

RETURN SERVICE REQUESTED

PANA COMMUNITY UNIT SCHOOL DIST #8  
PANA SENIOR HIGH ACTIVITY FUND  
201 W 8TH ST  
PANA IL 62557-1713

**Managing Your Accounts**

	Phone Number	888-728-1954
	Mailing Address	P.O Box 350 Pana IL 62557
	Online Access	www.bankpbt.com

**Summary of Accounts**

Account Type	Account Number	Ending Balance
Business NOW Account	28126	\$108,173.75

**Business NOW Account-28126**

**Account Summary**

Date	Description	Amount
08/01/2019	Beginning Balance	\$101,842.93
	13 Credit(s) This Period	\$18,823.83
	20 Debit(s) This Period	\$12,493.01
08/30/2019	Ending Balance	\$108,173.75

**Interest Summary**

Description	Amount
Annual Percentage Yield Earned	2.74%
Interest Days	30
Interest Earned	\$231.33
Interest Paid This Period	\$231.33
Interest Paid Year-to-Date	\$529.26

**Account Activity**

Post Date	Description	Debits	Credits	Balance
08/01/2019	Beginning Balance			\$101,842.93
08/01/2019	CHECK # 8154	\$40.92		
08/02/2019	CHECK # 8149	\$600.00		
08/02/2019	CHECK # 8153	\$98.97		
08/05/2019	DEPOSIT		\$400.00	
08/06/2019	DEPOSIT		\$7,636.75	
08/07/2019	CHECK # 8150	\$185.10		
08/14/2019	CHECK # 7150	\$229.40		
08/14/2019	CHECK # 7156	\$4,291.13		
08/15/2019	CHECK # 7155	\$229.00		
08/15/2019	CHECK # 7157	\$182.45		
08/21/2019	CHECK # 7151	\$471.70		
08/21/2019	CHECK # 7152	\$55.38		
08/21/2019	CHECK # 7153	\$88.75		
08/21/2019	CHECK # 7154	\$4,873.24		
08/23/2019	CHECK # 7159	\$400.00		
08/23/2019	CHECK # 8122	\$66.59		
08/26/2019	DEPOSIT		\$103.00	
08/26/2019	DEPOSIT		\$375.00	
08/26/2019	DEPOSIT		\$881.75	

**INFORMATION REGARDING BALANCE ON WHICH FINANCE CHARGE IS COMPUTED**

We figure the FINANCE CHARGE on your account by multiplying the daily balance of your account, including current transactions, by the daily periodic rate each day during the billing cycle. This gives us a daily finance charge. Then we add together each daily finance charge to derive a total FINANCE CHARGE for the billing cycle. To get the daily balance on which each daily finance charge is computed, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits. If your Credit Line account is a variable rate plan, the periodic rate may vary.

\*Note: If the statement closing date falls on a Friday or on any business day immediately prior to a non-business day, the number of days in the billing cycle will include the subsequent number of non-business days until the next business day, and the finance charge will continue to accrue. However, the number of days in the next billing cycle will not include days included in the prior cycle.

**INFORMATION REGARDING ERRORS OR INQUIRIES ABOUT YOUR BILL**

If you think your bill is wrong, or if you need more information about a transaction on your bill, provide written notice to Peoples Bank & Trust, P.O. Box 350, Pana, Illinois 62557 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may also telephone us at (888) 728-1954; however doing so will not preserve your rights. In your letter, give us the following information: your name, your account number, the dollar amount of the suspected error, and an explanation of the error. Include why you believe the error occurred, if possible, and request any additional information or items that 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 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.

**INFORMATION REGARDING REPORT LOST OR STOLEN CHECKS AND DEBIT CARDS**

During business hours, please report lost or stolen checks or debit cards to Peoples Bank & Trust at (888) 728-1954. After business hours, please report lost or stolen debit cards to Lost and Stolen Card Services at (800) 472-3272.

**INFORMATION REGARDING ELECTRONIC TRANSFER ERRORS AND QUESTIONS**

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone us at (888) 728-1954 or write us at Peoples Bank & Trust, P.O. Box 350, Pana, Illinois 62557 as soon as possible. We must hear from you no later than 60 days after the first statement on which the error or problem appeared. In your letter or telephone call, please provide the following information: your name, your account number (if any), the dollar amount of the suspected error or transfer, and an explanation of the error or transfer. Include why you believe the error occurred, if possible, and request any additional information or items that you are unsure about. We will investigate your complaint and will correct any error promptly. If we take more than ten business days to do this, we will re-credit your account for the amount of the suspected error; so that you will have use of the money during the time it takes to complete our investigation. If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at (888) 728-1954.

**INFORMATION REGARDING RECONCILING YOUR CHECKBOOK AND BANK STATEMENT BALANCES**

Please examine this statement and items at once and report any exceptions immediately. Mark off checks paid by the bank, list the numbers and amounts of any checks written but not yet paid by the bank below, sum any deposits not yet credited by bank below, and reconcile your statement, as follows:

Checks Written But Not Yet Paid by Bank		Balance from Statement	
Number	Amount	(+) Deposits not credited by bank (if any)	
		(-) Total of Checks Unpaid	
		Reconciled Balance	
		(-) Your Checkbook Balance	
Total of Checks Unpaid		Un-reconciled Difference	

**Altamont**

511 S. Main Street  
Altamont, IL 62411

**Morrisonville**

409 Carlin Street  
Morrisonville, IL 62546

**Pana**

200 S. Locust Street  
Pana, IL 62557

**Taylorville**

1221 Springfield Road  
Taylorville, IL 62568

**Waverly**

197 W. State Street  
Waverly, IL 62692

**Charleston**

1810 Lincoln Avenue  
Charleston, IL 61920

**Palmyra**

142 W. State Street  
Palmyra, IL 62674

**Springfield**

2840 Mansion Road  
Springfield, IL 62711

**Tower Hill**

209 State Highway 16  
Tower Hill, IL 62571

**White Hall**

102 S. Main Street  
White Hall, IL 62092

**Business NOW Account-28126 (continued)**

**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
08/26/2019	DEPOSIT		\$7,326.00	
08/27/2019	CHECK # 7158	\$213.00		
08/27/2019	CHECK # 8157	\$175.00		
08/28/2019	CHECK # 8155	\$200.00		
08/29/2019	DEPOSIT		\$25.00	
08/29/2019	DEPOSIT		\$250.00	
08/29/2019	DEPOSIT		\$415.00	
08/29/2019	ADDITIONAL JULY INTEREST OWED		\$99.64	
08/29/2019	CHARGEBACK ITEMS <i>yearbook</i>	\$50.00		
08/29/2019	RETURN ITEMS	\$2.38		
08/30/2019	DEPOSIT		\$400.00	
08/30/2019	DEPOSIT		\$780.00	
08/30/2019	CHECK # 7175	\$40.00		
08/30/2019	INTEREST		\$131.69	
08/30/2019	Ending Balance			<b>\$108,173.75</b>

**Checks Cleared**

Check Nbr	Date	Amount
7150 ✓	08/14/2019	\$229.40
7151 ✓	08/21/2019	\$471.70
7152 ✓	08/21/2019	\$55.38
7153 ✓	08/21/2019	\$88.75
7154 ✓	08/21/2019	\$4,873.24
7155 ✓	08/15/2019	\$229.00
7156 ✓	08/14/2019	\$4,291.13
7157 ✓	08/15/2019	\$182.45
7158 ✓	08/27/2019	\$213.00

\* Indicates skipped check number

Check Nbr	Date	Amount
7159 ✓	08/23/2019	\$400.00
7175* ✓	08/30/2019	\$40.00
8122* ✓	08/23/2019	\$66.59
8149* ✓	08/02/2019	\$600.00
8150 ✓	08/07/2019	\$185.10
8153* ✓	08/02/2019	\$98.97
8154 ✓	08/01/2019	\$40.92
8155 ✓	08/28/2019	\$200.00
8157* ✓	08/27/2019	\$175.00

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
08/01/2019	\$101,802.01	08/14/2019	\$104,434.16	08/27/2019	\$106,364.80
08/02/2019	\$101,103.04	08/15/2019	\$104,022.71	08/28/2019	\$106,164.80
08/05/2019	\$101,503.04	08/21/2019	\$98,533.64	08/29/2019	\$106,902.06
08/06/2019	\$109,139.79	08/23/2019	\$98,067.05	08/30/2019	\$108,173.75
08/07/2019	\$108,954.69	08/26/2019	\$106,752.80		

**Overdraft and Returned 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



#0000	08/05/2019	\$400.00
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#0000	08/26/2019	\$103.00
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#0000	08/26/2019	\$881.75
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#0000	08/29/2019	\$25.00
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#0000	08/29/2019	\$415.00
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#0000	08/30/2019	\$780.00
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#0000	08/06/2019	\$7,636.75
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#0000	08/26/2019	\$375.00
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#0000	08/26/2019	\$7,326.00
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#0000	08/29/2019	\$250.00
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#0000	08/30/2019	\$400.00
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#7150	08/14/2019	\$229.40
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PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Pana CUSD #8 \$471.70  
Four hundred seventy one and 10/100 DOLLARS

FOR 2020 Casey Blum

#007151# #071122535# 00 028 125#

#7151 08/21/2019 \$471.70

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Pana CUSD #8 \$55.38  
Fifty five and 38/100 DOLLARS

FOR Cowling Mkt Facility Casey Blum

#007152# #071122535# 00 028 125#

#7152 08/21/2019 \$55.38

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Pana CUSD #8 \$88.75  
Eighty eight and 75/100 DOLLARS

FOR platform Casey Blum

#007153# #071122535# 00 028 125#

#7153 08/21/2019 \$88.75

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Pana CUSD #8 \$4,873.24  
Four thousand eight hundred seventy three and 24/100 DOLLARS

FOR State Series Casey Blum

#007154# #071122535# 00 028 125#

#7154 08/21/2019 \$4,873.24

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Anderson's Outdoor Sports & Turf LLC \$229.00  
Two hundred twenty nine and 00/100 DOLLARS

FOR State Series Casey Blum

#007155# #071122535# 00 028 125#

#7155 08/15/2019 \$229.00

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Anderson's \$4,291.13  
Four thousand two hundred ninety one and 13/100 DOLLARS

FOR 2020 - Moon 4/20/19 Casey Blum

#007156# #071122535# 00 028 125#

#7156 08/14/2019 \$4,291.13

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/14/19

PAY TO THE ORDER OF Subway of Pana \$182.45  
One hundred - Eighty two and 45/100 DOLLARS

FOR State Series Casey Blum

#007157# #071122535# 00 028 125#

#7157 08/15/2019 \$182.45

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/16/19

PAY TO THE ORDER OF Brian Wood \$213.00  
Two hundred thirteen and 00/100 DOLLARS

FOR Casey Blum

#007158# #071122535# 00 028 125#

#7158 08/27/2019 \$213.00

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/23/19

PAY TO THE ORDER OF Cash \$400.00  
Four hundred and 00/100 DOLLARS

FOR Casey Blum

#007159# #071122535# 00 028 125#

#7159 08/23/2019 \$400.00

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/30/19

PAY TO THE ORDER OF Cash \$40.00  
Forty and 00/100 DOLLARS

FOR Casey Blum

#007175# #071122535# 00 028 125#

#7175 08/30/2019 \$40.00

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/23/19

PAY TO THE ORDER OF St Elmo FFA \$66.59  
Sixty six and 59/100 DOLLARS

FOR Section Fair Expenses Casey Blum

#008122# #071122535# 00 028 125#

#8122 08/23/2019 \$66.59

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 7/23/19

PAY TO THE ORDER OF 8 to 18 Media \$600.00  
Six hundred and 00/100 DOLLARS

FOR Casey Blum

#008149# #071122535# 00 028 125#

#8149 08/02/2019 \$600.00

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 7/23/19

PAY TO THE ORDER OF Heather Phillips

One hundred eighty-five 10/100 DOLLARS

\$185.10

FOR Casey Adam

#008150# ⑆071122535⑆ 00 028 126⑆

#8150 08/07/2019 \$185.10

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 7/29/19

PAY TO THE ORDER OF Casey Adams

Ninety-eight 22/100 DOLLARS

\$98.22

FOR Casey Adams

#008153# ⑆071122535⑆ 00 028 126⑆

#8153 08/02/2019 \$98.97

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 7/31/19

PAY TO THE ORDER OF Subway

Forty 92/100 DOLLARS

\$40.92

FOR Casey Adam

#008154# ⑆071122535⑆ 00 028 126⑆

#8154 08/01/2019 \$40.92

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/6/19

PAY TO THE ORDER OF McKendree University Bands

Two hundred 00/100 DOLLARS

\$200.00

FOR Competition

#008155# ⑆071122535⑆ 00 028 126⑆

#8155 08/28/2019 \$200.00

PANA COMMUNITY UNIT DISTRICT #8  
ACTIVITY FUND  
201 W. 8TH ST.  
PANA, IL 62557

DATE 8/6/19

PAY TO THE ORDER OF Olivia Music Boosters

One hundred seventy-five 00/100 DOLLARS

\$175.00

FOR Casey Adam

#008157# ⑆071122535⑆ 00 028 126⑆

#8157 08/27/2019 \$175.00

ENTER DATA IN PINK FIELDS

Enter information from current bank statements

**Peoples Bank Elite Checking Acct. # 28126**

Beginning balance	8/1/2019	101,842.93
Debits this period		12,493.01
Credits this period		18,823.83
Ending balance	8/30/2019	108,173.75
Total outstanding deposits		
Total outstanding checks		4,119.80
Reconciled Checking Acct. bala 104,053.95		

<b>Activity/Club</b>	<b>Balance as of: 8/1/2019</b>	<b>YTD Receipts</b>	<b>YTD Disbursements</b>	<b>Balance as of: 8/30/2019</b>
Art Club	806.16	0.00	0.00	806.16
Band	4,302.57	7,801.75	550.00	11,554.32
BaT Shack	2,344.46	0.00	500.00	1,844.46
Chorus	186.99	0.00	0.00	186.99
Class of 2018	5,219.11	0.00	5,219.11	0.00
Class of 2019	558.59	0.00	0.00	558.59
Class of 2020	9,736.42	0.00	4,762.83	4,973.59
Class of 2021	4,505.63	0.00	0.00	4,505.63
Class of 2022	2,469.53	0.00	483.10	1,986.43
Class of 2023	0.00	0.00	0.00	0.00
Drama Club - School Play	1,838.89	0.00	0.00	1,838.89
Faculty	951.81	1,281.75	772.66	1,460.90
FFA	10,496.25	4,616.52	816.96	14,295.81
FFA Alumni	16,689.65	0.00	0.00	16,689.65
Foreign Language	3,745.57	0.00	0.00	3,745.57
Good Deeds Club	311.42	0.00	0.00	311.42
IM Sports	1,909.82	0.00	0.00	1,909.82
Interest - Checking	560.64	273.77	0.00	834.41
Library	109.91	0.00	0.00	109.91
National Honor Society (NHS)	0.00	573.00	0.00	573.00
Post Prom	2,706.07	0.00	273.85	2,432.22
School Improvement	(871.17)	6,399.11	2,620.13	2,907.81
State Series	19,808.35	7,826.00	6,684.69	20,949.66
Student Council	2,605.73	0.00	425.00	2,180.73
Yearbook - Panorama	7,072.98	375.00	50.00	7,397.98
Totals	98,065.38	29,146.90	23,158.33	104,053.95

<b>Bank Reconciliation Summary</b>				
	<b>Bank Balances 8/30/2019</b>	<b>Outstanding Receipts</b>	<b>Outstanding Checks</b>	<b>Reconciled Bank Balance</b>
Peoples Bank Elite Checking Account #28126	108,173.75		4,119.80	104,053.95
Peoples Bank Elite Savings Account #429856	0.00	0.00	0.00	0.00
			Difference	0.00





PEOPLES BANK & TRUST  
200 SOUTH LOCUST STREET  
PO BOX 350  
PANA, IL 62557  
TELEPHONE: 888-728-1954

PAGE: 1  
DATE: 8/29/2019  
ACCOUNT #28126

PANA COMMUNITY UNIT SCHOOL DIST #8  
PANA SENIOR HIGH ACTIVITY FUND  
201 WEST EIGHTH STREET  
PANA, IL 62557

**NOTICE OF CHECKS CHARGED BACK  
TO YOUR ACCOUNT**

**THE FOLLOWING ITEMS HAVE BEEN CHARGED BACK TO YOUR ACCOUNT:**

<b>PAYOR</b>	<b>REASON</b>	<b>AMOUNT</b>
CHUN JUAN CHEN	CLOSED ACCOUNT	\$50.00

Your account has been charged \$2.38 for return deposited item fees.

The enclosed deposited item (s) have been returned unpaid and the Advice Total shown below deducted from your account. Should you have questions, please call customer service.

REASON  
Closed Account

SEQ #  
0924030646

ITEM AMOUNT  
50.00

\*071122535\*  
08/29/2019  
0924030646

This is a LEGAL COPY of  
your check. You can use it  
the same way you would  
use the original check.

RETURN REASON - D  
CLOSED ACCOUNT

000000001984797  
071122535 08/26/2019

## CLOSED ACCOUNT

JUN YUAN LIN (3/12)  
CHUN JUAN CHEN  
28 WEST DEWITT STREET  
PANA IL 62557

1590  
70-8301/2711

20/5/19

Date

PAY TO THE  
ORDER OF

Pana High School Yearbook \$ 50 <sup>00</sup>/<sub>100</sub>  
Fifty dollars and <sup>00</sup>/<sub>100</sub> Dollars



For

Sarah Lin's yearbook

*[Signature]*

⑆271183015⑆0000077313500⑆1590

⑆271183015⑆0000077313500⑆1590 ⑆0000005000⑆



NOTICE APPLIES TO CONSUMER ACCOUNTS ONLY  
Check 21 Disclosure for Return of Substitute Check

Some or all of the checks you receive back from us may be substitute checks. A new federal law permits banks to replace an original check with a "Substitute Check." A Substitute Check is a copy of the original check but is treated the same as the original check for all purposes. The Substitute Check will be an accurate copy of the front and back of the original check and contain the words: "This is a legal copy of your check. You can use it the same way you would use the original check."

If you lose money because you received a substitute check, you may have the right to file a claim for an expedited refund if:

- I. The substitute check was incorrectly charged to your account;
- II. You lost money as a result of the substitute check being charged to your account; and
- III. You need the original check or a better copy of the original check to demonstrate that we incorrectly charged your account.

You may make a claim by calling us, or by visiting your local branch location. You must make your claim within 40 calendar days of the later of; the date that we delivered the account statement showing the charge that you are disputing, or the date on which we made the substitute check available to you. Refunds are limited up to the amount of the substitute check, plus interest if your account earns interest. If there is a valid reason that you cannot make your claim by the required day you may be given additional time. Your expedited claim must:

1. Describe why you think the charge to your account was incorrect;
2. Estimate how much money you have lost because of the substitute check charge;
3. Explain why the substitute check is not sufficient to show whether or not the charge to your account was correct; and
4. Provide us with a copy of the substitute check or give us information that will help us to accurately identify the substitute check.

We will investigate your claim promptly. If we conclude that we incorrectly charged your account, we will provide a refund for your loss up to the amount of the substitute check, plus interest if your account earns interest, within one business day of making that decision. If we conclude that we correctly charged your account, we will send you a notice that explains the reason for our decision and include either the original check or a better copy of the original check than the one you already received. If we have not made a decision on your claim within 10 business days after you submitted it, we will provisionally refund the amount of your claim, up to \$2,500, plus interest. If we have not issued our decision by the 45th day after you have submitted your claim, we will refund any remaining amount over the \$2,500, plus interest. If we refund your account, we will send you a notice on the next business day that tells you the amount of your refund and the date on which you may withdraw that amount. Normally, you may withdraw your refund on the business day after it is credited to your account. In limited cases, we may delay your ability to withdraw up to the first \$2,500 of the refund until the earlier of these two dates:

- 1) The day after we determine that your claim is valid; or
- 2) The 45th calendar day after the day that you submitted your claim.

We may reverse any refund and interest that we have given you if we later determine that the substitute check was correctly charged to your account. If we reverse a refund, we will send you within one business day the original check or a better copy of the original check than the one you previously received and explain why the substitute check was correctly charged to your account, and the amount and date of the reversal. Your rights under this section are governed by the "Check 21 Act" and any implementing regulations.

0001984797

>071122535<  
Peoples Bk Trust 001  
019-08-26  
001984797  
Branch 66305946  
071122535<\* 06/26/2019  
0000000001984797

PAY TO THE ORDER OF  
PEOPLES BANK & TRUST  
P.O. Box 11806  
071122535  
FOR DEPOSIT ONLY  
PAMA COMMUNITY UNIT DISTRICT  
ACTIVITY FUND  
00028128

091000022 06/26/2019  
201908280012896 RR - D  
042000013 06/26/2019  
96013591 RR - D  
063000046 06/29/2019  
9140411940 RR - D  
\*071122535\* 06/29/2019  
0924030646 RR - D

↓Do not endorse or write below this line.↓





