



# Cambridge Trust Company

P.O. BOX 380186  
CAMBRIDGE MA 02238-0186

541 M0  
DEVON SEAN MCCULLOUGH  
15 CALL ST  
NORTH BILLERICA MA 01862-1503

Last statement: September 08, 2017  
This statement: October 06, 2017  
Total days in statement period: 28

Page 1  
0017647801  
( 0)

Direct inquiries to:  
617-876-5500

Cambridge Trust Company  
P.O Box 380186  
Cambridge MA 02238-0186

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IF YOU ARE UNDER THE AGE OF 19, 65 OR OLDER, YOU MAY BE ELIGIBLE FOR A CHECKING AND SAVINGS ACCOUNT FREE OF MAINTENANCE FEES. CALL OUR CUSTOMER RESOURCE CENTER AT (617) 441-1444 FOR DETAILS.

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## Personal Checking

Account number 0017647801  
Low balance \$6,452.48

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
09-08	Beginning balance			\$6,849.60
09-25	Preauthorized Wd HEALTH CONNECTOR INS PREM 170925		-397.12	6,452.48
10-06	<b>Ending totals</b>	<b>.00</b>	<b>-397.12</b>	<b>\$6,452.48</b>

### 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 Cambridge Trust Company

**Reconciling your checking account:**

**MEMBER FDIC**

1. Check off each check paid by the bank in your check register.
2. List the number and amount of any checks still outstanding in the space below.
3. If there are any deposits made, transfers to your checking account, or interest earned that you have not entered in your check register, do so now, then enter and deduct any automatic transfers and any monthly maintenance or activity or other fees from the balance in your check register.

OUTSTANDING CHECKS		OUTSTANDING CHECKS		CONTINUE WITH THE FORM HERE:
Number	Amount	Number	Amount	
				4. Enter the balance shown on this statement on this line. <input type="text"/>
				5. If you have made any deposits or transfers to checking or borrowed from Credit Reserve since the statement date, enter total of these items on this line. <input type="text"/>
				6. List the subtotal of Lines 4 and 5 on this line. <input type="text"/>
				7. Enter the Total Checks Outstanding on this line. <input type="text"/>
				8. Subtract Line 7 from Line 6; enter the result on the bottom line. This adjusted balance should agree with the balance in your register. <input type="text"/>
Subtotal		Total Checks		

**Information about your Personal Credit Reserve account:**

You agree to repay to the Bank all loans made through your Credit Reserve account, together with interest which we figure monthly on the outstanding loan balance. We apply the periodic rate to the "Average Daily Balance" of your account (including current transactions). To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new cash and loan advances, and subtract any payments or credits and unpaid finance charges. This gives us the Daily Balance. We add all the Daily Balances for the billing period and divide the total by the number of days in the period. This gives us the "Average Daily Balance."

Your Minimum Payment will be charged to your checking account on the Payment Due Date shown on your Monthly Credit Reserve Statement. You may also make payments against the outstanding balance, in whole or in part, at any time by cash, check, money order, or electronically. If your checking account balance on the Payment Due Date is not sufficient to make your Minimum Payment, the Bank may automatically charge your checking account for the Minimum Payment at a later date when there are sufficient funds in your account. We will apply all payments made first to interest and then to principal.

**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:

Cambridge Trust Company  
 Attention: Customer Resource Center  
 PO Box 380186  
 Cambridge, MA 02238-0186

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 at 617-441-1444 or 800-876-6406, 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.

**In case of errors or questions about your electronic banking transactions, including activity with your ATM card and any Consumer POS, Direct Deposit, Electronic Transfer, or Internet Banking bill payment activity:**

Telephone us at 617-441-1444 or 800-876-6406, or write us at the address shown above, promptly if you think your statement or receipt is wrong or if you need more information about a transaction on the statement or a receipt. We must hear from you not later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Please provide us with the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about.

We will investigate your complaint and will correct any error promptly. If we require 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 the use of the money during the time it takes us to complete our investigation.

# Cambridge Trust Company

Rev 06/2014

## FACTS

### WHAT DOES CAMBRIDGE TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and credit scores

When you are no longer our customer, we continue to share information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cambridge Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cambridge Trust Company share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	NO	We don't share
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

#### Questions?

Call 617-876-5500

## What we do

<p><b>How does Cambridge Trust Company protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p><b>How does Cambridge Trust Company collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ apply for a loan or provide employment information</li> <li>■ show your drivers license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Cambridge Trust Company has no affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Cambridge Trust Company does not share with nonaffiliates so they can market you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Cambridge Trust Company does not jointly market.</i></li> </ul>