



**We Do More**

P.O. Box 659507  
San Antonio, Texas 78265-9507

Customer Number: 2116470749  
Statement Date: 08/25/2024  
Statement Period: 07/26/2024 - 08/25/2024  
Enclosure Items: 0  
Page Number: 1 of 2

**Contact Information**

**Address:**  
IBC Laredo  
1200 SAN BERNARDO  
LAREDO TX 78040

**Your Officer:** Hector Equihua

**Bank Phone:** 1- (956) 722-7611  
**IBC Voice:** 1- (956) 723-2929

**Visit us Online:** www.IBC.com

**Mobile Banking:** Download app or visit at: www.myIBC.com

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REGINO VALDERRAMA DELGADO  
POD  
VERGEL 3727 RESIDENCIAL SENDERO  
LAS MORAS  
45645 TLAJOMULCO DE ZUNIGA JAL MEXICO



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Please examine and report any discrepancies within 14 days from your statement date.

| Regular Checking            |  | Account Recap      |                  | Account Number: 2116470749 |                 |
|-----------------------------|--|--------------------|------------------|----------------------------|-----------------|
| Beginning Balance           | Number of Credits  | Deposits & Credits | Number of Debits | Withdrawals & Debits       | Closing Balance |
| 3,503.01                    | 1  | 11,028.89          | 3                | 15.78                      | 14,516.12       |
| <b>Balance Summary</b>      |  |                    |                  |                            |                 |
| Average Collected Balance   |  | 7,053.93           |                  |                            |                 |
| <b>Electronic Activity</b>  |  |                    |                  |                            |                 |
| <b>Credits</b>              |  |                    |                  |                            |                 |
| <b>Date</b>                 | <b>Description</b>   |                    |                  |                            | <b>Amount</b>   |
| 08/16                       | Incoming Wire 1290 ITA INTERNATIONAL FINANCIAL 801               |                    |                  |                            | 11,028.89       |
| <b>Debits</b>               |  |                    |                  |                            |                 |
| <b>Date</b>                 | <b>Description</b>   |                    |                  |                            | <b>Amount</b>   |
| 07/31                       | Check Card Debit TDAS HOTEL XCARET SOLIDARIDAD Q                 |                    |                  |                            | 3.18            |
| 07/31                       | Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee 07/31 655 |                    |                  |                            | 0.10            |
| 08/16                       | Wire Fee 0000 ITA INTERNATIONAL FINANCIAL 185                    |                    |                  |                            | 12.50           |
| <b>Daily Ending Balance</b> |  |                    |                  |                            |                 |
| <b>Date</b>                 | <b>Amount</b>  | <b>Date</b>        | <b>Amount</b>    | <b>Date</b>                | <b>Amount</b>   |
| 07/26                       | 3,503.01   | 07/31              | 3,499.73         | 08/16                      | 14,516.12       |





--->> ACCOUNTHOLDER RESPONSIBILITIES <<---

Customer acknowledges that they have a duty to manage their checking account in a responsible manner. Good account management means understanding options and making an informed choice about how to conduct transactions. This includes balancing your checkbook by recording all transactions, reviewing your monthly account statement, and tracking your account balance by using one of our FREE services such as IBC Voice, IBC Bank Online and/or IBC Mobile Banking. Keeping a balanced checkbook is the best way to avoid unnecessary fees.

**Overdraft Courtesy Fees and other terms:**

Customer acknowledges that they understand the terms and conditions of Overdraft Courtesy, including:

**I hereby certify that this is a true first copy of the original document, which I have seen.**

**Firm: KNG International Advisors**

**Business Address: BARRA DE NAVIDAD 120 COLONIA VALLARTA PONIENTE  
GUADALAJA JALISCO MEXICO**

**Position: IFA**

**Name: LILA ROBLES CASTILLO TAPIA**

**Signature of certifier:**

**Date:** 8/27/2024

DocuSigned by:  
  
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funds are automatically transferred from the secondary account for \$12.00 per daily transfer. If the secondary account is a savings account, however, federal regulation limits the automatic transfers to six per month.

**Customer's Choice:**

Customer also understands that he/she always has the choice to remove Overdraft Courtesy from their account, and that by accepting Overdraft Courtesy, they also accept all the terms and conditions of the service. As is required by federal regulation, a consumer must give the bank affirmative consent to authorize and pay ATM withdrawals and everyday debit card transactions.

**Discretionary Service & Account Abuse:**

Customer understands that Overdraft Courtesy is a discretionary customer service provided by International Bank of Commerce/Commerce Bank (IBC) that is intended to cover any inadvertent or occasional overdrafts. Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Account abuse or negligent handling of an account could result in the account being closed. If your account is not returned to a positive balance within 45 days of the date it first became overdrawn, your account will be closed.

**For your financial security, we advise you to use your account and Overdraft Courtesy responsibly.**

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