FIRST CITIZENS STATE BANK

207 W Main Street
Whitewater, WI 53190

Statement Ending 09/30/2026

VILLAGE OF PALMYRA

Account Number: XXXXXX7927

Managing Your Accounts

Call Us	262 473-2112
Mailing Address	207 W Main St. Whitewater, WI 53190-1955
Website	firstcitizensww.com

VILLAGE OF PALMYRA
GENERAL FUND
PO BOX 380
PALMYRA WI 53156-0380

Sept 2026



Online & Mobile Banking have been upgraded!

- ✔ Manage your debit card
- ✔ View transactions
- ✔ Update contact info
- ✔ Set alerts
- ✔ Pay bills
- ✔ External Transfers & Zelle

A clean new look and matching functionality between platforms!

Initial sign-in on the new Online/Mobile Banking platforms requires Username and Password entry (biometrics/fingerprints/tokens will not work for the initial login). And don't forget to download the upgraded app!

Need help? Or not set up yet? Contact us for assistance: 262-473-2112 or customerservice@firstcitizensww.com.

Summary of Accounts

Account Type	Account Number	Ending Balance
MUNICIPAL NOW	XXXXXX7927	$410,327.91

HOW TO BALANCE YOUR ACCOUNT

1. Check off in your account register each transaction shown on the front of this statement. In the appropriate space to the right, list the deposits and checks or withdrawals which are listed in your register but not on the statement.
2. Total these two columns.
3. **ENTER** your ending balance from the front of this statement.
4. **ADD** to your balance the total of the deposits made to your account but not listed on the statement.
5. **SUBTRACT** the total of the withdrawals made from your account but not listed on the statement.
6. **THIS IS YOUR BALANCE.**
7. Now, refer back to your account register. **ENTER** in your register and add to your balance any amounts in the **DEPOSITS** column which are listed on this statement but are **NOT** listed in your register, including interest earned.
8. **ENTER** in your register and subtract from your balance any amounts in the **WITHDRAWALS** column which are listed on this statement but are **NOT** listed in your register, including service charges.
9. **THIS AMOUNT IS YOUR REGISTER BALANCE. IT SHOULD BE THE SAME AS THE BALANCE SHOWN IN NUMBER 6. IF THERE IS A DIFFERENCE:**
   - A. Review and check all figures used.
   - B. Review last month's statement.
   - C. Check all addition and subtraction in your account register.

If you think there is an error in your statement, please telephone or write us promptly at the phone number or address shown on the front of this statement.

1	DEPOSITS, CHECKS AND WITHDRAWALS NOT LISTED ON THIS STATEMENT				
	DEPOSITS		CHECK NUMBER	CHECKS AND WITHDRAWALS	
2					

3	ENDING BALANCE FROM THE FRONT OF THIS STATEMENT		
4	PLUS THE TOTAL FROM THE DEPOSITS COLUMN ABOVE		
	SUB-TOTAL		
5	MINUS THE TOTAL OF THE WITHDRAWALS COLUMN ABOVE		
6	BALANCE (Should agree with register balance)		

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone or write us as soon as possible at the phone number or address designated on the front of this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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.

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. If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number designated on the front of this statement.

YOUR PERSONAL RESERVE ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

This is a summary of your rights: a full statement of your rights and our responsibilities under the Federal Fair Credit Act will be sent to you both upon request and in response to a billing error notice. Your Personal Reserve Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Personal Reserve Accounts. The following information thus applies only to loans made to you under your Personal Reserve Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL RESERVE ACCOUNT

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 located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you 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:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 money 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.

We figure a portion of the **FINANCE CHARGE** on your Personal Reserve Account by applying the "average" daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits and unpaid **FINANCE CHARGES**. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Personal Reserve Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Personal Reserve Account. Periodic statements may be sent to you at the end of each billing cycle showing your Personal Reserve Account loan transactions.

Send payments and inquiries to the address shown on the front of the bill.

MUNICIPAL NOW - XXXXXX7927

Account Summary

Date	Description	Amount
09/01/2026	**Beginning Balance**	**$486,504.46**
	40 Credit(s) This Period	$1,888,808.44
	105 Debit(s) This Period	$1,964,984.99
09/30/2026	**Ending Balance**	**$410,327.91**

Interest Summary

Description	Amount
Interest Earned From 09/01/2026 Through 09/30/2026	
Annual Percentage Yield Earned	3.76%
Interest Days	30
Interest Earned	$2,563.45
Interest Paid This Period	$2,563.45
Interest Paid Year-to-Date	$29,703.67
Minimum Balance	$356,223.20
Average Ledger Balance	$845,469.98
Average Available Balance	$843,762.96

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2026	**Beginning Balance**			**$486,504.46**
09/01/2026	SPECTRUM SPECTRUM 2379871	$129.98		$486,374.48
09/01/2026	EMPLOYE TRUST FU WRS REMIT 0101000	$24,156.68		$462,217.80
09/01/2026	CHECK # 28697	$210.00		$462,007.80
09/01/2026	CHECK # 28727	$2.00		$462,005.80
09/01/2026	CHECK # 28768	$276.69		$461,729.11
09/02/2026	CHECK # 28591	$30.00		$461,699.11
09/02/2026	CHECK # 28744	$140.00		$461,559.11
09/03/2026	PYMNT SRVC NETWR RT19171-PY 260836846623316		$40.00	$461,599.11
09/03/2026	PSN* PAYMENT SERV PURCHASE 260936846284626	$73.55		$461,525.56
09/03/2026	Div Ben Services HRA CLAIMS XXXXX6339	$177.25		$461,348.31
09/03/2026	CHECK # 28710	$116.00		$461,232.31
09/04/2026	DEPOSIT		$247.50	$461,479.81
09/04/2026	DEPOSIT		$1,682.80	$463,162.61
09/04/2026	DEPOSIT		$4,103.00	$467,265.61
09/04/2026	PYMNT SRVC NETWR RT23826-PY 260823641674997		$30.00	$467,295.61
09/04/2026	PYMNT SRVC NETWR RT23825-PY 260865712766404		$55.00	$467,350.61
09/04/2026	PERSHING BROKERAGE TXX-XXX418-1PCD		$353,834.00 Ambo	$821,184.61
09/04/2026	WRIGHT EXPRESS FLEET DEBI 9100014491557	$1,500.18		$819,684.43
09/04/2026	CHECK # 28770	$13,437.00		$806,247.43
09/08/2026	PYMNT SRVC NETWR RT19171-PY 260932626682355		$212.55	$806,459.98
09/08/2026	PYMNT SRVC NETWR RT19171-PY 260966413487184		$400.00	$806,859.98
09/08/2026	PERSHING BROKERAGE TXX-XXX400-1PCD		4 TID $66,180.74	$873,040.72
09/08/2026	CHECK # 28754	$537.52		$872,503.20
09/08/2026	CHECK # 28773	$219.78		$872,283.42
09/08/2026	CHECK # 28775	$3,142.40		$869,141.02
09/08/2026	CHECK # 28780	$150.86		$868,990.16
09/08/2026	CHECK # 28781	$1,205.36		$867,784.80
09/08/2026	CHECK # 28782	$11,073.36		$856,711.44
09/08/2026	CHECK # 28785	$81.00		$856,630.44
09/08/2026	CHECK # 28792	$65,244.54		$791,385.90
09/08/2026	CHECK # 28793	$125.99		$791,259.91
09/08/2026	CHECK # 28800	$20.00		$791,239.91
09/09/2026	CHECK # 28759	$15.00		$791,224.91
09/09/2026	CHECK # 28777	$829.05		$790,395.86
09/09/2026	CHECK # 28783	$500.00		$789,895.86
09/09/2026	CHECK # 28788	$324.50		$789,571.36

MUNICIPAL NOW - XXXXXX7927 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/09/2026	CHECK # 28796	$16.47		$789,554.89
09/09/2026	CHECK # 28801	$1,250.00		$788,304.89
09/09/2026	CHECK # 28803	$15,000.00		$773,304.89
09/10/2026	PYMNT SRVC NETWR RT19171-PY 260936846316468		$40.00	$773,344.89
09/10/2026	Div Ben Services HRA CLAIMS XXXXX6339	$936.18		$772,408.71
09/10/2026	VILLAGE OF PALMY PAYROLL XXXXXX6339	$42,698.57		$729,710.14
09/10/2026	CHECK # 28779	$1,200.00		$728,510.14
09/10/2026	CHECK # 28789	$67.91		$728,442.23
09/10/2026	CHECK # 28798	$4,159.80		$724,282.43
09/10/2026	CHECK # 28799	$42.24		$724,240.19
09/11/2026	DEPOSIT		$4,921.77	$729,161.96
09/11/2026	PYMNT SRVC NETWR RT19171-PY 260936846480182		$125.00	$729,286.96
09/11/2026	STOP PAYMENT FEE(S)	$25.00		$729,261.96
09/11/2026	WI DEPT REVENUE TAXPAYMNT XXXXX1664	$2,087.47		$727,174.49
09/11/2026	IRS USATAXPYMT 270665443890713	$12,682.59		$714,491.90
09/11/2026	CHECK # 28774	$850.00		$713,641.90
09/11/2026	CHECK # 28776	$353,834.00		$359,807.90
09/11/2026	CHECK # 28778	$671.14		$359,136.76
09/11/2026	CHECK # 28794	$34.70		$359,102.06
09/11/2026	CHECK # 28802	$30.00		$359,072.06
09/11/2026	CHECK # 28807	$125.00		$358,947.06
09/14/2026	PYMNT SRVC NETWR RT19171-PY 260903136134425		$114.40	$359,061.46
09/14/2026	PYMNT SRVC NETWR RT19171-PY 260936846274318		$131.35	$359,192.81
09/14/2026	PYMNT SRVC NETWR RT19171-PY 260936846268693		$280.19	$359,473.00
09/14/2026	CHECK # 28716	$78.00		$359,395.00
09/14/2026	CHECK # 28772	$371.80		$359,023.20
09/14/2026	CHECK # 28787	$2,800.00		$356,223.20
09/15/2026	PERSHING BROKERAGE TXX-XXX426-1PCD		$10,125.00	$366,348.20
09/15/2026	PERSHING BROKERAGE TXX-XXX426-1PCD		$114,850.00	$481,198.20
09/15/2026	CHECK # 28771	$135.99		$481,062.21
09/15/2026	CHECK # 28791	$1,054.00		$480,008.21
09/15/2026	CHECK # 28797	$123.11		$479,885.10
09/16/2026	PERSHING BROKERAGE TXX-XXX400-1PCD		$571,716.65	$1,051,601.75
09/16/2026	CHECK # 28806	$283.19		$1,051,318.56
09/17/2026	PYMNT SRVC NETWR RT19171-PY 260936846316467		$40.00	$1,051,358.56
09/17/2026	LIFE LINE BILLIN PALMYRA 2		$5,937.97	$1,057,296.53
09/17/2026	ATT PAYMENT XXXXX3002EPAYI	$12.78		$1,057,283.75
09/17/2026	Div Ben Services HRA CLAIMS XXXXX6339	$103.59		$1,057,180.16
09/17/2026	CHECK # 28811	$82.00		$1,057,098.16
09/18/2026	DEPOSIT		$310.21	$1,057,408.37
09/18/2026	DEPOSIT		$779.13	$1,058,187.50
09/18/2026	DEPOSIT		$1,674.25	$1,059,861.75
09/18/2026	PYMNT SRVC NETWR RT19171-PY 260936846301497		$40.00	$1,059,901.75
09/18/2026	CHECK # 28786	$25.00		$1,059,876.75
09/18/2026	CHECK # 28808	$1,428.61		$1,058,448.14
09/18/2026	CHECK # 28809	$2,416.03		$1,056,032.11
09/18/2026	CHECK # 28810	$11,448.45		$1,044,583.66

MUNICIPAL NOW - XXXXXX7927 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/21/2026	INVOICE CLOUD BILLPAY DEP-1941441		$30.00	$1,044,613.66
09/21/2026	PYMNT SRVC NETWR RT23825-PY 260934315396968		$34.00	$1,044,647.66
09/21/2026	PYMNT SRVC NETWR RT19171-PY 260970110144359		$43.89	$1,044,691.55
09/22/2026	PYMNT SRVC NETWR RT23825-PY 260973210220685		$120.00	$1,044,811.55
09/22/2026	CHECK # 28784	$8.23		$1,044,803.32
09/23/2026	DEPOSIT GF: 6,784.35 W/S/SW: 6,285.37		$13,069.72	$1,057,873.04
09/23/2026	CHECK # 28812	$610.82		$1,057,262.22
09/24/2026	PYMNT SRVC NETWR RT19171-PY 260936846316466		$40.00	$1,057,302.22
09/24/2026	PERSHING BROKERAGE TXX-XXX400-1PCD		TID 4 $720,040.91	$1,777,343.13
09/24/2026	VILLAGE OF PALMY PAYROLL XXXXXX6339	$41,344.28		$1,735,998.85
09/25/2026	DEPOSIT		$941.22	$1,736,940.07
09/25/2026	IRS USATAXPYMT 270666812743310	$12,107.66		$1,724,832.41
09/25/2026	CHECK # 28835	$12.26		$1,724,820.15
09/25/2026	CHECK # 28868	$125.00		$1,724,695.15
09/28/2026	DEPOSIT		$814.78	$1,725,509.93
09/28/2026	WI DEPT REVENUE TAXPAYMNT XXXXXX2256	$2,034.02		$1,723,475.91
09/28/2026	CHECK # 28816	$137.10		$1,723,338.81
09/28/2026	CHECK # 28821	$590.16		$1,722,748.65
09/28/2026	CHECK # 28823	$271.50		$1,722,477.15
09/28/2026	CHECK # 28825	$26.95		$1,722,450.20
09/28/2026	CHECK # 28826	$311.53		$1,722,138.67
09/28/2026	CHECK # 28827	$910.97		$1,721,227.70
09/28/2026	CHECK # 28828	$112.34		$1,721,115.36
09/28/2026	CHECK # 28831	$335.57		$1,720,779.79
09/28/2026	CHECK # 28834	$609.19		$1,720,170.60
09/28/2026	CHECK # 28840	$2,401.23		$1,717,769.37
09/28/2026	CHECK # 28841	$242.23		$1,717,527.14
09/28/2026	CHECK # 28848	$127.49		$1,717,399.65
09/28/2026	CHECK # 28849	$347.55		$1,717,052.10
09/28/2026	CHECK # 28850	$1,291,757.56		$425,294.54
09/28/2026	CHECK # 28852	$13.93		$425,280.61
09/29/2026	DEPOSIT		$617.97	$425,898.58
09/29/2026	PYMNT SRVC NETWR RT19171-PY 260936846480171		$600.17	$426,498.75
09/29/2026	CHECK # 28815	$867.00		$425,631.75
09/29/2026	CHECK # 28822	$279.45		$425,352.30
09/29/2026	CHECK # 28824	$3,426.89		$421,925.41
09/29/2026	CHECK # 28836	$10.00		$421,915.41
09/29/2026	CHECK # 28837	$250.00		$421,665.41
09/29/2026	CHECK # 28851	$96.42		$421,568.99
09/29/2026	CHECK # 28854	$141.00		$421,427.99
09/29/2026	CHECK # 28855	$368.18		$421,059.81
09/29/2026	CHECK # 28867	$284.00		$420,775.81
09/30/2026	DEPOSIT		$1,448.30	$422,224.11
09/30/2026	DEPOSIT		$3,620.96	$425,845.07
09/30/2026	DEPOSIT		$6,951.56	$432,796.63
09/30/2026	ACH Monthly Fee $50	$50.00		$432,746.63
09/30/2026	Quartz IVRPAY 000001896874998	$1,073.02		$431,673.61

MUNICIPAL NOW - XXXXXX7927 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/30/2026	EMPLOYE TRUST FU WRS REMIT 0101000	$15,415.57		$416,258.04
09/30/2026	CHECK # 28818	$143.60		$416,114.44
09/30/2026	CHECK # 28820	$375.00		$415,739.44
09/30/2026	CHECK # 28832	$3,010.68		$412,728.76
09/30/2026	CHECK # 28839	$136.30		$412,592.46
09/30/2026	CHECK # 28844	$104.48		$412,487.98
09/30/2026	CHECK # 28847	$228.79		$412,259.19
09/30/2026	CHECK # 28856	$53.92		$412,205.27
09/30/2026	CHECK # 28857	$1,546.72		$410,658.55
09/30/2026	CHECK # 28858	$71.60		$410,586.95
09/30/2026	CHECK # 28859	$2,279.74		$408,307.21
09/30/2026	CHECK # 28862	$27.00		$408,280.21
09/30/2026	CHECK # 28869	$490.75		$407,789.46
09/30/2026	INTEREST		$2,563.45	$410,352.91
09/30/2026	POSITIVE PAY MULTIPLE SERVICES RATE	$25.00		$410,327.91
09/30/2026	**Ending Balance**			**$410,327.91**

Checks Cleared

Check #	Date	Amount
28591	09/02/2026	$30.00
28697*	09/01/2026	$210.00
28710*	09/03/2026	$116.00
28716*	09/14/2026	$78.00
28727*	09/01/2026	$2.00
28744*	09/02/2026	$140.00
28754*	09/08/2026	$537.52
28759*	09/09/2026	$15.00
28768*	09/01/2026	$276.69
28770*	09/04/2026	$13,437.00
28771	09/15/2026	$135.99
28772	09/14/2026	$371.80
28773	09/08/2026	$219.78
28774	09/11/2026	$850.00
28775	09/08/2026	$3,142.40
28776	09/11/2026	$353,834.00
28777	09/09/2026	$829.05
28778	09/11/2026	$671.14
28779	09/10/2026	$1,200.00
28780	09/08/2026	$150.86
28781	09/08/2026	$1,205.36
28782	09/08/2026	$11,073.36
28783	09/09/2026	$500.00
28784	09/22/2026	$8.23
28785	09/08/2026	$81.00
28786	09/18/2026	$25.00
28787	09/14/2026	$2,800.00
28788	09/09/2026	$324.50
28789	09/10/2026	$67.91
28791*	09/15/2026	$1,054.00
28792	09/08/2026	$65,244.54
28793	09/08/2026	$125.99
28794	09/11/2026	$34.70
28796*	09/09/2026	$16.47
28797	09/15/2026	$123.11
28798	09/10/2026	$4,159.80
28799	09/10/2026	$42.24
28800	09/08/2026	$20.00
28801	09/09/2026	$1,250.00
28802	09/11/2026	$30.00
28803	09/09/2026	$15,000.00
28806*	09/16/2026	$283.19
28807	09/11/2026	$125.00
28808	09/18/2026	$1,428.61
28809	09/18/2026	$2,416.03
28810	09/18/2026	$11,448.45
28811	09/17/2026	$82.00
28812	09/23/2026	$610.82
28815*	09/29/2026	$867.00
28816	09/28/2026	$137.10
28818*	09/30/2026	$143.60
28820*	09/30/2026	$375.00
28821	09/28/2026	$590.16
28822	09/29/2026	$279.45
28823	09/28/2026	$271.50
28824	09/29/2026	$3,426.89
28825	09/28/2026	$26.95
28826	09/28/2026	$311.53
28827	09/28/2026	$910.97
28828	09/28/2026	$112.34
28831*	09/28/2026	$335.57
28832	09/30/2026	$3,010.68
28834*	09/28/2026	$609.19
28835	09/25/2026	$12.26
28836	09/29/2026	$10.00
28837	09/29/2026	$250.00
28839*	09/30/2026	$136.30
28840	09/28/2026	$2,401.23
28841	09/28/2026	$242.23
28844*	09/30/2026	$104.48
28847*	09/30/2026	$228.79
28848	09/28/2026	$127.49
28849	09/28/2026	$347.55
28850	09/28/2026	$1,291,757.56
28851	09/29/2026	$96.42
28852	09/28/2026	$13.93
28854*	09/29/2026	$141.00
28855	09/29/2026	$368.18
28856	09/30/2026	$53.92
28857	09/30/2026	$1,546.72
28858	09/30/2026	$71.60
28859	09/30/2026	$2,279.74
28862*	09/30/2026	$27.00
28867*	09/29/2026	$284.00
28868	09/25/2026	$125.00
28869	09/30/2026	$490.75

* Indicates skipped check number