

FARRIS BOBANGO, PLC

ATTORNEYS AT LAW

Nashville · Memphis

414 UNION STREET, SUITE 1105
NASHVILLE, TENNESSEE 37219

(615) 726-1200 telephone · (615) 726-1776 facsimile

Charles B. Welch, Jr.
cwelch@farris-law.com

Direct Dial:
(615) 687-4230

September 29, 2016

Hand Delivery

David Foster, Chief
c/o Sharla Dillon, Dockets & Records Manager
Tennessee Regulatory Authority
502 Deaderick Street, 4th Floor
Nashville, Tennessee 37243

Re: Docket No. 16-00086

Dear Mr. Foster:

Enclosed for filing are the original and four copies of Integrated Resource Management, Inc.'s responses to the Staff Data Requests dated September 19, 2016.

Thank you for your assistance regarding this matter. If you have any questions, or if I may be of further assistance, please do not hesitate to contact me.

Respectfully submitted,



Charles B. Welch, Jr. (TN 005593)

FARRIS BOBANGO PLC
414 Union Street, Suite 1105
Nashville, TN 37219
(615) 726-1200

David Foster, Chief
Utilities Division
c/o Ms. Sharla Dillion, Docket Manager
Tennessee Regulatory Agency
600 Deaderick Street, 4th Floor
Nashville, Tennessee 37242-0001

RE: Docket No. 16-00086 – Petition of Integrated Resource Management, Inc. for Alternative Financial Security

Dear Mr. Foster:

In response to your data request dated September 19, 2016, to Integrated Resource Management, the following responses are respectfully submitted:

1. Please provide a full description of the efforts taken by the Company to obtain financial security in the amount of the Company's gross annual revenues, as well as the results of such efforts.

Response: The Company has financial security in place through October 31, 2016 and there has been no attempt to arrange for replacement/additional security pending the outcome of the Company's request for alternative security filed in this Docket.

2. Has the Company requested/applied for financial security in the amount of the Company's gross annual revenues and been denied?

Response: No.

a. If yes, please provide the name of the financial institution denying the application/request, the date of denial, and the reason(s) for the denial.

Response: Not applicable.

b. If no, please explain why the Company has not requested/applied for a financial security in such amount.

Response: The Company believes the requirement to produce financial security in the full amount of its annual gross revenue is excessive and unnecessary to adequately provide for the operation, repair and maintenance of its systems in the event the TRA or a receiver is required to assume control. The Company respectfully requests the amount of the security be reduced in order to alleviate the undue burden of this contingent liability

which will work to increase equity and its borrowing power to finance expected growth. Please see answer to Data Request #1 and the pre-filed testimony of Hal Novak filed in this Docket.

3. The Company's current letter of credit in the amount of \$110,000 provides for automatic renewal without amendment for successive one-year periods, which may be canceled by the financial institution by giving 30 days advanced written notice of cancellation to the Authority. Does the Company intend to renew the current letter of credit for a successive one-year period? If not, please explain why the Company does not intend to renew the current letter of credit.

Response: Although the Company is confident the \$110,000 letter of credit would be renewed by its issuer, it seems premature to request the renewal of this security without the benefit of an order in this proceeding to determine the required amount. Further, the Company recently experienced a staff assisted rate case and any increase in the security will affect its revenue stream and skew the intended result of the order entered in that proceeding.

4. Please provide information concerning whether the proposed alternative financial security in the amount of \$50,000 is sufficient to cover the managerial, legal and operational costs of continuing wastewater utility services to IRM's customers should the Authority need to assume control of IRM's system(s) and/or petition for the appointment of a receiver to assume control, including the estimated length of time such costs would be covered by the proposed financial security. Please provide calculations supporting your estimate.

Response: As shown on Page F3 of the Company's 2015 Annual Report and confirmed in the TRA's request in Item #6 below, IRM's operating expenses for 2015 were \$120,547 or approximately \$10,000 per month. Therefore, an alternative financial security in the amount of \$50,000 would be sufficient to fund the utility's continuing operations for five months (\$50,000 / \$10,000). This five-month period is substantially greater than the six-week coverage period that the TRA accepted as adequate alternative financial security for Cartwright Creek in Docket 15-00052.

5. Please state whether the Company will provide for assignment of its account information and will allow the TRA immediate access to manage its receivables and payables in the event the TRA needs to assume control of IRM's system(s) and, if so, include a description of such receivables and payables and related records.

Response: Yes. IRM would provide for the assignment of its account information to the TRA and allow the TRA immediate access to manage its receivables and payables in the event the TRA needs to assume control of IRM's system. As shown on Page F4 of the 2016 TRA annual report, the Company's receivables consist of customer payments of \$1,377 in transit. Also, as shown on Page F4 of the annual report, the Company's payables are immaterial (\$38) since all accounts are generally current.

6. The Company's 2015 Annual Report shows gross revenue of \$123,177, total operating expenses of \$120,547, and net operating income of \$2,630. Please provide information concerning the present financial condition of the Company, including a projection of the Company's net operating income for the twelve months ended June 30, 2016.

Response: The Company has not yet recorded any of the 2016 financial transactions in our accounting system. As a result, an analysis of the actual net operating income for the twelve months ended June 30, 2016 is not available at this time. However, the Company has no reason to believe that the net operating income for the twelve months ended June 30, 2016 will be materially different from the results for the twelve months ended December 31, 2015. In support of this assertion, the Company is providing a copy of its bank statements for January through June 2016 in Attachment 1-6, attached hereto.

7. Please provide a list of the Company's systems and provide information concerning the present condition and state of repair or disrepair of each system, including but not limited to, a description of the maintenance and repairs made to each system within the last year, and a projection of the maintenance and repairs anticipated for each system during the next three years.

Response: Repairs to each system have been typical of routine maintenance. This would include replacing ultra-violet light disinfection bulbs, adjusting timers, pumping tanks, tightening fittings, upgrading Septic Tank Effluent Pumping Systems, changing batteries in telemetry panels, etc. The same will continue the next three years. These activities occur with all of the systems. All systems are currently operational and no extraordinary costs to maintain customer services are anticipated over the course of the next 12 months.

Permit No. SOP 02-012
Cove Mountain Realty
Sevier County, Tennessee

Permit No. SOP 03-012
Valley Mart Exxon
Sevier County, Tennessee

Permit No. 04-012
Emory Pointe
Roane County, Tennessee

Permit No. 04-027
Compass Pointe
Blount County, Tennessee

Permit No. 01-003
Lost Creek
Union County, Tennessee

Permit No. 05-054
Sterling Springs
Sevier County, Tennessee

Permit No. 04-067
Wild Briar
Sevier County, Tennessee

Permit No. 06-039
Flat Hollow
Campbell County, Tennessee

Permit No. 06-001
Mountain Shangrila
Sevier County

Permit No. 08-013
Cove Creek Resort
Sevier County

Permit No. TN0078379
Riverstone Estates
Decatur County

8. Please provide information concerning the status of the Company's compliance with the permitting requirements administered by the Tennessee Department of Environment and Conservation ("TDEC"), including, but not limited to, any orders or notices of violations issued by TDEC within the last five years concerning any of the Company's systems, as well as any communications between the Company and TDEC during the last twelve months concerning any complaints or potential violations.

Response: None.



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

1736 IMG

Y ST01

Business Statement

Account Number:

1 512 0003 5955

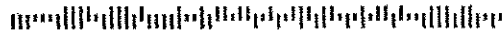
Statement Period:

Jan 4, 2016

through

Jan 29, 2016

Page 1 of 7



000009235 1 AT 0.416 106481374500341 P
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642



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

NEWS FOR YOU

Price changes for U.S. Bank's Business Checking, Savings and Treasury Management Services are effective January 1, 2016. You can view revised pricing (only those prices that changed) at www.usbank.com/tmpricing beginning December 1, 2015. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please contact Customer Service at the number listed in the upper right corner of this statement or by sending an email to Customer Service at commercialsupport@usbank.com.

Access Code: 59-096B-DE98-B139

INFORMATION YOU SHOULD KNOW

Protecting your accounts is our highest priority. As a security precaution, we close Debit Cards and ATM Cards after 18 months of inactivity. Please call us with any questions at 800-673-3555.

Important changes are coming to your Online and Mobile Financial Services Agreement. Review the specific changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
Gold Business Checking	1-512-0003-5955	\$ 97.44	1
Silver Business Checking	1-512-0315-0066*	\$ 210.92	3
Basic Business Savings	2-512-0319-8816*	\$ 638.10	3
Basic Business Savings	2-512-0332-5435*	\$ 2,039.10	3

Total Deposit Balances \$ 2,985.56

Credit Cards	Account Number	Balance	Page
Edge Select Rewards Card	ending in 1570*	\$ 5.15	4
Edge Select Rewards Card	ending in 1588*	\$ 0.00	4

Total Credit Card Balances \$ 5.15

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.

GOLD BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0003-5955

Account Summary

	# Items	\$
Beginning Balance on Jan 4		216.40
Other Deposits	18	27,700.00
Card Withdrawals	2	13.64 -
Other Withdrawals	13	10,432.74 -
Checks Paid	19	17,372.58 -
Ending Balance on Jan 31, 2016		\$ 97.44



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4 \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

CONSUMER BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 64991, St. Paul, MN 55164-9505. In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

RESERVE LINE

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jan 4, 2016
through
Jan 29, 2016

Page 2 of 7

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jan 4	Internet Banking Transfer	From Account 151203150066	\$ 2,500.00
Jan 6	Internet Banking Transfer	From Account 151203150066	600.00
Jan 7	Internet Banking Transfer	From Account 151203150066	1,000.00
Jan 8	Internet Banking Transfer	From Account 151203150066	1,500.00
Jan 11	Internet Banking Transfer	From Account 151203150066	4,500.00
Jan 13	Internet Banking Transfer	From Account 151203150066	2,500.00
Jan 14	Internet Banking Transfer	From Account 151203150066	500.00
Jan 14	Internet Banking Transfer	From Account 151203150066	1,200.00
Jan 15	Internet Banking Transfer	From Account 151203150066	2,500.00
Jan 19	Internet Banking Transfer	From Account 151203150066	750.00
Jan 20	Internet Banking Transfer	From Account 151203150066	2,500.00
Jan 22	Internet Banking Transfer	From Account 151203150066	3,000.00
Jan 25	Internet Banking Transfer	From Account 151203150066	1,000.00
Jan 26	Internet Banking Transfer	From Account 151203150066	250.00
Jan 26	Internet Banking Transfer	From Account 151203150066	1,000.00
Jan 27	Internet Banking Transfer	From Account 151203150066	500.00
Jan 27	Internet Banking Transfer	From Account 151203150066	1,000.00
Jan 29	Internet Banking Transfer	From Account 151203150066	900.00
Total Other Deposits			\$ 27,700.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
Jan 8	Debit Purchase - VISA USPS 47915608935 *****0287	On 010716 WHITE PINE TN REF # 24164076007418189470775	\$ 5.75-
Jan 11	Debit Purchase - VISA USPS 47598808135 *****0287	On 010916 MORRISTOWN TN REF # 24164076010418167977325	7.89-
Card 0287 Withdrawals Subtotal			\$ 13.64-
Total Card Withdrawals			\$ 13.64-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jan 4	Electronic Withdrawal REF=16004010947456 N	From FT LOUDOUN ELEC 9500000000ONLINE PMTUSB304124620POS	\$ 70.75-
Jan 8	Electronic Withdrawal REF=16008010243186 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	116.64-
Jan 14	Internet Banking Payment	To Credit Card *****1570	341.46-
Jan 14	Electronic Funds Transfer	To Account 151204022256	1,200.00-
Jan 15	Analysis Service Charge	1500000000	20.00-
Jan 15	Electronic Funds Transfer	To Account 151204022256	2,500.00-
Jan 20	Electronic Funds Transfer	To Account 151204022256	2,500.00-
Jan 22	Electronic Withdrawal REF=16022005730954 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	156.51-
Jan 22	Electronic Withdrawal REF=16022005726627 N	From AT&T 9500000000ONLINE PMTUSB304124620POS	400.00-
Jan 26	Electronic Funds Transfer	To Account 151204022256	1,000.00-
Jan 27	Electronic Funds Transfer	To Account 151204022256	1,000.00-



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jan 4, 2016
through
Jan 29, 2016

Page 3 of 7

GOLD BUSINESS CHECKING

U.S. Bank National Association

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Jan 29	Electronic Withdrawal REF=16029008900066 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	27.38-
Jan 29	Electronic Funds Transfer To Account 151204022256		1,100.00-
Total Other Withdrawals			\$ 10,432.74-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3386	Jan 5	8357345706	2,500.00	3397	Jan 25	8058293589	3,000.00
3387	Jan 8	9254491526	1,000.00	3398	Jan 26	8356301933	1,000.00
3388	Jan 11	8055657527	100.77	3399	Jan 28	8953855643	500.00
3391*	Jan 8	9254488558	1,500.00	5456*	Jan 5	8355171851	28.95
3392	Jan 19	8352871812	500.00	5457	Jan 6	8653950132	25.47
3393	Jan 12	8356102116	4,500.00	5458	Jan 6	8653950131	21.38
3394	Jan 13	8653651592	2,500.00	5459	Jan 6	8653950134	31.57
3395	Jan 20	8655637087	23.05	5461*	Jan 25	8056758750	23.05
3396	Jan 21	8953004804	6.74	5464*	Jan 25	8055319998	46.10

* Gap in check sequence

Conventional Checks Paid (18) \$ 17,307.08-

Checks Presented Electronically

Check	Date	Ref Number	Amount	Description of Transaction	Payee
3390	Jan 11		65.50	PURCHASE MORR TN	OFFICE DEPOT/MAX
			Electronic Checks Paid (1)		\$ 65.50-

Total Checks Paid \$ 17,372.58-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jan 4	2,645.65	Jan 13	341.73	Jan 22	3,143.97
Jan 5	116.70	Jan 14	500.27	Jan 25	1,074.82
Jan 6	638.28	Jan 15	480.27	Jan 26	324.82
Jan 7	1,638.28	Jan 19	730.27	Jan 27	824.82
Jan 8	515.89	Jan 20	707.22	Jan 28	324.82
Jan 11	4,841.73	Jan 21	700.48	Jan 29	97.44
Jan 12	341.73				

Balances only appear for days reflecting change.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Balance on Jan 29 \$ 210.92

Member FDIC

Account Number 1-512-0315-0066*

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Balance on Jan 29 \$ 638.10

Member FDIC

Account Number 2-512-0319-8816*

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Balance on Jan 29 \$ 2,039.10

Member FDIC

Account Number 2-512-0332-5435*

* Transaction detail for this account is provided on a separate statement.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jan 4, 2016
through
Jan 29, 2016

Page 4 of 7



Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1570

Account Summary

Credit limit	\$	1,200.00	Credit available	\$	1,194.85
Outstanding Balance on Jan 29, 2016	\$	5.15			

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1588

Account Summary

Credit limit	\$	1,200.00	Credit available	\$	1,200.00
Outstanding Balance on Jan 29, 2016	\$	0.00			

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: December 2015

Account Number:	1-512-0003-5955	\$	20.00
Analysis Service Charge assessed to	1-512-0003-5955	\$	20.00

Service Activity Detail for Account Number 1-512-0003-5955

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	24		No Charge
Subtotal: Depository Services			20.00
Fee Based Service Charges for Account Number 1-512-0003-5955			\$ 20.00



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jan 4, 2016
through
Jan 29, 2016

Page 5 of 7

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC
Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/14/2016
PAY TO THE ORDER OF IRM - C.C. Company \$ 2,500.00
Two thousand five hundred and 00/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3386 \$2,500.00

3386 Jan 05 2,500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/11/2016
PAY TO THE ORDER OF WHLN Consulting \$ 500.00
Five hundred and 00/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3392

3392 Jan 19 500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/7/2016
PAY TO THE ORDER OF IRM - C.C. Co \$ 1,000.00
One thousand and 00/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3387 \$1,000.00

3387 Jan 08 1,000.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/11/2016
PAY TO THE ORDER OF IRM - C.C. Company \$ 4,500.00
Four thousand five hundred and 00/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3393 \$4,500.00

3393 Jan 12 4,500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/7/2016
PAY TO THE ORDER OF Postmaster \$ 100.77
One hundred and 77/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3388

3388 Jan 11 100.77

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/13/2016
PAY TO THE ORDER OF IRM - C.C. Company \$ 2,500.00
Two thousand five hundred and 00/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3394 \$2,500.00

3394 Jan 13 2,500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/8/2016
PAY TO THE ORDER OF IRM - C.C. Company \$ 1,500.00
Fifteen hundred and 00/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3391 \$1,500.00

3391* Jan 08 1,500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/15/2016
PAY TO THE ORDER OF City of Alcoa Utilities \$ 23.05
Twenty three and 05/100 DOLLARS
usbank All of ☒ serving your
MEMO Maria J. C.
151200035955
00640000594 151200035955*3395

3395 Jan 20 23.05

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jan 4, 2016
through
Jan 29, 2016

Page 6 of 7

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/15/2016
PAY TO THE ORDER OF Postmaster \$ 6.74
Six and 74/100 DOLLARS
usbank. All of us serving you
MEMO: Maria
⑆064000059⑆ 151200035955⑆ 3396

3396

Jan 21

6.74

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/22/2016
PAY TO THE ORDER OF IRM - C & C Company \$ 3,000.00
Three thousand and 00/100 DOLLARS
usbank. All of us serving you
MEMO: Maria
⑆064000059⑆ 151200035955⑆ 3397 \$3,000.00

3397

Jan 25

3,000.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/25/2016
PAY TO THE ORDER OF IRM - C & C Company \$ 1,000.00
One thousand and 00/100 DOLLARS
usbank. All of us serving you
MEMO: Maria
⑆064000059⑆ 151200035955⑆ 3398 \$1,000.00

3398

Jan 26

1,000.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 1/27/2016
PAY TO THE ORDER OF IRM - C & C Company \$ 500.00
Five hundred and 00/100 DOLLARS
usbank. All of us serving you
MEMO: Maria
⑆064000059⑆ 151200035955⑆ 3399 \$500.00

3399

Jan 28

500.00

Account: 0274046-00
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
January 04, 2016
Pay TWENTY EIGHT AND 95/100 DOLLARS
\$ *****28.95
VOID AFTER 180 DAYS
Signature On File
This check has been authorized by your depositor
⑆005456⑆ ⑆064000059⑆ 151200035955⑆

5456*

Jan 05

28.95

Account: 208219-108270
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
January 04, 2016
Pay TWENTY FIVE AND 47/100 DOLLARS
\$ *****25.47
VOID AFTER 180 DAYS
Signature On File
This check has been authorized by your depositor
⑆005457⑆ ⑆064000059⑆ 151200035955⑆

5457

Jan 06

25.47

Account: 208246-108297
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
January 04, 2016
Pay TWENTY ONE AND 28/100 DOLLARS
\$ *****21.28
VOID AFTER 180 DAYS
Signature On File
This check has been authorized by your depositor
⑆005458⑆ ⑆064000059⑆ 151200035955⑆

5458

Jan 06

21.28

Account: 208238-108288
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
January 04, 2016
Pay THIRTY ONE AND 57/100 DOLLARS
\$ *****31.57
VOID AFTER 180 DAYS
Signature On File
This check has been authorized by your depositor
⑆005459⑆ ⑆064000059⑆ 151200035955⑆

5459

Jan 06

31.57

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jan 4, 2016
through
Jan 29, 2016

Page 7 of 7

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

Account: 135-4186-01	PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$23.05
Please Direct Any Questions To 800 576 8000 OUR OPERATIONS DEPARTMENT		
INTEGRATED RESOURCE MANAGEMENT INC PO BOX 642 WHITE PINE, TN 37890-0642		
U.S. BANK NATIONAL ASSOCIATION January 21, 2016		
TWENTY THREE AND 05/100		
DOLLARS		
\$ *****23.05		
TO THE ORDER OF CITY OF ALCOA PO BOX 9610 ALCOA TN 37701 9610		
VOID AFTER 180 DAYS. Signature On File This check has been authorized by your depository		
005461 10640000594 151200035955*		

5461*

Jan 25

23.05

* Gap in check sequence

Account: 52040-801	PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$46.10
Please Direct Any Questions To 800 576 8000 OUR OPERATIONS DEPARTMENT		
INTEGRATED RESOURCE MANAGEMENT INC PO BOX 642 WHITE PINE, TN 37890-0642		
U.S. BANK NATIONAL ASSOCIATION January 26, 2016		
FORTY SIX AND 10/100		
DOLLARS		
\$ *****46.10		
TO THE ORDER OF INTEGRATED RESOURCE MANAGEMENT INC PO BOX 642 WHITE PINE, TN 37890-0642		
VOID AFTER 180 DAYS. Signature On File This check has been authorized by your depository		
005464 10640000594 151200035955*		

5464*

Jan 25

46.10



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

1736 IMG

Y ST01

Business Statement

Account Number:

1 512 0003 5955

Statement Period:

Feb 1, 2016

through

Feb 29, 2016

Page 1 of 5



000009073 1 AT 0.416 106481412947306 P
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642



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

INFORMATION YOU SHOULD KNOW

Important changes are coming to your Online and Mobile Financial Services Agreement. Review the specific changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
Gold Business Checking	1-512-0003-5955	\$ 543.94	1
Silver Business Checking	1-512-0315-0066*	\$ 6,851.43	3
Basic Business Savings	2-512-0319-8816*	\$ 638.10	3
Basic Business Savings	2-512-0332-5435*	\$ 4,029.01	3
Total Deposit Balances		\$ 12,062.48	
Credit Cards	Account Number	Balance	Page
Edge Select Rewards Card	ending in 1570*	\$ 582.50	3
Edge Select Rewards Card	ending in 1588*	\$ 0.00	4
Total Credit Card Balances		\$ 582.50	

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.

GOLD BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0003-5955

Account Summary

	# Items	
Beginning Balance on Feb 1		\$ 97.44
Other Deposits	12	10,200.00
Card Withdrawals	12	851.66-
Other Withdrawals	9	5,312.05-
Checks Paid	8	3,589.79-
Ending Balance on Feb 29, 2016		\$ 543.94

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Feb 1	Internet Banking Transfer	From Account 151203150066	\$ 300.00
Feb 2	Internet Banking Transfer	From Account 151203150066	200.00
Feb 4	Internet Banking Transfer	From Account 151203150066	150.00
Feb 5	Internet Banking Transfer	From Account 151203150066	600.00
Feb 8	Credit Card Advance	From *****1570 0800002954	425.00
Feb 9	Internet Banking Transfer	From Account 151203150066	1,000.00
Feb 12	Credit Card Advance	From *****1570 1200000552	225.00
Feb 16	Internet Banking Transfer	From Account 151203150066	250.00
Feb 17	Internet Banking Transfer	From Account 151203150066	1,800.00
Feb 19	Internet Banking Transfer	From Account 151203150066	1,250.00
Feb 22	Mobile Banking Transfer	From Account 151203150066	2,000.00



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9506.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

CONSUMER BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 64991, St. Paul, MN 55164-9505. In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

RESERVE LINE

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Feb 1, 2016
through
Feb 29, 2016

Page 2 of 5

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Feb 24	Internet Banking Transfer	From Account 151203150066	2,000.00
Total Other Deposits			\$ 10,200.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
Feb 8	Debit Purchase - VISA PILOT *****0287	On 020716 Knoxville TN REF # 24628016039000035817652	9000035817 \$ 19.28-
Feb 8	Debit Purchase - VISA USPS 47464009135 *****0287	On 020616 KNOXVILLE TN REF # 24164076038418171097225	8418171097 25.55-
Feb 8	Debit Purchase - VISA HOOTERS MERCHANT *****0287	On 020716 KNOXVILLE TN REF # 24326886039207499602550	9207499602 38.00-
Feb 8	Debit Purchase - VISA L2G*MONTGOMERY B *****0287	On 020516 615-797-3101 TN REF # 24692166036000911846111	6000911846 68.80-
Feb 10	Debit Purchase - VISA ST MARYS CATHEDR *****0287	On 020816 NASHVILLE TN REF # 24254776040464483080402	0464483080 25.00-
Feb 10	Debit Purchase - VISA ST MARYS CATHEDR *****0287	On 020816 NASHVILLE TN REF # 24254776040464483080410	0464483080 25.00-
Feb 10	Debit Purchase - VISA DOUBLETREE NASHV *****0287	On 020816 NASHVILLE TN REF # 24755426040730409812557	0730409812 44.00-
Feb 10	Debit Purchase - VISA HOLIDAY INNS *****0287	On 020816 LEBANON TN REF # 24755426040150400559059	0150400559 152.29-
Feb 11	Debit Purchase - VISA OCHARLEYS334DICK *****0287	On 020916 DICKSON TN REF # 24445006041100481402054	1100481402 13.95-
Feb 16	Debit Purchase - VISA DEMOS' RESTAURAN *****0287	On 021216 LEBANON TN REF # 24323036044200688300175	4200688300 30.29-
Feb 16	Debit Purchase - VISA RUBY TUESDAY #51 *****0287	On 021216 DANDRIDGE TN REF # 24445006044000677787044	4000677787 41.18-
Feb 16	Debit Purchase - VISA MONTGOMERY BELL *****0287	On 021316 BURNS TN REF # 24692166044000233683630	4000233683 368.32-

Card 0287 Withdrawals Subtotal \$ 851.66-

Total Card Withdrawals \$ 851.66-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb 1	Electronic Withdrawal REF=16032006769595 N	To ACHMA VISB 0000751800BILL PYMNT0719001	\$ 336.34-
Feb 2	Electronic Withdrawal REF=16033009024816 N	From FT LOUDOUN ELEC 9500000000ONLINE PMTUSB304124620POS	69.07-



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37690-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Feb 1, 2016
through
Feb 29, 2016

Page 3 of 5

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Feb 8	Electronic Withdrawal REF=16039010768765 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	118.03-
Feb 8	Electronic Withdrawal REF=16039011508883 N	To ATT 9864031003Payment 600199003EVR1Q	118.61-
Feb 12	Analysis Service Charge	1200000000	20.00-
Feb 17	Internet Banking Payment	To Credit Card *****1570	100.00-
Feb 17	Electronic Funds Transfer	To Account 151204022256	1,800.00-
Feb 19	Electronic Funds Transfer	To Account 151204022256	1,250.00-
Feb 22	Miscellaneous Withdrawal	8057551120	1,500.00-
Total Other Withdrawals			\$ 5,312.05-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3400	Feb 4	8952775674	32.04	3404	Feb 8	8054279455	596.90
3401	Feb 4	8953303753	69.38	3405	Feb 11	8952954793	111.45
3402	Feb 3	8653084533	30.02	3406	Feb 16	8359583942	250.00
3403	Feb 9	8354137959	500.00	3407	Feb 25	8954109177	2,000.00
Conventional Checks Paid (8)							\$ 3,589.79-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb 1	61.10	Feb 9	750.42	Feb 17	43.94
Feb 2	192.03	Feb 10	504.13	Feb 19	43.94
Feb 3	162.01	Feb 11	378.73	Feb 22	543.94
Feb 4	210.59	Feb 12	583.73	Feb 24	2,543.94
Feb 5	810.59	Feb 16	143.94	Feb 25	543.94
Feb 8	250.42				

Balances only appear for days reflecting change.

SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0315-0066*

Balance on Feb 29 \$ 6,851.43

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0319-8816*

Balance on Feb 29 \$ 638.10

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0332-5435*

Balance on Feb 29 \$ 4,029.01

* Transaction detail for this account is provided on a separate statement.

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1570

Account Summary

Credit limit	\$ 1,200.00	Credit available	\$ 617.50
Outstanding Balance on Feb 29, 2016	\$ 582.50		



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Feb 1, 2016
through
Feb 29, 2016

Page 4 of 5

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1588

Account Summary

Credit limit	\$	1,200.00	Credit available	\$	1,200.00
Outstanding Balance on Feb 29, 2016	\$	0.00			

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: January 2016

Account Number:	1-512-0003-5955	\$	20.00
Analysis Service Charge assessed to	1-512-0003-5955	\$	20.00



Service Activity Detail for Account Number 1-512-0003-5955

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	26		No Charge
Subtotal: Depository Services			20.00
Fee Based Service Charges for Account Number 1-512-0003-5955		\$	20.00

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC


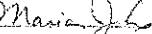
Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC. 87 5-640 3400
PO BOX 542
WHITE PINE TN 37893-0542 DATE 1/29/76
PAY TO THE ORDER OF HUB \$ 32.⁰⁰
Thirty-two & 00/100 DOLLARS 
usbank. All of us saving you.
Ac 38501001
MEMO Savings Plan 600 
⑆064000059⑆ ⑆151200035955⑆3400



3400 Feb 04 32.04

67-5-640 3404
INTEGRATED RESOURCE MANAGEMENT, INC
 P.O. BOX 647
 WHITE PINE, IN 37850-0647
 DATE: 2-13-2016
 PAY TO THE ORDER OF 05/12 \$ 546.90
 DOLLARS Five hundred and ninety six & 90/100 DTS ☒ ☐
usbank. All of us serving you
 MICR 601001 798929 MPB maning JC
 ⑆064000059⑆ 151200035955⑆3404

3404 Feb 08 596.90

INTEGRATED RESOURCE MANAGEMENT, INC. 874-910 3401
PO BOX 628
WHITE PINE, TN 37893-0628 DATE 1/29/86
PAY TO THE ORDER OF Lexington Electric System \$ 69.38
Sixty - Nine 9 38/100 DOLLARS 
USbank All of us serving you
706246-106247/506249-106270
MEMO Lexington Electric System 706278-706281 Maria J. 
40640000591 451200035955 3401

3401 Feb 04 69.36

INTEGRATED RESOURCE MANAGEMENT, INC. 0755 640 3405
PO BOX 532
WHITE PINE, TN 37890-0532 DATE 2/2/16
PAY TO THE ORDER OF Pastoraster \$ 111.45
One hundred & eleven & 45/100 DOLLARS 
usbank. All of  serving your
MEMO Marie J S
⑆06⑆000059⑆ 151200035955⑆3405

3405 Feb 11 111.45

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 542
WHITE PINE, TN 37893-0542

875-649-3402

DATE 2/1/2016

PAY TO THE ORDER OF Postmaster \$ 30.02

Thirty & 02/100 DOLLARS

usbank All of us serving you

MEMO

⑆064000059⑆ 1512000359551 3402

3402 Feb 03 30.02


INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37690-0642

BT-5 640 3406

DATE 2/13/16

PAY TO THE ORDER OF TEAM - O.C. Company \$ 250.00

Two hundred and fifty & 1/10 DOLLARS

usbank. At all  serving you

MEMO Maria

⑆064000059⑆ 151200035955⑆3406

3406 Feb 16 250.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37780-0642

637-6445
3403

DATE 2/1/06

PAY TO THE ORDER OF TOWA \$ 500.00
Five hundred and ^{no} 00 DOLLARS ☒ ☐

usbank. All of us serving your
Bill Cow / Jeffery W. Cox, Sr.
MEMO Sponsor / 2 Attorneys Marian J L
⑆064000059⑆ ⑆51200035955⑆3403

3403 Feb 09 500.00

INTEGRATED RESOURCE MANAGEMENT, INC. 87-5-840 3407

PO BOX 642
WHITE PINE, ID 83885-0642 DATE 2/24/2016

PAY TO THE ORDER OF I.R.M.-C.C. Company \$ 2,000.00

Two thousand and 00/100 DOLLARS & 00/100

usbank All of us serving you 05028 01736 0003 02/25/2016 03:24 PM
ROLL N

MEMO 151200035955 Mailing

00540000597 151200035955 3407 \$2,000.00

3407	Feb 25	2,000.00
------	--------	----------



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

1736 IMG

Y ST01

Business Statement

Account Number:

1 512 0003 5955

Statement Period:

Mar 1, 2016

through

Mar 31, 2016

Page 1 of 7



000009174 1 AT 0 416 106481453476677 P
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642



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

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
Gold Business Checking	1-512-0003-5955	\$ 15.12	1
Silver Business Checking	1-512-0315-0066*	\$ 4,392.58	3
Basic Business Savings	2-512-0319-8816*	\$ 638.10	3
Basic Business Savings	2-512-0332-5435*	\$ 5,238.06	3
Total Deposit Balances		\$ 10,283.86	

Credit Cards	Account Number	Balance	Page
Edge Select Rewards Card	ending in 1570*	\$ 423.07	3
Edge Select Rewards Card	ending in 1588*	\$ 65.10	3
Total Credit Card Balances		\$ 488.17	

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.

GOLD BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0003-5955

Account Summary

	# Items	\$
Beginning Balance on Mar 1		543.94
Customer Deposits	1	2,000.00
Other Deposits	15	18,650.00
Card Withdrawals	6	366.80-
Other Withdrawals	9	3,719.81-
Checks Paid	20	17,092.21-
Ending Balance on Mar 31, 2016		\$ 15.12

Customer Deposits

Number	Date	Ref Number	Amount
	Mar 4	9255978220	2,000.00

Total Customer Deposits \$ 2,000.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 2	Internet Banking Transfer	From Account 151203150066	\$ 1,650.00
Mar 4	Internet Banking Transfer	From Account 151203150066	500.00
Mar 7	Internet Banking Transfer	From Account 151203150066	3,000.00
Mar 8	Internet Banking Transfer	From Account 151203150066	300.00
Mar 9	Internet Banking Transfer	From Account 151203150066	1,000.00
Mar 14	Internet Banking Transfer	From Account 151203150066	375.00
Mar 15	Internet Banking Transfer	From Account 151203150066	800.00
Mar 16	Internet Banking Transfer	From Account 151203150066	300.00
Mar 17	Internet Banking Transfer	From Account 151203150066	1,000.00
Mar 18	Internet Banking Transfer	From Account 151203150066	1,500.00
Mar 22	Internet Banking Transfer	From Account 151203150066	2,000.00



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
 - 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.
 - Tell us the dollar amount of the suspected error.
- We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

CONSUMER BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 64991, St. Paul, MN 55164-9505. In your letter, give us the following information:

- Account information:** Your name and account number.
 - Dollar Amount:** The dollar amount of the suspected error.
 - Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

RESERVE LINE

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 2 of 7



GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 24	Internet Banking Transfer From Account 151203150066		500.00
Mar 25	Internet Banking Transfer From Account 151203150066		3,800.00
Mar 28	Internet Banking Transfer From Account 151203150066		1,500.00
Mar 31	Credit Card Advance From *****1570	3100003291	425.00
Total Other Deposits			\$ 18,650.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
Mar 7	Debit Purchase - VISA FOOD CITY #618 *****0287 On 030516 WHITE PINE TN REF # 24427336066710028981601	6710028981	\$ 31.55-
Mar 8	Debit Purchase - VISA HOLIDAY INN EXPR *****0287 On 030616 MIDDLESBORO KY REF # 24055226067036168201159	7036168201	110.19-
Mar 8	Debit Purchase - VISA HOLIDAY INN EXPR *****0287 On 030616 MIDDLESBORO KY REF # 24055226067036168207867	7036168207	110.19-
Mar 25	Debit Purchase - VISA LA FOLLETTE UTIL *****0287 On 032316 423-907-1016 TN REF # 24110396084556011900866	4556011900	94.40-
Mar 30	Debit Purchase - VISA L2G*SERVICEFEE T *****0287 On 032916 615-741-2286 TN REF # 24692166089000481429963	9000481429	0.47-
Mar 30	Debit Purchase - VISA L2G*TN SOS ANNUA *****0287 On 032916 615-741-2286 TN REF # 24692166089000481414080	9000481414	20.00-
Card 0287 Withdrawals Subtotal			\$ 366.80-
Total Card Withdrawals			\$ 366.80-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 3	Electronic Withdrawal REF=16062011093432 N To ACHMA VISB 0000751800BILL PYMNT1018021		\$ 445.03-
Mar 7	Electronic Withdrawal REF=16067002198966 N From SEVIER EC 9500000000ONLINE PMTUSB304124620POS		108.89-
Mar 14	Analysis Service Charge	1400000000	20.00-
Mar 16	Internet Banking Payment To Credit Card *****1570		250.00-
Mar 17	Electronic Funds Transfer To Account 151204022256		1,000.00-
Mar 18	Electronic Funds Transfer To Account 151204022256		1,500.00-
Mar 24	Electronic Withdrawal REF=16084008744341 N From SEVIER EC 9500000000ONLINE PMTUSB304124620POS		112.77-
Mar 24	Electronic Withdrawal REF=16084009054280 N To ATT 9864031003Payment 157071003EVR1L		255.62-
Mar 30	Electronic Withdrawal REF=16090001889669 N From SEVIER EC 9500000000ONLINE PMTUSB304124620POS		27.50-
Total Other Withdrawals			\$ 3,719.81-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3380	Mar 1	8354961286	60.00	3381	Mar 1	8354961285	30.00



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 3 of 7

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Checks Presented Conventionally (continued)

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3408*	Mar 8	8356664402	120.64	3417	Mar 10	8953204498	13.70
3409	Mar 8	8356664401	28.05	3418	Mar 29	8356456178	24.13
3410	Mar 3	8954498109	1,650.00	3419	Mar 9	8654686276	1,000.00
3411	Mar 4	9255978223	2,000.00	3420	Mar 14	8058609672	375.00
3412	Mar 8	8355798069	67.25	3421	Mar 15	8357113344	800.00
3413	Mar 8	8355154898	33.49	3422	Mar 22	8356641609	2,000.00
3414	Mar 8	8355903499	74.25	3423	Mar 28	8057490953	3,800.00
3415	Mar 7	8059182702	3,000.00	3424	Mar 29	8356219757	1,500.00
3416	Mar 9	8654489361	13.70	3426*	Mar 31	8954777498	502.00

* Gap in check sequence

Conventional Checks Paid (20) \$ 17,092.21-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	453.94	Mar 10	97.01	Mar 24	258.62
Mar 2	2,103.94	Mar 14	77.01	Mar 25	3,964.22
Mar 3	8.91	Mar 15	77.01	Mar 28	1,664.22
Mar 4	508.91	Mar 16	127.01	Mar 29	140.09
Mar 7	368.47	Mar 17	127.01	Mar 30	92.12
Mar 8	124.41	Mar 18	127.01	Mar 31	15.12
Mar 9	110.71	Mar 22	127.01		

Balances only appear for days reflecting change.

SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0315-0066*

Balance on Mar 31 \$ 4,392.58

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0319-8816*

Balance on Mar 31 \$ 638.10

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0332-5435*

Balance on Mar 31 \$ 5,238.06

* Transaction detail for this account is provided on a separate statement.

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1570

Account Summary

Credit limit	\$ 1,200.00	Credit available	\$ 776.93
Outstanding Balance on Mar 31, 2016	\$ 423.07		

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1588

Account Summary

Credit limit	\$ 1,200.00	Credit available	\$ 1,134.90
Outstanding Balance on Mar 31, 2016	\$ 65.10		

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2016

Account Number:	1-512-0003-5955	\$ 20.00
Analysis Service Charge assessed to	1-512-0003-5955	\$ 20.00



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 4 of 7



ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

Service Activity Detail for Account Number 1-512-0003-5955

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	27		No Charge
Reject Checks Paid	1		No Charge
Subtotal: Depository Services			20.00
Fee Based Service Charges for Account Number 1-512-0003-5955			\$ 20.00



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 5 of 7

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC
Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 12/28/2015
PAY TO THE ORDER OF Treasurer, State of Tennessee \$ 60.00
Sixty and 00/100 DOLLARS
usbank All of us serving you
MEMO Jeffrey Cox: 10 3487 Marij G L
⑆064000059⑆ 151200035955⑆3380

3380 Mar 01 60.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/26/2016
PAY TO THE ORDER OF Stahl Consulting \$ 1650.00
One thousand six hundred and 00/100 DOLLARS
usbank All of us serving you
MEMO Stahl: 1650.00 Marij G L
⑆064000059⑆ 151200035955⑆3410

3410 Mar 03 1,650.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 12/28/2015
PAY TO THE ORDER OF Treasurer, State of Tennessee \$ 30.00
Thirty and 00/100 DOLLARS
usbank All of us serving you
MEMO Jeffrey Cox: 10 3505 Marij G L
⑆064000059⑆ 151200035955⑆3381

3381 Mar 01 30.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/3/2016
PAY TO THE ORDER OF TRM - C & C Company \$ 2,000.00
Two thousand and 00/100 DOLLARS
usbank All of us serving you
MEMO TRM: 2000.00 Marij G L
⑆064000059⑆ 151200035955⑆3411

3411 Mar 04 2,000.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/1/2016
PAY TO THE ORDER OF SCES \$ 120.64
One hundred and twenty and 64/100 DOLLARS
usbank All of us serving you
MEMO SCES: 100967002 Marij G L
⑆064000059⑆ 151200035955⑆3408

3408* Mar 08 120.64

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/4/2016
PAY TO THE ORDER OF H. Loundon Elec \$ 67.25
Sixty seven and 25/100 DOLLARS
usbank All of us serving you
MEMO H. Loundon Elec: 201564001 Marij G L
⑆064000059⑆ 151200035955⑆3412

3412 Mar 08 67.25

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/1/2016
PAY TO THE ORDER OF SCES \$ 28.05
Twenty eight and 05/100 DOLLARS
usbank All of us serving you
MEMO SCES: 100967003 Marij G L
⑆064000059⑆ 151200035955⑆3409

3409 Mar 08 28.05

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/3/2016
PAY TO THE ORDER OF HUB \$ 33.49
Thirty three and 49/100 DOLLARS
usbank All of us serving you
MEMO HUB: 38601001 Marij G L
⑆064000059⑆ 151200035955⑆3413

3413 Mar 08 33.49

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 6 of 7



IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3414
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/13/2016
PAY TO THE ORDER OF Lexington Elec Systems \$ 74.25
Seventy-four and 25/100
usbank All of us serving you
MEMO 206219-106270
151200035955
0064000059: 151200035955 3414

3414 Mar 08 74.25

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3418
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/21/2016
PAY TO THE ORDER OF City of Alcoa UT \$ 24.13
Twenty-four and 13/100
usbank All of us serving you
MEMO 135-4186-01
151200035955
0064000059: 151200035955 3418

3418 Mar 29 24.13

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3415
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/17/2016
PAY TO THE ORDER OF TEM - C & C Company \$ 3,000.00
Three thousand and 00/100
usbank All of us serving you
MEMO 00116 01736 0001 03/07/2016 01:59 USB
151200035955
0064000059: 151200035955 3415 \$3,000.00

3415 Mar 07 3,000.00

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3419
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/19/2016
PAY TO THE ORDER OF TEM - C & C Company \$ 1,000.00
One thousand and 00/100
usbank All of us serving you
MEMO 00072 01736 0001 03/09/2016 01:24 USB
151200035955
0064000059: 151200035955 3419 \$1,000.00

3419 Mar 09 1,000.00

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3416
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/17/2016
PAY TO THE ORDER OF Postmaster \$ 13.70
Thirteen and 70/100
usbank All of us serving you
MEMO 0064000059: 151200035955 3416

3416 Mar 09 13.70

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3420
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3-14-16
PAY TO THE ORDER OF IRM - C & C Comp \$ 375.00
THREE HUNDRED SEVENTY FIVE and 00/100
usbank All of us serving you
MEMO 0064000059: 151200035955 3420

3420 Mar 14 375.00

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3417
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/18/2016
PAY TO THE ORDER OF Postmaster \$ 13.70
Thirteen and 70/100
usbank All of us serving you
MEMO 0064000059: 151200035955 3417

3417 Mar 10 13.70

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3421
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/15/2016
PAY TO THE ORDER OF IRM - C & C \$ 800.00
EIGHT HUNDRED 00/100
usbank All of us serving you
MEMO 00077 01736 0003 03/15/2016 01:33 USB
151200035955
0064000059: 151200035955 3421 \$800.00

3421 Mar 15 800.00

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 7 of 7

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3422
PO BOX 642
WHITE PINE, TN 37890-0642 DATE 3/22/2016
PAY TO THE ORDER OF IRM - C&C Company \$ 2,000.00
Two thousand and 00/100 DOLLARS
usbank All of us serving you 00099 01735 0003 03/22/2016 01:54 USR
HOLD H
151200035955
MAR 22 2016
⑆064000059⑆ 151200035955⑆ 3422 \$2,000.00

3422 Mar 22 2,000.00

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3424
PO BOX 642
WHITE PINE, TN 37890-0642 DATE 3/29/2016
PAY TO THE ORDER OF IRM - C&C Company \$ 1,500.00
Fifteen hundred and 00/100 DOLLARS
usbank All of us serving you 00826 01735 0003 03/29/2016 03:57 USR
HOLD H
151200035955
MAR 29 2016
⑆064000059⑆ 151200035955⑆ 3424 \$1,500.00

3424 Mar 29 1,500.00

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3423
PO BOX 642
WHITE PINE, TN 37890-0642 DATE 3/25/2016
PAY TO THE ORDER OF IRM - C&C Company \$ 3,800.00
Three thousand, eight hundred and 00/100 DOLLARS
usbank All of us serving you 00021 06599 0024 03/25/2016 04:15 USR
HOLD H
151200035955
MAR 25 2016
⑆064000059⑆ 151200035955⑆ 3423 \$3,800.00

3423 Mar 28 3,800.00

INTEGRATED RESOURCE MANAGEMENT, INC 87-5-640 3426
PO BOX 642
WHITE PINE, TN 37890-0642 DATE 3/29/2016
PAY TO THE ORDER OF Tennessee Regulatory Authority \$ 502.00
Five hundred and two and 00/100 DOLLARS
usbank All of us serving you
MAR 31 2016
⑆064000059⑆ 151200035955⑆ 3426

3426* Mar 31 502.00

* Gap in check sequence



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

1736 IMG

Y ST01

Business Statement

Account Number:

1 512 0003 5955

Statement Period:

Apr 1, 2016

through

Apr 29, 2016

Page 1 of 6



000009214 1 AT 0.399 106481491684441 P
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642



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

INFORMATION YOU SHOULD KNOW

Effective May 16th, 2016, the "Your Deposit Account Agreement" booklet includes a number of updates. The changes are slight, but may affect your rights. As of May 16th, 2016 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

U.S. Bank has teamed up with ADP® to deliver payroll and tax processing plus people management for small businesses and startups. From hiring and handbooks to payroll and compliance, ADP brings unmatched depth and expertise to helping clients build a better workforce.

- Pay your people, file taxes and track time effortlessly
- Recruit, hire and manage your team with confidence
- Access insurance benefits through ADPIA***
- Help protect your company from tax and compliance risk

Act today and earn up to a \$400 credit on your full-service payroll processing fees! Talk to a banker to find out more or visit www.usbank.com/adp.

Service may be subject to credit approval. Eligibility requirements and other conditions apply. U.S. Bank and its representatives do not provide tax or legal advice. Contact your tax or legal advisor for advice and information concerning your particular situation. Deposit products offered by U.S. Bank National Association. Member FDIC.

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
Gold Business Checking	1-512-0003-5955	\$ 1,720.21	2
Silver Business Checking	1-512-0315-0066*	\$ 675.68	3
Basic Business Savings	2-512-0319-8816*	\$ 698.10	3
Basic Business Savings	2-512-0332-5435*	\$ 2,738.09	4
Total Deposit Balances		\$ 5,832.08	
Credit Cards	Account Number	Balance	Page
Edge Select Rewards Card	ending in 1570*	\$ 514.63	4
Edge Select Rewards Card	ending in 1588*	\$ 0.00	4
Total Credit Card Balances		\$ 514.63	

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

CONSUMER BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 64991, St. Paul, MN 55164-9505. In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.

- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

RESERVE LINE

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Apr 1, 2016
through
Apr 29, 2016



Page 2 of 6

GOLD BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0003-5955

Account Summary

	# Items	\$
Beginning Balance on Apr 1		15.12
Other Deposits	16	18,850.00
Card Withdrawals	3	85.05 -
Other Withdrawals	16	11,888.86 -
Checks Paid	15	5,171.00 -
Ending Balance on Apr 30, 2016		\$ 1,720.21

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr 1	Mobile Banking Transfer	From Account 151203150066	\$ 1,000.00
Apr 1	Mobile Banking Transfer	From Account 151203150066	2,000.00
Apr 4	Internet Banking Transfer	From Account 151203150066	750.00
Apr 5	Internet Banking Transfer	From Account 151203150066	800.00
Apr 5	Internet Banking Transfer	From Account 151203150066	800.00
Apr 8	Internet Banking Transfer	From Account 251203325435	2,500.00
Apr 11	Mobile Banking Transfer	From Account 151203150066	200.00
Apr 13	Internet Banking Transfer	From Account 151203150066	350.00
Apr 14	Mobile Banking Transfer	From Account 151203150066	250.00
Apr 15	Internet Banking Transfer	From Account 151203150066	1,500.00
Apr 19	Internet Banking Transfer	From Account 151203150066	500.00
Apr 19	Internet Banking Transfer	From Account 151203150066	1,000.00
Apr 21	Internet Banking Transfer	From Account 151203150066	500.00
Apr 22	Internet Banking Transfer	From Account 151203150066	2,500.00
Apr 26	Internet Banking Transfer	From Account 151203150066	2,000.00
Apr 29	Internet Banking Transfer	From Account 151203150066	2,200.00
Total Other Deposits			\$ 18,850.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
Apr 4	Debit Purchase - VISA FEDEX 424561161 *****0287	On 040216 800-4633339 TN REF # 24164076093741130804 US1	3741130804 \$ 25.94-
Apr 4	Debit Purchase - VISA OFFICEMAX/OFFICE *****0287	On 040116 MORRISTOWN TN REF # 24445746093100735790872	3100735790 30.99-
Apr 7	Debit Purchase - VISA OFFICEMAX/OFFICE *****0287	On 040516 MORRISTOWN TN REF # 24445746097100557649889	7100557649 28.12-

Card 0287 Withdrawals Subtotal \$ 85.05-

Total Card Withdrawals \$ 85.05-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 4	Miscellaneous Withdrawal	8057954025	\$ 2,000.00-
Apr 5	Electronic Withdrawal REF=16096010115460 N	From FT LOUDOUN ELEC 9500000000ONLINE PMTUSB304124620POS	70.75-
Apr 5	Electronic Withdrawal REF=16096010401432 N	To ATT 9864031003Payment 302721007CSR1X	566.59-
Apr 6	Electronic Withdrawal REF=16097008042373 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	93.94-



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Apr 1, 2016
through
Apr 29, 2016

Page 3 of 6

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Apr 6	Electronic Withdrawal REF=16096013309733 N	To ACHMA VISB 0000751600BILL PYMNT0297325	335.99-
Apr 8	Electronic Funds Transfer	To Account 151204022256	2,500.00-
Apr 13	Electronic Withdrawal REF=16103011319440 Y	From SAFE DEPOSIT BOX 064000059ANNUAL FEE043217360060639	38.50-
Apr 13	Internet Banking Payment	To Credit Card *****1570	357.97-
Apr 14	Analysis Service Charge	1400000000	20.00-
Apr 14	Electronic Withdrawal REF=16105006790164 N	To ATT 9864031003Payment 435335003EVR1G	137.51-
Apr 19	Electronic Funds Transfer	To Account 151204022256	1,000.00-
Apr 20	Electronic Withdrawal REF=16111010095617 N	From TENN DOR FETAX C626001445FE TAX PMT0168788492	100.00-
Apr 22	Electronic Withdrawal REF=16113005325794 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	139.09-
Apr 22	Electronic Funds Transfer	To Account 151204022256	2,500.00-
Apr 26	Electronic Funds Transfer	To Account 151204022256	2,000.00-
Apr 29	Electronic Withdrawal REF=16120009933998 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	28.52-

Total Other Withdrawals \$ 11,888.86-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3425	Apr 5	8355646073	500.00	3437*	Apr 19	8357157134	500.00
3427*	Apr 4	8058883843	750.00	3438	Apr 29	9254788978	2,200.00
3428	Apr 7	8953174838	31.30	5473*	Apr 11	8056229270	20.12
3429	Apr 12	8355970205	54.00	5474	Apr 11	8056229271	21.48
3430	Apr 6	8654002920	35.00	5475	Apr 11	8056229272	25.92
3431	Apr 5	8358117895	800.00	5478*	Apr 26	8354979595	28.23
3433*	Apr 15	9254811202	137.57	5479	Apr 25	8055742686	44.33
3435*	Apr 20	8654321708	23.05				

* Gap in check sequence

Conventional Checks Paid (15) \$ 5,171.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 1	3,015.12	Apr 11	228.98	Apr 20	1,460.38
Apr 4	958.19	Apr 12	174.96	Apr 21	1,960.38
Apr 5	620.85	Apr 13	128.51	Apr 22	1,821.29
Apr 6	155.92	Apr 14	221.00	Apr 25	1,776.96
Apr 7	96.50	Apr 15	1,583.43	Apr 26	1,748.73
Apr 8	96.50	Apr 19	1,583.43	Apr 29	1,720.21

Balances only appear for days reflecting change.

SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0315-0066*

Balance on Apr 29 \$ 675.68

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0319-8816*

Balance on Apr 29 \$ 698.10

* Transaction detail for this account is provided on a separate statement.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Apr 1, 2016
through
Apr 29, 2016

Page 4 of 6

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Balance on Apr 29 \$ 2,738.09

* Transaction detail for this account is provided on a separate statement.

Member FDIC

Account Number 2-512-0332-5435*

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1570

Account Summary

Credit limit	\$	1,200.00	Credit available	\$	685.37
Outstanding Balance on Apr 29, 2016	\$	514.63			

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1588

Account Summary

Credit limit	\$	1,200.00	Credit available	\$	1,200.00
Outstanding Balance on Apr 29, 2016	\$	0.00			

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2016

Account Number:	1-512-0003-5955	\$	20.00
Analysis Service Charge assessed to	1-512-0003-5955	\$	20.00

Service Activity Detail for Account Number 1-512-0003-5955

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	33		No Charge
Subtotal: Depository Services			20.00
Fee Based Service Charges for Account Number 1-512-0003-5955		\$	20.00

ADDITIONAL INFORMATION

Effective May 16th, 2016 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of the "Your Deposit Account Agreement" booklet being the sole and exclusive superseding agreement
- Addition of contact information within the Funds Transfers section
- Clarity on overdraft protection pertaining to dormant or escheated accounts and those linked to a U. S. Bank Reserve Line
- Update to rights within the section Statement and Notices; Your Address sub section
- Updated URL in the S.T.A.R.T Program Agreement for U.S. Bank Rewards Visa Card terms and conditions
- Addition of Consumer Report Disputes in the All Deposit Accounts section
- Updates to Consumer Report Disputes in the U.S. Bank Consumer Reserve Line Agreement
- Deletion of the definition of "debt" in the Set Off section
- Additional clarification from examples within the Security Interest in Accounts section
- Addition of Foreign Checks section
- Addition of Restricted Transactions sub section in Business Account Issues section
- Addition of Other Electronic Transactions types in both Business and Consumer Electronic Banking Agreements
- Addition of daily return limits for purchases made with your Consumer and Business Debit Card in the Electronic Banking Agreement sections
- Addition of payment limits received from third parties through your U.S. Bank Debit Card for both Business and Consumer customers in the Electronic Banking Agreement sections
- Removal of ATM Cards making cash advances in Limits On Transfers sections
- Deletion of Arbitration within the U.S. Bank Consumer Reserve Line Agreement
- Within the U.S. Bank Business Reserve Line Agreement additional clarity in Credit Review

As of May 16th, 2016 you may pick up copies at your local branch, view the updated booklet at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Retail Statement Messages Shared/MN/USB@USB



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Apr 1, 2016
through
Apr 29, 2016

Page 5 of 6

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC
Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/29/2016
3425
PAY TO THE ORDER OF Walt Consulting \$ 500.00
Five hundred and 00/100 DOLLARS
USbank All of us serving you
MEMO: Payment for INVOICE Maria J L
⑆064000059⑆ 151200035955⑆3425

3425 Apr 05 500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/4/16
3430
PAY TO THE ORDER OF Postmaster \$ 35.00
Thirty-five and 00/100 DOLLARS
USbank All of us serving you
MEMO: Post Card stamps Maria J L
⑆064000059⑆ 151200035955⑆3430

3430 Apr 06 35.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/4/2016
3427
PAY TO THE ORDER OF IRM - C & C Company \$ 750.00
Seven hundred and fifty and 00/100 DOLLARS
USbank All of us serving you 00130 06494 0000 04/07/2016 02:55 USB
HOLD N 151200035955
MEMO: Payment for INVOICE Maria J L
⑆064000059⑆ 151200035955⑆3427 \$750.00

3427* Apr 04 750.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/5/2016
3431
PAY TO THE ORDER OF IRM - C & C Co. \$ 800.00
Eight hundred and 00/100 DOLLARS
USbank All of us serving you 00658 06494 0002 04/05/2016 02:13 USB
USE ER N N 151200035955
MEMO: Payment for INVOICE Maria J L
⑆064000059⑆ 151200035955⑆3431 \$800.00

3431 Apr 05 800.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/7/2016
3428
PAY TO THE ORDER OF HUBB \$ 31.30
Thirty-one and 30/100 DOLLARS
USbank All of us serving you
MEMO: ASC 586 01001 Maria J L
⑆064000059⑆ 151200035955⑆3428

3428 Apr 07 31.30

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/10/2016
3433
PAY TO THE ORDER OF AT & T \$ 137.57
One hundred and thirty-seven and 57/100 DOLLARS
USbank All of us serving you
MEMO: 815-674-0628 294 1968 Maria J L
⑆064000059⑆ 151200035955⑆3433

3433* Apr 15 137.57

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 3/21/2016
3429
PAY TO THE ORDER OF Postmaster \$ 54.00
Fifty-four and 00/100 DOLLARS
USbank All of us serving you
MEMO: Box Fee #642 Maria J L
⑆064000059⑆ 151200035955⑆3429

3429 Apr 12 54.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/15/2016
3435
PAY TO THE ORDER OF City of Alcoa \$ 23.05
Twenty-three and 05/100 DOLLARS
USbank All of us serving you
MEMO: Ashley Meadows 135-4186-01 Maria J L
⑆064000059⑆ 151200035955⑆3435

3435* Apr 20 23.05

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Apr 1, 2016
through
Apr 29, 2016

Page 6 of 6



IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/19/2016
PAY TO THE ORDER OF IRM - C & C Co. \$ 500.00
Five hundred and no/100 DOLLARS
usbank All of us serving you
MEMO: 151200035955
1:064000059: 151200035955*3437 500.00

3437* Apr 19 500.00

Account: 206238-106280 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$25.92
Please Direct Any Questions To OUR OPERATIONS DEPARTMENT
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
0108 206400 0108 206400 0000000000000000
APRIL 07, 2016
PAY TWENTY FIVE AND 92/100 DOLLARS
\$ 25.92
TO THE ORDER OF LEXINGTON ELECTRIC SYSTEM
PO BOX 219
LEXINGTON, TN 38351-0219
Void After 180 DAYS
Signature On File
This check has been authorized by your depositor
005475 1:064000059: 151200035955*

5475 Apr 11 25.92

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/29/2016
PAY TO THE ORDER OF IRM - C & C Company \$ 2,200.00
Two thousand, two hundred and no/100 DOLLARS
usbank All of us serving you
MEMO: 151200035955
1:064000059: 151200035955*3438 2,200.00

3438 Apr 29 2,200.00

Account: 027-4048-00 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$28.23
Please Direct Any Questions To OUR OPERATIONS DEPARTMENT
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
0108 206400 0108 206400 0000000000000000
APRIL 26, 2016
PAY TWENTY EIGHT AND 23/100 DOLLARS
\$ 28.23
TO THE ORDER OF HARRISMAN UTILITY BOARD
PO BOX 458
HARRISMAN, TN 37340-0458
Void After 180 DAYS
Signature On File
This check has been authorized by your depositor
005478 1:064000059: 151200035955*

5478* Apr 26 28.23

Account: 206219-106270 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$20.12
Please Direct Any Questions To OUR OPERATIONS DEPARTMENT
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
0108 206400 0108 206400 0000000000000000
APRIL 07, 2016
PAY TWENTY AND 12/100 DOLLARS
\$ 20.12
TO THE ORDER OF LEXINGTON ELECTRIC SYSTEM
PO BOX 219
LEXINGTON, TN 38351-0219
Void After 180 DAYS
Signature On File
This check has been authorized by your depositor
005473 1:064000059: 151200035955*

5473* Apr 11 20.12

Account: 52040-001 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$44.33
Please Direct Any Questions To OUR OPERATIONS DEPARTMENT
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
0140 206400 0140 206400 0000000000000000
APRIL 26, 2016
PAY FORTY FOUR AND 33/100 DOLLARS
\$ 44.33
TO THE ORDER OF LEXINGTON ELECTRIC SYSTEM
PO BOX 219
LEXINGTON, TN 38351-0219
Void After 180 DAYS
Signature On File
This check has been authorized by your depositor
005479 1:064000059: 151200035955*

5479 Apr 25 44.33

Account: 206248-106287 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$21.48
Please Direct Any Questions To OUR OPERATIONS DEPARTMENT
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE, TN 37890-0642
U.S. BANK NATIONAL ASSOCIATION
0108 206400 0108 206400 0000000000000000
APRIL 07, 2016
PAY TWENTY ONE AND 48/100 DOLLARS
\$ 21.48
TO THE ORDER OF LEXINGTON ELECTRIC SYSTEM
PO BOX 219
LEXINGTON, TN 38351-0219
Void After 180 DAYS
Signature On File
This check has been authorized by your depositor
005474 1:064000059: 151200035955*

5474 Apr 11 21.48

* Gap in check sequence



This page intentionally left blank



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

1736 IMG

Y ST01

Business Statement

Account Number:

1 512 0003 5955

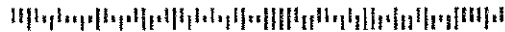
Statement Period:

May 2, 2016

through

May 31, 2016

Page 1 of 6



000008927 1 AT 0.399 106481531065691 P
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642



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

INFORMATION YOU SHOULD KNOW

Effective May 16th, 2016, the "Your Deposit Account Agreement" booklet includes a number of updates. The changes are slight, but may affect your rights. As of May 16th, 2016 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

New Terms and Conditions will be in effect for U.S. Bank business customers on June 30, 2016. You can view the new Terms and Conditions at usbank.com/tmtermsandconditions. Log in to this secure website using the access code: terms2016. If you are unable to access this information for any reason, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

New Information for Consumer Report Disputes:

Effective May 16, 2016, the "Your Deposit Account Agreement" booklet was updated with new information regarding disputes for Consumer Reporting Agencies (CRA). Changes include:

- Individuals may dispute inaccurate information reported to a CRA by calling 844.624.8230 or by writing to:
U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447
- The information required to review the dispute, including: customer name, address and telephone number; the account number; the specific information being disputed; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

The updates are reflected in the following sections within the booklet:

- A new section for "Consumer Report Disputes" was added to the Terms Applicable to Deposit Accounts.
- The existing section regarding disputes of the Consumer Reserve Line of Credit Agreement was updated to "Consumer Report Disputes."

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
Gold Business Checking	1-512-0003-5955	\$ 2,853.64	2
Silver Business Checking	1-512-0315-0066*	\$ 3,863.75	3
Basic Business Savings	2-512-0319-8816*	\$ 698.10	3
Basic Business Savings	2-512-0332-5435*	\$ 2,738.11	3
Total Deposit Balances		\$ 10,153.60	
Credit Cards	Account Number	Balance	Page
Edge Select Rewards Card	ending in 1570*	\$ 500.49	3
Edge Select Rewards Card	ending in 1588*	\$ 0.00	4
Total Credit Card Balances		\$ 500.49	

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do if You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3526, Oshkosh, WI 54903-3526.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about negative account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
May 2, 2016
through
May 31, 2016

Page 2 of 6

GOLD BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0003-5955

Account Summary

	# Items		
Beginning Balance on May 2		\$	1,720.21
Customer Deposits	1		1,175.72
Other Deposits	13		16,575.00
Card Withdrawals	1		54.21-
Other Withdrawals	11		4,836.37-
Checks Paid	15		11,726.71-
Ending Balance on May 31, 2016		\$	2,853.64

Customer Deposits

Number	Date	Ref Number	Amount
	May 31	8359411609	1,175.72

Total Customer Deposits \$ 1,175.72

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 2	Credit Card Advance	From *****1570 0200001449	\$ 275.00
May 2	Internet Banking Transfer	From Account 151203150066	500.00
May 3	Credit Card Advance	From *****1570 0300000387	100.00
May 4	Internet Banking Transfer	From Account 151203150066	350.00
May 4	Internet Banking Transfer	From Account 151203150066	350.00
May 9	Internet Banking Transfer	From Account 151203150066	250.00
May 9	Internet Banking Transfer	From Account 151203150066	3,000.00
May 16	Internet Banking Transfer	From Account 151203150066	2,000.00
May 17	Internet Banking Transfer	From Account 151203150066	750.00
May 26	Internet Banking Transfer	From Account 151203150066	2,500.00
May 26	Internet Banking Transfer	From Account 151203150066	2,500.00
May 27	Internet Banking Transfer	From Account 151203150066	3,500.00
May 31	Internet Banking Transfer	From Account 151203150066	500.00
Total Other Deposits			\$ 16,575.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
May 12	Debit Purchase - VISA FEDEX 428461434 *****0287	On 051116 800-4633339 TN REF # 24164076132741132345 US1 2741132345	\$ 54.21-
Card 0287 Withdrawals Subtotal			\$ 54.21-
Total Card Withdrawals			\$ 54.21-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 2	Electronic Withdrawal REF=16123007259370 N	From FT LOUDOUN ELEC 9500000000ONLINE PMTUSB304124620POS	\$ 59.62-
May 2	Electronic Withdrawal REF=16123007877106 N	To ACHMA VISB 0000751800BILL PYMNT8884208	411.20-
May 4	Electronic Withdrawal REF=16125007789417 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	112.81-
May 13	Analysis Service Charge	1300000000	20.00-
May 17	Internet Banking Payment	To Credit Card *****1570	514.63-
May 23	Electronic Withdrawal REF=16144009460643 N	To ATT 9864031003Payment 720407003EVR1R	247.73-



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37690-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
May 2, 2016
through
May 31, 2016

Page 3 of 6

GOLD BUSINESS CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number 1-512-0003-5955

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
May 24	Electronic Withdrawal REF=16145008844690 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	108.05-
May 26	Electronic Funds Transfer	To Account 151204022256	2,500.00-
May 27	Electronic Withdrawal REF=16148002157577 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	26.90-
May 31	Electronic Withdrawal REF=16148006116934 N	To ACHMA VISB 0000751800BILL PYMNT6126762	335.43-
May 31	Electronic Funds Transfer	To Account 151204022256	500.00-
Total Other Withdrawals			\$ 4,836.37-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3434	May 2	8056765066	1,500.00	3445	May 24	8355455064	24.13
3436*	May 3	8356425349	20.00	3446	May 31	8355046331	500.00
3439*	May 4	8653267086	500.00	3448*	May 31	8359413953	3,500.00
3440	May 3	8358365039	500.00	5482*	May 3	8356337036	19.44
3441	May 5	8953700091	34.00	5483	May 3	8356337037	20.81
3442	May 9	8058195892	3,000.00	5484	May 3	8356337038	61.48
3443	May 16	8056610638	6.45	5486*	May 31	8356862175	40.40
3444	May 16	8058741239	2,000.00				

* Gap in check sequence

Conventional Checks Paid (15) \$ 11,726.71-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 2	524.39	May 12	251.64	May 24	80.65
May 3	2.66	May 13	231.64	May 26	2,580.85
May 4	89.85	May 16	225.19	May 27	6,053.75
May 5	55.85	May 17	460.56	May 31	2,853.64
May 9	305.85	May 23	212.83		

Balances only appear for days reflecting change.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0315-0066*

Balance on May 31 \$ 3,863.75

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0319-8816*

Balance on May 31 \$ 698.10

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435*

Balance on May 31 \$ 2,738.11

* Transaction detail for this account is provided on a separate statement.

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1570

Account Summary

Credit limit	\$ 1,200.00	Credit available	\$ 699.51
Outstanding Balance on May 31, 2016	\$ 500.49		



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
May 2, 2016
through
May 31, 2016

Page 4 of 6



Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1588

Account Summary

Credit limit	\$	1,200.00	Credit available	\$	1,200.00
Outstanding Balance on May 31, 2016	\$	0.00			

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: April 2016

Account Number:	1-512-0003-5955	\$	20.00
Analysis Service Charge assessed to	1-512-0003-5955	\$	20.00

Service Activity Detail for Account Number 1-512-0003-5955

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	28		No Charge
Reject Checks Paid	1		No Charge
Subtotal: Depository Services			20.00
Fee Based Service Charges for Account Number 1-512-0003-5955		\$	20.00

ADDITIONAL INFORMATION

Effective May 16th, 2016 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of the "Your Deposit Account Agreement" booklet being the sole and exclusive superseding agreement
- Addition of contact information within the Funds Transfers section
- Clarity on overdraft protection pertaining to dormant or escheated accounts and those linked to a U. S. Bank Reserve Line
- Update to rights within the section Statement and Notices; Your Address sub section
- Updated URL in the S.T.A.R.T Program Agreement for U.S. Bank Rewards Visa Card terms and conditions
- Addition of Consumer Report Disputes in the All Deposit Accounts section
- Updates to Consumer Report Disputes in the U.S. Bank Consumer Reserve Line Agreement
- Deletion of the definition of "debt" in the Set Off section
- Additional clarification from examples within the Security Interest In Accounts section
- Addition of Foreign Checks section
- Addition of Restricted Transactions sub section in Business Account Issues section
- Addition of Other Electronic Transactions types in both Business and Consumer Electronic Banking Agreements
- Addition of daily return limits for purchases made with your Consumer and Business Debit Card in the Electronic Banking Agreement sections
- Addition of payment limits received from third parties through your U.S. Bank Debit Card for both Business and Consumer customers in the Electronic Banking Agreement sections
- Removal of ATM Cards making cash advances in Limits On Transfers sections
- Deletion of Arbitration within the U.S. Bank Consumer Reserve Line Agreement
- Within the U.S. Bank Business Reserve Line Agreement additional clarity in Credit Review

As of May 16th, 2016 you may pick up copies at your local branch, view the updated booklet at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
May 2, 2016
through
May 31, 2016

Page 5 of 6

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC
Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/11/2016
3434
PAY TO THE ORDER OF Farris Schrage, LLC \$ 1500.00
Fifteen hundred and 00/100
usbank. All of us serving you.
MEMO CL 007222-001CBW
151200035955 3434

3434 May 02 1,500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5-3-2016
3441
PAY TO THE ORDER OF Postmaster \$ 34.00
Thirty-four and 00/100
usbank. All of us serving you.
MEMO Maria J C
151200035955 3441

3441 May 05 34.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/19/2016
3436
PAY TO THE ORDER OF Tennessee Secretary of State \$ 20.00
Twenty and 00/100
usbank. All of us serving you.
MEMO Cont'd 1237664
151200035955 3436

3436 May 03 20.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5/4/2017
3442
PAY TO THE ORDER OF IRM - C&C Company \$ 3,000.00
Three thousand and 00/100
usbank. All of us serving you.
MEMO 151200035955
151200035955 3442 \$3,000.00

3442 May 09 3,000.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 4/19/2016
3439
PAY TO THE ORDER OF THN Consulting \$ 500.00
Five hundred and 00/100
usbank. All of us serving you.
MEMO Deposit on acct.
151200035955 3439

3439 May 04 500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5/13/2016
3443
PAY TO THE ORDER OF Postmaster \$ 6.45
Six and 45/100
usbank. All of us serving you.
MEMO Maria J C
151200035955 3443

3443 May 16 6.45

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5/2/2016
3440
PAY TO THE ORDER OF IRM - C&C Company \$ 500.00
Five hundred and 00/100
usbank. All of us serving you.
MEMO HOLD
151200035955 3440 \$500.00

3440 May 03 500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5/15/2016
3444
PAY TO THE ORDER OF IRM - C&C Company \$ 2,000.00
Two thousand and 00/100
usbank. All of us serving you.
MEMO Maria J C
151200035955 3444 \$2,000.00

3444 May 16 2,000.00

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
May 2, 2016
through
May 31, 2016

Page 6 of 6

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

Account: 206245-106297
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/20/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 24.13
Twenty-four and 13/100
usbank All of us serving your
MEMO: 135-4186-01
0000005483
00640000594 151200035955 3445

3445 May 24 24.13

Account: 206230-106288
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/22/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 500.00
Five hundred and 00/100
usbank All of us serving your
MEMO: 135-4186-01
0000005484
00640000594 151200035955 3446

3446 May 31 500.00

Account: 206230-106288
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/22/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 500.00
Five hundred and 00/100
usbank All of us serving your
MEMO: 135-4186-01
0000005484
00640000594 151200035955 3446

3446 May 31 500.00

Account: 206245-106297
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/27/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 3,500.00
Three thousand, five hundred and 00/100
usbank All of us serving your
MEMO: 135-4186-01
0000005485
00640000594 151200035955 3448

3448 May 31 3,500.00

Account: 206245-106297
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/27/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 3,500.00
Three thousand, five hundred and 00/100
usbank All of us serving your
MEMO: 135-4186-01
0000005485
00640000594 151200035955 3448

3448 May 31 3,500.00

Account: 206245-106297
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/27/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 3,500.00
Three thousand, five hundred and 00/100
usbank All of us serving your
MEMO: 135-4186-01
0000005485
00640000594 151200035955 3448

3448 May 31 3,500.00

Account: 206245-106297
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE: 5/27/2016
PAY TO THE ORDER OF: City of Alcoa
\$ 3,500.00
Three thousand, five hundred and 00/100
usbank All of us serving your
MEMO: 135-4186-01
0000005485
00640000594 151200035955 3448

3448 May 31 3,500.00

3448 May 31 3,500.00

* Gap in check sequence



This page intentionally left blank



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

1736 IMG

Y ST01

Business Statement

Account Number:

1 512 0003 5955

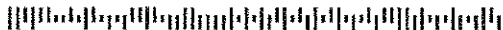
Statement Period:

Jun 1, 2016

through

Jun 30, 2016

Page 1 of 7



000008903 01 AT 0.399 106481572411006 P
INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642



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

NEWS FOR YOU



U.S. Bank is proud to be named a "World's Most Ethical Company"
by the Ethisphere Institute for the second year in a row.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. U.S. Bank, Equal Housing Lender. Member FDIC.
© 2016 U.S. Bank

INFORMATION YOU SHOULD KNOW

Effective May 16th, 2016, the "Your Deposit Account Agreement" booklet includes a number of updates. The changes are slight, but may affect your rights. As of May 16th, 2016 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the [Additional Information Section](#) of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

New Information for Consumer Report Disputes:

Effective May 16, 2016, the "Your Deposit Account Agreement" booklet was updated with new information regarding disputes for Consumer Reporting Agencies (CRA). Changes include:

- Individuals may dispute inaccurate information reported to a CRA by calling 844.624.8230 or by writing to:
U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447
- The information required to review the dispute, including: customer name, address and telephone number; the account number; the specific information being disputed; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

The updates are reflected in the following sections within the booklet:

- A new section for "Consumer Report Disputes" was added to the Terms Applicable to Deposit Accounts.
- The existing section regarding disputes of the Consumer Reserve Line of Credit Agreement was updated to "Consumer Report Disputes."

New Terms and Conditions will be in effect for U.S. Bank business customers on June 30, 2016. You can view the new Terms and Conditions at usbank.com/tmtermsandconditions. Log in to this secure website using the access code: terms2016. If you are unable to access this information for any reason, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number		Balance	Page
Gold Business Checking	1-512-0003-5955	\$	552.21	2
Silver Business Checking	1-512-0315-0066*	\$	273.30	4
Basic Business Savings	2-512-0319-8816*	\$	698.10	4



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4 \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about negative account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 2 of 7



SUMMARY OF YOUR U.S.BANK RELATIONSHIP

(CONTINUED)

This section reflects the total balances for all accounts on this statement.

Basic Business Savings 2-512-0332-5435* \$ 1,683.12

Total Deposit Balances \$ 3,206.73

Credit Cards	Account Number	Balance	Page
Edge Select Rewards Card	ending in 1570*	\$ 983.57	4
Edge Select Rewards Card	ending in 1588*	\$ 0.00	4
Total Credit Card Balances		\$ 983.57	

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.

GOLD BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0003-5955

Account Summary

	# Items	\$
Beginning Balance on Jun 1		2,853.64
Customer Deposits	1	350.00
Other Deposits	16	19,325.00
Card Withdrawals	3	100.96-
Other Withdrawals	16	13,557.43-
Checks Paid	14	8,316.04-
Ending Balance on Jun 30, 2016		\$ 552.21

Customer Deposits

Number	Date	Ref Number	Amount
	Jun 22	8654128902	350.00

Total Customer Deposits \$ 350.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 1	Internet Banking Transfer	From Account 151203150066	\$ 1,000.00
Jun 2	Internet Banking Transfer	From Account 151203150066	1,000.00
Jun 2	Internet Banking Transfer	From Account 151203150066	2,750.00
Jun 6	Internet Banking Transfer	From Account 151203150066	550.00
Jun 7	Credit Card Advance	From *****1570 0700001809	325.00
Jun 9	Credit Card Advance	From *****1570 0900001405	250.00
Jun 10	Internet Banking Transfer	From Account 151203150066	300.00
Jun 10	Internet Banking Transfer	From Account 251203325435	1,800.00
Jun 13	Internet Banking Transfer	From Account 251203325435	750.00
Jun 14	Internet Banking Transfer	From Account 151203150066	300.00
Jun 14	Internet Banking Transfer	From Account 151203150066	1,000.00
Jun 15	Internet Banking Transfer	From Account 151203150066	500.00
Jun 22	Internet Banking Transfer	From Account 151203150066	5,000.00
Jun 24	Internet Banking Transfer	From Account 151203150066	1,500.00
Jun 29	Internet Banking Transfer	From Account 151203150066	300.00
Jun 30	Internet Banking Transfer	From Account 151203150066	2,000.00

Total Other Deposits \$ 19,325.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
Jun 21	Debit Purchase - VISA	On 062016 WHITE PINE TN 2006000437	\$ 33.48-
	DOUGLAS LAKE MAR	REF # 24801976172006000437 195	
	*****0287		



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 3 of 7

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-0287

Date	Description of Transaction	Ref Number	Amount
Jun 22	Debit Purchase - VISA ST MARYS CATHEDR *****0287	On 062016 NASHVILLE TN REF # 247606261733833007 15987	3383300715 25.00-
Jun 22	Debit Purchase - VISA EXXONMOBIL 45 *****0287	On 062016 KINGSTON TN REF # 24164056173378016179421	3378016179 42.48-

Card 0287 Withdrawals Subtotal \$ 100.96-

Total Card Withdrawals \$ 100.96-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 1	Electronic Withdrawal REF=16153004464779 N	From FT LOUDOUN ELEC 9500000000ONLINE PMTUSB304124620POS	\$ 66.46-
Jun 1	Electronic Funds Transfer	To Account 151204022256	1,000.00-
Jun 6	Electronic Withdrawal REF=16158001518520 N	From AT&T 9500000000ONLINE PMTUSB304124620POS	242.73-
Jun 6	Electronic Funds Transfer	To Account 151204022256	550.00-
Jun 7	Electronic Withdrawal REF=16159002324799 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	121.12-
Jun 10	Internet Banking Payment	To Credit Card *****1570	250.00-
Jun 10	Electronic Funds Transfer	To Account 151204022256	1,800.00-
Jun 13	Miscellaneous Withdrawal	8058317582	750.00-
Jun 14	Analysis Service Charge	1400000000	20.00-
Jun 14	Electronic Funds Transfer	To Account 151204022256	1,000.00-
Jun 15	Electronic Withdrawal REF=16167008171544 N	From AT&T 9500000000ONLINE PMTUSB304124620POS	108.08-
Jun 15	Electronic Funds Transfer	To Account 151204022256	500.00-
Jun 22	Electronic Withdrawal REF=16174006804892 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	120.29-
Jun 22	Electronic Funds Transfer	To Account 151204022256	5,000.00-
Jun 29	Electronic Withdrawal REF=16181006489700 N	From SEVIER EC 9500000000ONLINE PMTUSB304124620POS	28.75-
Jun 30	Electronic Funds Transfer	To Account 151204022256	2,000.00-

Total Other Withdrawals \$ 13,557.43-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
3447	Jun 1	8656839369	1,500.00	3455	Jun 17	9253572573	23.05
3449*	Jun 2	8953806483	36.45	3456	Jun 27	8057656729	1,500.00
3450	Jun 7	8355871742	3,850.00	5487*	Jun 1	8656246192	19.32
3451	Jun 2	8955256944	1,000.00	5488	Jun 1	8656246193	21.54
3452	Jun 9	8953221711	250.00	5489	Jun 1	8656246194	31.03
3453	Jun 13	8056801070	6.68	5492*	Jun 7	8355439242	26.04
3454	Jun 15	8653563071	6.45	5496*	Jun 27	8055820983	47.48

* Gap in check sequence

Conventional Checks Paid (14) \$ 8,318.04-



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 4 of 7

GOLD BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0003-5955

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 1	1,215.29	Jun 13	57.27	Jun 22	328.44
Jun 2	3,928.84	Jun 14	337.27	Jun 24	1,828.44
Jun 6	3,686.11	Jun 15	222.74	Jun 27	280.96
Jun 7	13.95	Jun 17	199.69	Jun 29	552.21
Jun 9	13.95	Jun 21	166.21	Jun 30	552.21
Jun 10	63.95				

Balances only appear for days reflecting change.

SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0315-0066*

Balance on Jun 30 \$ 273.30

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0319-8816*

Balance on Jun 30 \$ 698.10

* Transaction detail for this account is provided on a separate statement.

BASIC BUSINESS SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 2-512-0332-5435*

Balance on Jun 30 \$ 1,683.12

* Transaction detail for this account is provided on a separate statement.

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1570

Account Summary

Credit limit	\$ 1,200.00	Credit available	\$ 216.43
Outstanding Balance on Jun 30, 2016	\$ 983.57		

Edge Select Rewards Card

U.S. Bank National Association

Account Number ending in 1588

Account Summary

Credit limit	\$ 1,200.00	Credit available	\$ 1,200.00
Outstanding Balance on Jun 30, 2016	\$ 0.00		

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: May 2016

Account Number:	1-512-0003-5955	\$	20.00
Analysis Service Charge assessed to	1-512-0003-5955	\$	20.00

Service Activity Detail for Account Number 1-512-0003-5955

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	27		No Charge
Subtotal: Depository Services			20.00
Fee Based Service Charges for Account Number 1-512-0003-5955		\$	20.00

ADDITIONAL INFORMATION

Effective May 16th, 2016 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:



INTEGRATED RESOURCE MANAGEMENT, INC.
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 5 of 7

ADDITIONAL INFORMATION

(CONTINUED)

- Addition of the "Your Deposit Account Agreement" booklet being the sole and exclusive superseding agreement
- Addition of contact information within the Funds Transfers section
- Clarity on overdraft protection pertaining to dormant or escheated accounts and those linked to a U. S. Bank Reserve Line
- Update to rights within the section Statement and Notices; Your Address sub section
- Updated URL in the S.T.A.R.T Program Agreement for U.S. Bank Rewards Visa Card terms and conditions
- Addition of Consumer Report Disputes in the All Deposit Accounts section
- Updates to Consumer Report Disputes in the U.S. Bank Consumer Reserve Line Agreement
- Deletion of the definition of "debt" in the Set Off section
- Additional clarification from examples within the Security Interest In Accounts section
- Addition of Foreign Checks section
- Addition of Restricted Transactions sub section in Business Account Issues section
- Addition of Other Electronic Transactions types in both Business and Consumer Electronic Banking Agreements
- Addition of daily return limits for purchases made with your Consumer and Business Debit Card in the Electronic Banking Agreement sections
- Addition of payment limits received from third parties through your U.S. Bank Debit Card for both Business and Consumer customers in the Electronic Banking Agreement sections
- Removal of ATM Cards making cash advances in Limits On Transfers sections
- Deletion of Arbitration within the U.S. Bank Consumer Reserve Line Agreement
- Within the U.S. Bank Business Reserve Line Agreement additional clarity in Credit Review

As of May 16th, 2016 you may pick up copies at your local branch, view the updated booklet at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 6 of 7



IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

Member FDIC
Account Number 1-512-0003-5955

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5-24-2016
PAY TO THE ORDER OF Chuck Welch \$ 1,500.00
Fifteen hundred and 00/100 DOLLARS
usbank. All of us serving you
MEMO 007272-000168 Marian J L
⑆064000059⑆ 151200035955⑆3447⑆

3447 Jun 01 1,500.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 6/2/2016
PAY TO THE ORDER OF Pugh CPA's \$ 250.00
Two hundred and fifty 00/100 DOLLARS
usbank. All of us serving you
MEMO 43180-000 Marian J L
⑆064000059⑆ 151200035955⑆3452⑆

3452 Jun 09 250.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5/31/2016
PAY TO THE ORDER OF Postmaster \$ 36.45
Thirty-six 45/100 DOLLARS
usbank. All of us serving you
MEMO Marian J L
⑆064000059⑆ 151200035955⑆3449⑆

3449* Jun 02 36.45

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 6/10/2016
PAY TO THE ORDER OF Postmaster \$ 6.68
Six 68/100 DOLLARS
usbank. All of us serving you
MEMO Maria J L
⑆064000059⑆ 151200035955⑆3453⑆

3453 Jun 13 6.68

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 5/28/2016
PAY TO THE ORDER OF Treasurer, State of Tennessee \$ 3,850.00
Three thousand eight hundred 00/100 DOLLARS
usbank. All of us serving you
MEMO Remit Fees - 2015 Marian J L
⑆064000059⑆ 151200035955⑆3450⑆

3450 Jun 07 3,850.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 6/13/2016
PAY TO THE ORDER OF Postmaster \$ 6.45
Six 45/100 DOLLARS
usbank. All of us serving you
MEMO Marian J L
⑆064000059⑆ 151200035955⑆3454⑆

3454 Jun 15 6.45

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 6/1/2016
PAY TO THE ORDER OF IRM - C C Company \$ 1,000.00
One thousand and 00/100 DOLLARS
usbank. All of us serving you
MEMO 135-4186-01 Marian J L
⑆064000059⑆ 151200035955⑆3451⑆

3451 Jun 02 1,000.00

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642
DATE 6/14/16
PAY TO THE ORDER OF City of Alcoa Utilities \$ 23.05
Twenty-three 05/100 DOLLARS
usbank. All of us serving you
MEMO City of Alcoa Utilities Marian J L
⑆064000059⑆ 151200035955⑆3455⑆

3455 Jun 17 23.05

* Gap in check sequence



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 7 of 7

IMAGES FOR YOUR GOLD BUSINESS CHECKING ACCOUNT

(CONTINUED)

Account Number 1-512-0003-5955

Account: 208236-106289 3456

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642

DATE: 6/24/2016

PAY TO THE ORDER OF: IRMA C. C. Company \$1,500.00

Five hundred and no/100 DOLLARS

usbank. All of us serving you

VOID AFTER 180 DAYS. Signature On File. This check has been authorized by your depositor.

00022 01734 0003 06/27/2016 01:11 USB

151200035955

00640000594 151200035955 3456 \$1,500.00

5456 Jun 27 1,500.00

Account: 208236-106289 31.03

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642

DATE: June 01, 2016

PAY TO THE ORDER OF: U.S. BANK NATIONAL ASSOCIATION \$31.03

Thirty one and 03/100 DOLLARS

VOID AFTER 180 DAYS. Signature On File. This check has been authorized by your depositor.

00022 01734 0003 06/01/2016 01:11 USB

151200035955

00640000594 151200035955 31.03

5489 Jun 01 31.03

Account: 208219-106270 19.32

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642

DATE: June 01, 2016

PAY TO THE ORDER OF: U.S. BANK NATIONAL ASSOCIATION \$19.32

Nineteen and 32/100 DOLLARS

VOID AFTER 180 DAYS. Signature On File. This check has been authorized by your depositor.

00022 01734 0003 06/01/2016 01:11 USB

151200035955

00640000594 151200035955 19.32

5487* Jun 01 19.32

Account: 208219-106270 26.04

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642

DATE: June 07, 2016

PAY TO THE ORDER OF: U.S. BANK NATIONAL ASSOCIATION \$26.04

Twenty six and 04/100 DOLLARS

VOID AFTER 180 DAYS. Signature On File. This check has been authorized by your depositor.

00022 01734 0003 06/07/2016 01:11 USB

151200035955

00640000594 151200035955 26.04

5492* Jun 07 26.04

Account: 208240-106297 21.54

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642

DATE: June 01, 2016

PAY TO THE ORDER OF: U.S. BANK NATIONAL ASSOCIATION \$21.54

Twenty one and 54/100 DOLLARS

VOID AFTER 180 DAYS. Signature On File. This check has been authorized by your depositor.

00022 01734 0003 06/01/2016 01:11 USB

151200035955

00640000594 151200035955 21.54

5488 Jun 01 21.54

Account: 208240-106297 47.48

INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE, TN 37890-0642

DATE: June 26, 2016

PAY TO THE ORDER OF: U.S. BANK NATIONAL ASSOCIATION \$47.48

Forty seven and 48/100 DOLLARS

VOID AFTER 180 DAYS. Signature On File. This check has been authorized by your depositor.

00022 01734 0003 06/26/2016 01:11 USB

151200035955

00640000594 151200035955 47.48

5496* Jun 27 47.48

* Gap in check sequence

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

1736 TRN

Y ST01

ACCOUNT NUMBER:

1 512 0315 0066

Statement Period:

Jan 4, 2016

through

Jan 31, 2016

Page 1 of 2



000035160 1 SP 106481373840327 E
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



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

NEWS FOR YOU

Price changes for U.S. Bank's Business Checking, Savings and Treasury Management Services are effective January 1, 2016. You can view revised pricing (only those prices that changed) at www.usbank.com/tmpricing beginning December 1, 2015. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please contact Customer Service at the number listed in the upper right corner of this statement or by sending an email to Customer Service at commercialsupport@usbank.com.

Access Code: 47-64C7-31EB-2794

FORMATION YOU SHOULD KNOW

Protecting your accounts is our highest priority. As a security precaution, we close Debit Cards and ATM Cards after 18 months of inactivity. Please call us with any questions at 800-673-3555.

Important changes are coming to your Online and Mobile Financial Services Agreement. Review the specific changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

EVER BUSINESS CHECKING

Bank National Association

Member FDIC

Account Number 1-512-0315-0066

Account Summary

	# Items		
Beginning Balance on Jan 4		\$	14,514.31
Customer Deposits	14		13,471.56
Other Withdrawals	19		27,774.95 -
Ending Balance on Jan 31, 2016		\$	210.92

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Jan 4	8059271533	636.48		Jan 20	8655771219	1,476.05
	Jan 5	8357970121	534.00		Jan 21	8954311789	859.22
	Jan 8	9254488553	252.20		Jan 22	9255073432	586.36
	Jan 12	8356102107	1,090.34		Jan 25	8058294397	1,226.98
	Jan 15	9254652757	490.34		Jan 26	8356301932	1,000.00
	Jan 19	8359916417	1,761.77		Jan 26	8356301936	1,160.65
	Jan 19	8359915561	1,940.17		Jan 29	9254540770	457.00

Total Customer Deposits \$ 13,471.56

Other Withdrawals

Number	Description of Transaction	Ref Number	Amount
1 4	Internet Banking Transfer	To Account 151200035955	\$ 2,500.00-
1 6	Internet Banking Transfer	To Account 151200035955	600.00-
1 7	Internet Banking Transfer	To Account 151200035955	1,000.00-
1 8	Internet Banking Transfer	To Account 151200035955	1,500.00-
1 11	Internet Banking Transfer	To Account 151200035955	4,500.00-
1 13	Internet Banking Transfer	To Account 151200035955	2,500.00-
1 14	Internet Banking Transfer	To Account 151200035955	500.00-
1 14	Internet Banking Transfer	To Account 151200035955	1,200.00-

Statement Period:
Jan 4, 2016
through
Jan 31, 2016



Page 2 of 2

EVER BUSINESS CHECKING

(CONTINUED)

Bank National Association

Account Number 1-512-0315-0066

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
1 15	Analysis Service Charge	1500000000	74.95-
1 15	Internet Banking Transfer To Account 151200035955		2,500.00-
1 19	Internet Banking Transfer To Account 151200035955		750.00-
1 20	Internet Banking Transfer To Account 151200035955		2,500.00-
1 22	Internet Banking Transfer To Account 151200035955		3,000.00-
1 25	Internet Banking Transfer To Account 151200035955		1,000.00-
1 26	Internet Banking Transfer To Account 151200035955		250.00-
1 26	Internet Banking Transfer To Account 151200035955		1,000.00-
1 27	Internet Banking Transfer To Account 151200035955		500.00-
1 27	Internet Banking Transfer To Account 151200035955		1,000.00-
1 29	Internet Banking Transfer To Account 151200035955		900.00-
Total Other Withdrawals			\$ 27,774.95-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
1 4	12,650.79	Jan 12	6,927.33	Jan 21	3,429.93
1 5	13,184.79	Jan 13	4,427.33	Jan 22	1,016.29
1 6	12,584.79	Jan 14	2,727.33	Jan 25	1,243.27
1 7	11,584.79	Jan 15	642.72	Jan 26	2,153.92
1 8	10,336.99	Jan 19	3,594.66	Jan 27	653.92
1 11	5,836.99	Jan 20	2,570.71	Jan 29	210.92

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: December 2015

Account Number:	1-512-0315-0066	\$	74.95
Analysis Service Charge assessed to	1-512-0315-0066	\$	74.95

Service Activity Detail for Account Number 1-512-0315-0066

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	146		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE CDay Sum Mo Maint	7		No Charge
SPE Pday Det & Sum Mo Maint	7	10.70714	74.95
SPE Previous Day per Item Det	203		No Charge
SPE DDA Statement Rpt	7		No Charge
SPE Loan Bal & Hist Report	1		No Charge
SPE Book Transfer Mo Maint	8		No Charge
SPE Book Transfer-per Item	5		No Charge
SPE Stop Payment Mo Maint	7		No Charge
Subtotal: SinglePoint			74.95
Fee Based Service Charges for Account Number 1-512-0315-0066		\$	74.95



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

1736 TRN

Y ST01

Business Statement

Account Number:

1 512 0315 0066

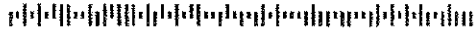
Statement Period:

Feb 1, 2016

through

Feb 29, 2016

Page 1 of 2



000035000 1 SP 106481412224144 E
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



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

INFORMATION YOU SHOULD KNOW

Important changes are coming to your Online and Mobile Financial Services Agreement. Review the specific changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0315-0066

Account Summary

	# Items		
Beginning Balance on Feb 1		\$	210.92
Customer Deposits	15		18,255.36
Other Withdrawals	12		11,614.85-
Ending Balance on Feb 29, 2016		\$	6,851.43

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Feb 1	8058164432	234.37		Feb 19	9254648809	4,210.13
	Feb 1	8058165643	317.22		Feb 22	8057856321	4,550.27
	Feb 4	8954486435	874.22		Feb 23	8356435449	373.79
	Feb 8	8058876453	807.40		Feb 23	8356570857	824.64
	Feb 16	8359226986	854.41		Feb 25	8954109171	680.62
	Feb 16	8359584300	1,452.42		Feb 26	9254756833	1,360.30
	Feb 18	8954360216	836.45		Feb 29	8058074594	729.12
	Feb 19	9254906218	150.00				

Total Customer Deposits \$ 18,255.36

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb 1	Internet Banking Transfer	To Account 151200035955	\$ 300.00-
Feb 2	Internet Banking Transfer	To Account 151200035955	200.00-
Feb 4	Internet Banking Transfer	To Account 151200035955	150.00-
Feb 5	Internet Banking Transfer	To Account 151200035955	600.00-
Feb 9	Internet Banking Transfer	To Account 151200035955	1,000.00-
Feb 12	Analysis Service Charge	1200000000	74.95-
Feb 16	Internet Banking Transfer	To Account 151200035955	250.00-
Feb 17	Internet Banking Transfer	To Account 151200035955	1,800.00-
Feb 19	Internet Banking Transfer	To Account 151200035955	1,250.00-
Feb 22	Mobile Banking Transfer	To Account 151200035955	2,000.00-
Feb 24	Internet Banking Transfer	To Account 151200035955	2,000.00-
Feb 29	Internet Banking Transfer	To Account 251203325435	1,989.90-

Total Other Withdrawals \$ 11,614.85-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb 1	462.51	Feb 5	386.73	Feb 12	119.18
Feb 2	262.51	Feb 8	1,194.13	Feb 16	2,176.01
Feb 4	986.73	Feb 9	194.13	Feb 17	376.01



INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0315 0066

Statement Period:
Feb 1, 2016
through
Feb 29, 2016

Page 2 of 2

SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0315-0066

Balance Summary (continued)

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb 18	1,212.46	Feb 23	8,071.29	Feb 26	8,112.21
Feb 19	4,322.59	Feb 24	6,071.29	Feb 29	6,851.43
Feb 22	6,872.86	Feb 25	6,751.91		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: January 2016

Account Number:	1-512-0315-0066	\$	74.95
Analysis Service Charge assessed to	1-512-0315-0066	\$	74.95

Service Activity Detail for Account Number 1-512-0315-0066

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	118		No Charge
Charge For Neg Coll Balance	99.09		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE CDay Sum Mo Maint	7		No Charge
SPE Pday Det & Sum Mo Maint	7	10.70714	74.95
SPE Previous Day per Item Det	201		No Charge
SPE DDA Statement Rpt	7		No Charge
SPE Loan Bal & Hist Report	1		No Charge
SPE Book Transfer Mo Maint	8		No Charge
SPE Book Transfer-per Item	6		No Charge
SPE Stop Payment Mo Maint	7		No Charge
Subtotal: SinglePoint			74.95
Fee Based Service Charges for Account Number 1-512-0315-0066			\$ 74.95



P.O. Box 1800
Saint Paul, Minnesota 55101-0800
1736 TRN

Y ST01

Business Statement

Account Number:
1 512 0315 0066
Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 1 of 2



000035059 1 SP 106481453050458 E
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



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

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0315-0066

Account Summary

	# Items	\$	
Beginning Balance on Mar 1			6,851.43
Customer Deposits	16		19,050.13
Other Withdrawals	17		21,508.98-
Ending Balance on Mar 31, 2016		\$	4,392.58

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Mar 1	8357047774	233.77		Mar 17	8954516850	1,402.54
	Mar 4	9255812579	510.98		Mar 18	9254435257	1,989.67
	Mar 7	8059182697	1,006.43		Mar 21	8058002244	1,290.13
	Mar 8	8357787658	121.59		Mar 22	8356641610	3,223.08
	Mar 9	8654686273	127.67		Mar 24	8953850129	852.02
	Mar 14	8058609674	928.03		Mar 25	9254313796	1,837.71
	Mar 15	8357113338	418.75		Mar 31	8954328851	347.04
	Mar 16	8654699063	899.25		Mar 31	8954183226	3,861.47
Total Customer Deposits							\$ 19,050.13

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 2	Internet Banking Transfer	To Account 151200035955	\$ 1,650.00-
Mar 4	Internet Banking Transfer	To Account 151200035955	500.00-
Mar 4	Customer Withdrawal	9255978221	2,000.00-
Mar 7	Internet Banking Transfer	To Account 151200035955	3,000.00-
Mar 8	Internet Banking Transfer	To Account 151200035955	300.00-
Mar 9	Internet Banking Transfer	To Account 151200035955	1,000.00-
Mar 14	Analysis Service Charge	1400000000	74.95-
Mar 14	Internet Banking Transfer	To Account 151200035955	375.00-
Mar 15	Internet Banking Transfer	To Account 151200035955	800.00-
Mar 16	Internet Banking Transfer	To Account 151200035955	300.00-
Mar 17	Internet Banking Transfer	To Account 151200035955	1,000.00-
Mar 18	Internet Banking Transfer	To Account 151200035955	1,500.00-
Mar 22	Internet Banking Transfer	To Account 151200035955	2,000.00-
Mar 24	Internet Banking Transfer	To Account 151200035955	500.00-
Mar 25	Internet Banking Transfer	To Account 251203325435	1,209.03-
Mar 25	Internet Banking Transfer	To Account 151200035955	3,800.00-
Mar 28	Internet Banking Transfer	To Account 151200035955	1,500.00-
Total Other Withdrawals			\$ 21,508.98-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	7,085.20	Mar 7	1,452.61	Mar 14	879.95
Mar 2	5,435.20	Mar 8	1,274.20	Mar 15	498.70
Mar 4	3,446.18	Mar 9	401.87	Mar 16	1,097.95



INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0315 0066

Statement Period:
Mar 1, 2016
through
Mar 31, 2016

Page 2 of 2



SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0315-0066

Balance Summary (continued)

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 17	1,500.49	Mar 22	4,503.37	Mar 28	184.07
Mar 18	1,990.16	Mar 24	4,855.39	Mar 31	4,392.58
Mar 21	3,280.29	Mar 25	1,684.07		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2016

Account Number:	1-512-0315-0066	\$	74.95
Analysis Service Charge assessed to	1-512-0315-0066	\$	74.95

Service Activity Detail for Account Number 1-512-0315-0066

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	115		No Charge
Charge For Neg Coll Balance	174.02		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE CDay Sum Mo Maint	7		No Charge
SPE Pday Det & Sum Mo Maint	7	10.70714	74.95
SPE Previous Day per Item Det	195		No Charge
SPE DDA Statement Rpt	7		No Charge
SPE Loan Bal & Hist Report	1		No Charge
SPE Book Transfer Mo Maint	8		No Charge
SPE Book Transfer-per Item	2		No Charge
SPE Stop Payment Mo Maint	7		No Charge
Subtotal: SinglePoint			74.95
Fee Based Service Charges for Account Number 1-512-0315-0066		\$	74.95



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

1736 TRN

Y ST01

Business Statement

Account Number:

1 512 0315 0066

Statement Period:

Apr 1, 2016

through

Apr 30, 2016

Page 1 of 3



000033240 1 SP 106481490987187 E
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



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

INFORMATION YOU SHOULD KNOW

Effective May 16th, 2016, the "Your Deposit Account Agreement" booklet includes a number of updates. The changes are slight, but may affect your rights. As of May 16th, 2016 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

U.S. Bank has teamed up with ADP® to deliver payroll and tax processing plus people management for small businesses and startups. From hiring and handbooks to payroll and compliance, ADP brings unmatched depth and expertise to helping clients build a better workforce.

- Pay your people, file taxes and track time effortlessly
- Recruit, hire and manage your team with confidence
- Access insurance benefits through ADPIA***
- Help protect your company from tax and compliance risk

Act today and earn up to a \$400 credit on your full-service payroll processing fees! Talk to a banker to find out more or visit www.usbank.com/adp.

Service may be subject to credit approval. Eligibility requirements and other conditions apply. U.S. Bank and its representatives do not provide tax or legal advice. Contact your tax or legal advisor for advice and information concerning your particular situation. Deposit products offered by U.S. Bank National Association. Member FDIC.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0315-0066

Account Summary

	# Items		
Beginning Balance on Apr 1		\$	4,392.58
Customer Deposits	14		12,768.05
Other Withdrawals	16		16,424.95 -
Checks Paid	1		60.00 -
Ending Balance on Apr 30, 2016		\$	675.68

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Apr 4	8058883844	1,086.76		Apr 18	8058530953	468.94
	Apr 8	9255558494	84.00		Apr 18	8058174635	2,281.78
	Apr 8	9255315567	477.03		Apr 19	8357157135	503.61
	Apr 11	8058851040	759.58		Apr 21	8954766042	824.64
	Apr 13	8655068927	489.51		Apr 22	9255409234	2,484.97
	Apr 14	8954750661	573.67		Apr 26	8357113720	1,319.34
	Apr 15	9254844391	1,011.84		Apr 29	9254951628	402.38
				Total Customer Deposits			\$ 12,768.05

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 1	Mobile Banking Transfer	To Account 151200035955	\$ 1,000.00-
Apr 1	Mobile Banking Transfer	To Account 151200035955	2,000.00-
Apr 4	Internet Banking Transfer	To Account 151200035955	750.00-



INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0315 0066

Statement Period:
Apr 1, 2016
through
Apr 30, 2016

Page 2 of 3



SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0315-0066

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Apr 5	Internet Banking Transfer	To Account 151200035955	800.00-
Apr 5	Internet Banking Transfer	To Account 151200035955	800.00-
Apr 11	Mobile Banking Transfer	To Account 151200035955	200.00-
Apr 13	Internet Banking Transfer	To Account 151200035955	350.00-
Apr 14	Analysis Service Charge	1400000000	74.95-
Apr 14	Mobile Banking Transfer	To Account 151200035955	250.00-
Apr 15	Internet Banking Transfer	To Account 151200035955	1,500.00-
Apr 19	Internet Banking Transfer	To Account 151200035955	500.00-
Apr 19	Internet Banking Transfer	To Account 151200035955	1,000.00-
Apr 21	Internet Banking Transfer	To Account 151200035955	500.00-
Apr 22	Internet Banking Transfer	To Account 151200035955	2,500.00-
Apr 26	Internet Banking Transfer	To Account 151200035955	2,000.00-
Apr 29	Internet Banking Transfer	To Account 151200035955	2,200.00-
Total Other Withdrawals			\$ 16,424.95-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1015	Apr 18	8058174632	60.00

Conventional Checks Paid (1) \$ 60.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 1	1,392.58	Apr 13	1,389.46	Apr 21	3,168.99
Apr 4	1,729.34	Apr 14	1,638.18	Apr 22	3,153.96
Apr 5	129.34	Apr 15	1,150.02	Apr 26	2,473.30
Apr 8	690.37	Apr 18	3,840.74	Apr 29	675.68
Apr 11	1,249.95	Apr 19	2,844.35		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2016

Account Number:	1-512-0315-0066	\$	74.95
Analysis Service Charge assessed to	1-512-0315-0066	\$	74.95

Service Activity Detail for Account Number 1-512-0315-0066

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	118		No Charge
Reject Checks Paid	1		No Charge
Charge For Neg Coll Balance	143.42		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE CDay Sum Mo Maint	7		No Charge
SPE Pday Det & Sum Mo Maint	7	10.70714	74.95
SPE Previous Day per Item Det	214		No Charge
SPE DDA Statement Rpt	7		No Charge
SPE Loan Bal & Hist Report	1		No Charge
SPE Book Transfer Mo Maint	8		No Charge
SPE Book Transfer-per Item	2		No Charge
SPE Stop Payment Mo Maint	7		No Charge



INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0315 0066

Statement Period:
Apr 1, 2016
through
Apr 30, 2016

Page 3 of 3

ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

Service Activity Detail for Account Number 1-512-0315-0066 (continued)

Service	Volume	Avg Unit Price	Total Charge
Subtotal: SinglePoint			74.95
Fee Based Service Charges for Account Number 1-512-0315-0066		\$	74.95

ADDITIONAL INFORMATION

Effective May 16th, 2016 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of the "Your Deposit Account Agreement" booklet being the sole and exclusive superseding agreement
- Addition of contact information within the Funds Transfers section
- Clarity on overdraft protection pertaining to dormant or escheated accounts and those linked to a U. S. Bank Reserve Line
- Update to rights within the section Statement and Notices; Your Address sub section
- Updated URL in the S.T.A.R.T Program Agreement for U.S. Bank Rewards Visa Card terms and conditions
- Addition of Consumer Report Disputes in the All Deposit Accounts section
- Updates to Consumer Report Disputes in the U.S. Bank Consumer Reserve Line Agreement
- Deletion of the definition of "debt" in the Set Off section
- Additional clarification from examples within the Security Interest In Accounts section
- Addition of Foreign Checks section
- Addition of Restricted Transactions sub section in Business Account Issues section
- Addition of Other Electronic Transactions types in both Business and Consumer Electronic Banking Agreements
- Addition of daily return limits for purchases made with your Consumer and Business Debit Card in the Electronic Banking Agreement sections
- Addition of payment limits received from third parties through your U.S. Bank Debit Card for both Business and Consumer customers in the Electronic Banking Agreement sections
- Removal of ATM Cards making cash advances in Limits On Transfers sections
- Deletion of Arbitration within the U.S. Bank Consumer Reserve Line Agreement
- Within the U.S. Bank Business Reserve Line Agreement additional clarity in Credit Review

As of May 16th, 2016 you may pick up copies at your local branch, view the updated booklet at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Retail Statement Messages Shared/MN/USB@USB



P.O. Box 1800
Saint Paul, Minnesota 55101-0800
1736 TRN Y ST01

Business Statement

Account Number:
1 512 0315 0066
Statement Period:
May 2, 2016
through
May 31, 2016

Page 1 of 3

000035471 1 SP 106481530382356 E
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



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

INFORMATION YOU SHOULD KNOW

Effective May 16th, 2016, the "Your Deposit Account Agreement" booklet includes a number of updates. The changes are slight, but may affect your rights. As of May 16th, 2016 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

New Terms and Conditions will be in effect for U.S. Bank business customers on June 30, 2016. You can view the new Terms and Conditions at usbank.com/termsandconditions. Log in to this secure website using the access code: terms2016. If you are unable to access this information for any reason, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

New Information for Consumer Report Disputes:

Effective May 16, 2016, the "Your Deposit Account Agreement" booklet was updated with new information regarding disputes for Consumer Reporting Agencies (CRA). Changes include:

- Individuals may dispute inaccurate information reported to a CRA by calling 844.624.8230 or by writing to:
U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447
- The information required to review the dispute, including: customer name, address and telephone number; the account number; the specific information being disputed; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

The updates are reflected in the following sections within the booklet:

- A new section for "Consumer Report Disputes" was added to the Terms Applicable to Deposit Accounts.
- The existing section regarding disputes of the Consumer Reserve Line of Credit Agreement was updated to "Consumer Report Disputes."

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0315-0066

Account Summary

	# Items	\$	
Beginning Balance on May 2			675.68
Customer Deposits	10		19,463.02
Other Withdrawals	12		16,274.95-
Ending Balance on May 31, 2016		\$	3,863.75

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	May 3	8358365040	627.24		May 16	8058640022	781.49
	May 5	8954491469	3,861.47		May 16	8058741235	3,861.74
	May 9	8058195750	899.16		May 20	9255287937	2,733.89
	May 12	8955037391	1,666.61		May 24	8356870421	2,468.68
	May 13	9254874633	2,273.77		May 31	8359413947	288.97
Total Customer Deposits						\$	19,463.02

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 2	Internet Banking Transfer	To Account 151200035955	\$ 500.00-
May 4	Internet Banking Transfer	To Account 151200035955	350.00-
May 4	Internet Banking Transfer	To Account 151200035955	350.00-



INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0315 0066

Statement Period:
May 2, 2016
through
May 31, 2016

Page 2 of 3

SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0315-0066

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
May 9	Internet Banking Transfer	To Account 151200035955	250.00-
May 9	Internet Banking Transfer	To Account 151200035955	3,000.00-
May 13	Analysis Service Charge	13000000000	74.95-
May 16	Internet Banking Transfer	To Account 151200035955	2,000.00-
May 17	Internet Banking Transfer	To Account 151200035955	750.00-
May 26	Internet Banking Transfer	To Account 151200035955	2,500.00-
May 26	Internet Banking Transfer	To Account 151200035955	2,500.00-
May 27	Internet Banking Transfer	To Account 151200035955	3,500.00-
May 31	Internet Banking Transfer	To Account 151200035955	500.00-
Total Other Withdrawals			\$ 16,274.95-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 2	175.68	May 12	3,280.16	May 24	12,574.78
May 3	802.92	May 13	5,478.98	May 26	7,574.78
May 4	102.92	May 16	8,122.21	May 27	4,074.78
May 5	3,964.39	May 17	7,372.21	May 31	3,863.75
May 9	1,613.55	May 20	10,106.10		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: April 2016

Account Number:	1-512-0315-0066	\$	74.95
Analysis Service Charge assessed to	1-512-0315-0066	\$	74.95

Service Activity Detail for Account Number 1-512-0315-0066

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	108		No Charge
Charge For Neg Coll Balance	297.84		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE CDay Sum Mo Maint	7		No Charge
SPE Pday Det & Sum Mo Maint	7	10.70714	74.95
SPE Previous Day per Item Det	236		No Charge
SPE DDA Statement Rpt	7		No Charge
SPE Loan Bal & Hist Report	1		No Charge
SPE Book Transfer Mo Maint	8		No Charge
SPE Book Transfer-per Item	4		No Charge
SPE Stop Payment Mo Maint	7		No Charge
Subtotal: SinglePoint			74.95
Fee Based Service Charges for Account Number 1-512-0315-0066			\$ 74.95

ADDITIONAL INFORMATION

Effective May 16th, 2016 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of the "Your Deposit Account Agreement" booklet being the sole and exclusive superseding agreement
- Addition of contact information within the Funds Transfers section
- Clarity on overdraft protection pertaining to dormant or escheated accounts and those linked to a U. S. Bank Reserve Line

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

1736 TRN

Y ST01

Account Number:

1 512 0315 0066

Statement Period:

Jun 1, 2016

through

Jun 30, 2016

Page 1 of 3



000035560 01 SP 106481571760356 E
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



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

NEWS FOR YOU



U.S. Bank is proud to be named a "World's Most Ethical Company"
by the Ethisphere Institute for the second year in a row.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. U.S. Bank. Equal Housing Lender. Member FDIC.
© 2016 U.S. Bank

FORMATION YOU SHOULD KNOW

Effective May 16th, 2016, the "Your Deposit Account Agreement" booklet includes a number of updates. The changes are slight, but may affect your rights. As of May 16th, 2016 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

New Information for Consumer Report Disputes:

Effective May 16, 2016, the "Your Deposit Account Agreement" booklet was updated with new information regarding disputes for Consumer Reporting Agencies (CRA). Changes include:

- Individuals may dispute inaccurate information reported to a CRA by calling 844.624.8230 or by writing to:
U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447
- The information required to review the dispute, including: customer name, address and telephone number; the account number; the specific information being disputed; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

The updates are reflected in the following sections within the booklet:

- A new section for "Consumer Report Disputes" was added to the Terms Applicable to Deposit Accounts.
- The existing section regarding disputes of the Consumer Reserve Line of Credit Agreement was updated to "Consumer Report Disputes."

New Terms and Conditions will be in effect for U.S. Bank business customers on June 30, 2016. You can view the new Terms and Conditions at usbank.com/tmtermsandconditions. Log in to this secure website using the access code: terms2016. If you are unable to access this information for any reason, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

EVER BUSINESS CHECKING

Bank National Association

Member FDIC

Account Number 1-512-0315-0066

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	3,863.75
Customer Deposits	12		14,184.50
Other Withdrawals	14		17,774.95 -
Ending Balance on Jun 30, 2016		\$	273.30

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 2 of 3

LVER BUSINESS CHECKING

(CONTINUED)

Bank National Association

Account Number 1-512-0315-0066

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Jun 1	8657840671	1,348.35		Jun 16	8954450295	460.14
	Jun 7	8358205549	176.48		Jun 20	8057559873	4,566.45
	Jun 9	8954268403	288.97		Jun 23	8954572275	661.64
	Jun 13	8058317285	177.31		Jun 24	9253953667	1,377.38
	Jun 13	8058314302	828.03		Jun 24	9253953655	1,909.32
	Jun 13	8058317217	1,694.94		Jun 27	8057970199	695.49
			Total Customer Deposits				\$ 14,184.50

Other Withdrawals

Number	Description of Transaction	Ref Number	Amount
1	Internet Banking Transfer To Account 151200035955		\$ 1,000.00-
2	Internet Banking Transfer To Account 151200035955		1,000.00-
2	Internet Banking Transfer To Account 151200035955		2,750.00-
6	Internet Banking Transfer To Account 151200035955		550.00-
10	Internet Banking Transfer To Account 151200035955		300.00-
14	Analysis Service Charge	1400000000	74.95-
14	Internet Banking Transfer To Account 151200035955		300.00-
14	Internet Banking Transfer To Account 151200035955		1,000.00-
15	Internet Banking Transfer To Account 151200035955		500.00-
22	Internet Banking Transfer To Account 151200035955		5,000.00-
24	Internet Banking Transfer To Account 251203325435		1,500.00-
24	Internet Banking Transfer To Account 151200035955		1,500.00-
29	Internet Banking Transfer To Account 151200035955		300.00-
30	Internet Banking Transfer To Account 151200035955		2,000.00-
			Total Other Withdrawals \$ 17,774.95-

Balance Summary

Number	Ending Balance	Date	Ending Balance	Date	Ending Balance
1	4,212.10	Jun 13	2,777.83	Jun 23	1,591.11
2	462.10	Jun 14	1,402.88	Jun 24	1,877.81
6	87.90-	Jun 15	902.88	Jun 27	2,573.30
7	88.58	Jun 16	1,363.02	Jun 29	2,273.30
9	377.55	Jun 20	5,929.47	Jun 30	273.30
10	77.55	Jun 22	929.47		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: May 2016

Account Number:	1-512-0315-0066	\$	74.95
Analysis Service Charge assessed to	1-512-0315-0066	\$	74.95

Service Activity Detail for Account Number 1-512-0315-0066

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	101		No Charge
Charge For Neg Coll Balance	6		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE CDay Sum Mo Maint	7		No Charge
SPE Pday Det & Sum Mo Maint	7	10.70714	74.95
SPE Previous Day per Item Det	190		No Charge
SPE DDA Statement Rpt	7		No Charge

Statement Period:
Jun 1, 2016
through
Jun 30, 2016

Page 3 of 3

ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

Service Activity Detail for Account Number 1-512-0315-0066 (continued)

Service	Volume	Avg Unit Price	Total Charge
SPE Loan Bal & Hist Report	1		No Charge
SPE Book Transfer Mo Maint	8		No Charge
SPE Book Transfer-per Item	2		No Charge
SPE Stop Payment Mo Maint	7		No Charge
Subtotal: SinglePoint			74.95
Fee Based Service Charges for Account Number 1-512-0315-0066		\$	74.95

ADDITIONAL INFORMATION

Effective May 16th, 2016 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of the "Your Deposit Account Agreement" booklet being the sole and exclusive superseding agreement
- Addition of contact information within the Funds Transfers section
- Clarity on overdraft protection pertaining to dormant or escheated accounts and those linked to a U. S. Bank Reserve Line
- Update to rights within the section Statement and Notices; Your Address sub section
- Updated URL in the S.T.A.R.T Program Agreement for U.S. Bank Rewards Visa Card terms and conditions
- Addition of Consumer Report Disputes in the All Deposit Accounts section
- Updates to Consumer Report Disputes in the U.S. Bank Consumer Reserve Line Agreement
- Deletion of the definition of "debt" in the Set Off section
- Additional clarification from examples within the Security Interest in Accounts section
- Addition of Foreign Checks section
- Addition of Restricted Transactions sub section in Business Account Issues section
- Addition of Other Electronic Transactions types in both Business and Consumer Electronic Banking Agreements
- Addition of daily return limits for purchases made with your Consumer and Business Debit Card in the Electronic Banking Agreement sections
- Addition of payment limits received from third parties through your U.S. Bank Debit Card for both Business and Consumer customers in the Electronic Banking Agreement sections
- Removal of ATM Cards making cash advances in Limits On Transfers sections
- Deletion of Arbitration within the U.S. Bank Consumer Reserve Line Agreement
- Within the U.S. Bank Business Reserve Line Agreement additional clarity in Credit Review

As of May 16th, 2016 you may pick up copies at your local branch, view the updated booklet at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.