



805-70-01-00 12073 0 C 001 30 S 66 002
COWETA COUNTY DEVELOPMENT AUTHORITY
25 JEFFERSON ST
NEWNAN GA 30263-1950

Your consolidated statement

For 02/26/2021

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
PUBLIC FUND INT CHECKING	0005148291634	84,136.08	page 1
PUBLIC FUND MONEY RATE SAVINGS	0005248584841	125,077.34	page 2
Total checking and money market savings accounts		\$209,213.42	



Checking and money market savings accounts

■ PUBLIC FUND INT CHECKING 0005148291634

Account summary

Your previous balance as of 01/31/2021	\$81,466.59
Checks	- 0.00
Other withdrawals, debits and service charges	- 28,961.81
Deposits, credits and interest	+ 31,631.30
Your new balance as of 02/26/2021	= \$84,136.08

Interest summary

Interest paid this statement period	\$0.75
2021 interest paid year-to-date	\$1.60
Interest rate	0.01%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/04	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005241032231 02-04-21	330.00
02/04	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 02-04-21	101.72
02/11	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149547 02-11-21	10,550.42
02/11	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 02-11-21	323.38
02/19	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 02-19-21	157.80
02/23	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 02-23-21	112.36
02/26	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149547 02-26-21	17,386.13
Total other withdrawals, debits and service charges		= \$28,961.81

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/02	DEPOSIT	26,517.17
02/26	CM ON-LINE ACCT TRANSFER TRANSFER FROM CHECKING 0005241032231 02-26-21	5,113.38
02/26	EFFECTIVE DATE 2-28-21 INTEREST PAYMENT	0.75
Total deposits, credits and interest		= \$31,631.30

■ PUBLIC FUND MONEY RATE SAVINGS 0005248584841

Account summary

Your previous balance as of 01/31/2021	\$125,076.38
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.96
Your new balance as of 02/26/2021	= \$125,077.34

Interest summary

Interest paid this statement period	\$0.96
2021 interest paid year-to-date	\$1.99
Interest rate	0.01%
Annual percentage yield (APY) earned	0.01%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/26	EFFECTIVE DATE 2-28-21 INTEREST PAYMENT	0.96
Total deposits, credits and interest		= \$0.96

Starting April 11, 2021 the following changes/updates will apply to your BB&T checking, savings and/or money market account(s):

1. Check Deposit cut-off times at the ATM will move from 6 pm local time to 9 pm ET. This means you will have additional time at ATMs to make check deposits. Check deposits made prior to the 9 pm ET cut-off on a business day (Monday through Friday, except federal holidays) will generally be available the next day. (Check deposits may be subject to a hold, which delays when those funds will be available to you.)

2. Check Deposit cut-off times for mobile deposits will move from 8 pm ET to 9 pm ET. This means you will have 1 additional hour to make mobile deposits. Deposits made prior to the 9 pm ET cut-off on a business day (Monday through Friday, except federal holidays) will generally be available the next day. (Check deposits may be subject to a hold, which delays when those funds will be available to you.)

3. A Negative Account Balance Fee may be assessed on your account if you are overdrawn for 7 consecutive calendar days. You can avoid this fee if you bring your balance positive. For clients that are opted-out of Overdraft Review for ATM and everyday transactions (also known as one-time debit card transactions), this fee can still be charged on transactions except for ATM and everyday debit card transactions. Please refer to the Personal Services Pricing Guide or Business Services Pricing Guide for more details.

4. For checks, ACH & recurring debit card transactions, the Opt-Out option for Consumer accounts will be discontinued. If you currently have not authorized Overdraft Review of checks, ACH and recurring debit card transactions, the bank will now consider paying these items into overdraft at the bank's discretion. If an item is paid into overdraft, Overdraft fees will apply instead of Returned Item fees incurred today. This change will not affect your ability to opt-in or opt-out of Overdraft Review for ATM and everyday debit card transactions. Please note this option is currently available for Consumer accounts only and therefore this change will not impact Commercial accounts.

5. ACH Debits will memo-post to your account throughout the day. This means that as the bank receives ACH Debit transactions, most will be applied to your account as pending transactions and your available balance will be reduced accordingly. This makes you aware earlier in the day of what will be going into nightly processing to be paid or returned. Please ensure enough funds are available in your account to cover these and any other transactions to avoid overdraft and returned items and associated fees.

6. Certain transactions received by the bank between 9:00 pm ET and 11:59 pm ET on business days may memo-post to your account. These transactions include debit card transactions, internal transfers, Zelle transactions, VISA Money Transfer Credits, VISA Credit returns, and ATM withdrawals. This means that when the bank receives these transactions between 9:00 pm ET and 11:59 pm ET, they may be applied to your account as pending transactions and your available balance will be adjusted accordingly. Please ensure sufficient funds are available in your account to cover these and any other transactions to avoid overdraft and returned items and associated fees.

To further avoid overdraft or returned item fees, you can sign up for BB&T alerts.

To enroll in BB&T alerts with U by BB&T online:

1. Log in/enroll with U by BB&T at BBT.com
2. Click on your Profile and Settings icon
3. View and manage your alerts per type and/or account

To enroll in BB&T alerts with U by BB&T App:



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1. Log in/enroll with the U by BB&T mobile app
 2. Select the More menu in the bottom right navigation
 3. View and manage your alerts per type and/or account



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Care Center Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-800-226-5228 or write to:

Fraud Management

P.O. Box 1014

Charlotte, NC 28201

Tell us 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 the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, 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

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we 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 questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of 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."

Billing Rights Summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Bankcard Services Division

PO Box 200

Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local BB&T branch, visit BBT.com or contact us at 1-800 BANK BBT (1-800-226-5228). MEMBER FDIC