



US048 | BR604
ROP 450
P.O. Box 7000
Providence, RI 02940

HALF & HALF TRUCKING INC
29 BALA AVE STE 217
BALA CYNWYD PA 19004-3206

Commercial Account Statement

Page 1 of 11

Beginning January 01, 2025
through January 31, 2025

Questions? Contact us today:

CALL:

Commercial Account Customer
Service
1-800-862-6200



VISIT:

Access your account online:
citizensbank.com



MAIL:

Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001



HALF & HALF TRUCKING INC
Clearly Better Business Checking
XXXXXX-621-4

Clearly Better Business Checking for XXXXXX-621-4

Balance Calculation

Previous Balance		213.63
Checks	-	.00
Debits	-	23,284.94
Deposits & Credit	+	23,088.41
Current Balance	=	17.10

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on February 28, 2025.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 621-4

Debits **

***May include checks that have been processed electronically by the payee/merchant.*

			Previous Balance
			213.63
Date	Amount	Description	Total Debits
ATM/Purchases			
01/02	14.00	9709 DBT PURCHASE - 999999 NEW BRIDGE CAR PHILADELPHIA PA	-
01/02	182.50	9709 DBT PURCHASE - 010MBY ALVYS SAN DIEGO CA	23,284.94
01/02	35.00	9709 DBT PURCHASE - 000400 SUNOCO 0129310 KING OF PR USSPA	
01/02	43.50	9709 ATM CASH - 7E1503 100 W DEKALB PIKE KING OF PR USSPA	
01/02	39.99	9709 DBT PURCHASE - 999999 SGT*finelo Dover DE	

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) **

**May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description
ATM/Purchases (Continued)		
01/02	25.86	9709 POS DEBIT - 541056 ROYAL FARMS 10 BRIDGEVILL E DE
01/02	99.00	9709 POS DEBIT - 541056 ROYAL FARMS 10 BRIDGEVILL E DE
01/02	99.00	9709 POS DEBIT - 541056 ROYAL FARMS 10 BRIDGEVILL E DE
01/02	160.00	9709 ATM CASH - HG1758 18657 SUSSEX HWY BRIDGEVILL E DE
01/02	6.29	9709 POS DEBIT - 418012 SUNOCO 0129310 KING OF PR USSPA
01/02	3.00	NON-CITIZENS ATM FEE - 7E1503 100 W DEKALB PIKE KING OF PR U
01/02	3.00	NON-CITIZENS ATM FEE - HG1758 18657 SUSSEX HWY BRIDGEVILL E
01/03	5.36	9709 DBT PURCHASE - 002200 DUNKIN #352326 PHILADELPH IA PA
01/03	97.83	9709 POS DEBIT - 541102 ROYAL FARMS 12 GREENWOOD DE
01/03	4.31	9709 POS DEBIT - 014036 WAWA 108 PHILADELPH IA PA
01/06	14.67	9709 DBT PURCHASE - 999999 NEW MARATHON P PHILADELPH IA PA
01/06	28.07	9709 DBT PURCHASE - 4681 PHILADELPHIA T PHILADELPH IA PA
01/06	30.00	9709 DBT PURCHASE - 5481 OCEAN HIGHWAY POCOMOKE C ITYMD
01/06	97.94	9709 POS DEBIT - 541102 ROYAL FARMS 12 GREENWOOD DE
01/06	31.35	9709 DBT PURCHASE - 000401 SUNOCO 0129310 KING OF PR USSPA
01/06	45.88	9709 DBT PURCHASE - 000400 SUNOCO 0129310 KING OF PR USSPA
01/06	85.42	9709 POS DEBIT - 468700 WAL Wal-Mart S KING OF PR USSPA
01/06	150.00	9709 POS DEBIT - 078296 FOOT LOCKER PHILADELPH IA PA
01/06	21.50	9709 POS DEBIT - 074244 WAWA 8058 KING OF PR USSPA
01/06	5.28	9709 DBT PURCHASE - 002100 DUNKIN #302420 KING OF PR USSPA
01/06	20.00	9709 DBT PURCHASE - e3b0c4 CASH APP*TYKEE Oakland CA
01/06	2.58	9709 DBT PURCHASE - 002500 DUNKIN #341727 PHILADELPH IA PA
01/06	20.00	9709 ATM CASH - PM3705 9456 STATE RD PHILADELPH IA PA
01/06	2.49	9709 POS DEBIT - 00N587 7-ELEVEN Bridgevill e DE
01/06	80.00	9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA
01/06	3.00	NON-CITIZENS ATM FEE - PM3705 9456 STATE RD PHILADELPH IA PA
01/06	3.00	NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P
01/06	3.00	NON-CITIZENS ATM INQUIRY FEE PM3704 06870 9456 STATE RD PHILADELPHIA PA

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) **

**May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description
ATM/Purchases (Continued)		
01/07	164.67	9709 DBT PURCHASE - 000000 ROOT INSURANCE 6149150703 OH
01/07	66.36	9709 POS DEBIT - 468700 WM SUPERCENTER KING OF PR USSPA
01/07	29.98	9709 DBT PURCHASE - 000410 WAWA 8058 KING OF PR USSPA
01/07	9.81	9709 POS DEBIT - 541309 ROYAL FARMS #2 PHILADELPH IA PA
01/07	40.00	9709 ATM CASH - RF0391 2501 CHURCH ST PHILADELPH IA PA
01/07	3.00	NON-CITIZENS ATM FEE - RF0391 2501 CHURCH ST PHILADELPH IA P
01/08	14.75	9709 DBT PURCHASE - OZHX6T LYFT *1 RIDE SAN FRANCIS COCA
01/08	18.00	9709 POS DEBIT - 242931 WAL-MART #2931 SALISBURY MD
01/09	28.00	9709 DBT PURCHASE - 5481 OCEAN HIGHWAY POCOMOKE CITYMD
01/09	13.99	9709 POS DEBIT - 07224T WALGREENS 119 KING OF PR USSPA
01/10	132.22	9709 DBT PURCHASE - 065 TST*THE BOILING Cherry Hill NJ
01/10	20.00	9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA
01/10	3.00	NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P
01/13	6.29	9709 DBT PURCHASE - 000400 SUNOCO 0129310 KING OF PR USSPA
01/13	6.68	9709 DBT PURCHASE - 002500 DUNKIN #339434 NORRISTOWN PA
01/13	34.70	9709 DBT PURCHASE - 000401 SUNOCO 0129310 KING OF PR USSPA
01/13	6.29	9709 DBT PURCHASE - 000400 SUNOCO 0129310 KING OF PR USSPA
01/13	4.03	9709 DBT PURCHASE - 002100 DUNKIN #302420 KING OF PR USSPA
01/13	6.04	9709 POS DEBIT - 541309 ROYAL FARMS #2 PHILADELPH IA PA
01/13	40.00	9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA
01/13	50.00	9709 DBT PURCHASE - e3b0c4 CASH APP*ABDUL Oakland CA
01/13	29.00	9709 DBT PURCHASE - 5481 OCEAN HIGHWAY POCOMOKE CITYMD
01/13	22.67	9709 POS DEBIT - 541102 ROYAL FARMS 12 GREENWOOD DE
01/13	25.12	9709 POS DEBIT - 541309 ROYAL FARMS #2 PHILADELPH IA PA
01/13	16.20	9709 POS DEBIT - 541309 ROYAL FARMS #2 PHILADELPH IA PA
01/13	27.22	9709 DBT PURCHASE - 999999 NEW MARATHON P PHILADELPH IA PA
01/13	7.49	9709 DBT PURCHASE - 999999 mymilfs.com Roermond

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) *****May include checks that have been processed electronically by the payee/merchant.*

Date	Amount	Description
ATM/Purchases (Continued)		
01/13	6.68	9709 DBT PURCHASE - 002500 DUNKIN #339434 NORRISTOWN PA
01/13	43.50	9709 ATM CASH - SU0009 4140 N BRD ST PHILADELPH IA PA
01/13	32.39	9709 POS DEBIT - xn0300 AUTOZONE 5291 PHILADELPH IA PA
01/13	.21	FOREIGN CURRENCY FEE - 999999 mymilfs.com Roermond
01/13	3.00	NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P
01/13	3.00	NON-CITIZENS ATM FEE - SU0009 4140 N BRD ST PHILADELPH IA PA
01/14	5.29	9709 DBT PURCHASE - 002100 DUNKIN #302420 KING OF PR USSPA
01/14	53.99	9709 POS DEBIT - xn0100 AUTOZONE 5291 PHILADELPH IA PA
01/14	9.53	9709 POS DEBIT - 627191 ROYAL FARMS #1 NORRISTOWN PA
01/14	32.60	9709 DBT PURCHASE - 000410 WAWA 8058 KING OF PR USSPA
01/15	10.02	9709 DBT PURCHASE - 0002 CHECKERS #3341 PHILADELPH IA PA
01/15	28.62	9709 DBT PURCHASE - 1850 PA0604 LUV CAR KING OF PR USSPA
01/15	4.03	9709 DBT PURCHASE - 002100 DUNKIN #302420 KING OF PR USSPA
01/15	2.99	9709 DBT PURCHASE - 000000 BOGATO PROVO UT
01/15	500.00	9709 ATM CASH - ML6204 KING OF PRUSSIA TTW, KING/PRUSSIA PA
01/15	500.00	9709 ATM CASH - ML6204 KING OF PRUSSIA TTW, KING/PRUSSIA PA
01/15	500.00	9709 ATM CASH - ML6204 KING OF PRUSSIA TTW, KING/PRUSSIA PA
01/16	28.29	9709 DBT PURCHASE - 4683 PHILADELPHIA T PHILADELPH IA PA
01/16	8.48	9709 DBT PURCHASE - 6883 POPEYES 11781 NORRISTOWN PA
01/16	6.23	9709 DBT PURCHASE - 002100 DUNKIN #308684 NORRISTOWN PA
01/16	39.00	9709 DBT PURCHASE - HQNL3O WWW.HEADANDSPI TRAPPE PA
01/16	3.88	9709 POS DEBIT - 94064 RIDGE PIKE LIB NORRISTOWN PA
01/16	33.40	9709 POS DEBIT - 541203 ROYAL FARMS 17 LAUREL DE
01/17	10.17	9709 DBT PURCHASE - 002500 DUNKIN #339434 NORRISTOWN PA
01/17	508.00	9709 DBT PURCHASE - 004514 SQ *GOMES FLEE Philadelph ia PA
01/17	2.50	9709 DBT PURCHASE - 8864 CSC SERVICEWOR KING OF PR USSPA
01/17	2.50	9709 DBT PURCHASE - 8864 CSC SERVICEWOR KING OF PR USSPA
01/21	40.28	9709 DBT PURCHASE - RPLB10 RIDGE PIKE LIB NORRISTOWN PA

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) **

**May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description
ATM/Purchases (Continued)		
01/21	6.47	9709 DBT PURCHASE - 0002 CHECKERS #3341 PHILADELPH IA PA
01/21	19.98	9709 DBT PURCHASE - 000300 SUNOCO 8001045 KING OF PR USSPA
01/21	6.29	9709 DBT PURCHASE - 000400 SUNOCO 0129310 KING OF PR USSPA
01/21	19.00	9709 DBT PURCHASE - 4248 CHECKERS PHILADELPH IA PA
01/21	166.08	9709 DBT PURCHASE - 098 TST*THE BOILIN Cherry Hill NJ
01/21	4.03	9709 DBT PURCHASE - 002100 DUNKIN #302420 KING OF PR USSPA
01/21	9.84	9709 DBT PURCHASE - 002600 DUNKIN #330105 NORRISTOWN PA
01/21	45.39	9709 DBT PURCHASE - 000210 ROYAL FARMS #2 PHILADELPH IA PA
01/21	200.00	9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA
01/21	200.00	9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA
01/21	200.00	9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA
01/21	150.00	9709 DBT PURCHASE - e3b0c4 CASH APP*ABDUL Oakland CA
01/21	3.00	NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P
01/21	3.00	NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P
01/21	3.00	NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P
01/22	28.00	9709 DBT PURCHASE - 1120 PA TRUCK CENTE PHILADELPH IA PA
01/22	55.04	9709 DBT PURCHASE - 000000 LIBERTY KENWOR CROYDON PA
01/22	2.00	9709 DBT PURCHASE - 964034 COMMERCIAL AIR CONSHOHOCK EN PA
01/23	9.99	9709 DBT PURCHASE - 756216 DREAM-SINGLES 888-989488 9 CA
01/23	35.00	9709 DBT PURCHASE - YD7ILO KIKOFF* CLECRP RENO NV
01/24	7.00	9709 DBT PURCHASE - 790187 DIAMOND LAW CE HENDERSON NV
01/24	123.87	9709 POS DEBIT - 422921 SHELL SERVICE WESTOVER MD
Other Debits		
01/02	400.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500100M04UKL EPP ID: US25010184376632 Zelle STEPHANIE MOBLEY 8006566561
01/02	150.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500200L08N95 EPP ID: US25010284557564 Zelle EXPRESS T 8006566561

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) *****May include checks that have been processed electronically by the payee/merchant.***Other Debits (Continued)**

01/03	2,900.00	ONLINE TRANSFER TO CHECKING 6321330322
01/03	400.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500300F06WJM EPP ID: US25010384705008 Zelle ATTORNEY AT LAW JE 8006566561
01/06	25.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500600C06691 EPP ID: US25010684939587 Zelle EXPRESS T 8006566561
01/06	500.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500400D0BV27 EPP ID: US25010484806830 Zelle MR TRUCK AND 8006566561
01/06	300.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500400K0M6DF EPP ID: US25010484821933 Zelle MOHAMED NEAINEA 8006566561
01/06	150.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500400I0LCNW EPP ID: US25010484835216 Zelle STEPHANIE MOBLEY 8006566561
01/06	500.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500500M0GQBW EPP ID: US25010584928422 Zelle GLOBAL BROKERS T 8006566561
01/08	10.00	ONLINE TRANSFER TO CHECKING 6321330322
01/08	10.00	ONLINE TRANSFER TO CHECKING 6323066517
01/08	59.08	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500800G0APEY EPP ID: US25010885183646 Zelle ROUTEMATE LLC 8006566561
01/09	60.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 500900J07X14 EPP ID: US25010985288831 Zelle TYREEK STURGIS 8006566561
01/09	70.00	OVERDRAFT FEE (2 AT \$35 EACH)

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) **

**May include checks that have been processed electronically by the payee/merchant.

Other Debits (Continued)

01/10	400.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501000D02NNK EPP ID: US25011085437548 Zelle ATTORNEY AT LAW JE 8006566561
01/10	40.00	ONLINE TRANSFER TO CHECKING 6323066517
01/10	100.00	ONLINE TRANSFER TO CHECKING 6323066517
01/13	40.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501100J0CD84 EPP ID: US25011185492718 Zelle TYREEK STURGIS 8006566561
01/13	335.00	ONLINE TRANSFER TO CHECKING 6323066517
01/13	2,900.00	ONLINE TRANSFER TO CHECKING 6321330322
01/13	300.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501100C0IZWV EPP ID: US25011185569913 Zelle MOHAMED NEAINEA 8006566561
01/14	500.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501400L0CD5J EPP ID: US25011485783687 Zelle MR TRUCK AND 8006566561
01/14	145.00	LEGAL TRUCKING, SALE 250114
01/15	216.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501500L0EQHI EPP ID: US25011585894274 Zelle ALEJANDRO CADJI 8006566561
01/17	400.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501700A0BN4T EPP ID: US25011786182078 Zelle ATTORNEY AT LAW JE 8006566561
01/21	4,000.00	ONLINE TRANSFER TO SAVINGS 6272837560
01/21	15.00	ONLINE TRANSFER TO CHECKING 6321330322
01/21	775.00	ONLINE TRANSFER TO SAVINGS 6272837560
01/21	40.00	ONLINE TRANSFER TO CHECKING 6323066517
01/21	20.00	ONLINE TRANSFER TO CHECKING 6323066517
01/21	300.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 501800D0KDV2 EPP ID: US25011886302971 Zelle MOHAMED NEAINEA 8006566561
01/21	89.00	LEGAL TRUCKING, SALE 250118
01/22	590.00	ONLINE TRANSFER TO CHECKING 6321330322
01/22	35.00	OVERDRAFT FEE (1 AT \$35)

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Debits (Continued) **

**May include checks that have been processed electronically by the payee/merchant.

Other Debits (Continued)

01/23	25.00	ONLINE TRANSFER TO CHECKING 6323066517
01/24	41.00	ONLINE TRANSFER TO CHECKING 6321330322
01/24	400.00	NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 502400N0EQMB EPP ID: US25012486871988 Zelle ATTORNEY AT LAW JE 8006566561
01/31	14.99	DEBIT MEMO 01/28/2025 GOLDENCIRCLE-H
01/31	.99	DEBIT MEMO 01/28/2025 ASIACONNECTION
01/31	24.99	DEBIT MEMO 01/28/2025 ASIACONNECTION

Deposits & Credits**Total Deposits & Credits**

Date	Amount	Description	+	23,088.41
01/02	445.31	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/02	275.11	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/02	100.34	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/02	98.25	9709 POS CREDIT - ad983a CASH APP*ABDUL HAKOakland CA		
01/02	85.33	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/02	75.33	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/03	2,900.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/03	400.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/03	150.03	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/03	25.31	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	501.01	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	500.02	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	460.32	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	165.32	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	153.96	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	145.12	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	101.01	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	100.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/06	50.21	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/07	100.99	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/07	100.08	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/08	75.55	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/09	111.11	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/09	102.44	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/10	8.00	ONLINE TRANSFER FROM CHECKING 6321330322		
01/10	6.00	ONLINE TRANSFER FROM CHECKING 6323066517		
01/10	1.00	ONLINE TRANSFER FROM CHECKING 6323066517		
01/10	1.00	ONLINE TRANSFER FROM CHECKING 6321330322		
01/10	500.22	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		
01/10	140.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX		

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/10	125.31	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/13	15.00	ONLINE TRANSFER FROM CHECKING 6321330322
01/13	9.00	ONLINE TRANSFER FROM CHECKING 6323066517
01/13	2,900.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/13	900.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/14	502.12	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/14	200.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/14	75.33	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/14	40.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/15	1,499.00	ONLINE TRANSFER FROM SAVINGS 6272837560
01/15	225.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/16	500.39	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/16	110.04	9709 POS CREDIT - ad983a CASH APP*ABDUL HAKOakland CA
01/16	45.11	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/17	400.01	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/17	400.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/17	75.41	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/17	20.31	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/21	4,000.00	ONLINE TRANSFER FROM SAVINGS 6272837560
01/21	85.00	ONLINE TRANSFER FROM SAVINGS 6272837560
01/21	30.00	ONLINE TRANSFER FROM SAVINGS 6272837560
01/21	12.00	ONLINE TRANSFER FROM CHECKING 6321330322
01/21	10.00	ONLINE TRANSFER FROM CHECKING 6323066517
01/21	776.18	9709 POS CREDIT - ad983a CASH APP*ABDUL HAKOakland CA
01/21	491.25	9709 POS CREDIT - ad983a CASH APP*ABDUL HAKOakland CA
01/21	300.12	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/21	50.21	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/21	30.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/22	25.00	ONLINE TRANSFER FROM CHECKING 6323066517
01/22	25.00	ONLINE TRANSFER FROM SAVINGS 6272837560
01/22	600.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/23	225.25	9709 DBT RETURN - 000000 LIBERTY KENWOR CROYDON PA
01/23	55.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/23	50.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX
01/24	30.00	ONLINE TRANSFER FROM CHECKING 6321330322
01/24	23.00	ONLINE TRANSFER FROM CHECKING 6323066517
01/24	350.00	9709 POS CREDIT - TID-99 HW*APEX Capital CoFort Worth TX

Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
01/02	32.16	01/10	136.63	01/21	26.72
01/03	100.00	01/13	15.12	01/22	-33.32
01/06	157.79	01/14	86.16	01/23	226.94
01/07	45.04	01/15	48.50	01/24	58.07
01/08	8.76	01/16	584.76	01/31	17.10
01/09	50.32	01/17	557.32		

Current Balance
= **17.10**

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-621-4 Continued



Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

Current Balance

2 List deposits which do not appear on this statement.

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+ \$ _____	Total of 2 _____

3 Subtotal by adding 1 and 2

= \$

Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance.

= \$ _____ Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001**

Change of Address

Change of Address
Please call the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

IN CASE OF EMERGENCY QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic 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.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will 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 other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

OVERDRAFT LINES OF CREDIT

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 the customer service address provided as soon as possible.

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.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

Thank you for banking with Citizens.