Date 11/28/25 Page 1
Account Number 1100015379
Enclosures 21

GROTON CENTRAL SCHOOL
GROTON PUBLIC LIBRARY/TAMMY BUCKLEY
MARGO MARTIN/BILLIE DOWNS/MARA MITCHELL
****
*** DO NOT MAIL ***
****

---- CHECKING ACCOUNT ----

PUBLIC FUNDS CKING		Number of Enclosures	21
Account Number	1100015379	Statement Dates 11/01/25 thru	11/30/25
Previous Balance	65,280.01	Days in the statement period	30
1 Deposits/Credits	20,774.49	Average Ledger	62,479
23 Checks/Debits	28,137.36	Average Collected	62,479
Service Charge	.00		
Interest Paid	.00		
Ending Balance	57,917.14		

ACTIVITY IN DATE ORDER

Date	Description	Amount	Balance
11/04	ADP Tax ADP Tax 1223006057 11/04/25 ID #-RX99F 110411A01 TRACE #-021000022503991	4,393.77-	60,886.24
11/04	WAGE PAY ADP WAGE PAY 9333006057 11/04/25 ID #-52207703363099F TRACE #-021000028498381	9,206.30-	51,679.94
11/06	DDA REGULAR DEPOSIT	20,774.49 CR	72,454.43
11/06	DDA CHECK # 51040	500.38-	71,954.05
11/10	DDA CHECK # 51035	2,221.17-	69,732.88
11/10	DDA CHECK # 51037	2,514.18-	67,218.70
11/13	DDA CHECK # 51036	329.22-	66,889.48
11/14	ADP FEES ADP PAYROLL FEES 9659605001 11/14/25 ID #-462579500001 TRACE #-021000025197444	86.24-	66,803.24
11/14	DDA CHECK # 410786	85.30-	66,717.94
11/14	DDA CHECK # 410783	5,117.43-	61,600.51
11/17	DDA CHECK # 51039	329.23-	61,271.28
11/20	DDA CHECK # 410782	45.00-	61,226.28
11/20	DDA CHECK # 410789	322.83-	60,903.45
11/21	DDA CHECK # 410788	110.00-	60,793.45
11/21	DDA CHECK # 410792	451.56-	60,341.89
11/24	DDA CHECK # 410790	83.60-	60,258.29
11/24	DDA CHECK # 410779	554.22-	59,704.07
11/25	DDA CHECK # 410784	60.00-	59,644.07

FIRST NATIONAL BANK OF GROTON

Account Number 1100015379
Enclosures 21

GROTON CENTRAL SCHOOL
GROTON PUBLIC LIBRARY/TAMMY BUCKLEY
MARGO MARTIN/BILLIE DOWNS/MARA MITCHELL
****
*** DO NOT MAIL ***
****

PUBLIC FUNDS CKING 1100015379 (Continued)

ACTIVITY IN DATE ORDER

Date	Description	Amount	Balance
11/25	DDA CHECK # 410781	191.75-	59,452.32
11/25	DDA CHECK # 410787	446.84-	59,005.48
11/26	DDA CHECK # 410791	140.00-	58,865.48
11/26	DDA CHECK # 410780	149.82-	58,715.66
11/26	DDA CHECK # 410785	398.52-	58,317.14
11/26	DDA CHECK # 410778	400.00-	57,917.14

CHECKS IN SERIAL NUMBER ORDER

Date	Check No.	Amount	Date	Check No.	Amount
11/10	51035	2,221.17	11/14	410783	5,117.43
11/13	51036	329.22	11/25	410784	60.00
11/10	51037	2,514.18	11/26	410785	398.52
11/17	51039*	329.23	11/14	410786	85.30
11/06	51040	500.38	11/25	410787	446.84
11/26	410778*	400.00	11/21	410788	110.00
11/24	410779	554.22	11/20	410789	322.83
11/26	410780	149.82	11/24	410790	83.60
11/25	410781	191.75	11/26	410791	140.00
11/20	410782	45.00	11/21	410792	451.56

*Indicates a Skip in Check Number or an Electronically Converted Check

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
11/01	65,280.01	11/13	66,889.48	11/21	60,341.89
11/04	51,679.94	11/14	61,600.51	11/24	59,704.07
11/06	71,954.05	11/17	61,271.28	11/25	59,005.48
11/10	67,218.70	11/20	60,903.45	11/26	57,917.14

DEPOSIT TICKET
Groton Public Library
112 E. Cortland St.
Groton, NY 13073

DATE November 6, 2025

42.00
19.99
20612.50
100.00

The First National Bank of Groton

⑆021305991⑆01 100⑈015379⑈ 41 20774 49

DDA REGULAR DEPOSIT Date: 11/06 Amount: $20,774.49

TOTAL 00010820062100

10820062100 11-06-2025
>021305991<
FNB Groton

DDA REGULAR DEPOSIT Date: 11/06 Amount: $20,774.49

GROTON PUBLIC LIBRARY
112 E Cortland St
Groton, NY 13073
Payroll Check Number: 51035
Pay Date: 11/04/2025

Pay to the order of: Ryan J Black
This amount: TWO THOUSAND TWO HUNDRED TWENTY ONE AND 17/100 $2,221.17

First National Bank of Groton
Ryan J Black
329 East Cortland Street
Groton, NY 13073

⑈51035⑈ ⑆021305991⑆01100015379⑈

DDA CHECK # 51035 Date: 11/10 Amount: $2,221.17

>021302648< 20251107
Tompkins Community Bank
Drawer#/Trans#: 01408/0004
B33559060

<0021302648> 1408 4 11/07/25

DDA CHECK # 51035 Date: 11/10 Amount: $2,221.17

GROTON PUBLIC LIBRARY
112 E Cortland St
Groton, NY 13073
Payroll Check Number: 51036
Pay Date: 11/04/2025

Pay to the order of: Caleb D Cute
This amount: THREE HUNDRED TWENTY NINE AND 22/100 $329.22

First National Bank of Groton
Caleb D Cute
1045 Old Stage Road
Cortland, NY 13045

⑈51036⑈ ⑆021305991⑆01100015379⑈

DDA CHECK # 51036 Date: 11/13 Amount: $329.22

B33559061

Tompkins mobile deposit.

DDA CHECK # 51036 Date: 11/13 Amount: $329.22

GROTON PUBLIC LIBRARY
112 E Cortland St
Groton, NY 13073
Payroll Check Number: 51037
Pay Date: 11/04/2025

Pay to the order of: Elizabeth M Honis
This amount: TWO THOUSAND FIVE HUNDRED FOURTEEN AND 18/100 $2,514.18

First National Bank of Groton
Elizabeth M Honis
143 East Miller Road
Ithaca, NY 14850-9495

⑈51037⑈ ⑆021305991⑆01100015379⑈

DDA CHECK # 51037 Date: 11/10 Amount: $2,514.18

B33559062

DDA CHECK # 51037 Date: 11/10 Amount: $2,514.18

GROTON PUBLIC LIBRARY
112 E Cortland St
Groton, NY 13073
Payroll Check Number: 51039
Pay Date: 11/04/2025

Pay to the order of: Luke J McIntyre
This amount: THREE HUNDRED TWENTY NINE AND 23/100 $329.23

First National Bank of Groton
Luke J McIntyre
109 Park
Groton, NY 13073

⑈51039⑈ ⑆021305991⑆01100015379⑈

DDA CHECK # 51039 Date: 11/17 Amount: $329.23

B33559064

00010970061200

10970061200 11-17-2025
>021305991<
FNB Groton

DDA CHECK # 51039 Date: 11/17 Amount: $329.23

GROTON PUBLIC LIBRARY
112 E Cortland St
Groton, NY 13073
Payroll Check Number: 51040
Pay Date: 11/04/2025

Pay to the order of: Kyle Sturmer
This amount: FIVE HUNDRED AND 38/100 $500.38

First National Bank of Groton
Kyle Sturmer
315 Main Street
Groton, NY 13073

⑈51040⑈ ⑆021305991⑆01100015379⑈

DDA CHECK # 51040 Date: 11/06 Amount: $500.38

B33559065

00010820065600

10820065600 11-06-2025
>021305991<
FNB Groton

DDA CHECK # 51040 Date: 11/06 Amount: $500.38

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

410778

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

November 03, 2025

$********400.00

Four Hundred and 00/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF
SCIENCE HEROES
601 RT. 206
UNIT 26-505
HILLSBOROUGH, NJ 08844

District Treasurer

⑈410778⑈ ⑆021305991⑆ 01 100⑈015379⑈

DDA CHECK # 410778 Date: 11/26 Amount: $400.00

AFCU 221283512
11/25/2025
14:03:56
RFLORIO
TMID 13983292550633

DDA CHECK # 410778 Date: 11/26 Amount: $400.00

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

410779

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

November 06, 2025

$********554.22

Five Hundred Fifty Four and 22/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF
BAKER & TAYLOR BOOKS
PO BOX 277930
ATLANTA, GA 30384-7930

District Treasurer

⑈410779⑈ ⑆021305991⑆ 01 100⑈015379⑈

DDA CHECK # 410779 Date: 11/24 Amount: $554.22

>011000138<
CR PAYEE ACCT
LACK END GTD
BANK OF AMERICA

C-3258 7
20251121
4426213904
101-277930

DDA CHECK # 410779 Date: 11/24 Amount: $554.22

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

410780

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

November 06, 2025

$********149.82

One Hundred Forty Nine and 82/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF
CENTER POINT LARGE PRINT
600 BROOKS ROAD
PO BOX 1
THORNDIKE, ME 04986-0001

District Treasurer

⑈410780⑈ ⑆021305991⑆ 01 100⑈015379⑈

DDA CHECK # 410780 Date: 11/26 Amount: $149.82

>211274382< 20251125
Bangor Savings Bank
Drawer#/Trans#: 01407/0001
HIN: 946022510000118

<211274382> 11/25/25 #1407 SEQ#1

FOR DEPOSIT ONLY
CENTER POINT PUBLISHING

DDA CHECK # 410780 Date: 11/26 Amount: $149.82

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410781

November 06, 2025

$*********191.75

One Hundred Ninety One and 75/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF CHARTER COMMUNICATIONS
PO BOX 223085
PITTSBURGH, PA 15251-2085

District Treasurer

⑈410781⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410781 Date: 11/25 Amount: $191.75

00000 0223085 00308 009<
11-24-2025 043000261 BNYMELLON
CRED TO PAYEE
ABS END GUAR

DDA CHECK # 410781 Date: 11/25 Amount: $191.75

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

410782

November 06, 2025

$**********45.00

Forty Five and 00/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF DOUG'S TRASH REMOVAL
105 WEST SOUTH STREET
GROTON, NY 13073

District Treasurer

⑈410782⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410782 Date: 11/20 Amount: $45.00

11060003800 11-20-2025
>021305991<
FNB Groton

FOR DEPOSIT ONLY
Doug's Trash Removal

DDA CHECK # 410782 Date: 11/20 Amount: $45.00

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410783

November 06, 2025

$******5,117.43

Five Thousand One Hundred Seventeen and 43/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF FIRST NATIONAL BANK OF GROTON
VISA Payments
PO Box 38
GROTON, NY 13073-0038

District Treasurer

⑈410783⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410783 Date: 11/14 Amount: $5,117.43

00010950068600
10950068600 11-14-2025
>021305991<
FNB Groton

DDA CHECK # 410783 Date: 11/14 Amount: $5,117.43

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410784

November 06, 2025

$*********60.00

Sixty and 00/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF ITHACA JOURNAL
PO BOX 742621
CINCINNATI, OH 45274-2621

District Treasurer

⑈410784⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410784 Date: 11/25 Amount: $60.00

0011242500001 080 413994Deposit Only
0001007020001541 70389838 Credit to Account
00000.00 of within named payee without
099 Dyn Prejudice FifthThirdBankNA>042000314<

DDA CHECK # 410784 Date: 11/25 Amount: $60.00

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410785

November 06, 2025

$********398.52

Three Hundred Ninety Eight and 52/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF JMS PLUMBING AND HEATING, LLC
60 MILLER ST
CORTLAND, NY 13045

District Treasurer

⑈410785⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410785 Date: 11/26 Amount: $398.52

>021302648< 20251125
Tompkins Community Bank
Drawer#/Trans#: 11401/0033
HIN: 946017330000131

<0021302648> 11401 33 11/25/25

JMS P&H

DDA CHECK # 410785 Date: 11/26 Amount: $398.52

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410786

November 06, 2025

$*********85.30

Eighty Five and 30/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF SARA KNOBEL
251 LICK ST
GROTON, NY 13073

District Treasurer

⑈410786⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410786 Date: 11/14 Amount: $85.30

10950014300 11-14-2025
>021305991<
FNB Groton

DDA CHECK # 410786 Date: 11/14 Amount: $85.30

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410787

November 06, 2025

$********446.84

Four Hundred Forty Six and 84/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF MIDWEST TAPE
P.O BOX 715733
CINCINNATI, OH 45271-5733

District Treasurer

⑈410787⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410787 Date: 11/25 Amount: $446.84

DDA 000359681422671 Lbx 0715733 CIN Batch 2666214 Seq 000037 Date 20251124

CREDIT TO DDA BILLING ACCOUNT
ABSENT ENDORSEMENT GUARANTEED
KEYBANK LB NATIONAL ASSOCIATION
LB 0715733>000359681422671<CIN

DDA CHECK # 410787 Date: 11/25 Amount: $446.84

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410788

November 06, 2025

$********110.00

One Hundred Ten and 00/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF PINNACLE BUILDING & REMODELING LLC
89 CEMETERY LN
FREEVILLE, NY 13068

District Treasurer

⑈410788⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410788 Date: 11/21 Amount: $110.00

00011060023300
11060023300 11-21-2025
>021305991<
FNB Groton

DDA CHECK # 410788 Date: 11/21 Amount: $110.00

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON.

Groton Public Library

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

410789

November 06, 2025

$********322.83

Three Hundred Twenty Two and 83/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF THE SHOPPER
9 MAIN STREET
BOX 210
FREEVILLE, NY 13068

District Treasurer

⑈410789⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410789 Date: 11/20 Amount: $322.83

00011060024700
11060024700 11-20-2025
>021305991<
FNB Groton

For Deposit Only
THE FIRST NATIONAL BANK OF GROTON
FREEVILLE PUBLISHING COMPANY, INC.
THE SHOPPER
FREEVILLE PRINTERY

DDA CHECK # 410789 Date: 11/20 Amount: $322.83

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON

Groton Public Library

50-589/213

410790

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

November 06, 2025

$*********83.60

Eighty Three and 60/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF STAPLES
PO BOX 70242
PHILADELPHIA, PA 19176-0242

District Treasurer

⑈410790⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410790 Date: 11/24 Amount: $83.60

CREDIT TO THE ACCT OF THE
NAMED PAYEE-W/O PREJUDICE
WELLS FARGO BANK N.A.
ACCT #4653644930
BOX_NUM: 0702242
ELECTRONICALLY DEPOSITED 20251121
Date: 20251121

DDA CHECK # 410790 Date: 11/24 Amount: $83.60

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON

Groton Public Library

50-589/213

410791

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

November 06, 2025

$********140.00

One Hundred Forty and 00/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF TANGLEWOOD NATURE CENTER
443 COLEMAN AVE
ELMIRA, NY 14903

District Treasurer

⑈410791⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410791 Date: 11/26 Amount: $140.00

>021301115<
Chemung Canal Trust 040
2025-11-25
0040824693
Batch 500293497

Tanglewood Nature Center
For Deposit Only

DDA CHECK # 410791 Date: 11/26 Amount: $140.00

THIS CHECK IS PROTECTED BY A VOID PANTOGRAPH, MICROPRINT BORDER AND A HEAT SENSITIVE PADLOCK ICON

Groton Public Library

50-589/213

410792

Groton Central School
400 Peru Road
PO Box 99
Groton, NY 13073

First National Bank of Groton
161 Main St., Groton, NY

November 06, 2025

$********451.56

Four Hundred Fifty One and 56/100 Dollars

Not Valid 60 days from check date

PAY TO THE ORDER OF VILLAGE OF GROTON
PO BOX 100
GROTON, NY 13073

District Treasurer

⑈410792⑈ ⑆021305991⑆ 01 100⑉015379⑈

DDA CHECK # 410792 Date: 11/21 Amount: $451.56

00011060043000

11080043000 11-21-2025
>021305991<
FNB Groton

Village of Groton
FOR DEPOSIT ONLY
Account:
General Fund Checking
Amt: 451.56 Date: 11/21/25
Account: 340030-0
Ref Num: 4060 Seq: 77 to 82

DDA CHECK # 410792 Date: 11/21 Amount: $451.56

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at (607) 898-5871 (collect if necessary) or write to us at 161 Main Street, Groton, NY 13073 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. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we 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 us to complete our investigation.

THIS INFORMATION PERTAINS TO YOU IF YOU HAVE A SAVINGS ACCOUNT

Statement Savings Accounts are governed by the Rules and Regulations in effect at THE FIRST NATIONAL BANK OF GROTON. This account is not transferable except upon the book of the Bank. The Rules and Regulations presently in effect are available for inspection at the Bank.

HELPFUL HINTS TO BALANCE YOUR ACCOUNT TO YOUR STATEMENT

- Balance only to the last check number processed in this statement, not to the final entry in your checkbook. It reduces the number of outstanding items you need to consider.
- The use of a small calculator may prove to be helpful.
- After reconciling, be sure to adjust checkbook register for interest, service charges, addition errors, etc.
- Verify additions and subtractions in your checkbook.
- Compare the amount of each cancelled check with your check register.
- Compare deposits shown in checkbook with deposits shown on other side of this statement.

FIRST NATIONAL BANK OF GROTON

Date 11/28/25 Page 1
Account Number 12100015379
Enclosures

GROTON CENTRAL SCHOOL
GROTON PUBLIC LIBRARY/TAMMY BUCKLEY
MARGO MARTIN/BILLIE DOWNS/MARA MITCHELL
****
*** DO NOT MAIL ***
****

---- CHECKING ACCOUNT ----

PUB FUNDS MMIA		Number of Enclosures	0
Account Number	12100015379	Statement Dates 11/01/25 thru 11/30/25	
Previous Balance	232,251.86	Days in the statement period	30
Deposits/Credits	.00	Average Ledger	232,251
Checks/Debits	.00	Average Collected	232,251
Service Charge	.00	Interest Earned	47.73
Interest Paid	47.73	Annual Percentage Yield Earned	0.25%
Ending Balance	232,299.59	2025 Interest Paid	365.05

ACTIVITY IN DATE ORDER

Date	Description	Amount	Balance
11/30	INTEREST PAID 30 DAYS	47.73 IN	232,299.59

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance
11/01	232,251.86	11/30	232,299.59

INTEREST RATE SUMMARY

Date	Interest Rate
10/31	.25%

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at (607) 898-5871 (collect if necessary) or write to us at 161 Main Street, Groton, NY 13073 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. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we 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 us to complete our investigation.

THIS INFORMATION PERTAINS TO YOU IF YOU HAVE A SAVINGS ACCOUNT

Statement Savings Accounts are governed by the Rules and Regulations in effect at THE FIRST NATIONAL BANK OF GROTON. This account is not transferable except upon the book of the Bank. The Rules and Regulations presently in effect are available for inspection at the Bank.

HELPFUL HINTS TO BALANCE YOUR ACCOUNT TO YOUR STATEMENT

- Balance only to the last check number processed in this statement, not to the final entry in your checkbook. It reduces the number of outstanding items you need to consider.
- The use of a small calculator may prove to be helpful.
- After reconciling, be sure to adjust checkbook register for interest, service charges, addition errors, etc.
- Verify additions and subtractions in your checkbook.
- Compare the amount of each cancelled check with your check register.
- Compare deposits shown in checkbook with deposits shown on other side of this statement.