



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Key Choice Checking Statement

December 13, 2017

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BRAD KENDRICK
KEITH KENDRICK
285 E 4800 S
MURRAY UT 84107-4902

Questions about your account?
1-800-KEY2YOU (1-800-539-2968)

Or, write us:
KeyBank National Association
P.O. Box 30815
Salt Lake City, UT 84130-0815

Get less mail and enroll in Online Statements today!



Key Choice Checking

Account number: 440057849455

Account title: BRAD KENDRICK
KEITH KENDRICK

Balance on Nov 13, 2017	\$1,721.79
Additions	
Deposits	5,509.43
Deductions	
Withdrawals	5,602.47
Balance on Dec 13, 2017	\$1,628.75

Rewards

Rewards point balance, as of 12-13-2017 60,311

Rewards Number	Name
440057849455000	BRAD KENDRICK

Rewards Number	Name
440057849455001	KEITH KENDRICK

Visit key.com/rewards for details

Deposits

Date	Description	Amount
11-22	Direct Deposit, Salt Lake Countynet Pay	\$2,420.30
12-7	Direct Deposit, Salt Lake Countynet Pay	2,389.13
12-8	Direct Deposit, Square Inc Squar	700.00
Total		\$5,509.43



Member FDIC
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4800



Key Choice Checking Statement

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Withdrawals

<i>Date</i>	<i>Description</i>	<i>Amount</i>
11-14	Amazon.Com Amzn Amzn.Com/Bill WA USA	\$48.16
11-15	Direct Withdrawal, Chase Credit Crdepay	102.80
11-16	McDonald'S F40 Salt Lake Cit UT USA	7.55
11-16	POS Mac MacEy'S Murray Salt Lake UT	89.01
11-20	Taco Bell 03316 Salt Lake Cit UT USA	7.55
11-20	Chevron 0074580 Murray UT USA	37.81
11-20	POS Mac Lowe'S #342 46 Murray UT	70.14
11-20	POS Mac 7-Eleven Murray UT	3.48
11-21	Amazon Mktplace Amzn.Com/Bill WA USA	29.61
11-21	POS Mac 7-Eleven South Salt UT	2.86
11-22	McDonald'S F71 Salt Lake Cit UT USA	6.74
11-22	POS Mac Petco 211 Midvale UT	58.71
11-22	POS Mac MacEy'S Murray Salt Lake UT	4.27
11-24	Del Taco #736 Murray UT USA	9.40
11-24	Chevron 0074580 Murray UT USA	40.30
11-24	POS Exa Chevron/Dwc, I Murray UT	6.97
11-24	Direct Withdrawal, Verizon Wirelesspayments	98.22
11-27	Sq *Sq *Octopus Grand Junctio CO USA	26.70
11-27	POS Exa The Home Depot Grand Jct CO	27.43
11-27	Sq *Sq *Board F Grand Junctio CO USA	9.13
11-27	A Robin'S Nest Grand Junctio CO USA	5.38
11-27	Shell Oil 57444 Grand Junctio CO USA	60.94
11-27	Sq *Sq *The Cof Grand Junctio CO USA	6.54
11-27	Berna Bs Classi Grand Junctio CO USA	33.95
11-27	POS Exa Go-Fer Foods O Grand Junc CO	4.93
11-27	Direct Withdrawal, Murray City Utililities	151.00
11-28	McDonald'S F40 Salt Lake Cit UT USA	8.09
11-28	Amazon Mktplace Amzn.Com/Bill WA USA	41.09
11-28	POS Mac 7-Eleven Murray UT	2.86
11-29	Direct Withdrawal, Dominion Energy Qgc	52.00
11-29	Direct Withdrawal, Toyota Financialretail_Pay	535.45
12-1	McDonald'S F116 Murray UT USA	6.16
12-1	Amazon.Com Amzn.Com/Bill WA USA	48.16
12-1	Amazon.Com Amzn.Com/Bill WA USA	10.58
12-1	POS Mac 7-Eleven Murray UT	2.86
12-4	Taco Bell 03316 Salt Lake Cit UT USA	7.55
12-4	Noodles & CO 70 Murray UT USA	9.72
12-4	Amazon.Com Amzn Amzn.Com/Bill WA USA	18.54
12-4	Amazon.Com Amzn Amzn.Com/Bill WA USA	214.05
12-4	Chevron 0212094 Holladay UT USA	45.47
12-4	POS Mac MacEy'S Murray Salt Lake UT	11.61
12-4	Panda Express # Murray UT USA	9.51
12-4	Amazon.Com Amzn.Com/Bill WA USA	20.60
12-4	Direct Withdrawal, Pnc Mortgage Pnc Pymt	1,191.55
12-5	Amazon.Com Amzn.Com/Bill WA USA	10.63





Key Choice Checking Statement

December 13, 2017

Withdrawals (continued)

<i>Date</i>	<i>Description</i>	<i>Amount</i>
12-6	Chick-Fil-A #02 Murray UT USA	7.23
12-6	Squ*Sq *Tea Ros Midvale UT USA	44.09
12-6	Chevron 0074580 Murray UT USA	42.08
12-6	POS Mac 7-Eleven Salt Lake UT	2.92
12-6	Direct Withdrawal, Fedloanservicingstdnt Loan	600.00
12-8	Carl'S Jr #1100 Murray UT USA	5.39
12-8	POS Mac Lowe'S #342 46 Murray UT	72.45
12-8	Direct Withdrawal, Chase Credit Crdepay	1,353.08
12-11	Amazon Mktplace Amzn.Com/Bill WA USA	54.43
12-11	Amazon Mktplace Amzn.Com/Bill WA USA	42.87
12-11	Subway 0 Murray UT USA	7.11
12-11	POS Mac MacEy'S Murray Salt Lake UT	35.66
12-11	Soys Sushi Bar Salt Lake Cit UT USA	81.87
12-11	U-Haul Moving & Salt Lake Cit UT USA	6.38
12-11	POS Mac Petco 494 Salt Lake UT	5.59
12-11	McDonald'S F40 Salt Lake Cit UT USA	4.85
12-11	Amazon Video On Amzn.Com/Bill WA USA	6.41
12-11	Direct Withdrawal, Bk of Amer Vi/McOnline Pmt	34.00
Total		\$5,602.47



KeyNotes





Key Choice Checking Statement

December 13, 2017

Cash Reserve Credit Account Statement 440057849455 Overdraft Protection for DDA Titled BRAD KENDRICK November 13, 2017 through December 13, 2017

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.

Summary of Account Activity

*Previous Balance	\$0.00
Payments	\$30.00
Other Credits	\$0.00
Advances and Other Debits	\$0.00
Fees Charged	\$30.00
Fee Adjustments	\$0.00
Interest Charged	\$0.00
Interest Adjustments	\$0.00
*New Balance	\$0.00
Balance used to compute interest	\$0.00
Credit Limit	\$500.00
Available Credit	\$500.00
Past Due Amount	\$0.00
Statement Closing Date	12/13/2017
Days in billing cycle	10

Payment Information

*New Balance	\$0.00
Minimum Payment Due	\$0.00
(includes any past due amount)	
Payment Due Date	1/8/2018

Questions?
For CUSTOMER SERVICE Inquiries call:
1-800-KEY2YOU

Please send Billing Inquiries and Disputed Balance communications to:
KeyBank National Association,
OH-01-51-2013,
P.O.Box 94825,
Cleveland, OH 44101-4825.

***Previous Balance and New Balance:** A Previous Balance and/or a New Balance with a minus sign (-) after it indicates a credit balance.

Transactions

Post Date	Effective Date	Description of Transaction or Credit	Amount
Payments			
12/04/2017	12/04/2017	Internet Trf Fr DDA 0000000057611675 4451	\$30.00
		Total Payments	-\$30.00
Other Credits			
		Total Other Credits	\$0.00
Advances and Other Debits			
		Total Advances	\$0.00
FEES			
11/30/2017	11/30/2017	Annual Fee	\$30.00
		Total FEES for this Period	\$30.00
Fee Adjustments			
		Total Fee Adjustments for this Period	\$0.00
INTEREST			
		Total INTEREST for this Period	\$0.00
Interest Adjustments			
		Total Interest Adjustments for this Period	\$0.00





**Key Choice Checking
Statement**

December 13, 2017

Cash Reserve Credit (con't)

Account No: 440057849455

2017 Year-to-Date Totals

Total Fees Charged in 2017	\$30.00
Total Interest Charged in 2017	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Type of Balance	Annual Percentage Rate (APR)	*Balance subject to Interest Rate	Interest Charge
Purchases/ Cash Advances	16.24% (v)	\$0.00	\$0.00
	(v) - Variable Rate	* Average Daily Balance	





IMPORTANT CASH RESERVE CREDIT INFORMATION

Additional Payment Information: Payments accompanied by the payment stub received at the address on the front of the statement (lower right corner of payment stub) by 5:00 p.m. on any Monday through Friday that is not a legal bank holiday will be posted as of the day of receipt. Although payments made elsewhere may not be posted on the day received, they will be posted promptly within five (5) days thereafter.

Disputed Balance: All communications concerning disputed balances on this Account, including checks tendered as full payment of any balance, must be mailed to the Disputed Balance address shown on your statement.

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 5885.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Important Information About Your Account: If the New Balance is a credit balance, it will be applied to future amounts you owe us or refunded to you upon request. Send any refund request to the address for receiving billing error inquiries about your account appearing on the front of this statement.

You must make the required Minimum Payment on your account to avoid delinquency. If you wish you may make additional payments. You may at any time pay your total indebtedness. The earlier payments are received during a Billing Cycle, the lower the Interest Charges for that Billing Cycle will be.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at the address for disputed balance appearing on this statement. Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state and zip code and an explanation of why you believe the information is inaccurate.



