Atlantic Coast Bank

	STATEMENT PERIOD		CUSTOMER NUMBER
	FROM	TO	
PAGE: 001	10-01-2017	10-31-2017	000092679158

DIVIDENDS AND/OR INTEREST (IF $10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES
	0.00	0.00

WE HELP FOUNDATION INC
7749 NORMANDY BLVD #145-405
JACKSONVILLE FL 32221

Account at a Glance

Account	Beginning Balance	Deposits	Disbursement	Fees	Interest This Period	Ending Balance
000092679158	202.69	3,540.00	2,665.97	67.00	0.00	1,009.72

-000092679158- Anchor Checking

Posted	Amount	Fees	Description
10-10	52.99-		Point Of Sale Withdrawal LE-VEL.COM 866-5236639 TXUS
10-12	294.10-		Point Of Sale Withdrawal DNH*GODADDY.COM 480-505-8855 AZUS
10-12	37.00-		Insufficient Funds Charge Point Of Sale Withdrawal (Paid)
10-12	0.00	37.00-	Insufficient Funds Charge
10-13	100.00		External Deposit We Help Foundati - Y.Elouaari
10-13	25.00		External Deposit We Help Foundati - S. Finney
10-13	900.00		Deposit Internet Transfer from 92434877 CK
10-16	300.00		External Deposit We Help Foundati - Kyle Daley
10-16	700.00-		External Withdrawal We Help Foundati - 15th mnth
10-23	2,000.00		Deposit
10-25	28.95-		Point Of Sale Withdrawal WEB*1SHOPPINGCART 888-792-1961 FLUS
10-25	90.00		External Deposit We Help Foundati - 22th Month
10-25	900.00-		Withdrawal Internet Transfer to 92434877 CK
10-26	589.93-		External Withdrawal T-MOBILE.COM 800-937-8997 - PCS SVC
10-26	100.00-		Point Of Sale Withdrawal VOIP INNOVATIONS 877-478-6471 PAUS
10-27	25.00		External Deposit We Help Foundati - S. Finney
10-27	100.00		External Deposit We Help Foundati - Y.Elouaari
10-31	0.00	30.00-	Monthly Maintenance Fee

DAILY BALANCE CHANGES

Day	Balance	Day	Balance	Day	Balance	Day	Balance	Day	Balance
01	202.69	10	149.70	12	181.40-	13	843.60	16	443.60
23	2,443.60	25	1,604.65	26	914.72	27	1,039.72	31	1,009.72

*APYE: Annual Percentage Yield Earned

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains inportant information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

(These procedures only apply to your open-end loan advances.)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us, on a separate sheet, and mail it to: ATLANTIC COAST BANK, ATTENTION CUSTOMER CARE, P.O. BOX 1256, WAYCROSS, GA 31502-1256. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

* Your name and account number.

* The dollar amount of the suspected error.

* Describe error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure 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.

Finance Charge - Balance Computation

We figure the finance charge on your account for any payment by applying the periodic rate to the "unpaid loan balance" after the previous payment was made. This gives you the interest for one period (day). We then multiply the interest for one period (day) by the number of periods (days) which have elapsed since the last finance charge was applied.

The balance used to compute the Finance Charge is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

Periodic rates for adjustable rate loans may vary in accordance with the loan agreement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone 800-342-2824 or write to: ATTENTION EFT, P.O. Box 1256, Waycross, GA 31502-1256.

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact Atlantic Coast Bank. Atlantic Coast Bank must hear from you no later than 60 days after Atlantic Coast Bank sent you the FIRST statement on which the error or problem appeared.

Tell Atlantic Coast Bank 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 there is an error and why you need more information.

Tell Atlantic Coast Bank the dollar amount of the suspected error.

Atlantic Coast Bank will investigate your complaint and will correct any error promptly. If Atlantic Coast Bank takes more than 10 business days (5 business days for VISA Point-of-Sale transactions) to do this, Atlantic Coast Bank 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 Atlantic Coast Bank to complete the investigation.

The following procedure is for reconciling your Checking Account only!

Step 1

Obtain your account register and check off the following items listed in your Checking Account:
(1)Personal check or check card uses(2)ATM uses(3)Automatic transfer (4)Deposits. If any of the above items (1) thru (4) are on your Checking Account, but not in your account register, them verify that they are you items, if so, then record them in your account register, and adjust your register balance.

Step 2

Enter each charge against your Checking Account into your register an adjust your register balance.

Step3

List and total all deposits on your Checking Account not checked off in your account register. This total will be used in step 5.

Date	Amount	
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
Total		

Step4

List and total all checks and other payments on your Checking Account not checked off in your account register. This total will be used in Step 5.

Date	Amount	
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
Total		

Step 5

ENTER: Checking Account Balance	$ _____
ADD: Your total deposits on your Checking Account. Step 3	$ _____
SUB TOTAL:	$ _____
SUBTRACT: Total checks and other payments on your Checking Account not checked off in your account register. Step 4	$ _____
SUBTOTAL:	$ _____
ENTER AND SUBTRACT: Balance on your account register	$ _____
TOTAL: (should be 0)	$ _____

IF THE TOTAL IS NOT ZERO. SEE STEP 6

Step 6

Recheck Steps 1 thru 5

Compare the amount entered on your Checking Account to the amounts you entered in your account register.

Check for addition and subtraction errors in your account register.