



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
06-01-2017	06-30-2017	000092679158

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DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES
	0.00	0.00

WE HELP FOUNDATION INC  
 7749 NORMANDY BLVD #145-405  
 JACKSONVILLE FL 32221

We are celebrating 78 years! Have you heard about our 5 year Anniversary CD special? Visit any of our branches or call our Customer Care department at (800) 342-2824 to learn about this exciting product.

Account at a Glance

Account	Beginning Balance	Deposits	Disbursement	Fees	Interest This Period	Ending Balance
000092679158	4,581.16	1,094.41	4,066.86	30.00	0.00	1,578.71

-000092679158- Anchor Checking

Posted	Amount	Fees	Description
06-02	71.06-		Point Of Sale Withdrawal CREDIT PLUS, INC. SALISBURY MDUS
06-06	200.00-		External Withdrawal We Help Foundati - Mildred C
06-07	28.95-		Point Of Sale Withdrawal WEB*1SHOPPINGCART 888-792-1961 FLUS
06-12	25.18-		Point Of Sale Withdrawal WINN-DIXIE # 7921 NORMANDY BLVD JACKSONVILLE FLUS
06-13	75.00-		Point Of Sale Withdrawal VOIP INNOVATIONS 877-478-6471 PAUS
06-14	49.55-		Point Of Sale Withdrawal CRACKER BARREL 4272 ELDRIDGE LOOP ORANGE PARK FLUS
06-14	16.04-		Point Of Sale Withdrawal CRACKER BARREL 4272 ELDRIDGE LOOP ORANGE PARK FLUS
06-14	16.04-		Point Of Sale Withdrawal CRACKER BARREL 4272 ELDRIDGE LOOP ORANGE PARK FLUS
06-14	114.32-		Point Of Sale Withdrawal TARGET T-1853 6331 Roosevelt Blvd Jacksonville FLUS
06-14	9.10-		Point Of Sale Withdrawal TARGET T-1853 6331 Roosevelt Blvd Jacksonville FLUS
06-15	90.19-		Point Of Sale Withdrawal WAL Wal-Mart Su 1083 WAL-SAMS JACKSONVILLE FLUS
06-15	20.00-		Point Of Sale Withdrawal WM SUPERCENTER Wal-Mart Super Center JACKSONVILLE FLUS
06-15	25.52-		Point Of Sale Withdrawal PUBLIX SUPER MA 7749 NORMANDY BLVD JACKSONVILLE FLUS
06-16	25.00		External Deposit We Help Foundati - S. Finney
06-16	200.00		External Deposit We Help Foundati - Kyle Daley
06-16	700.00-		External Withdrawal We Help Foundati - 15th mnth
06-16	554.41		Deposit
06-19	5.48-		Point Of Sale Withdrawal BUSY BEE 6458 US HWY 129 LIVE OAK FLUS
06-19	320.51-		Point Of Sale Withdrawal DNH*GODADDY.COM 480-5058855 AZUS



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WE HELP FOUNDATION INC

-000092679158- Anchor Checking

(Continued)

Posted	Amount	Fees	Description
06-19	14.35-		Point Of Sale Withdrawal DUNKIN #352550 Q35 LIVE OAK FLUS
06-22	90.00		External Deposit We Help Foundati - 22th Month
06-22	250.00-		Point Of Sale Withdrawal POWTOON 442071937200 GBGB
06-23	5.00-		Point Of Sale Withdrawal HERLONG BP JACKSONVILLE FLUS
06-23	20.29-		Point Of Sale Withdrawal MCDONALD'S F12052 JACKSONVILLE FLUS
06-26	22.03-		Point Of Sale Withdrawal WM SUPERCENTER Wal-Mart Super Center JACKSONVILLE FLUS
06-26	21.33-		Point Of Sale Withdrawal WM SUPERCENTER Wal-Mart Super Center JACKSONVILLE FLUS
06-26	5.88-		Point Of Sale Withdrawal MCDONALD'S F15462 JACKSONVILLE FLUS
06-26	1,443.00-		Withdrawal Internet Transfer to 92434877 CK
06-27	190.00-		Check 2304
06-27	25.00-		Point Of Sale Withdrawal JUSTICE OAKLEAF TOWN CEJACKSONVILLE FLUS
06-27	119.27-		Point Of Sale Withdrawal TARGET T-2233 9525 Crosshill Blvd Jacksonville FLUS
06-28	57.06-		Point Of Sale Withdrawal LA NOPALERA MEXICAN RESJACKSONVILLE FLUS
06-29	67.83-		Point Of Sale Withdrawal AEROPOSTALE #1026 JACKSONVILLE FLUS
06-29	19.24-		Point Of Sale Withdrawal ROSS STORES #764 JACKSONVILLE FLUS
06-29	16.02-		Point Of Sale Withdrawal TROPICAL SMOOTHIE CAFE JACKSONVILLE FLUS
06-30	23.62-		Point Of Sale Withdrawal M SHACK JACKSONVILLE FLUS
06-30	200.00		External Deposit We Help Foundati - Kyle Daley
06-30	25.00		External Deposit We Help Foundati - S. Finney
06-30	0.00	30.00-	Monthly Maintenance Fee

CHECKS CLEARED

Check#	Date	Amount	Check#	Date	Amount	Check#	Date	Amount
00002304	06-27	190.00						

DAILY BALANCE CHANGES

Day	Balance	Day	Balance	Day	Balance	Day	Balance	Day	Balance
01	4,581.16	02	4,510.10	06	4,310.10	07	4,281.15	12	4,255.97
13	4,180.97	14	3,975.92	15	3,840.21	16	3,919.62	19	3,579.28
22	3,419.28	23	3,393.99	26	1,901.75	27	1,567.48	28	1,510.42
29	1,407.33	30	1,578.71						

\*APYE: Annual Percentage Yield Earned

**YOUR BILLING RIGHTS  
KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us in Case of Errors or Questions About Your Statement**

(These procedures only apply to your open-end loan advances.)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us, on a separate sheet, and mail it to: ATLANTIC COAST BANK, ATTENTION CUSTOMER CARE, P.O. BOX 1256, WAYCROSS, GA 31502-1256. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement 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 the suspected error.
- \* Describe error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure 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.

**Finance Charge - Balance Computation**

We figure the finance charge on your account for any payment by applying the periodic rate to the "unpaid loan balance" after the previous payment was made. This gives you the interest for one period (day). We then multiply the interest for one period (day) by the number of periods (days) which have elapsed since the last finance charge was applied.

The balance used to compute the Finance Charge is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

Periodic rates for adjustable rate loans may vary in accordance with the loan agreement.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone 800-342-2824 or write to: ATTENTION EFT, P.O. Box 1256, Waycross, GA 31502-1256.

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, contact Atlantic Coast Bank. Atlantic Coast Bank must hear from you no later than 60 days after Atlantic Coast Bank sent you the FIRST statement on which the error or problem appeared.

Tell Atlantic Coast Bank your name and account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error and why you need more information.

Tell Atlantic Coast Bank the dollar amount of the suspected error.

Atlantic Coast Bank will investigate your complaint and will correct any error promptly. If Atlantic Coast Bank takes more than 10 business days (5 business days for VISA Point-of-Sale transactions) to do this, Atlantic Coast Bank 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 Atlantic Coast Bank to complete the investigation.

The following procedure is for reconciling your Checking Account only!

**Step 1**

Obtain your account register and check off the following items listed in your Checking Account:  
(1) Personal check or check card uses (2) ATM uses (3) Automatic transfer (4) Deposits. If any of the above items (1) thru (4) are on your Checking Account, but not in your account register, then verify that they are your items, if so, then record them in your account register, and adjust your register balance.

**Step 2**

Enter each charge against your Checking Account into your register and adjust your register balance.

**Step 3**

List and total all deposits on your Checking Account not checked off in your account register. This total will be used in step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

**Step 4**

List and total all checks and other payments on your Checking Account not checked off in your account register. This total will be used in Step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

**Step 5**

ENTER: Checking Account Balance \$ \_\_\_\_\_  
 ADD: Your total deposits on your Checking Account. Step 3 \$ \_\_\_\_\_  
 SUB TOTAL: \$ \_\_\_\_\_  
 SUBTRACT: Total checks and other payments on your Checking Account not checked off in your account register. Step 4 \$ \_\_\_\_\_  
 SUBTOTAL: \$ \_\_\_\_\_  
 ENTER AND SUBTRACT: Balance on your account register \$ \_\_\_\_\_  
 TOTAL: (should be 0) \$ \_\_\_\_\_  
 IF THE TOTAL IS NOT ZERO. SEE STEP 6

**Step 6**

Recheck Steps 1 thru 5  
 Compare the amount entered on your Checking Account to the amounts you entered in your account register.  
 Check for addition and subtraction errors in your account register.