Beacon
CREDIT UNION

Managing Your Accounts

Phone Number	(800) 868-6655
Mailing Address	PO Box 4319 Lynchburg, VA 24502
Online Access	umpquabank.com

SOUTHSIDE MECHANICAL SERVICES INC
140 PARKER RD W STE D
DANVILLE VA 24540-7425

Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS INT CHK	*1020002085819*	$156,168.93

BUSINESS INT CHK-1020002085819

Account Summary

Date	Description	Amount
07/01/2026	**Beginning Balance**	**$134,045.48**
	28 Credit(s) This Period	$35,617.83
	21 Debit(s) This Period	$13,494.38
07/31/2026	**Ending Balance**	**$156,168.93**

Interest Summary

Description	Amount
Interest Earned From 07/01/2026 Through 07/31/2026	
Annual Percentage Yield Earned	0.01%
Interest Days	31
Interest Earned	$10.62
Interest Paid This Period	$10.62
Interest Paid Year-to-Date	$43.12

Account Activity

Post Date	Description	Debits	Credits	Balance
07/31/2026	**Beginning Balance**			**$134,045.48**
07/03/2026	ON-US ATM WITHDRAWAL REF#00001	$420.00		$133,625.48
07/03/2026	IRS USATAXPYMT INSTAL21-0556445	$2,750.52		$130,874.96
07/04/2026	PRUDENTIAL INS PAYMNT 2 V227375393086	$350.02		$130,524.94
07/05/2026	AMEX EPAYMENT ACH PAYMTS V4554	$664.00		$129,860.94
07/05/2026	OFFICE DEPOT ONLINE PMT CKF108124297POS	$191.44		$129,669.50
07/05/2026	THE HOME DEPOT R ONLINE PMT CKF988924297POS	$240.35		$129,429.15
07/05/2026	ACH DEPOSIT AG CONTRACTOR TRF#000101537		$3,405.00	$132,834.15
07/06/2026	XX8804 PURCHASE-SIG AMAZON.COM* HJ2UJ AMZN.COM/BILL VA 00000000 051355	$122.35		$132,711.80
07/06/2026	XX8804 PURCHASE-PIN 07/16 CVS/PHARMACY #00 DANVILLE VA 30069501 010072	$150.40		$132,561.40
07/07/2026	XX8804 PURCHASE-PIN USPS PO 33871503 DANVILLE VA 99999999 740855	$95.85		$132,465.55
07/10/2026	XX8804 PURCHASE-SIG ACI* CREDIT ONE BANK 877-825-3242 NV 36063508 06350	$229.75		$132,235.80
07/10/2026	XX8804 DEBIT UTILITY TWW N187478611 DANVILLE VA 01110 10775	$134.60		$132,101.20

Hello from Beacon!

We want to let you know that we are making changes that will impact the way we manage your Overdraft services beginning on December 5, 2026. We are changing how we determine your Overdraft limit for Bounce Guard, which is our standard Overdraft service available to all eligible account holders. In the past, we used a fixed maximum overdraft limit of $1,000 for all accounts. We are eliminating the $1,000 fixed limit and will be implementing an automated system that performs a continual evaluation of your account activity and other factors to determine a dynamic overdraft limit based on your personal ability to repay.

Here are the changes you can expect:

- Your Overdraft limit may change as frequently as daily within a range of $0 to $1,500.
- Your Overdraft limit may be lower or higher than your previous fixed overdraft limit.
- Your Overdraft limit may be reduced to $0, which may result in transactions being returned unpaid to merchants or other third parties due to insufficient funds and may also result in fees being imposed by those third parties.

Your new dynamic Bounce Guard Overdraft limit will be determined by the automated system based on numerous variables. These variables include such factors as the age of your Beacon Account, how frequently you make deposits and in what amounts, whether you have previously incurred overdrafts and whether you repaid them on time.

Please remember that Bounce Guard is a discretionary service, which means we **do not guarantee** that we will always authorize and pay any type of transaction, regardless of your dynamic Overdraft limit. If we do not authorize and pay an Overdraft, your transaction will be declined or returned. You should keep careful track of your account balance and activity to avoid Overdrafts. You may opt out of Bounce Guard or change your Overdraft service option at any time by visiting a branch or contacting us at the number provided below. Refer to your Overdraft Disclosure and Personal Rules & Regulations for more information.

Explore all of Beacon's Overdraft service options online:

https://www.beaconcu.org.com/personal-banking/checking/overdraft-services/

If you have questions or would like more information about our Overdraft services, please visit any Beacon branch or call us at (800) 868-6655.

BUSINESS INT CHK-1020002085819 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
07/11/2026	ACH DEPOSIT TNM BUILDERS TRF#811899322		$1,155.00	$133,256.20
07/11/2026	CHECK DEPOSIT REF66033025TSM		$833.52	$134,089.72
07/11/2026	ACH DEPOSIT A-Z SITE CONST TRF#54251154		$2,450.11	$136,539.83
07/12/2026	CHECK DEPOSIT REF70007264TSM		$884.00	$137,423.83
07/12/2026	MOBILE CAPTURE DEPOSIT		$2,905.00	$140,328.83
07/12/2026	XX8804 MONEY XFER CR CASH APP* CASH OU DIRECT DEPOSIT #733352		$1,025.00	$141,353.83
07/13/2026	XX8804 MONEY XFER CR CASH APP* CASH OU DIRECT DEPOSIT #101211		$759.44	$142,113.27
07/14/2026	XX8804 ATM WITHDRAWAL 175 MAIN RD DANVILLE VA NJ001103 009189	$395.00		$141,718.27
07/14/2026	XX8804 MONEY XFER CR CASH APP* CASH OU DIRECT DEPOSIT #6036006		$405.00	$142,123.27
07/14/2026	MOBILE CAPTURE DEPOSIT		$2,815.05	$144,938.32
07/14/2026	XX8804 MONEY XFER CR CASH APP* CASH OU DIRECT DEPOSIT #884215		$2,005.22	$146,943.54
07/17/2026	MOBILE CAPTURE DEPOSIT		$1,110.84	$148,054.38
07/17/2026	MOBILE CAPTURE DEPOSIT		$398.52	$148,452.90
07/17/2026	MOBILE CAPTURE DEPOSIT		$2,285.00	$150,737.90
07/18/2026	CHECK DEPOSIT REF70007264TSM		$928.00	$151,665.90
07/18/2026	ACH DEPOSIT DK STEEL SUPPLY TRF#020076126		$2,285.00	$153,950.90
07/20/2026	XX8804 PURCHASE-PIN USPS PO 91850005 DANVILLE VA 78093401 000666	$170.00		$153,780.90
07/20/2026	XX8804 MERRITT LOGISTICS DEBIT/PAYMTS M000-1 DANVILLE VA	$294.65		$153,486.25
07/20/2026	ON-US ATM CREDIT		$1,005.09	$154,491.34
07/20/2026	ON-US ATM CREDIT		$1,215.21	$155,706.55
07/21/2026	XX8804 MONEY XFER DB CASH APP* ALLISON 8774174551 VA 00000000 800811	$229.00		$155,477.55
07/21/2026	XX8804 MONEY XFER CR CASH APP* CASH OU DIRECT DEPOSIT #000008		$425.90	$155,903.45
07/24/2026	CHECK DEPOSIT REF4005555TSM		$2,066.00	$157,969.45
07/25/2026	ON-US ATM CREDIT		$1,402.00	$159,371.45
07/25/2026	ON-US ATM CREDIT		$199.00	$159,570.45
07/26/2026	ON-US ATM CREDIT		$1004.00	$160,574.45
07/26/2026	XX8804 PURCHASE-PIN USPS PO 000903 DANVILLE VA 01000001 2011201	$186.05		$160,388.40
07/27/2026	TXR TO x6987 AT 19:35 Cover Payroll	$6,315.75		$154,072.65
07/27/2026	CHECK DEPOSIT REF6150266TSM		$848.88	$154,921.53
07/27/2026	CHECK DEPOSIT REF2002701TSM		$505.10	$155,426.63
07/27/2026	XX8804 PURCHASE-RECUR DOCUSIGN 866-219-4318 VA 0000 999909	$109.00		$155,317.63
07/27/2026	XX8804 ORAL TRANSPORT SERV DEBIT/PAYMTS *40484 DANVILLE VA	$181.45		$155,136.18
07/31/2026	XX8804 MONEY XFER CR CASH APP* CASH OU DIRECT DEPOSIT #191105		$209.33	$155,345.51
07/31/2026	XX8804 PURCHASE-SIG 03 Prime Video* HJ6S 888-802-3080 VA 00000000 079734	$75.60		$155,269.91
07/31/2026	ACH DEPOSIT PLUMMER-L STEEL *NJ202 TRF#020076126		$1,077.00	$156,346.91
07/31/2026	T-MOBILE TEL PCS SVC 0272002	$188.60		$156,158.31
07/31/2026	INTEREST		$10.62	$156,168.93
07/31/2026	**Ending Balance**			**$156,168.93**

BUSINESS INT CHK-1020002085819 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/03/2026	$130,874.96	07/12/2026	$141,353.83	07/24/2026	$157,969.45
07/04/2026	$130,524.94	07/13/2026	$142,113.27	07/25/2026	$159,570.45
07/05/2026	$132,834.15	07/14/2026	$146,943.54	07/26/2026	$160,388.40
07/06/2026	$132,561.40	07/17/2026	$150,737.90	07/27/2026	$155,136.18
07/07/2026	$132,465.55	07/18/2026	$153,950.90	07/31/2026	$156,168.93
07/10/2026	$132,101.20	07/20/2026	$155,706.55		
07/11/2026	$136,539.83	07/21/2026	$155,903.45		

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at (800) 868-6655 or write us at Beacon credit union, PO Box 4319,Lynchburg, VA 24502, 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 send you the FIRST statement on which the error or problem appears.

(1) Tell us your name and account number (if any).

(2) 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.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.