




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

Did you know?

We have Cash Management tools to help protect your accounts against check fraud and other fraudulent activity.

Visit EnterpriseBanking.com/BusinessFraud or ask an Enterprise Banker for information.

**Summary of Accounts**

Account Type	Account Number	Ending Balance
Free Business Checking	4293402	\$53,962.21

Free Business Checking - 4293402**Account Summary**

Date	Description	Amount		
03/01/2025	Beginning Balance	\$47,769.08	Average Available Balance	\$42,885.26
	33 Credit(s) This Period	\$67,877.66		
	22 Debit(s) This Period	\$61,684.53		
03/31/2025	Ending Balance	\$53,962.21		

Deposits

Date	Description	Amount
03/03/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 0000059I5012675* 1046002284* 106181355\	\$1,455.48
03/03/2025	DR RICHARD CHOI ACH ITEMS	\$2,470.09
03/04/2025	DR RICHARD CHOI ACH ITEMS	\$655.75
03/05/2025	DR RICHARD CHOI ACH ITEMS	\$1,365.08

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
03/06/2025	MERCH SVC BKCRD DEP 899000004917306	\$148.21
03/06/2025	DR RICHARD CHOI ACH ITEMS	\$927.16
03/07/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3265474850* 1520913817\	\$592.43
03/07/2025	DR RICHARD CHOI ACH ITEMS	\$3,619.57
03/10/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000006615011859* 1046002284* 106188926\	\$1,481.75
03/10/2025	DR RICHARD CHOI ACH ITEMS	\$5,647.51
03/11/2025	DR RICHARD CHOI ACH ITEMS	\$3,323.59
03/12/2025	DR RICHARD CHOI ACH ITEMS	\$1,293.80
03/13/2025	DR RICHARD CHOI ACH ITEMS	\$1,157.53
03/14/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3266106797* 1520913817\	\$434.59
03/14/2025	DR RICHARD CHOI ACH ITEMS	\$4,018.99
03/17/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000007315003373* 1046002284* 106196525\	\$112.94
03/17/2025	DR RICHARD CHOI ACH ITEMS	\$2,821.96
03/18/2025	DR RICHARD CHOI ACH ITEMS	\$8,662.99
03/18/2025	Mobile Deposit	\$433.39
03/19/2025	DR RICHARD CHOI ACH ITEMS	\$1,247.41
03/20/2025	DR RICHARD CHOI ACH ITEMS	\$438.02
03/21/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3266727520* 1520913817\	\$421.26
03/21/2025	DR RICHARD CHOI ACH ITEMS	\$3,307.84
03/24/2025	DR RICHARD CHOI ACH ITEMS	\$2,510.70
03/24/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000008015005133* 1046002284* 106203941\	\$2,867.66
03/25/2025	HCCLAIMPMT ANTHEM BLUE NH5C TRN* 1* 3267209137* 1020510530\	\$264.52
03/25/2025	DR RICHARD CHOI ACH ITEMS	\$2,094.40
03/26/2025	DR RICHARD CHOI ACH ITEMS	\$4,245.11
03/27/2025	DR RICHARD CHOI ACH ITEMS	\$1,998.23
03/28/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3267339309* 1520913817\	\$33.87
03/28/2025	DR RICHARD CHOI ACH ITEMS	\$4,741.96
03/31/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000008715011543* 1046002284* 106211601\	\$1,293.73
03/31/2025	DR RICHARD CHOI ACH ITEMS	\$1,790.14

Other Debits

Date	Description	Amount
03/03/2025	MERCH SVC BKCRD FEES 899000004917314	\$21.95
03/03/2025	MERCH SVC BKCRD FEES 899000004917306	\$32.06
03/03/2025	PREMIUM BCBS MASS REF* BFPMTID* 1138987270\	\$1,983.40
03/03/2025	BANK OF AMERICA ONLINE PMT CKFXXXXX1033POS	\$2,566.66
03/03/2025	CHASE CREDIT CRD AUTOPAY 000000000226666	\$7,947.90
03/04/2025	Sentinel Benefit Premiums 416604	\$861.13
03/04/2025	YORK GOLF & TENN 00136775 MRC1947264	\$1,430.00
03/05/2025	AMEX EPAYMENT ACH PMT A8908	\$593.42
03/05/2025	AMEX EPAYMENT ACH PMT A0262	\$958.65
03/05/2025	JPMorgan Chase Ext Trnsfr 23610189078	\$1,115.83
03/06/2025	AFFIRM INC AFFIRM PAY 9478421	\$91.21
03/07/2025	ADP PAYROLL FEES ADP FEES 796096260999	\$285.00
03/12/2025	JPMorgan Chase Ext Trnsfr 23687511281	\$1,588.76
03/17/2025	VERIZON WIRELESS PAYMENTS 049017284400001	\$104.64
03/17/2025	AMEX EPAYMENT ACH PMT M5654	\$2,600.00
03/20/2025	AFFIRM INC AFFIRM PAY 4493511	\$126.40
03/21/2025	ATHENAHEALTH, IN RECEIVABLE CHOI ORTHOPEDS	\$4,845.46
03/27/2025	AMEX EPAYMENT ACH PMT A3240	\$3,956.49
03/27/2025	BARCLAYCARD US CREDITCARD 1240804835	\$5,075.57

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1022	03/04/2025	\$10,000.00	1023	03/20/2025	\$10,000.00	990108*	03/18/2025	\$5,500.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/03/2025	\$39,142.68	03/04/2025	\$27,507.30	03/05/2025	\$26,204.48

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

Date	Amount	Date	Amount	Date	Amount
03/06/2025	\$27,188.64	03/14/2025	\$46,884.64	03/24/2025	\$46,532.31
03/07/2025	\$31,115.64	03/17/2025	\$47,114.90	03/25/2025	\$48,891.23
03/10/2025	\$38,244.90	03/18/2025	\$50,711.28	03/26/2025	\$53,136.34
03/11/2025	\$41,568.49	03/19/2025	\$51,958.69	03/27/2025	\$46,102.51
03/12/2025	\$41,273.53	03/20/2025	\$42,270.31	03/28/2025	\$50,878.34
03/13/2025	\$42,431.06	03/21/2025	\$41,153.95	03/31/2025	\$53,962.21

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

1022 \$10,000.00 3/4/2025

DR RICHARD CHOI ORTHOPEDICS LLC 21 MARSHFIELD ST STE 105 LOWELL, MA 01852		DATE <u>3/1/25</u>	1022
PAY TO THE ORDER OF <u>Rich Choi</u>		\$ <u>10,000.00</u>	
FOR <u>Ten Thousand dollars</u>		DOLLARS	
MICR LINE: *001022* 00113027420 42934020*			

1023 \$10,000.00 3/20/2025

DR RICHARD CHOI ORTHOPEDICS LLC 21 MARSHFIELD ST STE 105 LOWELL, MA 01852		DATE <u>3/18/25</u>	1023
PAY TO THE ORDER OF <u>Rich Choi</u>		\$ <u>10,000.00</u>	
FOR <u>Ten Thousand dollars</u>		DOLLARS	
MICR LINE: *001023* 00113027420 42934020*			

990108 \$5,500.00 3/18/2025

Account: PAYMENT		Amount: \$5,500.00	000990109
DR RICHARD CHOI ORTHOPEDICS LLC 21 MARSHFIELD ST STE 105 LOWELL, MA 01852		DATE: <u>March 16, 2025</u>	
Pay <u>FIVE THOUSAND FIVE HUNDRED AND NO/100</u>		DOLLARS	
MICR LINE: *990108* 00113027420 42934020*			

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Protecting Your Business from Corporate Account Takeover

What is Corporate Account Takeover?

Corporate Account Takeover (CATO) is a serious threat to businesses that can lead to financial losses, reputational damage, and significant disruptions. Instead of targeting individuals, CATO incidents target business-related accounts such as financial accounts, payroll, email, social media, and internal business applications.

How Corporate Account Takeover Occurs:

- **Phishing/Smishing/Vishing Attacks:** Deceptive emails, text messages or phone calls aimed to trick employees into revealing login credentials or other information.
- **Malware and Ransomware:** Malicious software is used to gain access to systems, extract login details, or encrypt valuable data, preventing access to it until a ransom is paid.
- **Social Engineering:** Impersonation of trusted parties to convince employees to perform unauthorized actions.
- **Weak Passwords:** Attackers can easily break these to gain unauthorized access to accounts.
- **Third-Parties:** Vulnerabilities in the systems of third-party vendors or partners could impact your business.

Impact of Corporate Account Takeover:

- **Financial Loss:** Stolen funds can lead to substantial financial losses for your business.
- **Reputation:** Your company's reputation could be harmed, leading to a loss of customer trust and loyalty.
- **Legal:** Your business could face legal action and regulatory penalties.
- **Operational Disruptions:** Recovering from a CATO incident can cause significant operational disruptions, impacting productivity and profitability.

How Can I Protect My Business?

- **Employee Training:** Educate your employees about the risks of a CATO incident, including how to recognize phishing attempts and suspicious activities.
- **Multi-Factor Authentication (MFA):** Implement MFA for all logins to add a layer of protection against unauthorized access. Use strong MFA protocols such as authenticator apps instead of text messages or phone.
- **Secure Network Infrastructure:** Regularly update and patch your systems, firewalls, and antivirus software to defend against malware, vulnerabilities, and other cyber threats.
- **Vendor Management:** Routinely assess the security practices of third-party vendors and partners.
- **Transaction Monitoring:** Review your account activity regularly to detect unusual activity promptly.

What to Do if You Suspect a CATO Incident:

- **Isolate Affected Systems:** Disconnect compromised systems from the network to prevent further damage.
- **Notify the Bank:** Contact the Bank's Call Center at 978-459-9000 or toll-free at 877-671-2265.
- **Assess and Recover:** Conduct a thorough investigation to assess the extent of the breach and work on recovery procedures.
- **Contact Authorities:** Report the CATO incident to law enforcement and the appropriate regulatory bodies.

Helping you protect your company's financial information is important to us. **For additional information on how to protect your accounts, visit EnterpriseBanking.com/security.**



877-671-2265 | EnterpriseBanking.com/security

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