

# HINSDALE BANK®

& TRUST COMPANY, N.A.

A WINTRUST COMMUNITY BANK  
9801 W. Higgins, Box 32, Rosemont, IL 60018

Last Statement:  
Statement Ending:  
Page:

July 31, 2024  
August 30, 2024  
1 of 3



21443 TWS289HR083124030133 01 000000000 7 004  
ANTHONY P CAPPETTA FUNERAL SERVICES,  
PC  
39 N CASS AVE  
WESTMONT IL 60559-1601

## Customer Service



**Customer Support:**  
630-323-4404



**Branch Hours of Operation:**  
Mon-Fri 9:00 am - 5:00 pm  
Saturday 9:00 am - 1:00 pm

**Customer Contact Center Hours:**  
Mon - Fri 7:00 am - 8:00 pm  
Saturday 7:00 am - 5:00 pm



**Access Your Account Online:**  
[www.hinsdalebank.com](http://www.hinsdalebank.com)

## ENTREPRENEUR CHECKING

Account Number: XXXXXX4795

*At Wintrust, we are committed to providing you with the best possible client experience and over the years, we have made a concerted effort to minimize pricing changes. As part of our ongoing effort to enhance our technology, security, and innovation, effective September 1, 2024, we are increasing pricing for select treasury management services. These changes are necessary to continue offering a high level of service and to accommodate rising operational costs. We value your business and appreciate your understanding.*

## Balance Summary

<b>Beginning Balance as of 08/01/24</b>	<b>\$14,775.19</b>
+ Deposits and Credits (3)	\$12,402.00
- Withdrawals and Debits (16)	\$23,664.42
<b>Ending Balance as of 08/30/24</b>	<b>\$3,512.77</b>
Analysis or Maintenance Fees for Period	\$0.00
Number of Days in Statement Period	30

## Checks

\* Indicates a break in check sequence  
R-Check has been returned

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
Aug 01	1962	\$700.00	Aug 13	1967	\$2,322.88	Aug 09	1970	\$175.85
Aug 09	1965 *	\$53.55	Aug 26	1968	\$375.00	Aug 27	1972 *	\$2,440.00
Aug 02	1966	\$71.00	Aug 13	1969	\$244.64			

## Debits

Date	Description	Subtractions
Aug 01	CHECK 1962	-\$700.00
Aug 02	CHECK 1966	-\$71.00
Aug 02	PREAUTHORIZED DEBIT TEAMSTERS LOCAL CONVEN FEE 240802	-\$1.75
Aug 02	PREAUTHORIZED DEBIT TEAMSTERS LOCAL PAYMENT 002*CAPPETTA FUNER AL HOME*2403.27*CA PPETTA FUNERAL HOM	-\$2,403.27

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

[illegible]

2. <b>Enter</b> the Bank Balance shown on this statement	
<b>Add</b> deposits made by you, but not shown on this statement.	
<b>Subtotal</b>	
3. <b>List</b> total of checks outstanding	
<b>Subtract</b> check total from above Subtotal	
	The number above should match your checkbook balance

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

**In Case of Errors or Questions About Your Electronic Transfers.** Telephone us or write us using the telephone number or address listed on the front of this statement, 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 sixty (60) days after we sent the FIRST statement on which the problem or error 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 it 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. For consumer accounts, if we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**How Your Finance Charge (If Any) is calculated.** If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

**In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights).** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill 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 the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure 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.

## Debits (Continued)

Date	Description	Subtractions
Aug 06	CASH MGMT TRSFR DR REF 2191136L FUNDS TRANSFER TO DEP XXXXXX4133 FROM	-\$1,500.00
Aug 09	CHECK 1965	-\$53.55
Aug 09	CHECK 1970	-\$175.85
Aug 13	CHECK 1967	-\$2,322.88
Aug 13	CHECK 1969	-\$244.64
Aug 14	CASH MGMT TRSFR DR REF 2271558L FUNDS TRANSFER TO DEP XXXXXX4133 FROM	-\$4,000.00
Aug 22	CASH MGMT TRSFR DR REF 2351445L FUNDS TRANSFER TO DEP XXXXXX4133 FROM	-\$9,000.00
Aug 26	CHECK 1968	-\$375.00
Aug 27	CHECK 1972	-\$2,440.00
Aug 28	PREAUTHORIZED DEBIT IL DEPT OF REVEN EDI PYMNTS TXP*36425672901*20 099*20240630*T*163 8\	-\$16.38
Aug 28	PREAUTHORIZED DEBIT IL DEPT OF REVEN EDI PYMNTS TXP*36425672901*20 099*20240630*T*231 0\	-\$23.10
Aug 28	PREAUTHORIZED DEBIT IL DEPT OF REVEN EDI PYMNTS TXP*30324319*0411* 20240731*T*33700\	-\$337.00

## Credits

Date	Description	Additions
Aug 05	DEPOSIT	\$671.00
Aug 05	DEPOSIT	\$10,611.00
Aug 30	CASH MGMT TRSFR CR REF 2431436L FUNDS TRANSFER FRM DEP XXXXXX2917 FROM	\$1,120.00

## Daily Balances

Date	Balance	Date	Balance	Date	Balance	Date	Balance
Jul 31	\$14,775.19	Aug 06	\$21,381.17	Aug 14	\$14,584.25	Aug 27	\$2,769.25
Aug 01	\$14,075.19	Aug 09	\$21,151.77	Aug 22	\$5,584.25	Aug 28	\$2,392.77
Aug 02	\$11,599.17	Aug 13	\$18,584.25	Aug 26	\$5,209.25	Aug 30	\$3,512.77
Aug 05	\$22,881.17						



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A WINTRUST COMMUNITY BANK  
9801 W. Higgins, Box 32, Rosemont, IL 60018

Account Number:  
Statement Date:  
Page :

XXXXXX4795  
08/30/2024  
3 of 3

## Check Images for Account XXXXXX4795

### DEPOSIT

Branch: HBT Downers Grove 6  
Transaction Date: 08/05/2024

\$ 671.00

071925402 02896374795 600

08/05/2024 \$671.00

### DEPOSIT

Branch: HBT Downers Grove 6  
Transaction Date: 08/03/2024

\$ 10,611.00

071925402 02896374795 600

08/05/2024 \$10,611.00

ANTHONY P CAPPETTA FUNERAL SERVICES, PC AM 390183  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 8/9/24  
PAY TO THE ORDER OF *Actual Cash* \$ 2322.88  
*Twenty Three Hundred & Twenty Two Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001965⑈ ⑈071925402⑈ ⑈2896374795⑈

08/13/2024 # 1967 \$2,322.88

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 8/9/24  
PAY TO THE ORDER OF *Actual Cash* \$ 375.00  
*Three Hundred & Seventy Five Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001965⑈ ⑈071925402⑈ ⑈2896374795⑈

08/26/2024 # 1968 \$375.00

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 7-20-24  
PAY TO THE ORDER OF *Robert Howard* \$ 100.00  
*One Hundred Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001965⑈ ⑈071925402⑈ ⑈2896374795⑈

08/01/2024 # 1962 \$700.00

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 8/5/24  
PAY TO THE ORDER OF *LMO* \$ 244.64  
*Two Hundred & Forty Four Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001965⑈ ⑈071925402⑈ ⑈2896374795⑈

08/13/2024 # 1969 \$244.64

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 7-24-24  
PAY TO THE ORDER OF *T.D.E.S* \$ 53.55  
*Fifty Three Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001965⑈ ⑈071925402⑈ ⑈2896374795⑈

08/09/2024 # 1965 \$53.55

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 8/5/24  
PAY TO THE ORDER OF *ATYT* \$ 175.85  
*One Hundred & Seventy Five Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001970⑈ ⑈071925402⑈ ⑈2896374795⑈

08/09/2024 # 1970 \$175.85

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 7-30-24  
PAY TO THE ORDER OF *Cook County Clerk* \$ 71.00  
*Seventy One Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001965⑈ ⑈071925402⑈ ⑈2896374795⑈

08/02/2024 # 1966 \$71.00

ANTHONY P CAPPETTA FUNERAL SERVICES, PC  
4431 CASCARA LN  
LISLE, IL 60532  
DATE 8/26/24  
PAY TO THE ORDER OF *Supersal* \$ 2440.00  
*Two Thousand & Forty Dollars*  
COMMUNITY BANK OF WILLOWBROOK  
A branch of Hinsdale Bank & Trust Company, N.A.  
A WINTRUST COMMUNITY BANK  
FOR *[Signature]*  
⑈001972⑈ ⑈071925402⑈ ⑈2896374795⑈

08/27/2024 # 1972 \$2,440.00