

EN



Central Bank

MEMBER FDIC P.O. Box 4500, JEFFERSON CITY, MO 65102
(573) 634-1111



RETURN SERVICE REQUESTED

LINCOLN UNIVERSITY
ATTN CONTROLLERS OFFICE
820 CHESTNUT ST
JEFFERSON CITY MO 65101-3537

Period 12/01/2019 - 12/31/2019 Page 1 of 1

Web Address www.centralbank.net

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Your Financial Summary on December 31, 2019

Bank Deposit Accounts:	Bank Deposits	Totals
Checking	\$ 183,885.12	
Bank Deposit Total		\$ 183,885.12
Total Assets:	\$ 183,885.12	\$ 183,885.12

Detailed Explanation of Account Balances and Other Assets

Small Business Checking



Beginning Balance November 29, 2019	\$ 183,885.12
Ending Balance December 31, 2019	\$ 183,885.12

Number of days since last statement/interest cycle 31
 Beginning and ending dates for calculation of statement/interest cycle are 12/01/2019 through 12/31/2019
 Low ledger balance 183,885.00
 Average collected balance 183,885.00
 Average ledger balance 183,885.00

End of Bank Deposits

To Reconcile Your Checkbook

Fill in amounts below from your checkbook or savings record book and bank statement.

Enter balance shown on bank statement.

Add deposits not on bank statement.

Subtotal (+) \$ _____

Subtract checks or withdrawals issued but not on statement.

Subtotal (-) \$ _____

Balance shown in your checkbook or savings record book. (=) \$ _____

Send inquiries to:
Central Bank
 P.O. Box 779
 Jefferson City, Missouri 65102
 573-634-1234
 Member FDIC

Enter balance shown in your checkbook or savings record book.

Add any deposits and other advances, loan advances, bank deposits, Online Banking deposits, or transfers between savings & checking (including Online Banking, Intoline, and ATMs) not entered in your checkbook or savings record book.

Subtotal (+) \$ _____

Subtract service charges, maintenance fees, automatic payments, the bank withdrawals, Online Banking payments, Debit Point-of-Sale transactions, other electronic transactions, or transfers between savings & checking (including Online Banking, Intoline, and ATMs) not entered in your checkbook or savings record book.

Balance \$ _____

Important Information About Securities Line, Cash Reserve and Business Reserve

INTEREST CHARGE CALCULATION:

We figure the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance", we take the beginning balance of your account each day, add any new advances and subtract any credits or payments for that day. This gives us the daily balance. We add each day's interest charge to get the total interest charge which is shown on your monthly statement.

To calculate the Average Daily Balance noted in the Balance Subject to Interest Rate column we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance". The interest charge may be calculated by multiplying each of the average daily balances by the applicable daily periodic rate, multiplying the results by the number of days in the billing cycle divided by 365 and adding together to get the Total Interest For This Period.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT/BILL:

If you think there is an error on your statement/Bill, write to us at Central Bank, Customer Service Department, P.O. Box 779, Jefferson City, Missouri 65102.

PERSONAL ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1-866-998-4617 or write us at Central Banccompany, Regulation E Investigations, P.O. Box 779, Jefferson City, MO 65102-8982 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed 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 problem or error occurred.

(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 it 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 (20 business days if the transfer involved a new account), 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.

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RETURN SERVICE REQUESTED

As of April 1, 2020 the following fees are changing: deposited items recharged/ returned-\$8, originated ACH items returned-\$4, originated ACH items returned unauthorized-\$8.50, ACH Debits received-\$.19.

LINCOLN UNIVERSITY
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820 CHESTNUT ST
JEFFERSON CITY MO 65101-3537

Period 01/01/2020 - 01/31/2020 Page 1 of 1

Web Address www.centralbank.net

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Your Financial Summary on January 31, 2020

Bank Deposit Accounts:	Bank Deposits	Totals
Checking	\$ 183,885.12	
Bank Deposit Total		\$ 183,885.12
Total Assets:	\$ 183,885.12	\$ 183,885.12

Detailed Explanation of Account Balances and Other Assets

Small Business Checking

Beginning Balance December 31, 2019	\$ 183,885.12
Ending Balance January 31, 2020	\$ 183,885.12

Number of days since last statement/interest cycle 31
 Beginning and ending dates for calculation of statement/interest cycle are 01/01/2020 through 01/31/2020
 Low ledger balance 183,885.00
 Average collected balance 183,885.00
 Average ledger balance 183,885.00

End of Bank Deposits

Fill in amounts below from your checkbook or savings record book and

bank statement.

Enter balance shown on bank statement.

Add deposits not on bank statement.

\$ _____

\$ _____

Subtotal (+) \$ _____

\$ _____

\$ _____

Subtract checks or withdrawals issued but not on statement.

\$ _____

\$ _____

Subtotal (-) \$ _____

\$ _____

Balance shown in your checkbook or savings record book.

These totals represent the correct amount of money you have in the bank and should agree. Please examine your statement promptly and report any errors immediately.

Important Information About Securities Line, Cash Reserve and Business Reserve

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WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT/BILL

If you think there is an error on your statement/Bill, write to us at: Central Bank, Customer Service Department, P.O. Box 779, Jefferson City, Missouri 65101

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 statement/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/bill.
- 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.

PERSONAL ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1-866-998-4617 or write us at: Central Bancorpany, Regulation E Investigations, P.O. Box 779, Jefferson City, MO 65102-9982

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Send inquiries to:
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P.O. Box 779
Jefferson City, Missouri 65102
573-634-1234
Member FDIC

Enter balance shown in your checkbook or savings record book. \$ _____

Add any deposits and other additions, loan advances, bank deposits, Online Banking deposits, other electronic deposits, or transfers between savings & checking (including Online Banking, Infoline, and ATMs) not entered in your checkbook or savings record book. \$ _____

Subtotal (+) \$ _____

Subtract service charges, maintenance fees, automatic payments, the bank withdrawals, Online Banking payments, Debit Point-of-Sale transactions, other electronic transactions, or transfers between savings & checking (including Online Banking, Infoline, and ATMs) not entered in your checkbook or savings record book. \$ _____

Subtotal (-) \$ _____

Balance \$ _____



E/N



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JEFFERSON CITY MO 65101-3537

Period 02/01/2020 - 02/28/2020 Page 1 of 1

Web Address www.centralbank.net

Your Financial Summary on February 28, 2020

Bank Deposit Accounts:	Bank Deposits	Totals
Checking	\$ 0.02	
Bank Deposit Total		\$ 0.02
Total Assets:	\$ 0.02	\$ 0.02

Detailed Explanation of Account Balances and Other Assets

Small Business Checking

Beginning Balance January 31, 2020		\$	183,885.12
Deposits			
Feb. 04	from CTB CK 16675		77,676.72
Total		+\$	77,676.72
Withdrawals and other charges			
Feb. 20	LINCOLN UNIVERSIRevBondPay		261,561.82
Total		-\$	261,561.82
Ending Balance February 28, 2020		\$	0.02

Number of days since last statement/interest cycle 29
 Beginning and ending dates for calculation of statement/interest cycle are 02/01/2020 through 02/29/2020
 Low ledger balance 0.00
 Average collected balance 163,332.00
 Average ledger balance 163,332.00

End of Bank Deposits

Send inquiries to:
Central Bank
 P.O. Box 779
 Jefferson City, Missouri 65102
 573-634-1234
 Member FDIC

<p>Enter balance shown in your checkbook or savings record book. \$ _____</p> <p>Add any deposits and other additions, loan advances, bank deposits, Online Banking deposits, other electronic deposits, or transfers between savings & checking (including Online Banking, Infoline, and ATMs) not entered in your checkbook or savings record book. \$ _____</p> <p>Subtotal (+) \$ _____</p> <p>Subtract service charges, maintenance fees, automatic payments, the bank withdrawals, Online Banking payments, Debit Point-of-Sale transactions, other electronic transactions, or transfers between savings & checking (including Online Banking, Infoline, and ATMs) not entered in your checkbook or savings record book. \$ _____</p> <p>Subtotal (-) \$ _____</p> <p>Balance \$ _____</p>	<p>Enter balance shown on bank statement. \$ _____</p> <p>Add deposits not on bank statement. \$ _____</p> <p>Subtract checks or withdrawals issued but not on statement. \$ _____</p> <p>Subtotal (+) \$ _____</p> <p>Subtotal (-) \$ _____</p> <p>Balance shown in your checkbook or savings record book. \$ _____</p>
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 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 change 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.

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