

# Check Reconciliation

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Pana CUSD 8

## Check Account Control: Washington Activity

Check Reference	Amount	Date	Vendor or Description
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### Reconciliation Summary

Bank Balance	\$29,874.13	Statement Date:	10/31/2023
Plus: Deposits in Transit	0.00		
Less: Outstanding Checks	65.76		
Adjustments & Charges	0.00		
Reconciled Balance	29,808.37		Balance
Balance Sheet Cash Accounts	29,726.16		
Reconciled less Cash Accounts	-82.21		

### Outstanding Checks




1265	36.98	10/30/2023	Dairy Queen
1266	28.78	10/31/2023	Refreshment Services Peps
	65.76		

RETURN SERVICE REQUESTED

>000127 6055170 0001 92318 10Z

01164178 MSP 692  
PANA COMMUNITY UNIT SCHOOL DIST #8  
WASHINGTON ELEM SCHOOL ACTV FUND  
200 SHERMAN ST  
PANA IL 62557-1360

**Managing Your Accounts**

 Phone Number 888-728-1954  
 Mailing Address P.O. Box 350  
Pana IL 62557  
 Online Access [www.bankpbt.com](http://www.bankpbt.com)



**Summary of Accounts**

Account Type	Account Number	Ending Balance
Business NOW Account	700259	\$29,874.13

**Business NOW Account-700259**

**Account Summary**

Date	Description	Amount
09/30/2023	Beginning Balance	\$28,406.82
	2 Credit(s) This Period	\$2,542.37
	4 Debit(s) This Period	\$1,075.06
10/31/2023	Ending Balance	\$29,874.13

**Interest Summary**

Description	Amount
Interest Earned From 09/30/2023 Through 10/31/2023	
Annual Percentage Yield Earned	3.04%
Interest Days	32
Interest Earned	\$77.27
Interest Paid This Period	\$77.27
Interest Paid Year-to-Date	\$481.40

**Account Activity**

Post Date	Description	Debits	Credits	Balance
09/30/2023	Beginning Balance			\$28,406.82
10/06/2023	DEPOSIT		\$2,465.10	
10/06/2023	CHECK # 1261	\$750.00		
10/10/2023	CHECK # 1263	\$88.25		
10/11/2023	CHECK # 1262	\$115.12		
10/25/2023	CHECK # 1264	\$121.69		
10/31/2023	INTEREST		\$77.27	
10/31/2023	Ending Balance			\$29,874.13

**Checks Cleared**

Check Nbr	Date	Amount
1261	10/06/2023	\$750.00
1262	10/11/2023	\$115.12

Check Nbr	Date	Amount
1263	10/10/2023	\$88.25
1264	10/25/2023	\$121.69

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
10/06/2023	\$30,121.92	10/11/2023	\$29,918.55	10/31/2023	\$29,874.13
10/10/2023	\$30,033.67	10/25/2023	\$29,796.86		

**Business NOW Account-700259** (continued)

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



# Peoples Bank & Trust ACCOUNT SERVICE CHARGES and FEE SCHEDULE



Effective December 1, 2023

Consumer Checking, Savings & Money Market Accounts	*Monthly Service Charge of...	*...plus additional charge...	*...if balance falls below...	*...less Credit for E-Statement...	*...and Charge for Items of...
Value Checking	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Smart Checking	\$0.94	\$10.43	\$2,500	\$0.94	
Peoples Club Account	N/A	\$11.43	N/A	N/A	N/A
Elite Money Market Account	\$0.94	\$11.43	\$2,500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Target Savings	\$0.94	\$2.00	\$200	\$0.94	
Building Blocks Savings	N/A	N/A	N/A	N/A	
Health Savings Account	\$0.94	\$2.00 with no other PBT Account	N/A	\$0.94	N/A

\*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items will be presented in aggregate as Service Charge on periodic statement. Charges incurred within 30 days following account opening are waived.

Business Checking, Savings & Money Market Accounts	Monthly Service Charge of...	...plus additional charge...	...if balance falls below...	...less Credit for E-Statement...	...and Charge for Items of...
Business Free Checking	\$0.94	N/A	N/A	\$0.94	\$1.17 per item over 100 and Account Analysis Service Charge for negative collected balance
Premium Business Checking	\$0.94	\$15.06	\$2,500	\$0.94	
Business NOW Account	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Business Money Market Account	\$0.94	\$15.06	\$2,500	\$0.94	
Business Elite Savings	\$0.94	\$2.00	\$500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44

## Premium Plus Business Checking Service Charges

Monthly Maintenance	\$14.22
Plus: Item charge: Debit Item or Credit Item (including On us check or Transit check)	\$0.10
Plus: Deposit	\$0.15

**Plus: Negative Collected Balance Interest (WSJ Prime plus 3%) <and> Less: Positive Collected Balance Earnings Credit (6.25% of 90d UST Rate) <and> Credit for E-Statement (\$0.94)**

## Additional Banking Services available with Premium Plus Business Checking

Commercial Remote Deposit Service		Commercial Cash Management and ACH Services	
Monthly Maintenance for First Account	\$25.00	Monthly Maintenance	\$45.00
Monthly Service Charge for Each Additional Account	\$2.00	File Transmittal	\$5.00
Standard Monthly Equipment Lease Per Scanner	\$35.00	ACH item	\$0.15
Remote Deposit Check Item	\$0.10	Unauthorized Debit Entry Fee	\$10.00
Accounts Receivable Collection (ARC) item	\$0.10	<b>Commercial Positive Pay</b>	
Back Office Conversion (BOC) item	\$0.10	Monthly Maintenance	\$25.00
Point of Purchase (POP) item	\$0.10	<b>Business Mobile Deposit</b>	
ARC, BOC, POP, RCK Return Item	\$0.10	Per Credit Item	\$1.00

Existing Accounts No Longer Offered as a New Account	*Monthly Service Charge of...	*...plus additional charge...	*...if balance falls below...	*...less Credit for E-Statement...	*...and Charge for Items of...
Budget Checking	\$0.94	\$10.43	\$1,000	\$0.94	\$0.24 per item over 100
Business Club Account	\$0.94	\$21.03	N/A	\$0.94	

\*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items is shown in aggregate as Service Charge on periodic statement

## Notice Regarding Automatic Transfer Authorization

If the balance in the Transfer From account is less than the negative balance in the Transfer To account, Account Holder will still be charged applicable transfer fees and Bounce Protection, Overdraft Items, Returned Items, and Overdraft Daily Fees.

## Save by Spending - Reward!

The bank rewards every processed signature based (non-pin) debit card purchase transaction over \$100 by depositing 0.25% of the amount of your purchase transaction into your account at the end of your statement cycle. If the checking account closes prior to the end of the statement cycle, the credit will be forfeited.

## Save by Spending - Round-up!

The bank rounds-up every debit card transaction (pin or signature based) amount to the nearest dollar and transfers that change into a Peoples Bank & Trust savings account of your choice. Transactions are aggregated to post as one transaction per business day to the designated savings account. If there is not sufficient funds in the checking account memo ledger balance to cover the debit transaction to the savings account, the transfer will not occur.

Additional Information: Items in bold indicate items changed from previous disclosure