




**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

**Enroll in eStatements!**

Eliminate the wait for traditional postal delivery and receive your account info as soon as it is available.

**EB Enterprise Bank**  
Member FDIC CREATE YOUR SUCCESS®

**Summary of Accounts**

Account Type	Account Number	Ending Balance
Free Business Checking	4293402	\$29,423.81

**Free Business Checking - 4293402****Account Summary**

Date	Description	Amount		
01/01/2025	Beginning Balance	\$16,802.26	Average Available Balance	\$29,644.53
	41 Credit(s) This Period	\$73,369.71		
	21 Debit(s) This Period	\$60,748.16		
01/31/2025	Ending Balance	\$29,423.81		

**Deposits**

Date	Description	Amount
01/02/2025	BANK OF AMERICA ACCTVERIFY CKFXXXXX1033POS	\$0.85
01/02/2025	BANK OF AMERICA ACCTVERIFY CKFXXXXX1033POS	\$0.91
01/02/2025	DR RICHARD CHOI ACH ITEMS	\$3,511.68
01/03/2025	DR RICHARD CHOI ACH ITEMS	\$180.00

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
01/06/2025	DR RICHARD CHOI ACH ITEMS	\$2,549.14
01/06/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000000315010291* 1046002284* 106123991\	\$3,147.56
01/07/2025	MERCH SVC BKCRD DEP 899000004917306	\$148.01
01/07/2025	DR RICHARD CHOI ACH ITEMS	\$995.81
01/08/2025	DR RICHARD CHOI ACH ITEMS	\$4,447.12
01/09/2025	DR RICHARD CHOI ACH ITEMS	\$1,386.30
01/10/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3260884055* 1520913817\	\$255.04
01/10/2025	DR RICHARD CHOI ACH ITEMS	\$5,840.47
01/13/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 0000010I5007675* 1046002284* 106131114\	\$1,454.08
01/13/2025	DR RICHARD CHOI ACH ITEMS	\$1,629.40
01/14/2025	MERCH SVC BKCRD DEP 899000004917306	\$39.35
01/14/2025	DR RICHARD CHOI ACH ITEMS	\$920.40
01/15/2025	DR RICHARD CHOI ACH ITEMS	\$1,756.96
01/16/2025	MERCH SVC BKCRD DEP 899000004917306	\$48.33
01/16/2025	DR RICHARD CHOI ACH ITEMS	\$1,472.99
01/17/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3261450402* 1520913817\	\$93.54
01/17/2025	DR RICHARD CHOI ACH ITEMS	\$10,516.00
01/21/2025	MERCH SVC BKCRD DEP 899000004917306	\$39.35
01/21/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 0000017I5004001* 1046002284* 106137958\	\$1,225.19
01/21/2025	DR RICHARD CHOI ACH ITEMS	\$1,959.57
01/22/2025	JPMorgan Chase ACCTVERIFY 23455993491	\$0.22
01/22/2025	JPMorgan Chase ACCTVERIFY 23455993490	\$0.31
01/22/2025	USPAY REFUND 4917314	\$24.95
01/22/2025	USPAY REFUND 4917306	\$24.95
01/22/2025	HCCLAIMPMT ANTHEM BLUE NH5C TRN* 1* 3261859017* 1020510530\	\$249.15
01/22/2025	DR RICHARD CHOI ACH ITEMS	\$1,890.82
01/23/2025	DR RICHARD CHOI ACH ITEMS	\$1,637.59
01/24/2025	DR RICHARD CHOI ACH ITEMS	\$1,508.77
01/27/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3262023995* 1520913817\	\$8.73
01/27/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 0000024I5006237* 1046002284* 106144570\	\$2,107.16
01/27/2025	DR RICHARD CHOI ACH ITEMS	\$13,603.57
01/28/2025	MERCH SVC BKCRD DEP 899000004917306	\$39.35
01/28/2025	DR RICHARD CHOI ACH ITEMS	\$2,399.77
01/29/2025	DR RICHARD CHOI ACH ITEMS	\$1,533.76
01/30/2025	DR RICHARD CHOI ACH ITEMS	\$641.96
01/31/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3262488817* 1520913817\	\$370.05
01/31/2025	DR RICHARD CHOI ACH ITEMS	\$3,710.55

### Other Debits

Date	Description	Amount
01/02/2025	BANK OF AMERICA ACCTVERIFY CKFXXXXX1033POS	\$1.76
01/02/2025	MERCH SVC BKCRD FEES 899000004917314	\$21.95
01/02/2025	MERCH SVC BKCRD FEES 899000004917306	\$29.48
01/03/2025	ADP PAYROLL FEES ADP FEES 929336528367	\$285.00
01/07/2025	PREMIUM BCBS MASS REF* BFPMTID* 1127164792\	\$1,983.40
01/08/2025	BlueGreen Corp BlueGreen 2392705	\$2,000.00
01/10/2025	USPAY 1224NONCOM 4917306	\$24.95
01/10/2025	USPAY 1224NONCOM 4917314	\$24.95
01/22/2025	JPMorgan Chase ACCTVERIFY 23455993492	\$0.53
01/23/2025	ATHENAHEALTH, IN RECEIVABLE CHOI ORTHOPEDS	\$5,556.46
01/27/2025	AMEX EPAYMENT ACH PMT A0670	\$650.00
01/27/2025	BARCLAYCARD US CREDITCARD 1218249750	\$6,413.35
01/28/2025	CITY HALL SYSTEM CITY HALL	\$0.50
01/28/2025	Manchester By Th Manchester	\$3,577.75
01/29/2025	DELUXE BUS SYS. BUS PRODS 17672892	\$41.23
01/29/2025	Andover RE 202501271044219	\$4,351.85
01/31/2025	ADP PAYROLL FEES ADP FEES 796095759379	\$285.00

### Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1018	01/08/2025	\$5,500.00	1019	01/16/2025	\$10,000.00	1020	01/23/2025	\$10,000.00

**Free Business Checking - 4293402 (continued)****Checks Cleared (continued)**

Check Nbr	Date	Amount
1021	01/29/2025	\$10,000.00

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
01/02/2025	\$20,262.51	01/13/2025	\$32,477.14	01/23/2025	\$28,819.82
01/03/2025	\$20,157.51	01/14/2025	\$33,436.89	01/24/2025	\$30,328.59
01/06/2025	\$25,854.21	01/15/2025	\$35,193.85	01/27/2025	\$38,984.70
01/07/2025	\$25,014.63	01/16/2025	\$26,715.17	01/28/2025	\$37,845.57
01/08/2025	\$21,961.75	01/17/2025	\$37,324.71	01/29/2025	\$24,986.25
01/09/2025	\$23,348.05	01/21/2025	\$40,548.82	01/30/2025	\$25,628.21
01/10/2025	\$29,393.66	01/22/2025	\$42,738.69	01/31/2025	\$29,423.81

**Overdraft and Returned Item Fees**

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

1018 \$5,500.00 1/8/2025

1018

DR RICHARD CHOI ORTHOPEDICS LLC  
222 MERRIMACK STREET  
LOWELL, MA 01852

DATE: 1/1/25

PAY TO THE ORDER OF: Vidal Piantor \$ 5,500.00

Five Thousand dollars DOLLARS

FOR: [Signature]

\*001018\* 00113027420 4293402\*

1019 \$10,000.00 1/16/2025

1019

DR RICHARD CHOI ORTHOPEDICS LLC  
222 MERRIMACK STREET  
LOWELL, MA 01852

DATE: 1/16/25

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

Ten Thousand dollars DOLLARS

FOR: [Signature]

\*001019\* 00113027420 4293402\*

1020 \$10,000.00 1/23/2025

1020

DR RICHARD CHOI ORTHOPEDICS LLC  
222 MERRIMACK STREET  
LOWELL, MA 01852

DATE: 1/23/25

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

Ten Thousand dollars DOLLARS

FOR: [Signature]

\*001020\* 00113027420 4293402\*

1021 \$10,000.00 1/29/2025

1021

DR RICHARD CHOI ORTHOPEDICS LLC  
222 MERRIMACK STREET  
LOWELL, MA 01852

DATE: 1/29/25

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

Ten Thousand dollars DOLLARS

FOR: [Signature]

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