TRUIST

999-99-99-99 03080 0 C 001 30 S 66 002
COWETA COUNTY DEVELOPMENT AUTHORITY
OPERATING ACCT
19C JEFFERSON ST
NEWNAN GA 30263-1950

Your account statement

For 09/30/2026

Contact us

Truist.com

(844) 4TRUIST or
(844) 487-8478

■ ANALYZED INTEREST CHECKING-PF 1110020258997

Account summary

Your previous balance as of 08/31/2026	$142,731.73
Checks	- 0.00
Other withdrawals, debits and service charges	- 30,907.35
Deposits, credits and interest	+ 32,997.74
Your new balance as of 09/30/2026	**= $144,822.12**

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
09/02	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149547 09-02-26	3,469.37
09/03	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 09-03-26	11,193.08
09/10	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 09-10-26	800.00
09/16	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149547 09-16-26	3,710.03
09/17	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 09-17-26	6,195.63
09/24	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149555 09-24-26	54.90
09/25	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 1110025782759 09-25-26	2,195.46
09/30	CM ON-LINE ACCT TRANSFER TRANSFER TO CHECKING 0005146149547 09-30-26	3,288.88
Total other withdrawals, debits and service charges		**= $30,907.35**

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
09/02	DEPOSIT	32,997.17
09/09	ACCTVERIFY #GJS Melio XXXX Geneva Graham	0.01
09/10	TRUIST ONLINE EXTERNAL TRNSF ACCTVERIFY ASSOCIATED BANK 4361 TIMOTHV MICHAEL GARR	0.26
09/10	TRUIST ONLINE EXTERNAL TRNSF ACCTVERIFY ASSOCIATED BANK 4385 TIMOTHV MICHAEL GARR	0.30
Total deposits, credits and interest		**= $32,997.74**

Effective September 28, 2026, we have revised our Commercial Services Agreement ("CBSA") governing your account and your relationship with Truist Bank. The revised CBSA will be available for you to review at any Truist branch or online at www.truist.com/Advanced-CBSA starting on August 28, 2026. These revisions include those found under Section A (Legal Agreement), Section E (Account Opening), Section F (Account Types), Section G (Account Rules), Section H (Rules Applicable to Certain Accounts), Section H.2 (Non-Interest Bearing Accounts), Section H.3 (Interest Bearing Accounts), Section I (Certificates of Deposit), Section J (Availability of Funds), and Section K (Commercial Funds Transfers) of the CBSA. The revised CBSA will become effective on September 28, 2026. If you do nothing and continue to use or maintain your account on or after September 28, 2026, your

continued use or maintaining of the account will be deemed acceptance of the revised CBSA. If you do not accept the revised CBSA, you may close your account at any time before September 28, 2026. If you have questions about the revised CBSA, contact your Relationship Manager, visit your local Truist branch, or call 844-4TRUIST (844-487-8478). **The revised CBSA contains a mutual arbitration agreement providing that you and we agree to submit certain disputes for resolution by a neutral arbitrator on an individual basis and not to sue in court for resolution by a judge or jury (see Section B (Arbitration Agreement)). Read this provision carefully because it has a substantial impact on how such disputes and claims are resolved.**

Effective September 28, 2026, accounts with a negative balance at end of day will be subject to an Uncollected Balances fee. This fee will be an annual rate of Prime + 3% on the negative balance. Beginning September 28, 2026, review the www.truist.com/business-deposit-accounts-fee-schedule for additional details.

Effective **November 9, 2026**, the Truist Debit Card and ATM fee for transactions conducted at Non Truist Domestic ATMs will be **$3.50**.

The Non-Truist ATM transaction fee is charged per withdrawal, balance inquiry, or transfer when using a Non-Truist Domestic ATM.

Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Care Center teammates are available to assist you from 8am – 8pm EST Monday-Friday and 8am – 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit Truist.com.

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

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 1-844-487-8478 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 Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line 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

If you believe your **Truist Ready Now Credit Line statement** contains an error, please notify us in writing within sixty (60) days of the date the error FIRST appeared. Written correspondence must be sent to:

Truist Ready Now Credit Line Disputed Payments
PO Box 849
Wilson, NC 27894

You may contact us by phone; telephone inquiries do not obligate us to investigate and may result in your responsibility for the disputed amount.
Your written notice should include:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error and an explanation of why you believe it is incorrect

During our investigation process:

- We cannot try to collect the amount in question, or report you as delinquent on that amount
- The change may remain on your statement and accrue interest; however, if an error is confirmed, you will not be liable for the amount in question or any interest or other fees related to that amount
- You are required to pay all other amounts not in dispute
- We can apply any unpaid amount against your credit limit

Mail-in deposits

Deposits can be made at a Truist ATM or using Truist Mobile Banking.
If you wish to mail a deposit, please send a deposit ticket and check to the following address (Please do not send cash):

Central Processing
MC:306-40-04-25
P.O. Box 27572
Richmond, VA 23261-7572

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Care Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
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:					
		Outstanding Deposits and Other Credits (Section B)			
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.		Date/Type	Amount	Date/Type	Amount