

New England States Government Finance Officers Association
Treasurer Report 8/31/2021

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New England States Government Finance Officers Association
 Balance Sheet
 For The Fiscal Year Ended August 31, 2021
 8/31/2021

	FY 2021	FY 2020	FY 2019	FY 2018
<u>Assets</u>				
Cash - Citizens Bank # 5203	6,188.22	4,272.34	2,117.99	758.77
Cash - Citizens Bank MMA #1342	34,667.12	34,635.63	48,988.77	53,067.50
Cash - TD Bank #5271				-
Cash - TD Bank RI				-
Accounts Receivable				
Dues Receivable:				
Connecticut	-			-
Maine	-			-
Massachusetts	-			-
New Hampshire				-
Rhode Island	-			-
Vermont	-			-
Conference Receivable:				
Connecticut	-			27,350.00
Maine	5,000.00			-
Massachusetts	2,800.00	2,500.00	2,500.00	2,500.00
New Hampshire	5,750.00	2,000.00	2,000.00	2,000.00
Rhode Island	-		2,000.00	2,000.00
Vermont	-		25,000.00	25,000.00
Interest Receivable				
Due from the Conference Account	2,454.52	2,450.46	20,100.00	20,100.00
Total Assets	56,859.86	45,858.43	102,706.76	132,776.27
<u>Liabilities & Fund Balance</u>				
Liabilities:				
Conference State Scholarships Payable	-			7,500.00
Scholarship Payable				
Deferred Expense				
Deferred Revenue	-			-
Total Liabilities	-		-	7,500.00
Equity Balance:				
Conference				-
Unreserved & Undesignated	56,859.86	45,858.43	102,706.76	125,276.27
Total Liabilities and Equity	56,859.86	45,858.43	102,706.76	132,776.27

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New England States Government Finance Officers Association
Statement of Profit and Loss
For The Fiscal Year Ending August 31, 2020
8/31/2021

Revenues:	Budget *	Actual	Variance
Membership Dues:			
Connecticut	5,200.00	3,090.00	(2,110.00)
Maine	1,600.00	1,770.00	170.00
Massachusetts	3,045.00	2,310.00	(735.00)
New Hampshire	2,500.00	2,355.00	(145.00)
Rhode Island	1,000.00	1,005.00	5.00
Vermont	2,100.00	1,185.00	(915.00)
Interest Income	100.00	35.55	(64.45)
Spring Education Seminar	19,500.00	7,020.00	(12,480.00)
Fall Conference Conn. 5%	-	-	-
Misc.	-	-	-
Undesignated Fund Balance	4,105.00		(4,105.00)
			<hr/>
Total Revenues	39,150.00	18,770.55	(20,379.45)
 Expenses:			
Executive Director Stipend	9,600.00	2,400.00	7,200.00
Board Stipends	600.00	-	600.00
Board Travel Expense	1,800.00	399.84	1,400.16
Board Meeting Expense	1,250.00	-	1,250.00
President's National Conference Stipend	-	-	-
Spring Education Seminar	19,500.00	3,930.60	15,569.40
Insurance	1,500.00	893.00	607.00
Bank Fees	-	-	-
Web Site Maintenance	1,000.00	-	1,000.00
Equipment	-	-	-
Miscellaneous	600.00	50.00	550.00
Scholarships	3,000.00	-	3,000.00
Annual State Conference Subsidy	-	-	-
Vermont conf additional support	-	-	-
Spring Conference scholarships	-	-	-
Supplies & Postage	300.00	95.68	204.32
National CPE Registry	-	-	-
Other	-	-	-
			<hr/>
Total Expenditures	39,150.00	7,769.12	31,380.88
 Net Revenues over (under) Expenditures	-	11,001.43	11,001.43
 Unreserved equity balance, 9/01/2020	-	45,858.43	-
			<hr/>
Unreserved equity balance, 9/30/2021	-	56,859.86	-
			<hr/> <hr/>

* original budget voted 8/20/20

New England States Government Finance Officers Association
 Cash - Citizens Bank Checking (non-interest bearing) xxxx-520-3
 8/31/2021

3
 9/6/2021

<u>date</u>	<u>Description</u>	<u>Check Number</u>	<u>dep. detail</u>	<u>Deposit</u>	<u>Withdrawn</u>	<u>Balance</u>
Balance 8/31/2020	YEAR END BALANCE		4,272.34			4,272.34
9/16/2020	William fazioli exp reimb	1528			84.00	4,188.34
9/17/2020	the Hartford	1529			425.00	3,763.34
9/30/2019 BALANCE						3,763.34
10/31/2020 BALANCE						3,763.34
11/29/2020	William Fazioli ED Stipend #1	1530			2,400.00	1,363.34
11/30/2020 BALANCE						1,363.34
12/15/2020	NH dues 2021			2,280.00		3,643.34
12/23/2020	Vermont Dues 2021			1,005.00		4,648.34
12/31/2020 BALANCE						4,648.34
1/19/2021	Travlers	1531			468.00	4,180.34
2/1/2021	RI Dues 2021			1,005.00		5,185.34
2/3/2021	MASS dues 2021			2,130.00		7,315.34
2/16/2021	Umass Conf Services	1532			300.00	7,015.34
2/26/2021	Conn dues 2021			3,090.00		10,105.34
2/28/2020 BALANCE						10,105.34
3/31/2021 BALANCE						10,105.34
4/30/2021 BALANCE						10,105.34
5/18/2021	ME dues			1,410.00		11,515.34
5/21/2021	David Delano (audit milage)	1533			198.24	11,317.10
5/21/2021	John Ward (audit Milage)	1534			116.48	11,200.62
5/22/2021	transfer to mma				10,000.00	1,200.62
5/31/2021 BALANCE						1,200.62
6/26/2021	Vermont Dues supp 2021			180.00		1,380.62
6/30/2021 BALANCE						1,380.62
7/2/2021	transfer from mma			5,000.00		6,380.62
7/1/2021	Umass Conf Services MA 2021	1535			300.00	6,080.62
7/1/2021	Eagle Talent Speakers Bureau k-	1536			3,750.00	2,330.62
7/18/2021	x fer from MMA			5,000.00		7,330.62
7/18/2021	Samoset Me dep 2023	1537			5,000.00	2,330.62
7/26/2021	Mass Dues supp 2021		180.00			2,330.62
7/26/2021	N H Dues supp 2021		75.00	255.00		2,585.62
7/31/2021 BALANCE						2,585.62
8/20/2021	ME dues 2020		45.00			2,585.62
8/20/2021	ME dues 2021		315.00	360.00		2,945.62
8/30/2021	UMASS Conf services spring conf net	\$3,389.40		7,020.00	3,630.60	6,335.02
8/31/2021	Ed Spellman exp reimb.	1538			146.80	6,188.22
8/31/2021 BALANCE						6,188.22

6188.22

	BI	EI
	4,272.34	
		28,735.00
		26,819.12
		6,188.22
		-
		28,735.00
		26,819.12
5/22/2021 transfer to mma		(10,000.00)
7/2/2021 transfer from mma		(5,000.00)
7/18/2021 x fer from MMA		(5,000.00)
7/1/2021 Umass Conf Services MA 2021	1535	(300.00)
7/1/2021 Eagle Talent Speakers Bureau k-	1536	(3,750.00)
7/18/2021 Samoset Me dep 2023		(5,000.00)
TD conf acct interest		5.90
Citizens investment income Mma		29.65
2021 cit rev		18,770.55
FY 2021 P+L		18,770.55
		7,769.12
		7,769.12
		-
		-

ROP450
 P.O. Box 7000
 Providence, RI 02940


1 OF 1

 Beginning August 01, 2021
 through August 31, 2021

 NEW ENGLAND STATES GOVERNMENT
 FINANCE OFFICERS ASSOCIATION
 1 JOHN F KENNEDY MEMORIAL DR
 BRAINTREE MA 02184-6425

Commercial Checking

US 702

SUMMARY
Balance Calculation

Previous Balance	2,585.62
Checks	.00 -
Debits	.00 -
Deposits & Credits	3,749.40 +
Current Balance	6,335.02 =

Your next statement period will end on September 30, 2021.

 NEW ENGLAND STATES GOVERNMENT
 FINANCE OFFICERS ASSOCIATION
Commercial Checking
 2002-520-3

Previous Balance

2,585.62

TRANSACTION DETAILS
Deposits & Credits

Date	Amount	Description
08/20	360.00	Deposit
08/30	3,389.40	Deposit

+	Total Deposits & Credits	3,749.40
=	Current Balance	6,335.02

Daily Balance

Date	Balance	Date	Balance
08/20	2,945.62	08/30	6,335.02

NEWS FROM CITIZENS

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

opening -
NCSG PA
8/31/01

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Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

- Your current balance on this statement
- List deposits which do not appear on this statement

\$ 6335.02
Current Balance

Date	Amount	Date	Amount

- Subtotal by adding 1 and 2

+ \$ Total of 2
= \$ 6335.02 Subtotal of 1 and 2

- List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/Check No.	Amount	Date/Check No.	Amount
1538	146.80		

- Subtract 4 from 3. This should match your checkbook register balance

- \$ 146.80 Total of 4
= \$ 6188.22 Total

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers
(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- 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.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.



New England States Government Finance Officer's Association
 Cash - Citizens Bank Checking (interest bearing) xxxx-134-2
 8/31/2021

	<u>Description</u>	<u>Deposit</u>	<u>Withdrawn</u>	<u>Balance</u>		
Balance 8/31/209	34635.63			34,635.63		
9/30/2020	interest	2.84		34,638.47		
9/30/2020				34,638.47		
10/30/2020	interest	2.93		34,641.40		
10/31/2022				34,641.40		
11/30/2021	interest	2.84		34,644.24		
				34,644.24		
12/31/2020	interest	2.93		34,647.17		
12/31/2020	Balance			34,647.17		
1/31/2021	interest	2.94		34,650.11		
1/31/2021				34,650.11		
2/28/2021	interest	2.56		34,652.67		
2/28/2021	Balance			34,652.67		
3/31/2021	interest	2.35		34,655.02		
3/31/2021	Balance			34,655.02		
4/30/2021	interest	2.28		34,657.30		
4/30/2021	Balance			34,657.30		
5/22/2021		10,000.00		44,657.30		
5/31/2021	interest	2.53		44,659.83		
5/31/2021	Balance			44,659.83		
6/30/2021	interest	2.94		44,662.77		
6/30/2021	Balance			44,662.77	44662.77	-
7/2/2021	xfer to MMA		5,000.00	39,662.77		
7/18/2021	xfer to MMA		5,000.00	34,662.77		
31-Jul	interest	2.51		34,665.28		
7/31/2021	Balance			34,665.28	34665.28	
31-Aug	interest	1.84		34,667.12	34,665.28	
8/31/2021	Balance			34,667.12		
						total interest
34,635.63		10,031.49	10,000.00	<u>34,667.12</u>		

ROP450
 P.O. Box 7000
 Providence, RI 02940


1 OF 1

 Beginning August 01, 2021
 through August 31, 2021

 NEW ENGLAND STATES GOVERNMENT
 FINANCE OFFICERS ASSOCIATION
 1 JOHN F KENNEDY MEMORIAL DR
 BRAINTREE MA 02184-6425

Commercial Checking

US 702

SUMMARY
Balance Calculation

Previous Balance	34,665.28
Checks	.00 -
Debits	.00 -
Deposits & Credits	.00 +
Interest Paid	1.84 +
Current Balance	34,667.12 =

Balance
Average Daily Balance 34,665.28

Interest

<i>Current Interest Rate</i>	.06%
<i>Annual Percentage Yield Earned</i>	.06%
<i>Number of Days Interest Earned</i>	31
<i>Interest Earned</i>	1.84
<i>Interest Paid this Year</i>	19.95

 NEW ENGLAND STATES GOVERNMENT
 FINANCE OFFICERS ASSOCIATION
Interest Checking
 2001-134-2

Your next statement period will end on September 30, 2021.

TRANSACTION DETAILS
Interest

Date	Amount	Description
08/31	1.84	Interest

Previous Balance

34,665.28


Total Interest Paid

1.84


Current Balance

34,667.12

Daily Balance

Date	Balance	Date	Balance
08/31	34,667.12		

NEWS FROM CITIZENS

--Effective Oct 1, 2021, the Business Deposit Account Agreement is amended as follows: Foreign Outgoing Wire Transfer (U.S. currency) \$40, Foreign Outgoing Wire Transfer (foreign currency) \$15, and (Repetitive) Foreign Outgoing Wire Transfer (foreign currency) \$7.50. If you have questions about these changes please call us at the number listed at the top of your statement.

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

NEG-FOA
mMA
8/31/21

8

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

\$ 34,667.12
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount

3 Subtotal by adding 1 and 2

+ \$ Total of 2
= \$ 34,667.12 Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount

5 Subtract 4 from 3. This should match your checkbook register balance

- \$ Total of 4
= \$ 34,667.12 Total

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OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

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Calculating your Average Daily Balance

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Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

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Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

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DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

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New England States Government Finance Officers Association
 Massachusetts Conference
 Balance Sheet
 For the Year Ended August 31, 2021
 As of August 31, 2021
FY 2021

Assets

Cash - TD BANK	2,454.52
Accounts Receivable	-
Conference Receivable:	
Connecticut	
Maine	-
Massachusetts	-
New Hampshire	-
Rhode Island	-
Vermont	-
Interest Receivable	-
Deferred Revenue	-
	-
Total Assets	2,454.52

Liabilities & Fund Balance

Liabilities:

Due to operating Account	-
Account balance	100.00
Vermont cash flow	2,351.37
Conference Deposits Paid	
Deferred Expense	-
	-
Total Liabilities	2,451.37

Equity Balance:

Conference	3.15
Unreserved & Undesignated	-
	-
Total Liabilities and Equity	2,454.52

275
345

New England States Government Finance Officers Association
 Massachusetts Conference
 Revenue and Expenditure
 For the Year Ended December 31, 2021
 As of August 31, 2021
 budget updated
 10/31/2020

	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>	
Revenues:				
Sponsors	100,000.00	-	(100,000.00)	
Regular Registrations	50,000.00	-	(50,000.00)	(200 x \$250)
Guest registration fees	2,500.00	-	(2,500.00)	(25 x \$75)
Golf registration fees	1,875.00	-	(1,875.00)	(10 * \$250)
other event registration fees	-	-	-	
Ticket Co-pay and scholarship money	-	-	-	
Guest registration fees	-	-	-	
NESGFOA Contribution **	-	-	-	
interest	-	3.15	3.15	
TOTAL REVENUE	154,375.00	3.15	(154,371.85)	
				29%
Expenditures:				
Food and beverage	64,500.00	-	64,500.00	
Speaker fees	15,000.00	-	15,000.00	
Program materials and supplies	15,000.00	-	15,000.00	
Entertainment	7,500.00	-	7,500.00	2x registration fee
Golf expenses	3,750.00	-	3,750.00	
Complimentary registrations and rooms	-	-	-	
AV / Logistics	2,500.00	-	2,500.00	
	10,000.00	-	10,000.00	
Host committee Travel and expenses	2,000.00	-	2,000.00	
NESGFOA 5% return to operations	10,000.00	-	10,000.00	
Contingency	20,625.00	-	20,625.00	
Registration fees / Miscellaneous	2,000.00	-	2,000.00	
postage printing	1,500.00	-	1,500.00	
TOTAL EXPENSES	154,375.00	-	154,375.00	
Total Revenue over /(under) Expenditures	-	3.15	3.15 (0.00)	



America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

12

NEW ENGLAND STATES GOVERNMENT FINANCE
OFFICERS ASSOCIATION
1 JFK MEMORIAL DRIVE
BRAINTREE MA 02184

Page: 1 of 2
Statement Period: Aug 01 2021-Aug 31 2021
Cust Ref #: 240615271-803-E-***
Primary Account #: 24-0615271

Overdraft Policy Change Effective August 6, 2021

The following change applies only to Commercial and Small Business Checking Accounts and Money Market Accounts with check access: TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$5, you may now overdraw your account by up to \$10 without TD charging you an overdraft fee.

Overdraft fees apply to a maximum of five (5) items per day per account and this will remain unchanged. For Business Checking accounts on Account Analysis Billing, all overdrafts, regardless of volume, are billed through Account Analysis. Please contact your Treasury Management Officer for further details.

Municipal Interest Checking

NEW ENGLAND STATES GOVERNMENT FINANCE
OFFICERS ASSOCIATION

Account # 24-0615271

ACCOUNT SUMMARY

Beginning Balance	2,454.31	Average Collected Balance	2,454.31
Other Credits	0.21	Interest Earned This Period	0.21
Ending Balance	2,454.52	Interest Paid Year-to-Date	1.93
		Annual Percentage Yield Earned	0.10%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
08/31	INTEREST PAID	0.21
	Subtotal:	0.21

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/31	2,454.31	08/31	2,454.52

How to Balance your Account

NE SG-FOA
CONF PIC
8/30/21

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	2,454.52
②	Total Deposits	+
③	Sub Total	2,454.52
④	Total Withdrawals	-
⑤	Adjusted Balance	2,454.52

②	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		②

④	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total		④
	Withdrawals		

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total		
	Withdrawals		④

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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 have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill 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:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there 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 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.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.