



**Hillcrest Bank**  
A division of NBH Bank, Member FDIC

PO Box 26528  
Kansas City, MO 64119  
HillcrestBank.com

BLUE CASTLE HOLDINGS, INC.  
1145 S 800 E SUITE 117  
OREM UT 84097-7254

Last statement: June 30, 2025  
This statement: July 31, 2025  
Total days in statement period: 31

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**PLEASE DO NOT PROVIDE ANY OF YOUR PERSONAL INFORMATION TO AN UNSOLICITED CALLER OR TEXT MESSAGE. WE WILL NEVER CALL OR TEXT YOU AND ASK YOU TO SHARE YOUR CARD VERIFICATION VALUE (CVV), CREDIT OR DEBIT CARD NUMBER, CARD EXPIRATION DATE, ONLINE BANKING PASSWORD, SOCIAL SECURITY NUMBER, OR OTHER PERSONAL DATA. IF YOU SUSPECT FRAUDULENT ACTIVITY ON YOUR ACCOUNT, PLEASE DO NOT HESITATE TO CALL US IMMEDIATELY.**

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## Small Business Checking

Account number	XXXXXX8922
Low balance	\$17,134.75
Average balance	\$18,335.95
Avg collected balance	\$18,335

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
06-30	Beginning balance			\$19,590.63
07-07	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 APR APPRIVER 850 932 5 FL XXXXXXXXXXXX0126		-905.59	18,685.04
07-11	' POS Purchase MERCHANT PURCHASE TERMINAL 401134 FIREBLOCKS INC WWW FIREB NJ XXXXXXXXXXXX0126		-644.70	18,040.34
07-29	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 APR APPRIVER 850 932 5 FL XXXXXXXXXXXX0126		-905.59	17,134.75
07-31	Ending totals	.00	-2,455.88	\$17,134.75

**Member**  
**FDIC**

BLUE CASTLE HOLDINGS, INC.  
July 31, 2025

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**DEBIT CARD USAGE INFORMATION**

Total number of point-of-sale purchases made this period	3
Total point-of-sale dollar spend this period	\$2,455.88

**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

*Thank you for banking with Hillcrest Bank*

**FUNDS AVAILABILITY POLICY AND  
SUBSTITUTE CHECK POLICY DISCLOSURE**

Effective: July 01, 2025

This disclosure outlines NBH Bank's Funds Availability Policy with regard to items deposited to transactional accounts (i.e. checking accounts). "You" and "your" refers to the depositor, and "we" and "our" refers to NBH Bank and its Bank Midwest, Community Banks of Colorado, Hillcrest Bank and Bank of Jackson Hole divisions.

**Your Ability to Withdraw Funds at the Bank.** Our general policy is to make funds from your cash and check deposits available to you on the first business day after the date of your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. Once funds are available, you may withdraw the funds in cash, and we will use the funds to pay checks you have written. Please remember, even after funds from your deposit have been made available to you and you have withdrawn them, you are responsible for problems with the deposit, such as checks deposited being returned unpaid. In determining the availability of your deposits, every day is a business day, except Saturday, Sunday and Federal holidays. We have different deposit cut-off hours for different locations. Generally, our cut-off hour is 6:00 PM Central Time. If you make a deposit before our cut-off hour on a business day we are open, we will consider that day to be the date of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider the deposit was made on the next business day we are open.

**Reservation of Right to Hold.** In some cases, we will not make all of the funds you deposit by check available to you on the first business day after the date of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the date of your deposit. However, the first \$275 of your deposits will be available on the first business day after the date of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. In addition, we will tell you when the funds will be available. If your deposit is not made directly to one of our associates, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the business day after the date of your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

**Longer Delays May Apply.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$6,725 on any one business day;
- You redeposit a check which has previously been returned unpaid;
- You have overdrawn your account repeatedly in the last six months;
- We believe a check you deposit will not be paid; or
- There is an emergency condition, such as failure of communications or computer equipment.

If the Bank chooses to delay the availability of your deposit based on any of the above, you will be notified of the reason. In addition, we will disclose the number of days the funds will be held, which is generally no later than the seventh business day after the date of your deposit.

**Holds On Other Funds.** If we cash a check for you drawn on another financial institution, we may withhold the availability of a corresponding amount of funds already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept a check for deposit drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but may delay your availability to withdraw a corresponding amount of funds you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described elsewhere in this disclosure for the type of check you deposited.

**Special Rules for New Accounts.** If you are a new client, the following special rules will apply during the first 30 calendar days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and Federal, State and local government checks will be available on the first business day after the date of your deposit provided certain conditions are met. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the fifth business day after the date of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our associates, the first \$6,725 will not be available until the second business day after the date of your deposit. Funds from all other check deposits will be available on the fifth business day after the date of your deposit.

This Funds Availability Policy only applies to transaction accounts. Deposits made to non-transaction accounts are subject to holds at our discretion.

**SUBSTITUTE CHECK POLICY DISCLOSURE - Substitute Checks and Your Rights**

**What is a substitute check?** To make check processing faster, Federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**What are my rights regarding substitute checks?** In certain cases, Federal law provides a special procedure allowing you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think we withdrew the wrong amount from your account or we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount withdrawn from your account and fees charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate the substitute check was correctly posted to your account.

**How do I make a claim for a refund?** If you believe you have suffered a loss relating to a substitute check you received and was posted to your account, please contact us by writing us at 1111 Main, Kansas City, MO 64105, or dialing our Telebank 24 number listed below. You must contact us within 40 calendar days of the date we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include-

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check.

Telebank 24 phone numbers are listed below for the NBH Bank divisions. Each division's web address is also listed which can be utilized to gain information about banking products, services, and banking center locations.

Bank Midwest  
800.867.2265  
www.bankmw.com

Community Banks of Colorado  
877.877.0395  
www.cobnks.com

Hillcrest Bank  
855.629.7618  
www.hillcrestbank.com

Bank of Jackson Hole  
877.877.0397  
www.bojh.com

