

1602 Cumberland Ave
Middlesboro, KY 40965

RETURN SERVICE REQUESTED

BLACK MOUNTAIN UTILITY DISTRICT
BOND AND INTEREST ACCOUNT
609 FOUR MILE RD
BAXTER KY 40806-8437

Managing Your Accounts

Branch Name	Hearthside Bank
Phone Number	606-248-1095 800-354-0182
Tele-Banking	606-248-4663 800-728-4636
Mailing Address	1602 Cumberland Ave Middlesboro, KY 40965
Online Access	hearthsidebank.com

Effective 9/23/24, all customers with a \$2,500 debit card point of sale (POS) daily limit will have their limit automatically increased to \$5,000. All other set POS daily limits will remain unchanged. Electronic Funds Transfer limits may be subject to additional restrictions for certain violations of the account agreement.

In addition to the electronic services previously disclosed, we also provide: (1) the ability to transfer funds from checking or savings to another customer's account with us, and (2) complete person-to-person transfers to and from your checking account using Zelle®.

Summary of Accounts

Account Type	Account Number	Ending Balance
E-Bu\$iness Partner Interest	XXXXX4742	\$111,733.59

E-Bu\$iness Partner Interest - XXXXX4742

Account Summary			Interest Summary	
Date	Description	Amount	Description	Amount
09/01/2024	Beginning Balance	\$73,889.08	Annual Percentage Yield Earned	0.06%
	4 Credit(s) This Period	\$37,844.51	Interest Days	30
	0 Debit(s) This Period	\$0.00	Interest Earned	\$4.63
09/30/2024	Ending Balance	\$111,733.59	Interest Paid This Period	\$4.63
			Interest Paid Year-to-Date	\$26.43

Deposits		
Date	Description	Amount
09/09/2024	Deposit August Transfer for July	\$12,950.00
09/09/2024	Deposit Sept transfer for August	\$13,050.00
09/30/2024	Deposit Pmt 1 of 4	\$11,839.88

Other Credits		
Date	Description	Amount
09/30/2024	Credit Interest	\$4.63

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

The following error resolution information pertains to consumer accounts only. Telephone or write us as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. Direct inquires to 1602 Cumberland Ave., Middlesboro, KY, Telephone 606-248-1095.

- 1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 10 business days to do this, we 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 us to complete our investigation.

COMPUTATION OF FINANCE CHARGE

We figure the FINANCE CHARGE on your line of credit account by applying the daily periodic rate to the "daily balance of your account each day during the billing period. We determine the "daily balance" of your accounts as follows. Each day during the billing period we begin with the total balance you owe on the account at the beginning of the day, then we add in any new loan advances which were made on that day and any additional charges which were assessed against the account that day; then, if applicable, we subtract out (i) all payments received and credits applied on that day and (ii) all unpaid finance charges, annual charges, insurance charges, or other charges which were included in your total account balance on that day. These calculations give us the daily balance of your line of credit account for the particular day in question.

We then determine the amount of the FINANCE CHARGE by multiplying the daily periodic rate for the billing period times the "average balance", times the number of days in the billing period. The average daily balance is determined by adding up all the "daily balances" for the billing period and dividing by the number of days in the billing period.

You can easily
BALANCE YOUR
CHECKBOOK
BY DOING THESE THINGS
Fill in Below Amounts from Your
STATEMENT and CHECKBOOK

Form for computing finance charge. Includes fields for: Balance shown on YOUR STATEMENT, Add Deposits Not on Statement, Sub-Total, CHECK No., Subtracted Issued But Not on Statement, Balance shown in YOUR CHECKBOOK, Add any Deposits not Already Entered in Checkbook, Sub-Total, Add Interest Paid, Subtract Service Charges and other Bank Charges Not in Checkbook, Total, BALANCE.

E-Bu\$iness Partner Interest - XXXXX4742 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/01/2024	\$73,889.08	09/09/2024	\$99,889.08	09/30/2024	\$111,733.59

Insufficient Funds and Returned Item Fees

	Total for this period	Total year-to-date
Insufficient Funds Fees Paid	\$0.00	\$0.00
Insufficient Funds Fees Returned	\$0.00	\$0.00

Interest Rate Changes

Interest Rate As Of Date	Interest Rate
09/01/2024	0.0600%
09/30/2024	0.0700%

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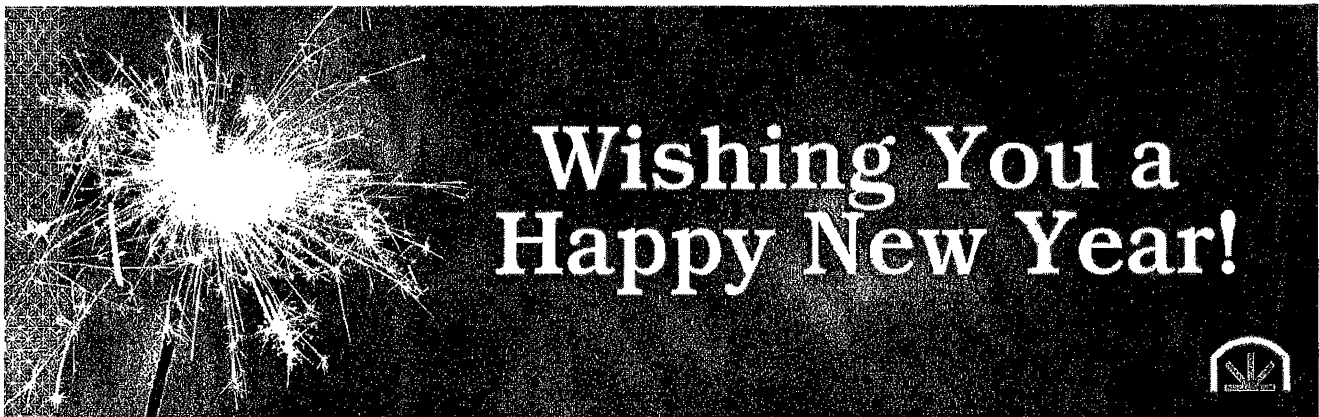
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Summary of Accounts

Account Type	Account Number	Ending Balance
E-Bu\$iness Partner Interest	XXXXX4742	\$0.00

E-Bu\$iness Partner Interest - XXXXX4742

Account Summary

Date	Description	Amount
01/01/2025	Beginning Balance	\$96,903.76
	7 Credit(s) This Period	\$154,396.82
	2 Debit(s) This Period	\$251,300.58
01/31/2025	Ending Balance	\$0.00

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.07%
Interest Days	9
Interest Earned	\$2.40
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.00

Deposits

Date	Description	Amount
01/02/2025	Deposit 2 OF 4	\$10,000.00
01/02/2025	Deposit 3 OF 4	\$10,000.00
01/02/2025	Deposit 4 OF 4	\$10,000.00
01/02/2025	Deposit Sept 24	\$12,650.00
01/02/2025	Deposit Oct 2024	\$13,355.00
01/02/2025	Deposit Nov 2024	\$13,960.00

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You can easily
**BALANCE YOUR
 CHECKBOOK**
 BY DOING THESE THINGS
 Fill In Below Amounts from Your
 STATEMENT and CHECKBOOK

Balance shown on YOUR STATEMENT.....\$ _____	Balance shown in YOUR CHECKBOOK \$ _____
Add Deposits Not on Statement.....\$ _____	Add any Deposits not Already Entered in Checkbook \$ _____
_____	_____
_____	_____
Sub-Total.....\$ _____	Sub-Total..... \$ _____
CHECK No.	Subtracted Issued But Not on Statement
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total \$ _____	Total \$ _____
BALANCE .. \$ _____	BALANCE .. \$ _____

E-Bu\$iness Partner Interest - XXXXX4742 (continued)
Other Credits

Date	Description	Amount
01/29/2025	Check 10125 (Rejected)	\$84,431.82

Other Debits

Date	Description	Amount
01/09/2025	Closeout Withdrawal	\$166,868.76
01/29/2025	Check 10125	\$84,431.82

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/01/2025	\$96,903.76	01/02/2025	\$166,868.76	01/09/2025	\$0.00

Insufficient Funds and Returned Item Fees

	Total for this period	Total year-to-date
Insufficient Funds Fees Paid	\$0.00	\$0.00
Insufficient Funds Fees Returned	\$0.00	\$0.00

Interest Rate Changes

Interest Rate As Of Date	Interest Rate
01/01/2025	0.0600%
01/02/2025	0.0700%

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Black Mountain Utility District
 Bond and Interest Account
 609 Four Mile Rd
 Baxter KY 40806

----- History Account Number 700734742 -----
 12-01-2024 to 02-20-2025

Post Date	Eff Date	Check Nbr	Description	Amount	Running Bal	Status
01-29-2025	01-29-2025	10125	Check	84,431.82	0.00	Rejected
01-29-2025	01-29-2025	10125	Check	(84,431.82)	(84,431.82)	Completed
01-09-2025	01-09-2025		Closeout Withdrawal	(166,868.76)	0.00	Completed
01-02-2025	01-02-2025		Deposit Nov 2024	13,960.00	166,868.76	Completed
01-02-2025	01-02-2025		Deposit Oct 2024	13,355.00	152,908.76	Completed
01-02-2025	01-02-2025		Deposit Sept 24	12,650.00	139,553.76	Completed
01-02-2025	01-02-2025		Deposit 4 OF 4	10,000.00	126,903.76	Completed
01-02-2025	01-02-2025		Deposit 3 OF 4	10,000.00	116,903.76	Completed
01-02-2025	01-02-2025		Deposit 2 OF 4	10,000.00	106,903.76	Completed
12-31-2024	12-31-2024		Credit Interest	4.94	96,903.76	Completed