



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 10

Beginning May 01, 2025
through May 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 | | 17.10 |
| Checks | - | .00 |
| Debits | - | 31,568.49 |
| Deposits & Credit | + | 33,154.00 |
| Current Balance | = | 1,602.61 |

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 June 30, 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 |
|----------------------|--------|--|------------------|
| | | | 17.10 |
| Date | Amount | Description | Total Debits |
| ATM/Purchases | | | - |
| 05/12 | 21.16 | 9709 DBT PURCHASE - 000401 SUNOCO 0129310 KING OF PR USSPA | 31,568.49 |
| 05/12 | 47.50 | 9709 DBT PURCHASE - 4683 PHILADELPHIA T PHILADELPH IA PA | |
| 05/12 | 30.22 | 9709 DBT PURCHASE - 4683 PHILADELPHIA T PHILADELPH IA PA | |
| 05/12 | 34.98 | 9709 DBT PURCHASE - 16P111 LHPAY.NET 1661246310 4 | |
| 05/12 | 90.85 | 9709 DBT PURCHASE - EU00NH SQ *ASAP TRUCK Philadelph ia 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) | | |
| 05/12 | 11.49 | 9709 DBT PURCHASE - EU00NH SQ *ASAP TRUCK Philadelph ia PA |
| 05/12 | 44.98 | 9709 DBT PURCHASE - 16P111 LHPAY.NET 1661246310 4 |
| 05/12 | 200.00 | 9709 ATM CASH - RF0390 2501 CHURCH ST PHILADELPH IA PA |
| 05/12 | 20.00 | 9709 POS DEBIT - 541309 ROYAL FARMS #2 PHILADELPH IA PA |
| 05/12 | 34.98 | 9709 DBT PURCHASE - 16P111 LHPAY.NET 1661246310 4 |
| 05/12 | 44.98 | 9709 DBT PURCHASE - 999999 LHpai.net 6612 Nicosia |
| 05/12 | 1,000.00 | 9709 DBT PURCHASE - NJNRA1 ATOB WALLET SAN FRANCIS SCOCA |
| 05/12 | 24.99 | 9709 DBT PURCHASE - 000000 voisinssolita Sofia |
| 05/12 | .99 | 9709 DBT PURCHASE - 000000 voisinssolita Sofia |
| 05/12 | 520.00 | 9709 DBT PURCHASE - NJNRA1 ATOB WALLET SAN FRANCIS SCOCA |
| 05/12 | 5.29 | 9709 DBT PURCHASE - 002100 DUNKIN #302420 KING OF PR USSPA |
| 05/12 | 325.00 | 9709 DBT PURCHASE - NJNRA1 ATOB WALLET SAN FRANCIS SCOCA |
| 05/12 | 285.00 | 9709 DBT PURCHASE - NJNRA1 ATOB WALLET SAN FRANCIS SCOCA |
| 05/12 | 100.00 | 9709 ATM CASH - RT7313 1100 E MAIN ST NORRISTOWN PA |
| 05/12 | .02 | FOREIGN CURRENCY FEE - 000000 voisinssolita Sofia |
| 05/12 | .69 | FOREIGN CURRENCY FEE - 000000 voisinssolita Sofia |
| 05/12 | .97 | FOREIGN CURRENCY FEE - 16P111 LHPAY.NET 1661246310 4 |
| 05/12 | .97 | FOREIGN CURRENCY FEE - 16P111 LHPAY.NET 1661246310 4 |
| 05/12 | 1.25 | FOREIGN CURRENCY FEE - 16P111 LHPAY.NET 1661246310 4 |
| 05/12 | 1.25 | FOREIGN CURRENCY FEE - 999999 LHpai.net 6612 Nicosia |
| 05/12 | 3.00 | NON-CITIZENS ATM FEE - RF0390 2501 CHURCH ST PHILADELPH IA P |
| 05/12 | 3.00 | NON-CITIZENS ATM FEE - RT7313 1100 E MAIN ST NORRISTOWN PA |
| 05/12 | 3.00 | NON-CITIZENS ATM INQUIRY FEE RT73139 08752 1100 E MAIN ST NORRISTOWN PA |
| 05/13 | 17.98 | 9709 DBT PURCHASE - 999999 NSFPAY.COM +166153281 37 |
| 05/13 | 4.13 | 9709 DBT PURCHASE - 002500 DUNKIN #339434 NORRISTOWN PA |
| 05/13 | .50 | FOREIGN CURRENCY FEE - 999999 NSFPAY.COM +166153281 37 |
| 05/14 | 50.73 | 9709 DBT PURCHASE - 999999 BERGEYS TRUCK CONSHOHOCK EN PA |
| 05/14 | 22.97 | 9709 DBT PURCHASE - 16P111 FTBUY.NET 1661843615 7 |
| 05/14 | 29.97 | 9709 DBT PURCHASE - 16P118 BLYTEE.COM 1325305754 2 |
| 05/14 | .64 | FOREIGN CURRENCY FEE - 16P111 FTBUY.NET 1661843615 7 |
| 05/14 | .83 | FOREIGN CURRENCY FEE - 16P118 BLYTEE.COM 1325305754 2 |
| 05/15 | 34.97 | 9709 DBT PURCHASE - 16P111 MFBUY.NET 1661532804 4 |

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) | | |
| 05/15 | 7.55 | 9709 DBT PURCHASE - 0002 CHECKERS #3341 PHILADELPH IA PA |
| 05/15 | 29.98 | 9709 DBT PURCHASE - 999999 OCbill.net 661 Nicosia |
| 05/15 | .83 | FOREIGN CURRENCY FEE - 999999 OCbill.net 661 Nicosia |
| 05/15 | .97 | FOREIGN CURRENCY FEE - 16P111 MFBUY.NET 1661532804 4 |
| 05/16 | 6.37 | 9709 DBT PURCHASE - 999999 NEW MARATHON P PHILADELPH IA PA |
| 05/19 | 34.97 | 9709 DBT PURCHASE - 999999 soyert.com 818 Cyprus |
| 05/19 | 44.97 | 9709 DBT PURCHASE - 999999 tokwun.com 443 Cyprus |
| 05/19 | 29.97 | 9709 DBT PURCHASE - 999999 tokwun.com 443 Cyprus |
| 05/19 | 24.99 | 9709 DBT PURCHASE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 49.99 | 9709 DBT PURCHASE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 24.99 | 9709 DBT PURCHASE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 47.49 | 9709 DBT PURCHASE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 38.99 | 9709 DBT PURCHASE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 29.97 | 9709 DBT PURCHASE - 999999 tokwun.com 443 Cyprus |
| 05/19 | .69 | FOREIGN CURRENCY FEE - 000000 goldcircle-bill DUBLIN |
| 05/19 | .69 | FOREIGN CURRENCY FEE - 000000 goldcircle-bill DUBLIN |
| 05/19 | .83 | FOREIGN CURRENCY FEE - 999999 tokwun.com 443 Cyprus |
| 05/19 | .83 | FOREIGN CURRENCY FEE - 999999 tokwun.com 443 Cyprus |
| 05/19 | .97 | FOREIGN CURRENCY FEE - 999999 soyert.com 818 Cyprus |
| 05/19 | 1.09 | FOREIGN CURRENCY FEE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 1.25 | FOREIGN CURRENCY FEE - 999999 tokwun.com 443 Cyprus |
| 05/19 | 1.33 | FOREIGN CURRENCY FEE - 000000 goldcircle-bill DUBLIN |
| 05/19 | 1.39 | FOREIGN CURRENCY FEE - 000000 goldcircle-bill DUBLIN |
| 05/20 | 34.98 | 9709 DBT PURCHASE - 999999 NSFPAY.COM +166153281 37 |
| 05/20 | .97 | FOREIGN CURRENCY FEE - 999999 NSFPAY.COM +166153281 37 |
| 05/22 | 2.69 | 9709 DBT PURCHASE - 002500 DUNKIN #353150 PHILADELPH IA PA |
| 05/22 | 300.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/23 | 34.97 | 9709 DBT PURCHASE - 16P111 FTBUY.NET 1661843615 7 |
| 05/23 | 29.97 | 9709 DBT PURCHASE - 999999 gebwoc.com 334 Cyprus |
| 05/23 | 300.00 | 9709 DBT PURCHASE - NJNRA1 ATOB WALLET SAN FRANCISCO CA |
| 05/23 | 135.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/23 | 98.00 | 9709 DBT PURCHASE - C3DHDG UENI WEBSITES LONDON |
| 05/23 | .83 | FOREIGN CURRENCY FEE - 999999 gebwoc.com 334 Cyprus |
| 05/23 | .97 | FOREIGN CURRENCY FEE - 16P111 FTBUY.NET 1661843615 7 |
| 05/23 | 2.74 | FOREIGN CURRENCY FEE - C3DHDG UENI WEBSITES LONDON |
| 05/27 | 20.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/27 | 132.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |

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) | | |
| 05/27 | 130.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/27 | 30.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/27 | 57.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/27 | 23.26 | 9709 POS DEBIT - 074244 WAWA 8058 KING OF PR USSPA |
| 05/27 | 125.00 | 9709 DBT PURCHASE - ad983a CASH APP*ABDUL Oakland CA |
| 05/27 | 5.71 | 9709 DBT PURCHASE - 002500 DUNKIN #304766 PHILADELPH IA PA |
| 05/27 | 28.56 | 9709 POS DEBIT - 417422 SUNOCO 0517113 PHILADELPH IA PA |
| 05/27 | 4.47 | 9709 POS DEBIT - 417422 SUNOCO 0517113 PHILADELPH IA PA |
| 05/27 | 8.14 | 9709 DBT PURCHASE - 002600 DUNKIN #330105 NORRISTOWN PA |
| 05/30 | 111.29 | 9709 DBT PURCHASE - 000000 EFORM2290.COM 8663410259 CA |
| 05/30 | 156.00 | 9709 DBT PURCHASE - 754984 IMPERIAL AGENC BALA CYNWY D PA |
| Other Debits | | |
| 05/05 | 17.10 | ATTACHMENT WITHDRAWAL PA WRIT |
| 05/09 | 300.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 512900M055VL EPP ID: US25050989082740 Zelle BRANDON BULLOCK 8006566561 |
| 05/09 | 471.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 512900P07KTI EPP ID: US25050989102783 Zelle EDGAR YATES 8006566561 |
| 05/09 | 130.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 512900M06GR9 EPP ID: US25050989141334 Zelle ANDRE WARD 8006566561 |
| 05/12 | 220.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513100D06882 EPP ID: US25051189276221 Zelle Corey Ringkamp 8006566561 |
| 05/12 | 375.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513100A0L2HY EPP ID: US25051189282728 Zelle BRANDON BULLOCK 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)

| | | |
|-------|----------|--|
| 05/12 | 135.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513100G0ILL5 EPP ID: US25051189332890 Zelle ANDRE WARD 8006566561 |
| 05/12 | 1,500.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513000I0FJ8Z EPP ID: US25051089251152 Zelle STEPHANIE MOBLEY 8006566561 |
| 05/13 | 1,500.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513300H0IQIB EPP ID: US25051389526733 Zelle ANDRE WARD 8006566561 |
| 05/13 | 5,200.00 | ONLINE TRANSFER TO CHECKING 6323066517 |
| 05/13 | 300.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513300D0CBNP EPP ID: US25051389569662 Zelle BRANDON BULLOCK 8006566561 |
| 05/14 | 500.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513400C003A0 EPP ID: US25051489576427 Zelle ERIN ENGLAND 8006566561 |
| 05/14 | 100.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513400P0INLH EPP ID: US25051489617313 Zelle ALISHER TUKHTASHO 8006566561 |
| 05/15 | 150.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513500P00NO4 EPP ID: US25051589824445 Zelle TCS 8006566561 |
| 05/15 | 300.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513500B0ATC2 EPP ID: US25051589824594 Zelle TCS 8006566561 |
| 05/15 | 1,935.86 | Capital Premium INS. PMT 250515 |
| 05/16 | 5.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513600M0L6K0 EPP ID: US25051689826857 Zelle TCS 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)**

| | | |
|-------|----------|--|
| 05/19 | 135.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513800O075Q4 EPP ID: US25051880073251 Zelle ANDRE WARD 8006566561 |
| 05/19 | 195.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513800K0B20R EPP ID: US25051880106009 Zelle BRANDON BULLOCK 8006566561 |
| 05/19 | 354.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 513900P09QTI EPP ID: US25051980225670 Zelle ALISHER TUKHTASHO 8006566561 |
| 05/20 | 950.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514000A0LI0J EPP ID: US25052080312551 Zelle ANDRE WARD 8006566561 |
| 05/20 | 1,438.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514000K0FMXS EPP ID: US25052080320259 Zelle BRANDON BULLOCK 8006566561 |
| 05/20 | 265.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514000N08E37 EPP ID: US25052080339418 Zelle NEW GENERATIO 8006566561 |
| 05/20 | 150.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514000I0GFIW EPP ID: US25052080343959 Zelle ERIN ENGLAND 8006566561 |
| 05/20 | 135.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514000O0CZ6I EPP ID: US25052080353982 Zelle ANDRE WARD 8006566561 |
| 05/20 | 30.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514000N08SOD EPP ID: US25052080356709 Zelle ANDRE WARD 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)

| | | |
|-------|----------|--|
| 05/21 | 1.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514100M0D77C EPP ID: US25052180445554 Zelle BRANDON BULLOCK 8006566561 |
| 05/21 | 1,800.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514100H0FRL5 EPP ID: US25052180445872 Zelle BRANDON BULLOCK 8006566561 |
| 05/21 | 435.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514100D09JGO EPP ID: US25052180455252 Zelle BRANDON BULLOCK 8006566561 |
| 05/21 | 2,500.00 | Capital Premium INS. PMT 250521 |
| 05/22 | 35.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514200C0L9RS EPP ID: US25052280594466 Zelle BRANDON BULLOCK 8006566561 |
| 05/22 | 250.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514200C0LB8 EPP ID: US25052280597445 Zelle BRANDON BULLOCK 8006566561 |
| 05/23 | 350.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514300D0EY6E EPP ID: US25052380725111 Zelle ALISHER TUKHTASHO 8006566561 |
| 05/27 | 135.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514600M024SX EPP ID: US25052680950759 Zelle ANDRE WARD 8006566561 |
| 05/27 | 38.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514500K04BWW EPP ID: US25052580872248 Zelle BRANDON BULLOCK 8006566561 |
| 05/27 | 95.60 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514500A0B64B EPP ID: US25052580874664 Zelle ANDRE WARD 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)

| | | |
|-------|----------|--|
| 05/27 | 135.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514500E0KKK3 EPP ID: US25052580902253 Zelle ANDRE WARD 8006566561 |
| 05/27 | 135.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514600O049IQ EPP ID: US25052681002635 Zelle ANDRE WARD 8006566561 |
| 05/27 | 150.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514700D00VEC EPP ID: US25052781120729 Zelle EDGAR YATES 8006566561 |
| 05/28 | 1,500.00 | ONLINE TRANSFER TO CHECKING 6323066517 |
| 05/28 | 2,000.00 | ONLINE TRANSFER TO CHECKING 6323066517 |
| 05/29 | 45.00 | NOW NETWORK DEBIT ZELLE DEBIT NOW NET ID: 514900C0DF84 EPP ID: US25052981302507 Zelle SIEMPRE FURNITURE 8006566561 |

Deposits & Credits**Total Deposits & Credits**

| Date | Amount | Description | + | 33,154.00 |
|-------------|---------------|--|----------|------------------|
| 05/09 | 2,000.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/09 | 600.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/09 | 190.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/09 | 155.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/09 | 40.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/09 | 33.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/09 | 30.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 1,000.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 700.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 375.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 325.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 136.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 15.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/12 | 220.00 | NOW NETWORK CREDIT ZELLE REFUND NOW NET ID: 513200E09YSM EPP ID: US25051289362487 Zelle 8006566561 | | |
| 05/13 | 7,000.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/13 | 540.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |
| 05/14 | 150.00 | ONLINE TRANSFER FROM CHECKING 6323066517 | | |

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> |
|-------------|---------------|--|
| 05/14 | 50.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/15 | 1,900.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/15 | 475.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/15 | 30.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/19 | 900.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/19 | 500.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/20 | 2,000.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/20 | 750.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/21 | 2,300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/21 | 2,300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/21 | 300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/22 | 500.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/22 | 300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/22 | 100.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/23 | 475.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/27 | 1,750.00 | ONLINE TRANSFER FROM SAVINGS 6272837560 |
| 05/27 | 375.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/27 | 300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/27 | 120.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/27 | 120.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/28 | 2,500.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |
| 05/30 | 1,300.00 | ONLINE TRANSFER FROM CHECKING 6323066517 |

Daily Balance

| <i>Date</i> | <i>Balance</i> | <i>Date</i> | <i>Balance</i> | <i>Date</i> | <i>Balance</i> |
|-------------|----------------|-------------|----------------|-------------|----------------|
| 05/05 | .00 | 05/16 | 77.16 | 05/23 | 202.64 |
| 05/09 | 2,147.00 | 05/19 | 457.76 | 05/27 | 1,614.90 |
| 05/12 | 131.44 | 05/20 | 203.81 | 05/28 | 614.90 |
| 05/13 | 648.83 | 05/21 | 367.81 | 05/29 | 569.90 |
| 05/14 | 143.69 | 05/22 | 680.12 | 05/30 | 1,602.61 |
| 05/15 | 88.53 | | | | |

Current Balance

= **1,602.61**



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

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 Errors or 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:

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.