada.com	775-348-1000
Mountain West Bank	PO Box 1059 Coeur d'Alene, ID 83816	mountainwestbank.com	208-765-0284
North Cascades Bank	PO Box 1648 Chelan, WA 98816	northcascadesbank.com	509-682-4502
Valley Bank of Helena	PO Box 5269 Helena, MT 59604	valleybankhelena.com	406-495-2400
Western Security Bank	PO Box 20637 Billings, MT 59104	westernsecuritybank.com	406-238-8820

You will notice some changes have been made to the statements. If you would like to have a reconciling page for reconciling assistance, please visit your local Division Branch or call your local branch and we would be happy to mail you a supply. The reconciling sheet has also been added to each Division website and can be printed from home for your convenience.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT**

Telephone us or write us at the phone number and address on the top of this 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 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 will re-credit 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.

**HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT**

A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances in the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

B. New Balance Calculation—The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

**C. Payments—The minimum periodic payment shown on the front of this statement:**

- (1) will, in the case of OVERDRAFT CHECKING ACCOUNTS, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days, or
- (2) must, in the case of LINE OF CREDIT ACCOUNTS, be delivered or mailed with the coupon section of the statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR 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 the address shown on your bill 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, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of suspected error

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.

**REPURCHASE AGREEMENT AND FDIC INSURANCE**

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.