

**Christine Duncan Heritage Academy  
 Financial Packet as of 05/31/2025  
 For June 18th Finance Committee/Governing Council  
 BARs**

<b>BAR#</b>	<b>Fund#</b>	<b>Fund Name</b>	<b>Amount</b>	<b>Reason</b>
None at this time.				

**Financial Analysis Overview**

<b>FY25 May 31st Cash Liquidity</b>		<b>FY25 Expenditures+Encumbrances vs FY25 Budget</b>	
May 31st Statement Ending Balance	\$ 1,107,332.81	FY25 Budget	\$ 12,947,508.35
Operational Cash Ending Balance	\$ 729,777.61 **		
Average Monthly Expenditures	<u>\$ 512,478.00</u>	FY25 Expenditures and Encumbrances	<u>\$ 12,487,471.09</u>
Total Cash Liquidity	<u>2.16</u>	Difference(\$)	<u>\$ 460,037.26</u>
Operational Cash Liquidity	<u>1.42</u>	Difference (%)	<u>4%</u>

\*\* After Outstanding Cash loans to other funds  
 \*\*\* account under reconciliation at time of report.

**Supplemental Reports**

May 31st Bank Reconciliation Report  
 May 31st Bank Statement

# Christine Duncan Heritage Academy

## Bank Account Reconciliation Report (Bank Reconciliation)

Accounting Cycle: FY24-25; Bank: Wells Fargo Main - Main Back Account; Bank Account: \*\*\*\*\*4409 - Main; Statement Date: 05/31/2025; Include Unposted Transactions: No; Created On: 6/13/2025 1:32:39 PM

Last Reconciled	Beginning Balance	Statement Date	Ending Balance		
4/30/2025	\$1,003,063.55	05/31/2025	\$1,107,332.81		
Date	Source Document	Item Number	Description	Deposit	Withdrawal
2/7/2025	51	15700	DMH Law, LLC		\$2,500.00
4/4/2025	PVM25-100	15799	Guglielmo & Associates		\$2,018.52
4/4/2025	PVM25-99	15798	Guglielmo & Associates		\$4,709.88
4/7/2025	60	15808	Beal School Bus Company		\$105.00
4/7/2025	60	15822	Procurify		\$6,500.00
4/17/2025	62	15844	Oliver M. Gallegos, LPCC		\$800.00
4/17/2025	62	15847	Public Charter Schools of New Mexico		\$538.13
4/17/2025	62	15851	School Nurse Supply, Inc.		\$337.50
4/17/2025	62	15856	Upkeep Mechanical		\$1,763.36
5/1/2025	05-01	05-01	Activity;T-Shirts	\$750.00	
5/2/2025	64	15858	ABCWUA		\$1,698.15
5/2/2025	64	15860	AJF Enterprises Inc		\$1,441.60
5/2/2025	64	15861	Alpine Protection LLC		\$962.79
5/2/2025	64	15862	Amaro's Carpet Cleaning		\$757.27
5/2/2025	64	15863	Association of Charter School Education Services		\$5,454.54
5/2/2025	64	15864	Ben E Keith Foods		\$1,008.28
5/2/2025	64	15865	Charter School Nursing Services Inc.		\$1,372.22
5/2/2025	64	15866	Cooperative Educational Services		\$3,266.46
5/2/2025	64	15867	Dual Language Education of NM		\$3,285.00
5/2/2025	64	15868	Ephesus		\$503.25
5/2/2025	64	15870	Jesus A Moncada		\$160.89
5/2/2025	64	15871	Lakeshore Learning		\$63.23
5/2/2025	64	15872	National Charter Conference		\$6,420.00
5/2/2025	64	15873	New Mexico Association of School Business Officials		\$225.00
5/2/2025	64	15874	Oriental Trading		\$270.52
5/2/2025	64	15875	PNM		\$3,855.59
5/2/2025	64	15876	Quill Corporation		\$277.38
5/2/2025	64	15877	Rising Sun Technologies		\$5,832.00
5/2/2025	64	15878	Sandia Office Supply		\$2,284.72
5/2/2025	64	15879	School Nurse Supply, Inc.		\$288.02
5/2/2025	64	15880	T-Mobile		\$962.64
5/2/2025	64	15881	Theresa Bustos		\$252.77
5/2/2025	64	15882	Verizon Wireless		\$142.84
5/2/2025	74	999124	New Mexico Bank & Trust		\$14,107.50

5/5/2025	05-05	05-05	Activity;Rent;APS	\$19,567.60	
5/6/2025	05-06	05-06	Activity	\$723.61	
5/7/2025	05-07	05-07	Activity;T-Shirts	\$679.10	
5/8/2025	05-08	05-08	Activity	\$108.00	
5/8/2025	77		Saylor Family Trust		\$151,723.80
5/8/2025	PVM25-116		NM Retiree Health Care Authority		\$13,550.51
5/8/2025	PVM25-117		Direct Deposit		\$155,621.78
5/8/2025	PVM25-118		NM Public Schools Insurance Authority		\$33,569.40
5/9/2025	05-09	05-09	USDA; USDA State Mar 2025	\$43,530.13	
5/9/2025	65	15883	Association of Bilingual Education New Mexico		\$6,050.00
5/9/2025	65	15885	AJF Enterprises Inc		\$1,520.73
5/9/2025	65	15886	Alpine Protection LLC		\$410.00
5/9/2025	65	15887	Association of Charter School Education Services		\$158,204.32
5/9/2025	65	15888	Ben E Keith Foods		\$222.55
5/9/2025	65	15889	Casey Benavidez		\$221.47
5/9/2025	65	15890	Einstein Noah Restaurant Group		\$832.56
5/9/2025	65	15892	Lakeshore Learning		\$2,800.50
5/9/2025	65	15893	New Mexico Association for Bilingual Education		\$1,800.00
5/9/2025	65	15894	Oliver M. Gallegos, LPCC		\$800.00
5/9/2025	65	15896	Quill Corporation		\$311.85
5/9/2025	65	15897	Radio La Tremenda		\$599.00
5/9/2025	65	15898	Roberto Muro		\$10.27
5/9/2025	65	15899	Directional Ad-Vantage Holdings		\$345.00
5/9/2025	65	15900	Southwest Custom Stainless LLC		\$4,412.63
5/9/2025	65	15901	Star Sales Distributing Inc		\$5,745.43
5/12/2025	05-12	05-12	Activity;APS;Donation	\$26,621.65	
5/12/2025	75	999125	Diverse Development LLC		\$43,990.28
5/13/2025	05-13	05-13	Activity;SEG May 2025	\$720,842.25	
5/13/2025	PVM25-119		Internal Revenue Service		\$50,845.26
5/14/2025	05-14	05-14	Activity	\$180.00	
5/15/2025	05-15	05-15	Activity;Sandoval HB33;SB9	\$1,152.60	
5/15/2025	70	15903	Alpine Protection LLC		\$562.89
5/15/2025	70	15904	Beal School Bus Company		\$522.00
5/15/2025	70	15905	Ben E Keith Foods		\$115.68
5/15/2025	70	15906	Bonsai Landscaping		\$1,399.13
5/15/2025	70	15909	Ephesus		\$974.98
5/15/2025	70	15910	Explora Science Center and Children's Museum of Albuquerque		\$465.00
5/15/2025	70	15911	Preventive Pest Control		\$300.27
5/15/2025	70	15912	PSG Graphics		\$115.00
5/15/2025	70	15913	Standard Restaurant Supply		\$1,333.54
5/15/2025	70	15914	Superior Effort		\$2,980.00
5/15/2025	70	15915	Theresa Bustos		\$270.85
5/16/2025	76	999126	De Lage Landen Financial Services, Inc.		\$1,204.09
5/16/2025	PVM25-120		NM Educational Retirement Board		\$130,310.14

5/19/2025	05-19	05-19	Activity;CYFD Dinner	\$27,585.38	
5/19/2025	PVM25-114	15916	Guglielmo & Associates		\$1,009.26
5/19/2025	PVM25-115	15917	NM Child Support Enforcement Agency		\$657.66
5/20/2025	05-20	05-20	Activity;APS:HB33:SB9:Donation	\$75,680.73	
5/21/2025	05-21	05-21	Activity;Donation	\$521.25	
5/21/2025	PVM25-121	999127	Pre Paid Legal Services Inc		\$226.34
5/21/2025	PVM25-122		Aflac		\$1,870.02
5/22/2025	05-22	05-22	Activity;APS	\$191,673.48	
5/22/2025	PVM25-123		Direct Deposit		\$150,719.28
5/23/2025	PR25-23b	999123	Gamboa, Rachel V		\$2,368.06
5/23/2025	PVM25-124		NM Taxation & Revenue Department		\$12,995.22
5/27/2025	05-27	05-27	Activity;APS	\$47,253.16	
5/27/2025	PVM25-125		Internal Revenue Service		\$49,550.06
5/28/2025	05-28	05-28	Activity;Donation	\$248.75	
5/29/2025	05-29	05-29	Activity;Gear Up	\$3,917.66	
5/30/2025	05-30	05-30	Rent;Activity	\$17,651.00	
5/30/2025	72	15920	Andrea Gonzalez		\$309.24
5/30/2025	72	15923	Claudia Jimenez		\$573.99
5/30/2025	72	15934	Rising Sun Technologies		\$5,832.00
<b>Sub Total</b>				<b>\$1,178,686.35</b>	<b>\$1,074,417.09</b>

# Christine Duncan Heritage Academy

## Bank Account Reconciliation Report (Outstanding)

Accounting Cycle: FY24-25; Bank: Wells Fargo Main - Main Back Account; Bank Account: \*\*\*\*\*4409 - Main; Statement Date: 05/31/2025; Include Unposted Transactions: No; Created On: 6/13/2025 1:32:39 PM

Last Reconciled	Beginning Balance	Statement Date			
4/30/2025	(\$31,268.23)	05/31/2025			
Date	Source Document	Item Number	Description	Deposit	Withdrawal
4/30/2024	PVM24-05		Metropolitan Life Insurance		\$50.00
6/28/2024	12	15311	Ishtar Rosario Medina		\$59.00
7/23/2024	15	15351	April Kron		\$105.66
9/13/2024	21	15460	MidSchool Math, LLC		\$790.00
9/20/2024	25	15486	Pack Your Maxx LLC		\$524.28
2/7/2025	51	15705	Giovanni Villarreal		\$59.00
2/7/2025	51	15707	Josefina Chavez		\$59.00
2/7/2025	51	15738	Zia Promotional Products		\$413.00
2/18/2025	54	15751	Unite Private Networks		\$870.35
2/18/2025	54	15756	Walsh Gallegos Kyle Robinson & Roalson P.C.		\$7,316.63
3/11/2025	56	15764	Albuquerque Public Schools		\$1,685.42
4/7/2025	60	15814	Comcast		\$2.50
4/7/2025	60	15827	School Nurse Supply, Inc.		\$61.00
4/25/2025	PR25-21		Chavez, Josefina		\$0.00
5/2/2025	64	15859	Association of Bilingual Education New Mexico		\$200.00
5/2/2025	64	15869	Herrera School Buses and Coaches, Inc.		\$1,401.68
5/9/2025	65	15884	Agricultura Coop Network		\$3,527.09
5/9/2025	65	15891	Jesus A Moncada		\$66.14
5/9/2025	65	15895	Oriental Trading		\$32.28
5/9/2025	PR25-22		Chavez, Josefina		\$0.00
5/15/2025	70	15902	AJF Enterprises Inc		\$1,477.80
5/15/2025	70	15907	Comcast		\$136.69
5/15/2025	70	15908	Entravision Communications Co.		\$1,399.13
5/23/2025	PR25-23		Chavez, Josefina		\$0.00
5/30/2025	72	15918	ABCWUA		\$1,708.72
5/30/2025	72	15919	Albert Sanchez Bus Co		\$450.00
5/30/2025	72	15921	Association of Charter School Education Services		\$16,107.35
5/30/2025	72	15922	Ben E Keith Foods		\$247.06
5/30/2025	72	15924	Cooperative Educational Services		\$6,832.01
5/30/2025	72	15925	Customlink		\$3,495.95
5/30/2025	72	15926	Einstein Noah Restaurant Group		\$87.16
5/30/2025	72	15927	Entravision Communications Co.		\$839.48
5/30/2025	72	15928	Ephesus		\$3,335.72
5/30/2025	72	15929	Mystery Science		\$1,695.00
5/30/2025	72	15930	New Mexico Association of School Business Officials		\$720.00
5/30/2025	72	15931	Pack Your Maxx LLC		\$261.87
5/30/2025	72	15932	PNM		\$7,790.00
5/30/2025	72	15933	PSG Graphics		\$748.50
5/30/2025	72	15935	Roberto Muro		\$14.96
5/30/2025	72	15936	Sandia Office Supply		\$2,583.47
5/30/2025	72	15937	School Nurse Supply, Inc.		\$730.66
5/30/2025	72	15938	Directional Ad-Vantage Holdings		\$345.00
5/30/2025	72	15939	T-Mobile		\$108.06
5/30/2025	72	15940	Theresa Bustos		\$46.88
5/30/2025	72	15941	Western States Fire Protection Co.		\$1,177.42
5/30/2025	72	15942	Zeptive, Inc.		\$98.00
5/30/2025	73	15943	Martha Laurenzana		\$2,400.00
<b>Sub Total</b>					<b>\$72,059.92</b>

# Christine Duncan Heritage Academy

## Bank Account Reconciliation Report (GL Reconciliation)

Accounting Cycle: FY24-25; Bank: Wells Fargo Main - Main Back Account; Bank Account: \*\*\*\*\*4409 - Main; Statement Date: 05/31/2025; Include Unposted Transactions: No; Created On: 6/13/2025 1:32:39 PM

	<b>Bank Reconciliation +</b>	<b>Outstanding</b>	<b>Expected GL -</b>	<b>Actual GL 1</b>	<b>Difference</b>
Beginning Balance	\$1,003,063.55 +	(\$31,268.23) =	\$971,795.32 -	\$971,795.32 =	\$0.00
Deposits/Debits	\$1,178,686.35 +	\$0.00 =	\$1,178,686.35 -	\$1,232,252.38 =	(\$53,566.03)
Withdrawals/Credits	(\$1,074,417.09) +	(\$40,791.69) =	(\$1,115,208.78) -	(\$1,168,774.81) =	\$53,566.03
<b>Sub Total</b>	<b>\$1,107,332.81</b>	<b>(\$72,059.92)</b>	<b>\$1,035,272.89</b>	<b>\$1,035,272.89</b>	<b>\$0.00</b>

# Analyzed Business Checking - PF

Account number: \*\*\*\*\*4409 ■ May 1, 2025 - May 31, 2025 ■ Page 1 of 4



CHRISTINE DUNCAN'S HERITAGE ACADEMY  
1900 ATRISCO DR NW  
ALBUQUERQUE NM 87120-1146

## Questions?

Call your Customer Service Officer or Client Services  
1-800-AT WELLS (1-800-289-3557)  
5:00 AM TO 6:00 PM Pacific Time Monday - Friday

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (585)  
P.O. Box 6995  
Portland, OR 97228-6995

## Account summary

### Analyzed Business Checking - PF

Account number	Beginning balance	Total credits	Total debits	Ending balance
*****4409	\$1,003,063.55	\$1,190,290.65	-\$1,086,021.39	\$1,107,332.81

## Credits

### Deposits

Effective date	Posted date	Amount	Transaction detail
05/02	05/05	538.13	Reversal of Check Posted 5-02-25 Reposted 5-05-25 as Serial 0000015847 Our Ref: 5-02-25 00000000
05/05	05/06	1,401.68	Reversal of Check Posted 5-05-25 Refer to Maker Our Ref: 5-05-25 00000000
05/13	05/14	200.00	Reversal of Check Posted 5-13-25 Refer to Maker Our Ref: 5-13-25 00000000
05/19	05/20	1,477.80	Reversal of Check Posted 5-19-25 Refer to Maker Our Ref: 5-19-25 00000000
05/19	05/20	136.69	Reversal of Check Posted 5-19-25 Refer to Maker Our Ref: 5-19-25 00000000
05/20	05/21	1,800.00	Reversal of Check Posted 5-20-25 Reposted 5-21-25 as Serial 0000015893 Our Ref: 5-20-25 00000000
05/27	05/28	6,050.00	Reversal of Check Posted 5-27-25 Reposted 5-28-25 as Serial 0000015883 Our Ref: 5-27-25 00000000
		\$11,604.30	Total deposits

### Electronic deposits/bank credits

Effective date	Posted date	Amount	Transaction detail
	05/01	750.00	Post Verify Deposit
	05/05	19,567.60	Post Verify Deposit
	05/06	723.61	Post Verify Deposit
	05/07	679.10	Post Verify Deposit
	05/08	108.00	Post Verify Deposit
	05/09	6,269.94	State of NEW Mex Vndr Pymt Nmap0002273114 USDA March 2025-State USDA March 2025-State
	05/09	37,260.19	State of NEW Mex Vndr Pymt Nmap0002273206 USDA March 2025 USDA March 2025
	05/12	26,621.65	Post Verify Deposit

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(585)  
Sheet Seq = 0013985  
Sheet 00001 of 00004



*Electronic deposits/bank credits (continued)*

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
05/13		148.00	Post Verify Deposit
05/13		720,694.25	APS Payments Christine Dncn Christine Duncan Ha Cs
05/14		180.00	Post Verify Deposit
05/15		156.00	Post Verify Deposit
05/15		338.72	Sandoval County ACH Paymen 1656888 April 2025 Dist APS Sb-9
05/15		657.88	Sandoval County ACH Paymen 1656029 April 2025 Dist APS Hb-33
05/19		123.00	Post Verify Deposit
05/19		27,462.38	State of NM Earlychild Nmap0002279814 Christine Duncan Herit
05/20		607.75	Post Verify Deposit
05/20		35,000.00	State of NEW Mex Vndr Pymt Nmap0002281814 001-118-2425-27114-0001 27114 Structured Literacy
05/20		40,072.98	Bernalillo Count Distr_Pymt Christine Duncans Heri
05/21		521.25	Post Verify Deposit
05/22		398.20	Post Verify Deposit
05/22		191,275.28	State of NEW Mex Vndr Pymt Nmap0002283165 23-H2516-P PR1 Contact Dfalgd.Payables@Dfa.NM.Gov
05/27		47,253.16	Post Verify Deposit
05/28		248.75	Post Verify Deposit
05/29		319.50	Post Verify Deposit
05/29		3,598.16	State of NEW Mex Vndr Pymt Nmap0002287652 CD.Rfr.2025.03 Gunm-Invoice#CD.Rfr.2025.03
05/30		17,651.00	Post Verify Deposit
		\$1,178,686.35	Total electronic deposits/bank credits
		\$1,190,290.65	Total credits

**Debits**

Electronic debits/bank debits

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
05/02		14,107.50	VISA Payment 429824xxxxx8347 BI Acct Heritage Acade
05/08		13,550.51	ACH Prep Origintn - Christine Duncan - File 7878782339 Coid 1205009183
05/08		33,569.40	ACH Prep Origintn - Christine Duncan - File 7878782339 Coid 1205009183
05/08		155,621.78	ACH Prep Origintn - Christine Duncan - File 7878782339 Coid 1205009183
05/08		2.49	< Business to Business ACH Debit - Appfolio, Inc. F Web Pmts 050825 Skdy45 Christine Duncan's Her
05/08		151,721.31	< Business to Business ACH Debit - Saylor Family Tr Web Pmts 050825 S3Rywc Christine Duncan's Her
05/12		43,990.28	ACH Prep Origintn - Christine Duncan - File 7878782339 Coid 1205009183
05/13		50,845.26	< Business to Business ACH Debit - IRS Usat taxpymt 051325 270553391553926 Christine Duncans Heri
05/16		268.17	< Business to Business ACH Debit - Leasedirect 12683_1 250515 1591466 Inv# 590033511 Due 05/15/25 Rec# 2099535
05/16		935.92	< Business to Business ACH Debit - Leasedirect 12683_1 250515 1591466 Inv# 590033137 Due 05/15/25 Rec# 2102078
05/16		130,310.14	< Business to Business ACH Debit - Nmerb Web Pay 250515 02353 Christine Duncan Herit
05/21		226.34	Legalshield Grp Paymt 250438770148716 Christine Duncan Herit

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*Electronic debits/bank debits (continued)*

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
	05/21	1,870.02	< Business to Business ACH Debit - AFLAC Columbus Achpmt 250520 99158541 L7U9648764901
	05/22	150,719.28	ACH Prep Origintn - Christine Duncan - File 7878782339 Coid 1205009183
	05/23	2,368.06	WT Seq454602 Rachel V Gamboa /Bnf=Rachel V Gamboa Srf# Gw00000076677918 Trn#250523454602 Rfb# 105
	05/23	12,995.22	< Business to Business ACH Debit - Tax_Rev_Wwt_Ecks Trd Pmnt 250522 1120590208 Christine Duncan Herit
	05/27	49,550.06	< Business to Business ACH Debit - IRS Usatxpymt 052725 270554771704869 Christine Duncans Heri
		\$812,651.74	Total electronic debits/bank debits

< Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Checks paid

<i>Number</i>	<i>Amount</i>	<i>Date</i>	<i>Number</i>	<i>Amount</i>	<i>Date</i>	<i>Number</i>	<i>Amount</i>	<i>Date</i>
584	538.13	05/02	15870	160.89	05/12	15897	599.00	05/13
585	200.00	05/13	15871	63.23	05/07	15898	10.27	05/09
589*	1,800.00	05/20	15872	6,420.00	05/20	15899	345.00	05/13
5883*	6,050.00	05/27	15873	225.00	05/06	15900	4,412.63	05/15
15700*	2,500.00	05/19	15874	270.52	05/23	15901	5,745.43	05/16
15798*	4,709.88	05/15	15875	3,855.59	05/06	15902	1,477.80	05/19
15799	2,018.52	05/15	15876	277.38	05/07	15903	562.89	05/27
15808*	105.00	05/19	15877	5,832.00	05/05	15904	522.00	05/22
15822*	6,500.00	05/07	15878	2,284.72	05/06	15905	115.68	05/21
15844*	800.00	05/05	15879	288.02	05/07	15906	1,399.13	05/15
15847*	538.13	05/05	15880	962.64	05/12	15907	136.69	05/19
15851*	337.50	05/01	15881	252.77	05/08	15909*	974.98	05/27
15856*	1,763.36	05/01	15882	142.84	05/09	15910	465.00	05/21
15858*	1,698.15	05/06	15883	6,050.00	05/28	15911	300.27	05/20
15860*	1,441.60	05/06	15885*	1,520.73	05/13	15912	115.00	05/22
15861	962.79	05/12	15886	410.00	05/19	15913	1,333.54	05/22
15862	757.27	05/06	15887	158,204.32	05/20	15914	2,980.00	05/16
15863	5,454.54	05/09	15888	222.55	05/13	15915	270.85	05/23
15864	1,008.28	05/06	15889	221.47	05/21	15916	1,009.26	05/23
15865	1,372.22	05/06	15890	832.56	05/14	15917	657.66	05/27
15866	3,266.46	05/06	15892*	2,800.50	05/13	15920*	309.24	05/30
15867	3,285.00	05/08	15893	1,800.00	05/21	15923*	573.99	05/30
15868	503.25	05/07	15894	800.00	05/14	15934*	5,832.00	05/30
15869	1,401.68	05/05	15896*	311.85	05/14			
		\$273,369.65	Total checks paid					

\* Gap in check sequence.

\$1,086,021.39 Total debits



Daily ledger balance summary

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
04/30	1,003,063.55	05/12	638,436.47	05/21	1,080,703.31
05/01	1,001,712.69	05/13	1,302,745.68	05/22	1,119,686.97
05/02	987,067.06	05/14	1,301,181.27	05/23	1,102,773.06
05/05	998,600.98	05/15	1,289,793.71	05/27	1,092,230.63
05/06	984,816.98	05/16	1,149,554.05	05/28	1,092,479.38
05/07	977,864.20	05/19	1,172,509.94	05/29	1,096,397.04
05/08	619,968.94	05/20	1,083,080.57	05/30	1,107,332.81
05/09	657,891.42				
Average daily ledger balance		\$1,027,894.20			

Funds Availability Policy Update

Effective June 4, 2025, we are updating the Funds Availability Policy in our Commercial Account Agreement as follows:

In the "Longer delays may apply" section, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$225 to \$275.
- The amount of funds you deposit by check on any one day that may lead to a longer delay in availability of generally no more than seven business days is increasing from \$5,525 to \$6,725.

The name of your commercial deposit account is changing

We are updating your commercial deposit product names to our current analyzed deposit product names.

- The name of your account will change by the week of June 23, 2025.
- Your account numbers are not changing. Account analysis and service fees are not affected.
- We're sending you a letter and email that has your new account name. You'll also see the change in your statements beginning with the June statement you receive in July.