



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

Statement Period:  
Jul 1, 2011  
through  
Jul 31, 2011

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HIGHLINE ACADEMY  
050040005101  
7808 CHERRY CREEK SOUTH DR STE 304  
DENVER CO 80231-3222

**To Contact U.S. Bank**  
**24-Hour Business Solutions:** 1-800-673-3555  
**Telecommunications Device for the Deaf:** 1-800-685-5065  
**Internet:** [usbank.com](http://usbank.com)

**INFORMATION YOU SHOULD KNOW**

Due to a regulatory change, effective July 22, 2011, we are reclassifying your interest bearing checking account type from a "Negotiable Order of Withdrawal (NOW) account" to a "Demand Deposit Account (DDA) with interest". The only difference between the two account types is that a bank could require a 7 days prior notice of withdrawal from a NOW account. The prior notice of withdrawal option does not apply to DDA with interest checking accounts. All other terms and conditions of your account remain the same, including fees that may be assessed and the interest rate earned.

If you have any questions, please contact your Relationship Manager or your Commercial Customer Service Team at the phone number listed on the top of this statement.

We have completed our periodic update of the "Your Deposit Account Agreement" booklet. The changes are effective immediately and in some cases you may have received advance notice indicating an effective date either via statement message or statement insert. Please review the revised booklet carefully. Most of the changes are technical in nature, but may affect your rights.

In particular, a summary of the updates to note in the Deposit Account Agreement include: the addition of two new sections (Overdraft Protection Plans, page 12 and Business Reserve Line Agreement, page 53) and one subsection (Business Account Issues - Fraud Prevention Measures, page 34). Updates were also made to the following sections: Insufficient Funds and Overdrafts - ATM and Check Card Overdraft Coverage (page 11), S.T.A.R.T (page 23), Funds Availability: Your Ability to Withdraw Funds - All Accounts (page 30), Checks and Checking Accounts and Savings Accounts with Draft Access - NOW Accounts (pages 23 & 33), Electronic Banking Agreement for Consumer Customers - Security (page 36), Electronic Banking Agreement for Business Customers - Security (page 42), Consumer Reserve Line Agreement (pages 47-53), U.S. Bank Checking Account Advance Agreement (pages 55-62), and Arbitration (pages 29, 46, 52, & 61).

You may pick up a copy at your local branch; view the updated agreement at [usbank.com](http://usbank.com) by going to [usbank.com](http://usbank.com), selecting your checking or savings product, selecting the Terms and Conditions or Fees & Disclosures tab, and clicking on Deposit Account Agreement; or contact customer service at the number listed at the top of this statement, for a copy.

**BASIC BUSINESS CHECKING WITH INTEREST**

**Member FDIC**

U.S. Bank National Association

**Account Number 1-036-7432-0397**

**Account Summary**

	# Items				
Beginning Balance on Jul 1		\$	152,336.21	Interest Paid This Year	\$ 5.42
Customer Deposits	3		865,282.15	Number of Days in Statement Period	31
Other Deposits	2		1.74		
Card Withdrawals	8		528.52 -		
Other Withdrawals	4		820,344.48 -		
Checks Paid	39		95,400.83 -		
<b>Ending Balance on Jul 31, 2011</b>		<b>\$</b>	<b>101,346.27</b>		

