

# 2021 NPASCNA TREASURER REPORT

**JUNE**

<b>GRAND TOTAL BEGINNING BALANCE</b>	\$2,800.00
<b>AREA SERVICE BEGINNING BALANCE</b>	\$2,100.00
<b>ACTIVITIES BEGINNING BALANCE</b>	\$ 700.00

## GROUP DONATIONS

Afternoon Delight	\$ -
Are We There Yet	\$ -
Atmosphere of Recovery	\$ -
Bellevue Beginners	\$ 335.36
Chapter 7 Relapse & Recovery	\$ -
Cranberry Bigfoot	\$ -
Cranberry Candlelight	\$ -
Discovery in Recovery	\$ -
El Corona	\$ -
Expect a Miracle	\$ -
Food for Thought	\$ -
Garden of Hope	\$ -
Growing Stronger	\$ -
H.A.L.T. Group	\$ -
Help Us Help You	\$ -
Higher Power Group	\$ -
Hopeful Horizons	\$ -
It Gets Better	\$ -
Just for Thursday	\$ -
Keeping It Real	\$ -
Lawrenceville Group	\$ 150.00
Let's Get Honest	\$ -
Liberty Group	\$ -
Living in Recovery	\$ -
Living the Program	\$ -
Lost Chapel	\$ -
Miracle on Main	\$ -
Monday Night Solutions	\$ -
Monday Night Surrender	\$ -
NA Way	\$ -
Need a Miracle	\$ 60.00
North Hills Group	\$ -
Real Deal	\$ -
Saturday Night Live	\$ 100.00
Saturday Night Recovery	\$ 100.00
Second Chance	\$ -
Serenity Café	\$ -
Sharpsburg Group	\$ -
Simply Recovery	\$ -
Staying Clean for Dummies	\$ -
Sunday Surrender	\$ -
Talking Text	\$ -
Text Messages	\$ -
The Plot Thickens	\$ 54.00
Vets and Friends	\$ -
We Are Hooked on Hope	\$ -
Weekday Defection	\$ -
We Have a Choice	\$ -
We is the Key	\$ -
Women Strong	\$ -
<b>Monthly Group Donation Total</b>	<b>\$ 799.36</b>
<b>Helpline-Specific Donations Total</b>	<b>\$ -</b>
<b>Monthly Area Literature Purchases</b>	<b>\$ 269.01</b>
<b>Voided or Returned Check(s)</b>	<b>\$ -</b>
<b>TOTAL INCOME</b>	<b>\$ 1,068.37</b>

**EXPENSES**

<b>PAYABLE TO</b>	<b>CHECK #</b>	<b>NOTE</b>	
Activities Increase		Annual Re-funding	\$ -
Ally LaCovey			\$ -
Ally LaCovey			\$ -
Rose Klein		Secretary Supplies	\$ -
Ann Oehling		H&I Chair	\$ -
Sharon Braden	1731	H&I Secretary	\$ 111.21
Berkeley Hills	1728	Church Rent	\$ 20.00
Gina Brown		H&I	\$ -
Gina Brown		Web Coordinator	\$ -
HostGator.com		Annual Domain	\$ -
Jon		P&A	\$ -
Natalie Huddleston		Literature Supplies	\$ -
Natalie		Area Chair	\$ -
PNC Bank		Bank Fee	\$ -
PNC BANK		Returned Check Fee	\$ -
PNC Bank		Stop Payment Fee	\$ -
TSRSCNA	1732	Region Donation	\$ 633.82
TSRSCNA		Helpline	\$ -
TSRSO		H&I Literature	\$ -
TSRSO	1729	Area Literature	\$ 99.34
USPS	1730	PO Box Fee	\$ 204.00
<b>EXPENSES TOTAL</b>			<b>\$ (1,068.37)</b>

**ACTIVITIES**

<b>BEGINNING BALANCE</b>	\$ 700.00
<b><u>INCOME</u></b>	
Annual Re-funding	\$ -
Bike Run	\$ -
Bowling Party	\$ -
Comedy Show	\$ -
Hayride	\$ -
Summer Picnic	\$ -
T-Shirts	\$ -
<b>INCOME TOTAL</b>	\$ -
<b><u>EXPENSE</u></b>	
Bike Run	\$ -
Bowling Party	\$ -
Comedy Show	\$ -
New Year's Eve Party	\$ -
Summer Picnic	\$ -
T-Shirts	\$ -
<b>EXPENSE TOTAL</b>	\$ -
<b>ACTIVITIES ENDING BALANCE</b>	
\$ 700.00	

**AREA SERVICE ENDING BALANCE** \$2,100.00  
**AREA & ACTIVITIES ENDING BALANCE** \$2,800.00



For the Period 05/21/2021 to 06/21/2021

Primary Account Number: 11-3699-0247

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Number of enclosures: 0

NPASCNA  
PO BOX 15473  
PITTSBURGH PA 15237-7473

 For 24-hour banking sign on to  
 PNC Bank Online Banking on [pnc.com](http://pnc.com)  
FREE Online Bill Pay

For customer service call 1-877-BUS-BNKG  
PNC accepts Telecommunications Relay Service (TRS) calls.  
Para servicio en español, 1-877-BUS-BNKG

**Moving?** Please contact your local branch

 Write to: Customer Service  
PO Box 609  
Pittsburgh, PA 15230-9738  
 Visit us at [PNC.com/smallbusiness](http://PNC.com/smallbusiness)

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## IMPORTANT ACCOUNT INFORMATION FOR YOUR REVIEW

On May 16, 2021 PNC added the Arbitration Provision section to your Account Agreement for Business Accounts ("Agreement"). The entire Arbitration Provision is included below and continues at the end of this statement. All other information in your Agreement continues to apply to your account.

PLEASE READ THE ARBITRATION PROVISION CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND PNC HAVE AGAINST EACH OTHER ARE RESOLVED. Under the terms of the Arbitration Provision, "Claims" (as defined in the Arbitration Provision) will be resolved by individual (and NOT class-wide) binding arbitration, if you or we elect it.

THE ARBITRATION PROVISION WILL APPLY TO YOUR ACCOUNT(S) UNLESS YOU OPT OUT BY PROVIDING TIMELY NOTICE AS SET FORTH IN THE ARBITRATION PROVISION.

### ARBITRATION PROVISION

READ THIS ARBITRATION PROVISION CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED. Under the terms of this Arbitration Provision, and except as set forth below, Claims (as defined below) will be resolved by individual (and not class-wide) binding arbitration in accordance with the terms specified herein, if you or we elect it.

#### YOUR RIGHT TO OPT OUT; EFFECT OF ARBITRATION.


This Arbitration Provision will apply to you and us and to your Account as of the date your Account was opened (or, if you are an existing customer, as of the date of this Agreement), unless you opt out by providing proper and timely notice as set forth below. If a Claim is arbitrated, neither you nor we will have the right to: (1) have a court or a jury decide the Claim; (2) engage in information-gathering (discovery) to the same extent as in court; (3) participate in a class action, private attorney general or other representative action in court or in arbitration; or (4) join or consolidate a Claim with those of any other person.

This Arbitration Provision will survive the termination of this Agreement. See further details below.

#### Definitions

"We," "Us" and "Our." Solely as used in this Arbitration Provision, the terms "we," "us" and "our" also refer to (1) our employees, officers, directors, parents, controlling persons, subsidiaries, affiliates,

# Business Checking

 For 24-hour account information, sign-on to  
pnc.com/mybusiness/

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predecessors, acquired entities, successors and assigns; and (2) any failed bank to the extent of the assets acquired by us or our affiliates.

"Account." For purposes of this Arbitration Provision, "Account" refers to your PNC Bank business deposit account or accounts with us and the features and services provided in connection with it or them, including PNC Bank business certificate of deposit accounts.

"Claim." A "Claim" subject to arbitration is any demand, cause of action, complaint, claim, asserted right, or request for monetary or equitable relief, whether past, present or future, and based upon any legal theory, including contract, tort, consumer protection law, fraud, statute, regulation, ordinance, or common law, which arises out of or relates to this Agreement, your Account or Accounts, the events leading up to your becoming an Account holder (for example, advertisements or promotions), any feature or service provided in connection with your Account or Accounts, or any transaction conducted with us related to any of your Accounts.

Notwithstanding the foregoing, the term "Claim" excludes: (a) any dispute or controversy about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof, including the Class Action Waiver below (a court will decide such disputes or controversies); and (b) any individual action brought by either party in small claims court or your state's equivalent court, unless such action is transferred, removed or appealed to a different court.

## Arbitration Procedures


a. Agreement to Arbitrate Claims. Except if you opt out as provided below, you or we may elect to arbitrate any Claim.

b. Electing arbitration. If you or we elect to arbitrate a Claim, the party electing arbitration must notify the other party in writing (the "Notice"). Your Notice to us shall be sent to PNC Bank, N.A., Legal Department, PNC Tower (18th Floor), 300 Fifth Avenue, Mailstop: PT-PTWR-18-1, Pittsburgh, PA 15222, Attn: Notice of Arbitration (the "Notice Address"). Our Notice to you shall be sent to the most recent address for you in our files. Any arbitration hearing that you attend will take place in a venue in the county where your business address is unless you and we agree otherwise. If a party files a lawsuit in court asserting a Claim and the other party elects arbitration, such Notice may be asserted in papers filed in the lawsuit (for example, a motion by the defendant to compel arbitration of Claims asserted by the plaintiff in a lawsuit filed in court). If you or we commence litigation of a claim, neither you nor we waive our right to elect arbitration with respect to any counterclaim or other claim that you or we may make. In the event a court grants a motion to compel arbitration, either party may commence the arbitration proceeding in accordance with the rules and procedures of the arbitration administrator specified in this section.

c. Arbitration costs.

We will pay the filing, administrative and/or arbitrator's fees ("Arbitration Fees") that we are required to pay pursuant to the administrator's rules or the law. In addition, with respect to Arbitration Fees that you are required to pay under the administrator's rules in connection with an individual arbitration you have commenced against us, (i) if the amount of your Claim does not exceed \$75,000 and we receive a written request by you at the Notice Address, we will pay or reimburse you for your payment of said Arbitration Fees; (ii) if the amount of your Claim exceeds \$75,000 and we receive a

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written request by you at the Notice Address, we will consider paying said Arbitration Fees if you are unable to pay them and cannot obtain a waiver or reduction of them from the arbitration administrator.

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**THIS ARBITRATION PROVISION IS CONTINUED AT THE END OF YOUR STATEMENT.**

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## IMPORTANT INFORMATION FOR BUSINESS DEBIT CARD CUSTOMERS

Effective July 1, 2021, the daily limits on a PNC Bank Visa Business Debit Card will be \$1,000 for ATM withdrawals, \$2,000 for PIN purchase transactions, and \$10,000 for non-PIN purchase transactions.

If you previously requested custom limits, you will be receiving a letter outlining your card limits.

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## IMPORTANT INFORMATION REGARDING CASH FLOW INSIGHT

Effective July 1, 2021 there will no longer be a base fee for Cash Flow Insight. Customers currently enrolled in Cash Flow Insight will not be charged the \$10 base fee. If applicable, your final fee for Cash Flow Insight base will be for your June service (fee debited in July).

All other fees associated with Cash Flow Insight will apply, please review your current fee schedule within Online Banking.

For customers in a Free Trial for Cash Flow Insight base, the trial will end, and you will remain enrolled in Cash Flow Insight.

If you have questions or concerns about these changes, please contact your PNC Business Banker or call us at the number listed at the top of this statement.

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## IMPORTANT INFORMATION REGARDING PNC REMOTE DEPOSIT

Effective July 1, 2021 the PNC Remote Deposit monthly fee for a single feed scanner will be \$25 per scanner reduced from the previous \$35 fee. If applicable, your final \$35 monthly per scanner fee for PNC Remote Deposit will be for your June service (fee debited in July).

All other fees associated with PNC Remote Deposit will apply. Please review your current fee schedule within Online Banking for details.

If you have questions or concerns about these changes, please contact your PNC Business Banker or call us at 877-BUS-BNKG, Option 4.

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## Business Checking Summary

Account number: 11-3699-0247

Npascna

Overdraft Protection has not been established for this account.

Please contact us if you would like to set up this service.

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# Business Checking

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## Balance Summary

Beginning balance	3,100.00	Deposits and other additions	904.36	Checks and other deductions	1,204.36	Ending balance	2,800.00
				Average ledger balance	3,331.78	Average collected balance	3,319.34

## Deposits and Other Additions

Description	Items	Amount
Deposits	3	904.36
Total	3	904.36

## Checks and Other Deductions

Description	Items	Amount
Checks	6	1,204.36
Total	6	1,204.36

## Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
05/21	3,100.00	06/01	3,660.13	06/14	2,800.00
05/24	3,680.13	06/07	3,359.31		

## Activity Detail

### Deposits and Other Additions

#### Deposits

Date posted	Amount	Transaction description	Reference number
05/24	236.36	Deposit	035485180
05/24	418.00	Deposit	035485187
05/24	250.00	Deposit	035485193

### Checks and Other Deductions

#### Checks and Substitute Checks

\* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
06/01	1722 *	20.00	076288767	05/24	1724	24.23	075497274	05/24	1726	300.00	077477190
06/07	1723	300.82	075547929	06/14	1725	250.00	073334205	06/14	1727	309.31	073334207

### Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 06/22/2021 and will appear on your next statement as a single line item entitled Service Charge Period Ending 06/21/2021.


\*\* Combined Transactions include ACH Credits, ACH Debits, Checks Paid, Deposited Item - Consolidated, Deposit Tickets Processed

Description	Volume	Amount	
Account Maintenance Charge		.00	Requirements Met
Combined Transactions	21	.00	Included in Account
Checks Paid	6	.00	
Deposited Item - Consolidated	12	.00	
Deposit Tickets Processed	3	.00	
Total For Services Used This Period		.00	
Total Service Charge		.00	

ARBITRATION PROVISION CONTINUED:

d. Arbitration administrator and rules. The party electing arbitration must choose between one of two administrators: (1) the American Arbitration Association ("AAA"), or (2) JAMS. The administrator chosen will apply its rules and/or codes of procedures in effect at the time arbitration is elected. You may obtain a copy of the rules/ codes, and more information about initiating an arbitration, by (1) contacting AAA at

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1-800-778-7879 or visiting [www.adr.org](http://www.adr.org), or (2) contacting JAMS at 1-800-352-5267 or visiting [www.jamsadr.com](http://www.jamsadr.com).

The arbitrator is bound by the terms of this Agreement. If neither AAA nor JAMS can serve, the parties may agree on another administrator, or a court may appoint one.

e. What law the arbitrator will apply. The arbitrator will not be bound by judicial rules of procedure and evidence that would apply in a court, or by state or local laws that relate to arbitration proceedings. However, the arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court. In determining liability or awarding damages or other relief, the arbitrator will follow the applicable substantive law, consistent with the Federal Arbitration Act (FAA), that would apply if the matter had been brought in court.

f. The arbitrator's decision and award; attorney fees. At the timely request of either party, the arbitrator shall provide a brief written explanation of the grounds for the decision. The arbitrator may award any damages or other relief or remedies that would apply under applicable law, as limited in Section (e.) above, to an individual action brought in court. In addition, with respect to claims asserted by you in an individual arbitration, we will pay your reasonable attorney, witness and expert fees and costs if and to the extent you prevail, or if applicable law requires us to do so.

g. Effect of arbitration Award; appeal. The arbitrator's award shall be final and binding on all parties, except for any right of appeal provided by the Federal Arbitration Act.

## Federal Arbitration Act

This Agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Provision.


## CLASS ACTION WAIVER

If either you or we elect to arbitrate a Claim, neither you nor we will have the right: (a) to participate in a class action, private attorney general action or other representative action in court or in arbitration, either as a class representative or class member; or (b) to join or consolidate Claims with claims of any other persons. No arbitrator shall have authority to conduct any arbitration in violation of this provision or to issue any relief that applies to any person or entity other than you and/or us individually. The parties acknowledge that this Class Action Waiver is material and essential to the arbitration of any Claims and is non-severable from this Arbitration Provision. If this Class Action Waiver is voided, found unenforceable, or limited with respect to any Claim for which you seek class-wide relief or any particular remedy for a Claim, then the parties' Arbitration Provision (except for this sentence and the next) shall be null and void with respect to such Claim or remedy, subject to the right to appeal the limitation or invalidation of the Class Action Waiver; however, the Arbitration Provision shall remain valid with respect to all other Claims. The parties acknowledge and agree that under no circumstances will a class action be arbitrated.

## PUBLIC INJUNCTIVE RELIEF WAIVER

If either you or we elect to arbitrate a Claim, neither you nor we will have the right to seek a public injunction, if such a waiver is permitted by the FAA. If a court decides that such a waiver is not permitted, and that decision is not reversed on appeal, any Claim for a public injunction will be decided in court after all other Claims to be decided in arbitration under this Arbitration Provision are arbitrated and the arbitration award regarding individual relief has been entered in court. In no event will a Claim for public

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injunctive relief be arbitrated.

## Conflicts; Severability; Survival

This Arbitration Provision is intended to be broadly interpreted. In the event of a conflict between the provisions of this Arbitration Provision and the AAA or JAMS rules, or any other terms of the Agreement, the provisions of this Arbitration Provision shall control.

If any part of this Arbitration Provision is deemed or found to be unenforceable for any reason, the remainder shall be enforceable, except as provided by the Class Action Waiver. This Arbitration Provision shall survive (1) the closing of your Account and the termination of any relationship between us, including the termination of the Agreement, and (2) survive any bankruptcy to the extent consistent with applicable bankruptcy law.

## RIGHT TO OPT OUT

You may opt out of this Arbitration Provision by calling us toll free at 1-855-762-2432, or by sending us a written notice which includes your name(s), Account number, and a statement that you do not wish to be governed by the Arbitration Provision in your Account Agreement (the "Opt Out Notice"). To be effective, your written Opt Out Notice must be (1) sent to us by first class mail or certified mail, return receipt requested, at PNC Bank, Attn: Arbitration Opt Out, P.O. Box 535229, Pittsburgh, PA 15253-5229, and (2) signed by you including the information set forth above. We must receive your telephone call or written notice within forty-five ( 45 ) days after either (i) the date this Arbitration Provision was first delivered or otherwise made available to you, in paper or electronic form, or (ii) the day you open your Account, whichever is later. Your decision to opt out will not affect any other provision of this Account Agreement. If the Arbitration Provision of your Account Agreement has already been delivered or otherwise made available to you, amendments to your Account Agreement will not give you a new right to opt out of this Arbitration Provision, unless we amend a substantive clause of the Arbitration Provision.

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