



Deposit Support PM
P.O. Box 4887
Lancaster, PA 17604

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Statement Date: 12/01/25 through 12/31/25

Primary Account: XXXX6711

For information regarding your account,
please call Customer Service at 800.385.8664.

Account Statement

COLUMBIA COURT HOMEOWNERS ASSOCIATION
INC
PO BOX 2322
READING PA 19608-0322

We want you to be aware of changes we are making to the Rules and Regulations for Deposit Accounts (the "Agreement")

A new Agreement, which has been revised to reflect these changes, and which will become effective on March 2, 2026, is available at fultonbank.com/rulesregs. A summary of the changes to the Agreement is below. Please take a few minutes to read the notice and the Agreement, and please keep the Agreement for your records.

IMPORTANT NOTICE REGARDING ARBITRATION. REVISED SECTION E OF THE AGREEMENT IS AN ARBITRATION PROVISION WHICH WILL APPLY TO YOU UNLESS YOU REJECT THE ARBITRATION PROVISION BY MAILING A PERSONALLY SIGNED REJECTION NOTICE TO FULTON BANK, N.A. DEPOSIT OPERATIONS 1695 STATE STREET, EAST PETERSBURG, PA 17520 WITHIN 30 DAYS AFTER DELIVERY OF THIS NOTICE. UNLESS YOU REJECT IT, THE ARBITRATION PROVISION WILL SIGNIFICANTLY AFFECT YOUR RIGHTS IF A DISPUTE ARISES BETWEEN YOU AND US. FOR EXAMPLE, YOU WILL NOT BE ABLE TO BRING OR PARTICIPATE IN A CLASS ACTION OR REQUEST A JURY TRIAL FOR MATTERS ARISING UNDER THIS AGREEMENT.

Important Changes to Your Account Terms: The following is a summary of changes that are being made to your account terms. These changes will be in effect on March 2, 2026. For more detailed information, please refer to the linked Agreement. These changes will impact your account as follows: ACCOUNT CLOSURE. We are updating provisions related to accrued interest after your checking account is closed. ARBITRATION. We are updating provisions related to your rights and our responsibilities under the Arbitration Provision including Military Lending Act applicability, the administrator for any arbitration, mass arbitration rights, arbitration procedural requirements, and arbitration fees and costs under the Agreement.

Summary of Accounts

Account No.	Description	Balance
XXXX6711	BUSINESS CHECKING	\$34,115.51
XXXX7580	BUSINESS STATEMENT SAVINGS	\$38,241.94

BUSINESS CHECKING

Account XXXX6711

Prior Statement Balance	Total Deposits/Credits	Total Checks/Debits	Ending Statement Balance
\$44,914.10	\$0.00	\$10,798.59	\$34,115.51

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Accept multiple forms of payment and give your customers a better experience—all while growing your sales.

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CHECKS OUTSTANDING		
NUMBER	AMOUNT	
TOTAL OUTSTANDING		

**CARRY
OVER**

ENTER ENDING BALANCE AS PER BANK STATEMENT		
ADD ANY DEPOSITS NOT CREDITED		
SUBTOTAL		
SUBTRACT CHECKS OUTSTANDING		
BALANCE SHOULD AGREE WITH YOUR CHECKBOOK		

The following disclosures apply only if you have a consumer account:

IMPORTANT NOTICE FOR CONSUMER ACCOUNTS

If this is not a correct statement, or if your address has changed, please notify us at once, but in any event no later than thirty (30) days from the date of mailing of this statement.

PREAUTHORIZED TRANSFERS

You may contact us at **1-800-385-8664** to determine whether your transfer occurred.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the telephone number or address listed on the first page 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 sixty (60) days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it 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 ten (10) business days to do this, we will 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNT STATEMENT

If you have a Line of Credit account shown on this combined statement and you think your Line of Credit statement is wrong, or if you need more information about a transaction, write us, on a separate sheet, at the address listed on the first page of this statement as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST Line of Credit 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:

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 it 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 statement 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.

IMPORTANT INFORMATION ABOUT YOUR LINE OF CREDIT CHARGES

If you have a Line of Credit account shown on this combined statement, we compute the interest (finance) charge on your account by applying 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 advances and subtract any payments, credits, unpaid interest (finance) charges, and unpaid insurance premiums. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is shown on this statement as "balance subject to interest rate."

If more than one daily periodic rate is in effect during a billing cycle, we compute the interest (finance) charge by (1) multiplying the average daily balance for the portion of the billing cycle each daily period rate was in effect by the number of days the applicable periodic rate was in effect, (2) multiplying each of the results by the applicable daily periodic rate, and (3) adding these products together.

If an "interest charge adjustment" is shown on this statement, we computed this portion of the interest (finance) charge by multiplying the principal amount to which the adjustment applies by the periodic rate which applied in the billing cycle for which the adjustment was made and by the number of days for which the adjustment was made.

RECEIPT OF PAYMENT INSTRUCTIONS

Mailed loan payments must be sent to the bank to the address listed on the first page of this statement and must include the account number or payment coupon. Payments must be received by mail, via transfer from a bank deposit account, or in person to bank personnel at any of our branch locations Monday through Friday (excluding holidays) during our normal business hours up through 5:00 p.m. Eastern Time to be credited as of that date. Payments made after 5:00 p.m., or on Saturdays, Sundays, or holidays may not be credited until the following business day.

Notice of Negative Information: We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

The following disclosure applies only if you have a commercial account:

REPORTING ERRORS AND DISCREPANCIES FOR COMMERCIAL ACCOUNTS

Subject to any different rights you have under the Electronic Funds Transfer Act with respect to the time you have to review statements and report unauthorized activity and errors, you have agreed to act with reasonable promptness in examining your account records and to notify us of any errors in writing of discrepancies, unauthorized payments (including payments with forged or missing signatures) or alterations that you discover. **To do so, contact us at 1-800-385-8664.** Whether you have acted with reasonable promptness will depend upon the circumstances. However, you will not be deemed to have acted with reasonable promptness if you notify us in writing more than thirty (30) days from the date the statement reflecting the error, discrepancy, unauthorized payment or alteration is first mailed, delivered or made available to you.



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Statement Date: 12/01/25 through 12/31/25

Primary Account: XXXX6711

Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
11/30	ENDING BALANCE FROM PRIOR STATEMENT			44,914.10
12/02	CHECK #1620		695.00	44,219.10
12/04	CHECK #1622		72.04	44,147.06
12/10	PPL EU ELEC SVC COLUMBIA CT HOMEOWNE 8307438015COC		31.55	44,115.51
12/24	CHECK #1623		10,000.00	34,115.51
12/31	ENDING BALANCE			34,115.51

Check Summary

Check No.	Date	Amount	Check No.	Date	Amount
1620	12/02	695.00	1623	12/24	10,000.00
1622 *	12/04	72.04			
Total Number of Checks		3	Total Amount of Checks		\$10,767.04
* Check number out of sequence					

Interest Earned Information**12/01/25 through 12/31/25**

Interest Paid This Year	\$0.00	Avg. Daily Collected Balance	\$41,573.41
** Annual Percentage Yield Earned	0.00%	Interest Earned	\$0.00

Service Fee Balance Information**12/01/25 through 12/31/25**

Average Ledger Balance	\$41,573.41	Minimum Ledger Balance	\$34,115.00
Average Collected Balance	\$41,573.41		

Service Fees

	Total For This Period	Total Year to Date
Total Overdraft/OD Fees (Paid Items)	\$0.00	\$0.00
Total Non-Sufficient Funds/NSF Fees (Returned Items)	\$0.00	\$0.00

Overdraft Elect™

Current Overdraft Elect™ Limit*	\$0.00	(Current limit applies through the next statement cycle provided the account is in good standing.)
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*Overdrafts may be created by check, ATM or everyday debit card, in-person withdrawal, ACH, transfer, fees, or other electronic means. Fulton Bank's current Non-Sufficient Funds (NSF) Fee or Overdraft (OD) Fee is charged to your account for each NSF or overdraft transaction, whether returned or paid. For each consecutive business day (following three consecutive business days) that you have a negative balance, we will charge you an Extended Overdraft Fee. Additional information on the program is available on the bank's website and at financial center locations, and the fees are listed on the Small Business/Non-Profit Service Fee Disclosure or the Commercial Service Fee Disclosure.

Important Information About Your Account

We want to ensure you understand the fees that may apply to your account. Effective January 5, 2026, we updated our Small Business and Non-Profit Service Fee Disclosure. Please visit fultonbank.com/sbfee to review the document and keep a copy for your records. If you have questions or need a copy of the disclosure, contact us at 800.FULTON.4 or visit your local financial center.

Starting February 1, 2026, fees for certain Commercial and Cash Management services will increase. The amount of the fee increase will depend on your chosen services and transaction volumes. Please review your monthly statement and contact your Fulton Bank Representative at 1-800-FULTON-4 or your Relationship Manager with any questions or to request a copy of our fee schedule. We appreciate the opportunity to support your business needs.

BUSINESS STATEMENT SAVINGS**Account XXXX7580**

Prior Statement Balance	Total Deposits/Credits	Total Checks/Debits	Ending Statement Balance
\$38,241.62	\$0.32	\$0.00	\$38,241.94

Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
11/30	ENDING BALANCE FROM PRIOR STATEMENT			38,241.62
12/31	INTEREST CREDIT	0.32		38,241.94



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Primary Account: XXXX6711

Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
12/31	ENDING BALANCE			38,241.94

Interest Earned Information

12/01/25 through 12/31/25

Interest Paid This Year	\$3.77	Avg. Daily Collected Balance	\$38,241.62
** Annual Percentage Yield Earned	0.01%	Interest Earned	\$0.32

Service Fee Balance Information

12/01/25 through 12/31/25

Average Ledger Balance	\$38,241.62	Minimum Ledger Balance	\$38,241.00
Average Collected Balance	\$38,241.62		

Service Fees

	Total For This Period	Total Year to Date
Total Overdraft/OD Fees (Paid Items)	\$0.00	\$0.00
Total Non-Sufficient Funds/NSF Fees (Returned Items)	\$0.00	\$0.00

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