



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 2

Web Address www.centralbank.net



Your Financial Summary on December 31, 2019

	Bank Deposits		Totals	
Bank Deposit Accounts:				
Checking	\$	0.00		
Bank Deposit Total			\$	0.00
Total Assets:	\$	0.00	\$	0.00

Detailed Explanation of Account Balances and Other Assets

Commercial Checking



Beginning Balance November 29, 2019

Deposits		\$	0.00
Dec. 02 Tmsfr - Acct No 16675			
Dec. 03 Tmsfr - Acct No 16675			2,242.60
Dec. 09 Tmsfr - Acct No 16675			565.20
Dec. 12 Tmsfr - Acct No 16675			430.97
Dec. 13 Tmsfr - Acct No 16675			54,093.71
Dec. 16 Tmsfr - Acct No 16675			93,726.24
Dec. 17 Tmsfr - Acct No 16675			1,971.32
Dec. 19 Tmsfr - Acct No 16675			5,044.09
Dec. 20 Tmsfr - Acct No 16675			1,465.51
Dec. 23 Tmsfr - Acct No 16675			1,261,464.75
Dec. 24 Tmsfr - Acct No 16675			1,859.35
Dec. 26 Tmsfr - Acct No 16675			1,784.85
Dec. 27 Tmsfr - Acct No 16675			202.06
Dec. 31 Tmsfr - Acct No 16675			1,261.24
			54.95
Total		+\$	1,426,166.84

Checks

Check No.	Date Paid	Amount	Check No.	Date Paid	Amount
58884	Dec. 19	11.54	58983	Dec. 26	202.06
58921	Dec. 02	304.75	58985	Dec. 13	519.15
58925	Dec. 03	290.45	58988	Dec. 13	201.51
58930	Dec. 03	274.75	58989	Dec. 13	235.50
58968	Dec. 17	488.42	58990	Dec. 19	235.50
58969	Dec. 02	78.50	58991	Dec. 16	433.52
58974	Dec. 12	23.55	58993	Dec. 27	109.90
58976	Dec. 02	1,859.35	58995	Dec. 17	164.85
58977	Dec. 09	430.97	58996	Dec. 24	235.50
58978	Dec. 12	437.31	58997	Dec. 24	764.35
58979	Dec. 19	319.67	58998	Dec. 13	329.70
58980	Dec. 24	580.90	58999	Dec. 13	388.07
58981	Dec. 12	119.88	59000	Dec. 17	150.48

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.

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.

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

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
Telephone us at 1-866-998-4617
Central Bancorpany, Regulation E Investigations, P.O. Box 779, Jefferson City, MO 65102-9982 or write us at

(1) Tell us your name and account number on which the problem or error occurred.
(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 credit 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.

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 _____

Subtotal (-) \$ _____

(-) \$ _____

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(573) 634-1111

RETURN SERVICE REQUESTED

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



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

Period 01/01/2020 - 01/31/2020 Page 1 of 2

Web Address www.centralbank.net



Your Financial Summary on January 31, 2020

Bank Deposit Accounts:	Bank Deposits	Totals
Checking	\$ 0.00	
Bank Deposit Total		\$ 0.00
Total Assets:	\$ 0.00	\$ 0.00

Other Assets

Commercial Checking

Deposits		Beginning Balance December 31, 2019	
Jan. 02	Tmsfr - Acct No 16675		
Jan. 06	Tmsfr - Acct No 16675		330.16
Jan. 07	Tmsfr - Acct No 16675		168.90
Jan. 09	Tmsfr - Acct No 16675		622.91
Jan. 15	Tmsfr - Acct No 16675		201.24
Jan. 16	Tmsfr - Acct No 16675		1,151,191.59
Jan. 17	Tmsfr - Acct No 16675		188.41
Jan. 22	Tmsfr - Acct No 16675		596.94
Jan. 23	Tmsfr - Acct No 16675		1,701.01
Jan. 27	Tmsfr - Acct No 16675		212.00
Jan. 29	Tmsfr - Acct No 16675		94.20
Jan. 31	Tmsfr - Acct No 16675		157.00
Total			1,191,483.80
Checks			+\$ 1,310,948.16

Check No.	Date Paid	Amount	Check No.	Date Paid	Amount
58923	Jan. 07	373.67	59019	Jan. 27	94.20
58982	Jan. 09	201.24	59021	Jan. 16	43.18
58986	Jan. 06	134.16	59022	Jan. 17	70.65
58987	Jan. 02	330.16	59025	Jan. 16	145.23
58992	Jan. 06	34.74	59026	Jan. 31	843.47
58994	Jan. 07	249.24	59027	Jan. 17	53.62
59011	Jan. 29	157.00	59028	Jan. 15	427.67
59016	Jan. 15	309.60	59029	Jan. 22	455.00
59017	Jan. 17	472.67	59030	Jan. 22	794.36
59018	Jan. 15	48.60	59031	Jan. 22	451.65
Total			Total		-\$ 5,690.11

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Check No.	Date	Amount	Check No.	Date	Amount
59001	Dec. 16	262.43	59008	Dec. 27	429.92
59002	Dec. 13	89.65	59009	Dec. 27	274.75
59003	Dec. 13	235.50	59010	Dec. 19	518.80
59004	Dec. 31	54.95	59012	Dec. 16	1,275.37
59005	Dec. 24	204.10	59013	Dec. 17	546.47
59006	Dec. 19	380.00	59014	Dec. 23	1,859.35
59007	Dec. 27	15.70	59015	Dec. 27	430.97
Other charges			Total		-
Date			Transaction Description		
Dec. 12	LINCOLN UNIVERSITY Payroll ST				
Dec. 13	LINCOLN UNIVERSITY Payroll MM				
Dec. 17	LINCOLN UNIVERSITY Manual Adv				
Dec. 20	LINCOLN UNIVERSITY Payroll EM				
Total			Total		15,768.09

53,512.97
 91,727.16
 3,693.87
 1,261,484.75
 Total
 -
 1,410,398.75

Ending Balance December 31, 2019

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 0.00
 Average collected balance 0.00
 Average ledger balance 0.00

End of Bank Deposits



Withdrawals and other charges

Date	Type	Transaction Description	
Jan. 15	LINCOLN UNIVERSIPayroll MM		114,405.72
Jan. 23	LINCOLN UNIVERSIResubmit		212.00
Jan. 31	LINCOLN UNIVERSIPayroll EM		1,190,640.33
		Total	-\$ 1,305,258.05
		Ending Balance January 31, 2020	\$ 0.00

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 0.00
Average collected balance 0.00
Average ledger balance 0.00

End of Bank Deposits

To Balance 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. _____ \$

Subtotal (-) \$ _____

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 Jefferson City, Missouri 65102
 573-634-1234
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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, 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. _____ \$

Subtotal (-) \$ _____

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

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 change 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

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:

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 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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Period 02/01/2020 - 02/28/2020 Page 1 of 2

Web Address www.centralbank.net

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Financial Summary on February 28, 2020

Bank Deposit Accounts:	Bank Deposits		Totals	
Checking	\$	0.00		
Bank Deposit Total	\$	0.00	\$	0.00
Total Assets:	\$	0.00	\$	0.00

Commercial Checking

Beginning Balance January 31, 2020

Deposits	Total	
Feb. 04 Tmsfr - Acct No 16675		\$ 0.00
Feb. 07 Tmsfr - Acct No 16675		
Feb. 12 Tmsfr - Acct No 16675		30.02
Feb. 13 Tmsfr - Acct No 16675		60.13
Feb. 14 Tmsfr - Acct No 16675		133.45
Feb. 19 Tmsfr - Acct No 16675		136,987.89
Feb. 20 Tmsfr - Acct No 16675		621.36
Feb. 21 Tmsfr - Acct No 16675		2,334.92
Feb. 26 Tmsfr - Acct No 16675		378.61
Feb. 28 Tmsfr - Acct No 16675		665.27
		157.25
		1,215,353.79
Checks	Total	+\$ 1,356,722.69

Check No.	Date Paid	Amount	Check No.	Date Paid	Amount
59020	Feb. 07	60.13	59044	Feb. 14	448.66
59023	Feb. 12	133.45	59045	Feb. 20	151.11
59024	Feb. 04	30.02	59046	Feb. 21	665.27
59032	Feb. 13	512.09	59047	Feb. 19	206.28
59033	Feb. 19	441.17	59048	Feb. 19	205.00
59034	Feb. 26	157.25	59049	Feb. 13	343.52
59036	Feb. 13	117.57	59050	Feb. 19	90.19
59040	Feb. 19	96.79	59051	Feb. 19	164.85
59041	Feb. 14	172.70	59053	Feb. 19	430.00
59042	Feb. 13	102.05	59054	Feb. 19	515.64
59043	Feb. 20	227.50	59055	Feb. 19	185.00

Date	Type	Transaction Description	Total
Feb. 13	LINCOLN UNIVERSIPayroll MM		-\$ 5,456.24
			135,912.66

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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. \$ _____

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 \$ _____

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 < 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 notify us of any potential errors within 60 days after the error appeared on your statement/Bill. You must contact us within 60 days after the error appeared on your statement/Bill. 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.

PERSONAL ACCOUNTS:
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
 Telephone us at 1-866-998-4817
 or write us at:
 Central Bancorpany, Regulation E Investigations, P.O. Box 779, Jefferson City, MO 65102-9982
 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
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 (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 credit 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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Date	Type	Transaction Description		
Feb. 28	LINCOLN UNIVERSIPayroll EM			1,215,353.79
		Total	-\$	1,351,266.45
		Ending Balance February 28, 2020	\$	0.00

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 0.00
Average ledger balance 0.00

End of Bank Deposits

