UMB Bank, n.a.

Post Office Box 419226 Kansas City, Missouri 64141-6226

BEN FRANKLIN ACADEMY RESERVE ACCOUNT 2270 PLAZA DR HIGHLANDS RANCH CO 80129-1501

ACCOUNT NUMBER

98

0

STATEMENT DATE 6-30-14 PAGE

00

DIRECT WRITTEN INQUIRIES TO THE ABOVE ADDRESS. FOR PERSONAL ACCOUNTS YOU MAY CALL 800.860.4862, FOR COMMERCIAL ACCOUNTS 866.204.3913

- - - PUBLIC FUNDS MONEY MARKET ACCOUNT SUMMARY - - -

PREVIOUS STATEMENT 5-31-14, BALANCE OF 1 DEPOSITS AND OTHER CREDITS TOTALING INTEREST PAID THIS PERIOD CURRENT BALANCE AS OF STATEMENT DATE

366,901.05 44,291.00 15.50

411,207.55

INTEREST RATES MAY VARY DURING THE STATEMENT PERIOD BASED ON YOUR DAILY BALANCE. CURRENT RATES ARE:
BALANCES-

T0 9,999.99 T0 24,999.99 T0 49,999.99 T0 74,999.99 T0 99,999.99 .05% 10,000.00 TO . 05% 25,000.00 TO 50,000.00 TO .05% .05% 75,000.00 .05% AND ABOVE 100,000.00 .05%

AVERAGE COLLECTED BALANCE THIS PERIOD INTEREST PAID YEAR-TO-DATE

377,235.61

86.68

ACCOUNT TRANSACTIONS - -

AMOUNT 44,291.00+ 15.50+ TRANSACTION DESCRIPTION
UMB WEB EXCHANGE TRANSFER FROM 6971809071 INTEREST

- - BALANCES AFTER TRANSACTIONS - INCLUDING UNCOLLECTED FUNDS - -

DATE BALANCE 06-24 411,192.05

DATE BALANCE 06-30 411,207.55

DATE BALANCE

DATE BALANCE

EFFECTIVE JUNE 1, 2014, DEPOSITORY AND TREASURY MANAGEMENT PRICING CHANGES WERE MADE. VISIT UMB.COM/TM/PRICINGCHANGES FOR DETAILS.

Outstanding cks and withdrawals not yet An Easy Way to Balance appearing on Bank Statement. CHECK # **AMOUNT** Your Check Book Fill in the amounts from your check book and bank statement: Balance as shown on Bank Statement Add Deposits made and not on Bank Statement Subtract outstanding checks and withdrawals not yet on Bank Statement *Balance Balance as shown in Check Book Add Interest earned as shown on Bank Statement Subtract Service Charges and other charges not yet in Check Book *Balance TOTAL \$ *These totals should agree, but if they do not agree, please check the following carefully: Did you balance last month's statement? Have you deducted from your check book all charges made by the bank? Service Charges, insufficient charges, check printing charges, etc.? Are all automatic deductions such as insurance drafts, loan payments, bond deductions, savings transfers, etc., entered in your check book? Are all deposits and checks entered in your check book? Are there any outstanding checks from prior statements still ourstanding? Have all balances been brought forward correctly on your check book stubs or register? Have you added interest paid, if any, to your check book balance? Does the amount of each check agree with the amount shown on the statement and the amount written in your check book?

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS, PLEASE CALL US OR WRITE US AT THE PHONE NUMBER OR ADDRESS SHOWN ON THE FRONT OF THIS STATEMENT 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 send the FIRST statement on which the problem or error appeared.

Tell us your name and account number.

Lell us your name and account number.
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.

 $oxedsymbol{\square}$ 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 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 if 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 90 days to investigate your complaint or question. For new accounts, we may take up to 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.