



P.O. Box 1001
Iselin, NJ 08830-1001

Address Service Requested

00020772 MPBR8901080 01 000000000 09
FINE MINERALS INTERNATIONAL INC
11 PROGRESS ST
EDISON NJ 08820-1102

Account Number 1001930740
Statement Date 07/31/2020
Statement Thru Date 08/02/2020
Checks/Items Enclosed 0
Page 1

Customer Support



Contact us by Phone
800.448.7768



Visit Us Online
www.Provident.Bank

IMPORTANT MESSAGE(S)

Effective July 1, 2020, the current threshold of the first \$200 of deposited checks available the next business day increased to \$225. Additionally, the \$5,000 threshold for placing extended holds on check deposits conducted in one business day, increased to \$5,525. Please visit <https://www.provident.bank/personal-services/additional-services/funds-availability-policy> to view the Provident Bank Funds Availability Regulation CC Disclosure.

RELATIONSHIP SUMMARY AND CURRENT STATEMENT ACTIVITY

Account Type	Account Number	Balance
BUSINESS MONEY MARKET	1001930740	\$2,000,823.08

BUSINESS MONEY MARKET

Account Number: 1001930740

Account Owner(s): FINE MINERALS INTERNATIONAL INC

Balance Summary

Beginning Balance as of 07/01/2020	\$2,000,313.35
+ Deposits and Credits (1)	\$509.73
- Withdrawals and Debits (0)	\$0.00
Ending Balance as of 07/31/2020	\$2,000,823.08
Service Charges for Period	\$0.00
Average Balance for Period	\$2,000,313.00

Earnings Summary

Interest for Period Ending 07/31/2020	\$509.73
Interest Paid Year to Date	\$822.08
Average Rate for Period	0.30%
Number of Days for Average Rate	31

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Jul 01	BEGINNING BALANCE			\$2,000,313.35
Jul 31	INTEREST EARNED	509.73		2,000,823.08
Aug 02	ENDING BALANCE			\$2,000,823.08



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ELECTRONIC FUND TRANSFER ACT DISCLOSURES

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone our Customer Contact Center at 1.800.448.PROV (7768) or write us at Provident Bank P.O. Box 1001, Iselin, NJ 08830-1001 ATTN: Card Management Operations Dept. 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 sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. When contacting us, please:

- (1) Tell us your name and account number (if any);
- (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.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

PREAUTHORIZED TRANSFERS/CREDITS TO YOUR ACCOUNT

If you have arranged to have direct deposits or other preauthorized electronic transfers made to your account at least once every sixty (60) days from the same person or company, you can call us at 1.800.448.PROV (7768) to find out whether or not the deposit/transfer has been made.

PREAUTHORIZED TRANSFERS FROM YOUR ACCOUNT AND NOTICE OF VARYING AMOUNTS

Preauthorized electronic fund transfer from your account may be authorized only by a written request signed by you. If these regular preauthorized transfers vary in amount, the designated payee should provide you with a written notice of the amount and date the transfer is scheduled to be made at least ten (10) calendar days before the scheduled date of the transfer.

STOP PAYMENTS ORDERS AND LIABILITY FOR FAILURE TO STOP PAYMENTS

If you have told us in advance to make regular payments out of your account, you can stop payment on any of these payments. Here's how: Call us at 1.800.448.PROV (7768) for all stop payment requests or write us at Provident Bank P.O. Box 1001, Iselin, NJ 08830-1001 ATTN: Card Management Operations Dept. We must receive your request at least three (3) business days before the payment is scheduled to be made. The best way to stop a payment is by calling us first. If you call, we maybe also require you to confirm your request in writing at the address previously noted within fourteen (14) days after your call. We will charge you a fee for each stop-payment order. If you tell us to stop payment on a preauthorized transfer from your account in accordance with these procedures and we do not do so, we will be liable for any direct losses or damages you can prove.

TRUTH-IN-LENDING ACT DISCLOSURES

HOW WE DETERMINE THE BALANCE ON WHICH YOUR FINANCE CHARGE IS CALCULATED

We figure the Finance Charge in your account by applying the DAILY PERIODIC RATE to the "Average Daily Balance" of your account, including current transactions. To get the "Average Daily Balance", we take the beginning balance of your account each day, add any new advances of credit, and then subtract any payments or credits. This gives us the daily balance. We then add up all the daily balances for the Billing Cycle and divide the total by the number of days in that same Billing Cycle. This gives us the "Average Daily Balance" Once the Average Daily balance is determined, we then calculate the Finance Charge on your account by: (i) multiplying the Average Daily Balance by the applicable DAILY PERIODIC RATE; and (ii) multiplying the results by the number of days in the Billing Cycle.

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 (on a separate sheet) at Provident Bank, P.O. Box 1002, Iselin, NJ 08830-1002 ATTN: Loan Servicing Dept. 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 can telephone us at 1.800.448.PROV (7768), but doing so will not preserve your rights.

In your letter, give us the following information:

- (1) Your name and account number,
- (2) The dollar amount of the suspected error,
- (3) 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.

IMPORTANT INFORMATION FOR LINE OF CREDIT CUSTOMERS

Payments received at Provident Bank, P.O. Box 617, Newark, NJ 07101-0617 will be credited to your account on the day received. Payments presented at Provident branch locations will be credited promptly, but credit may be delayed for up to five (5) calendar days after receipt.

To Reconcile Your Account, Just Follow The Procedure Outlined Below:

**List outstanding checks
not charged to account**

Check Number	Check Amount	
	Dollars	Cents
Total	\$	

1. **Enter:** Ending Balance as shown on this statement \$ _____
 2. **Enter:** Total deposits not credited to this statement period (if any). \$ _____
 3. **Add:** Total of #1 and #2 above. **Total** \$ _____
 4. **Enter:** Total outstanding checks from column at right. \$ _____
 5. **Subtract:** Amount in #4 minus "Total" from #3 above. **Balance** \$ _____
- Balance:** Should agree with checkbook after deducting service fees or other charges and/or adding interest earned

