



Statement Date 10-31-2016

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PENINSULA AREA SERVICE COMMITTEE OF NA  
 PO BOX 16009  
 NEWPORT NEWS VA 23608

CUSTOMER SERVICE INFORMATION	
For additional information, please contact us at (757) 728-1290.	
E-mail us at: info@oldpoint.com	
Telephone Banking: (757) 728-1212	

E

350

Account Number 109236701

**ACCOUNT SUMMARY**

<b>Previous Balance 09-30-16</b>		<b>\$2,145.59</b>
+Deposits/Credits	1,588.46	
- Checks/Debits	1,658.69	
- Service Charge	0.00	
+Interest Paid	0.00	
<b>Current Balance 10-31-16</b>		<b>\$2,075.36</b>
Average Daily Balance		2,578.13

**OVERDRAFT CHARGES/REFUNDS SUMMARY**

	<u>Total for this Period</u>	<u>Total Year to Date</u>
Total Overdraft Fees	0.00	0.00
Total Returned NSF Item Fees	0.00	0.00
Total Refund of Overdraft Fees	0.00	0.00
Total Refund of Returned NSF Fees	0.00	0.00

**ACCOUNT DETAIL**

<u>Date</u>	<u>Transaction</u>	<u>Check/Debit</u>	<u>Deposit/Credit</u>	<u>Balance</u>
10-03	DEPOSIT		1,588.46	3,734.05
10-03	CHECK # 2922	15.00		3,719.05
10-04	CHECK # 2925	9.40		3,709.65
10-04	CHECK # 2927	600.00		3,109.65
10-07	VERIZON FINANCIA PAYMENTS 2930 SERIAL NUMBER: 2930 962808236210302	3.60		3,106.05
10-07	CHECK # 2929	203.00		2,903.05
10-11	CHECK # 2926	259.70		2,643.35
10-24	CHECK # 2933	563.52		2,079.83



PENINSULA AREA SERVICE COMMITTEE OF NA

**ACCOUNT DETAIL**

<u>Date</u>	<u>Transaction</u>	<u>Check/Debit</u>	<u>Deposit/Credit</u>	<u>Balance</u>
10-25	CHECK # 2928	4.47		2,075.36

**CHECKS PAID**

<u>Number</u>	<u>Amount</u>	<u>Number</u>	<u>Amount</u>	<u>Number</u>	<u>Amount</u>
2922	15.00	2927	600.00	2930	3.60
2925*	9.40	2928	4.47	2933*	563.52
2926	259.70	2929	203.00		

\*Indicates sequence break

All of your checks, including those that have been converted to electronic payments, are listed in this section. Because the payment has been converted to an electronic payment, there is no image of the item available.

**Thank you for banking with Old Point National Bank.  
You are a valued customer!**

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End of Statement  
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PENINSULA AREA SERVICE COMMITTEE OF NA

ACCOUNT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU RECONCILE YOUR CHECK REGISTER BALANCE WITH THIS STATEMENT. PLEASE INFORM US OF ANY DISCREPANCIES WITHIN 14 DAYS.

BRING THE BALANCE IN YOUR CHECK REGISTER UP-TO-DATE:

- A. Record in your Check Register each transaction and perform the necessary addition and subtraction. Be sure to include all automatic deposits and payments, all ATM or VISA CHECK CARD transactions, and all Overdraft Protection Account advances and payments.
B. If your account is interest-bearing, record in your Check Register and add the "Interest Earned" shown on the front of this statement.
C. Record in your Check Register and subtract any service, automatic or miscellaneous charges (i.e. check orders, overdraft or returned check charges) shown on this statement that have not already been recorded.

Table with 2 columns: DESCRIPTION, AMOUNT. Title: ITEMS OUTSTANDING. Includes a TOTAL row at the bottom.

TO RECONCILE YOUR CHECK REGISTER WITH THIS STATEMENT, FOLLOW THESE STEPS:

- 1. Place a mark (X) in your check register next to each transaction listed on this statement (i.e. deposits, checks, automatic deposits and payments and all other transactions). Items not marked are outstanding and will be accounted for in steps 2 and 3 below.
2. List the ITEMS OUTSTANDING and DEPOSITS/CREDITS listed in your register but not on this statement in the appropriate places in the table to the right.
3. Enter the "Current Balance" from the Account Summary information on the front of this statement.
4. ADD "Total" from DEPOSITS/CREDITS table.
5. SUBTOTAL.
6. SUBTRACT "Total" from ITEMS OUTSTANDING table.
7. BALANCE should agree with your check register.

Table with 2 columns: DATE, AMOUNT. Title: DEPOSITS/CREDITS. Includes a TOTAL row at the bottom.

MEMBER FDIC

IMPORTANT INFORMATION CONCERNING ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at (757) 728-1200 or write us as soon as you can at: THE OLD POINT NATIONAL BANK, P.O. Box 3392, Hampton, Virginia 23663-0392

If you think your statement or receipt is wrong or you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain clearly why you believe it 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 tell you the results of our investigation 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 recredit your account within 10 business days 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. 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 recredit your account.

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

IMPORTANT NOTICE CONCERNING FAIR CREDIT BILLING

In Case of Errors or Inquiries 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 OLD POINT NATIONAL BANK, P.O. Box 3392, Hampton, Virginia 23663-0392, 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:

- (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.

NOTICE OF CHANGE IN YOUR ADDRESS

To report address changes please contact your local branch or mail at: THE OLD POINT NATIONAL BANK, P.O. Box 3392, Hampton, Virginia 23663-0392.

IMPORTANT INFORMATION REGARDING THE UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT (UIGEA)

In accordance with the requirements of the Unlawful Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 9-4-16

Pay to the order of Riverside Behavioral Center \$15.00  
 Fifteen and 00/100

OLD POINT  
 Rent

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2922

Check# 2922 for \$15.00 - 10/3/2016

PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 10-1-16

Pay to the order of Ernie Koehler \$9.40  
 Nine and 40/100

OLD POINT

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2925

Check# 2925 for \$9.40 - 10/4/2016

PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 10-1-16

Pay to the order of G&L Printing + Copy Center \$259.70  
 Two Hundred Fifty-Nine and 70/100

OLD POINT

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2926

Check# 2926 for \$259.70 - 10/11/2016

PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 10-1-16

Pay to the order of Bethany McCann \$600.00  
 Six Hundred and 00/100

OLD POINT  
 Activities

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2927

Check# 2927 for \$600.00 - 10/4/2016

VA 10 TU 0325671  
 PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 10-1-16

Pay to the order of Yvonne Washington \$4.47  
 Four and 47/100

OLD POINT  
 Fax

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2928

Check# 2928 for \$4.47 - 10/25/2016

PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 10-1-16

Pay to the order of PSCC, Inc. \$203.00  
 Two Hundred Three and 00/100

OLD POINT  
 New Bus/Expense  
 Public Storage

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2929

Check# 2929 for \$203.00 - 10/7/2016

PENINSULA AREA SERVICE COMMITTEE OF NA  
 P.O. BOX 1808  
 NEWPORT NEWS, VA 23608

10 2016  
 Date 10-13-16

Pay to the order of NAWs/Literature \$563.52  
 Five Hundred Sixty-Three and 52/100

OLD POINT  
 Literature Order

TWO SIGNATURES REQUIRED  
 Em A Koehler

HO514065431 0109236701 2933

Check# 2933 for \$563.52 - 10/24/2016

