

ADDRESS SERVICE REQUESTED

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSTON ST STE 105
LAWRENCE MA 01841-2356

Managing Your Accounts

Customer Service: 877-671-2265



Visit Us Online: EnterpriseBanking.com

Mailing Address: 222 Merrimack Street
Lowell, MA 01852

Season's Greetings!

During this holiday season, our thoughts turn gratefully
to our customers, our Enterprise Bank family,
and the communities we serve.

Summary of Accounts

Account Type	Account Number	Ending Balance
Free Business Checking	4293402	\$16,802.26

Free Business Checking - 4293402**Account Summary**

Date	Description	Amount		
11/30/2024	Beginning Balance	\$28,128.24	Average Available Balance	\$24,407.65
	47 Credit(s) This Period	\$85,181.44		
	10 Debit(s) This Period	\$96,507.42		
12/31/2024	Ending Balance	\$16,802.26		

Deposits

Date	Description	Amount
12/02/2024	HCCLAIMPMT CCAHMOCOMPCLA602 TRN* 1* 40030883* 1854228186\	\$189.31
12/02/2024	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3257492488* 1520913817\	\$342.69
12/02/2024	HCCLAIMPMT COMWELONECA8607 TRN* 1* 10112498* 1043576900\	\$1,415.00
12/02/2024	DR RICHARD CHOI ACH ITEMS	\$2,492.85

Member
FDIC

DEBITS OUTSTANDING		4. Enter the balance shown on this statement.		
CHECK, POS, ATM	AMOUNT			
		5. If you have made deposits since the date of this statement add them to the above balance.		
		6. SUBTOTAL.		
		7. Deduct total of Debits outstanding.		
		8. ADJUSTED BALANCE This should agree with your checkbook.		
TOTAL OF DEBITS OUTSTANDING				

TO VERIFY YOUR CHECKING BALANCE:

1. Compare check images with your check stubs and prior outstanding list. Make certain all checks paid have been recorded in your checkbook. If any of your checks, POS, ATM etc. were not included with this statement, list the items and amounts under "DEBITS OUTSTANDING."
2. Deduct the Service Charge as shown on this statement from your checkbook balance.
3. Review copies of charge advices included with this statement and check for proper entry in your checkbook.

IF THE ADJUSTED BALANCE DOES NOT AGREE WITH YOUR CHECKBOOK BALANCE, THE FOLLOWING SUGGESTIONS ARE OFFERED FOR YOUR ASSISTANCE:

- Recheck additions and subtractions in your checkbook and figures to the left.
- Make certain checkbook balances have been carried forward properly.
- Verify deposits recorded on statement against deposits entered in checkbook.
- Compare amount on each check with amount on checkbook stub.

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:

ENTERPRISE BANK
222 MERRIMACK STREET
LOWELL, MA 01852

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.

IMPORTANT NOTICE CONCERNING PAYMENTS: Payments will be credited the same day as received if mailed to Enterprise Bank, 222 Merrimack St. Lowell, MA 01852.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (FOR CONSUMER ACCOUNTS ONLY)

Telephone us at 877-671-2265 or write us at our address shown above as soon as you can 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.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 business days if the transfer involves a new account), we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

FINANCE CHARGE (HELOCS AND CASH RESERVES): We figure the interest/finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance", we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest or finance charges and any payments or credits. This gives us the daily balance.

PRIVACY NOTICE:

Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices with respect to your personal information at <https://www.enterprisebanking.com/privacy/privacy-notice> or we will mail you a free copy upon request if you call us at 877-671-2265.

Free Business Checking - 4293402 (continued)

Deposits (continued)

Date	Description	Amount
12/02/2024	HCCLAIMPMT COMM OF MASS TRN* 1* 000033314001599* 1046002284* 106087771\	\$4,582.89
12/03/2024	HCCLAIMPMT ANTHEM BLUE NH5C TRN* 1* 3257923880* 1020510530\	\$26.39
12/03/2024	MERCH SVC BKCRD DEP 899000004917306	\$39.35
12/03/2024	DR RICHARD CHOI ACH ITEMS	\$1,466.56
12/04/2024	DR RICHARD CHOI ACH ITEMS	\$10.00
12/04/2024	HCCLAIMPMT BCBS OF MASS TRN* 1* 741060863* 1041045815\	\$552.65
12/04/2024	HCCLAIMPMT BCBS OF MASS TRN* 1* 741078959* 1041045815\	\$10,647.82
12/05/2024	MERCH SVC BKCRD DEP 899000004917306	\$147.11
12/05/2024	DR RICHARD CHOI ACH ITEMS	\$335.41
12/06/2024	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3258064460* 1520913817\	\$12.25
12/06/2024	MERCH SVC BKCRD DEP 899000004917306	\$313.01
12/06/2024	DR RICHARD CHOI ACH ITEMS	\$1,202.45
12/09/2024	DR RICHARD CHOI ACH ITEMS	\$180.71
12/09/2024	HCCLAIMPMT COMM OF MASS TRN* 1* 000034114011061* 1046002284* 106095018\	\$964.97
12/10/2024	MERCH SVC BKCRD DEP 899000004917306	\$39.35
12/10/2024	DR RICHARD CHOI ACH ITEMS	\$1,033.50
12/11/2024	HCCLAIMPMT CIGNA TRN* 1* 241207090000910* 1591031071\	\$1,165.70
12/11/2024	DR RICHARD CHOI ACH ITEMS	\$1,596.11
12/12/2024	MERCH SVC BKCRD DEP 899000004917306	\$38.63
12/12/2024	DR RICHARD CHOI ACH ITEMS	\$1,712.88
12/13/2024	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3258632768* 1520913817\	\$159.26
12/13/2024	DR RICHARD CHOI ACH ITEMS	\$10,646.28
12/16/2024	DR RICHARD CHOI ACH ITEMS	\$4,348.98
12/17/2024	MERCH SVC BKCRD DEP 899000004917306	\$39.35
12/17/2024	DR RICHARD CHOI ACH ITEMS	\$1,621.06
12/18/2024	HCCLAIMPMT CIGNA TRN* 1* 241214090000926* 1591031071\	\$108.48
12/18/2024	DR RICHARD CHOI ACH ITEMS	\$1,532.13
12/19/2024	DR RICHARD CHOI ACH ITEMS	\$63.00
12/19/2024	Mobile Deposit	\$479.90
12/20/2024	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3259237000* 1520913817\	\$159.26
12/20/2024	DR RICHARD CHOI ACH ITEMS	\$7,025.54
12/20/2024	HCCLAIMPMT CIGNA TRN* 1* 241217090000804* 1591031071\	\$8,149.12
12/23/2024	HCCLAIMPMT COMM OF MASS TRN* 1* 000035514002099* 1046002284* 106109407\	\$1,430.98
12/23/2024	DR RICHARD CHOI ACH ITEMS	\$4,395.64
12/24/2024	MERCH SVC BKCRD DEP 899000004917306	\$39.35
12/24/2024	DR RICHARD CHOI ACH ITEMS	\$3,498.16
12/26/2024	DR RICHARD CHOI ACH ITEMS	\$1,589.37
12/27/2024	DR RICHARD CHOI ACH ITEMS	\$2,040.92
12/30/2024	HCCLAIMPMT COMM OF MASS TRN* 1* 000036214011527* 1046002284* 106116689\	\$97.59
12/30/2024	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3259832986* 1520913817\	\$952.61
12/30/2024	DR RICHARD CHOI ACH ITEMS	\$4,245.17
12/31/2024	MERCH SVC BKCRD DEP 899000004917306	\$39.35
12/31/2024	DR RICHARD CHOI ACH ITEMS	\$2,012.35

Other Debits

Date	Description	Amount
12/02/2024	MERCH SVC BKCRD FEES 899000004917314	\$21.95
12/02/2024	MERCH SVC BKCRD FEES 899000004917306	\$34.59
12/06/2024	ADP PAYROLL FEES ADP FEES 797097017686	\$285.00
12/31/2024	AMEX EPAYMENT ACH PMT W5542	\$12,665.88

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1010	12/02/2024	\$22,000.00	1013*	12/10/2024	\$10,000.00	1015	12/24/2024	\$24,000.00
1011	12/03/2024	\$5,500.00	1014	12/17/2024	\$21,000.00	1016	12/30/2024	\$1,000.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/02/2024	\$15,094.44	12/03/2024	\$11,126.74	12/04/2024	\$22,337.21

Free Business Checking - 4293402 (continued)**Daily Balances (continued)**

Date	Amount	Date	Amount	Date	Amount
12/05/2024	\$22,819.73	12/13/2024	\$31,599.83	12/23/2024	\$39,953.27
12/06/2024	\$24,062.44	12/16/2024	\$35,948.81	12/24/2024	\$19,490.78
12/09/2024	\$25,208.12	12/17/2024	\$16,609.22	12/26/2024	\$21,080.15
12/10/2024	\$16,280.97	12/18/2024	\$18,249.83	12/27/2024	\$23,121.07
12/11/2024	\$19,042.78	12/19/2024	\$18,792.73	12/30/2024	\$27,416.44
12/12/2024	\$20,794.29	12/20/2024	\$34,126.65	12/31/2024	\$16,802.26

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

1010 \$22,000.00 12/2/2024

1010

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSHFIELD ST STE 100
LOWELL, MA 01852

DATE 12/2/24

PAY TO THE ORDER OF Richard Choi \$22,000.00

Twenty Two Thousand dollars

FOR [Signature]

⑆001010⑆ ⑆011302742⑆ 4293402⑆

1011 \$5,500.00 12/3/2024

1011

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSHFIELD ST STE 100
LOWELL, MA 01852

DATE 12/1/24

PAY TO THE ORDER OF Fidel P. Latorio \$5,500.00

Fifty Five Hundred

FOR [Signature]

⑆001011⑆ ⑆011302742⑆ 4293402⑆

1013 \$10,000.00 12/10/2024

1013

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSHFIELD ST STE 100
LOWELL, MA 01852

DATE 12/7/24

PAY TO THE ORDER OF Richard Choi \$10,000.00

Ten Thousand dollars

FOR [Signature]

⑆001013⑆ ⑆011302742⑆ 4293402⑆

1014 \$21,000.00 12/17/2024

1014

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSHFIELD ST STE 100
LOWELL, MA 01852

DATE 12/15/24

PAY TO THE ORDER OF Rick Choi \$21,000.00

Twenty one Thousand dollars

FOR [Signature]

⑆001014⑆ ⑆011302742⑆ 4293402⑆

1015 \$24,000.00 12/24/2024

1015

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSHFIELD ST STE 100
LOWELL, MA 01852

DATE 12/22/24

PAY TO THE ORDER OF Richard Choi \$24,000.00

Twenty Four Thousand dollars

FOR [Signature]

⑆001015⑆ ⑆011302742⑆ 4293402⑆

1016 \$1,000.00 12/30/2024

1016

DR RICHARD CHOI ORTHOPEDICS LLC
25 MARSHFIELD ST STE 100
LOWELL, MA 01852

DATE 12/28/24

PAY TO THE ORDER OF Anna Nunez \$1,000.00

One Thousand dollars

FOR [Signature]

⑆001016⑆ ⑆011302742⑆ 4293402⑆

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