



**We Do More**

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

Customer Number: 2115758897  
Statement Date: 07/25/2024  
Statement Period: 06/26/2024 - 07/25/2024  
Enclosure Items: 0  
Page Number: 1 of 3

**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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LILA ROBLES CASTILLO TAPIA  
OR ISAAC RAMIREZ CASTRO  
BARRA DE NAVIDAD 120  
COL VALLARTA TENIENTE  
44110 GUADALAJARA 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: 2115758897	
Beginning Balance	Number of Credits	Deposits & Credits	Number of Debits	Withdrawals & Debits	Closing Balance
20,026.29	3	3,856.55	29	5,632.08	18,250.76
Balance Summary					
Average Collected Balance		21,670.24			
Electronic Activity					
Credits					
Date	Description				Amount
06/28	Incoming Wire 0161	PREMIER ASSURANCE GROUP SPC LT801			1,713.40
06/28	Incoming Wire 0162	PREMIER ASSURANCE GROUP SPC LT801			1,260.65
07/01	Incoming Wire 0219	DOMINION CAPITAL STRATEGIES LI801			882.50
Debits					
Date	Description				Amount
06/28	Wire Fee 0000	PREMIER ASSURANCE GROUP SPC LT185			12.50
06/28	Wire Fee 0000	PREMIER ASSURANCE GROUP SPC LT185			12.50
07/01	Wire Fee 0000	DOMINION CAPITAL STRATEGIES LI185			12.50
07/02	ATM Withdrawal Fee Suc	Yaquis I Gdl			2.50
07/02	ATM Withdrawal Suc	Yaquis I Gdl			592.50
07/02	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	07/01 655			17.73
07/08	Check Card Debit GDL COUNTRY CLUB GUADALAJARA J				153.03
07/08	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	07/07 655			4.59
07/09	Check Card Debit CITY CLUB1041 CORDILLE ZAPOPAN JAL				62.68
07/09	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	07/09 655			1.88
07/10	ATM Withdrawal Fee Suc	Yaquis I Gdl			2.50
07/10	ATM Withdrawal Suc	Yaquis I Gdl			605.15
07/10	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	07/09 655			18.11
07/15	ATM Withdrawal Fee Suc	Guadalajara Gdl			2.50
07/15	ATM Withdrawal Fee Suc	Chapalita Zapopan			2.50
07/15	ATM Withdrawal Suc	Chapalita Zapopan			124.20
07/15	ATM Withdrawal Suc	Guadalajara Gdl			615.33
07/15	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	07/13 655			3.68
07/15	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	07/14 655			18.42
07/17	ATM Withdrawal Fee Suc	Yaquis I Gdl			2.50




**Electronic Activity**
**Debits**

Date	Description	Amount
07/17	ATM Withdrawal Suc Yaquis I Gdl	614.93
07/17	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee 07/16 655	18.41
07/18	ATM Withdrawal Fee Suc Yaquis I Gdl	2.50
07/18	ATM Withdrawal Suc Yaquis I Gdl	601.86
07/18	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee 07/18 655	18.01
07/22	Check Card Debit LUQUE ACADEMY LLC WWW LUQUEACAD FL	1,500.00
07/24	ATM Withdrawal Fee Suc Providencia Gdl	2.50
07/24	ATM Withdrawal Suc Providencia Gdl	588.94
07/24	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee 07/24 655	17.63

**Daily Ending Balance**

Date	Amount	Date	Amount	Date	Amount
06/26	20,026.29	07/08	23,074.99	07/17	20,982.20
06/28	22,975.34	07/09	23,010.43	07/18	20,359.83
07/01	23,845.34	07/10	22,384.67	07/22	18,859.83
07/02	23,232.61	07/15	21,618.04	07/24	18,250.76

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--->> **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:**

**Order of Payment:**

It is the bank's policy to clear items in the following order: (1) any wire transfers from lowest to highest dollar amount; (2) items we have already paid out or committed to pay from lowest to highest dollar amount such as ATM withdrawals, teller cash withdrawals, transfers, and debit card or point of sale withdrawals; (3) checks and ACH withdrawals from lowest to highest dollar amount. Transactions may not be processed in the order in which they occur. The order in which transactions are processed can affect the total amount of overdraft/non-sufficient funds fees incurred. Bank reserves the right to clear in any order, as permitted by state law.

**Fees:**

The Bank will charge you an overdraft fee of \$35.00 each time the bank pays an overdraft. Your account may be assessed multiple overdraft charges up to a maximum of eight (8) overdraft fees per day or \$280.00 total per day. If your account is a consumer account, you will not be charged an overdraft fee if your ending account balance is overdrawn by \$3.00 or less. Fees are subject to change. You will receive advance notice of any fee increase in accordance with state and federal law. In addition, overdraft amounts will accrue an OD interest charge at the rate of 18% per annum from the date of the overdraft until the date of receipt by Bank of repayment of such overdraft. The amount of your overdraft courtesy will be reduced by the imposition of the fee(s).

**Other Options:**

Customer also understands that currently IBC offers Overdraft Transfer Protection, which is a less expensive way to cover inadvertent or occasional overdrafts. Overdraft Transfer Protection can link a secondary account to the customer's checking account, and if items post against insufficient funds on the checking account, the necessary 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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P.O. Box 659507  
San Antonio, Texas 78265-9507

Customer Number: 2115758897  
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Page Number: 1 of 2

**Contact Information**

**Address:**  
IBC Laredo  
1200 SAN BERNARDO  
LAREDO TX 78040  
**Your Officer:** Hector Equihua  
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LILA ROBLES CASTILLO TAPIA  
OR ISAAC RAMIREZ CASTRO  
BARRA DE NAVIDAD 120  
COL VALLARTA TENIENTE  
44110 GUADALAJARA JAL MEXICO

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Regular Checking		Account Recap		Account Number: 2115758897	
Beginning Balance	Number of Credits	Deposits & Credits	Number of Debits	Withdrawals & Debits	Closing Balance
18,250.76	3	3,206.66	3	37.50	21,419.92
Balance Summary					
Average Collected Balance		20,725.16			
Electronic Activity					
Credits					
Date	Description				Amount
07/29	Incoming Wire 0869	PREMIER ASSURANCE GROUP SPC LT801			1,714.12
07/29	Incoming Wire 0870	PREMIER ASSURANCE GROUP SPC LT801			907.18
08/19	Incoming Wire 0291	DOMINION CAPITAL STRATEGIES LI801			585.36
Debits					
Date	Description				Amount
07/29	Wire Fee 0000	PREMIER ASSURANCE GROUP SPC LT185			12.50
07/29	Wire Fee 0000	PREMIER ASSURANCE GROUP SPC LT185			12.50
08/19	Wire Fee 0000	DOMINION CAPITAL STRATEGIES LI185			12.50
Daily Ending Balance					
Date	Amount	Date	Amount	Date	Amount
07/26	18,250.76	07/29	20,847.06	08/19	21,419.92

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

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**Contact Information**

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IBC Laredo  
1200 SAN BERNARDO  
LAREDO TX 78040  
**Your Officer:** Hector Equihua  
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OR ISAAC RAMIREZ CASTRO  
BARRA DE NAVIDAD 120  
COL VALLARTA TENIENTE  
44110 GUADALAJARA JAL MEXICO

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

Regular Checking		Account Recap		Account Number: 2115758897	
Beginning Balance	Number of Credits	Deposits & Credits	Number of Debits	Withdrawals & Debits	Closing Balance
21,419.92	2	46,870.32	8	2,068.35	66,221.89
Balance Summary					
Average Collected Balance		34,437.83			
Electronic Activity					
Credits					
Date	Description			Amount	
09/12	Incoming Wire 1108	1/MARIA CONCEPCION GUA TAPIA V801		24,990.00	
09/23	Incoming Wire 0362	ITA INTERNATIONAL FINANCIAL SE801		21,880.32	
Debits					
Date	Description			Amount	
09/10	ATM Withdrawal Fee Suc Providencia Gdl			2.50	
09/10	ATM Withdrawal Suc Providencia Gdl			545.43	
09/10	Fgn Db/ATM Trans Fee Foreign Debit/ATM Transaction Fee	09/09 655		16.33	
09/12	Wire Fee 0000	1/MARIA CONCEPCION GUA TAPIA V185		12.50	
09/23	Wire Fee 0000	ITA INTERNATIONAL FINANCIAL SE185		12.50	
09/24	Check Card Debit BR FACTORY US 6282 CARLSBAD CA			567.29	
09/24	Check Card Debit ROSS STORE #348 SAN DIEGO CA			658.66	
09/25	Check Card Debit BOS OUTLET 191 1640 CA SAN DIEGO CA			253.14	
Daily Ending Balance					
Date	Amount	Date	Amount	Date	Amount
08/26	21,419.92	09/12	45,833.16	09/24	66,475.03
09/10	20,855.66	09/23	67,700.98	09/25	66,221.89

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