

**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

**Belle**  
of the  
**Ball**

**Donate Prom Dresses  
To Local Students in Need  
Now through March 16<sup>th</sup>**

at any Anton's Cleaners, Enterprise Bank,  
or Jordan's Furniture location



For more information or to refer students in need:  
**antons.com/belle**

Donated dresses are cleaned by Anton's and displayed at an invitation-only event in Boston for qualifying students.

**Summary of Accounts**

Account Type	Account Number	Ending Balance
Free Business Checking	4293402	\$47,769.08

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

Date	Description	Amount		
02/01/2025	Beginning Balance	\$29,423.81	Average Available Balance	\$31,380.75
	31 Credit(s) This Period	\$81,226.04		
	26 Debit(s) This Period	\$62,880.77		
02/28/2025	Ending Balance	\$47,769.08		

**Deposits**

Date	Description	Amount
02/03/2025	DR RICHARD CHOI ACH ITEMS	\$887.90
02/03/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000003115001259* 1046002284* 106151792\	\$1,924.16
02/04/2025	DR RICHARD CHOI ACH ITEMS	\$4,125.65
02/04/2025	Mobile Deposit	\$237.51



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
02/04/2025	Mobile Deposit	\$10,000.00
02/05/2025	DR RICHARD CHOI ACH ITEMS	\$2,276.77
02/06/2025	DR RICHARD CHOI ACH ITEMS	\$5,752.12
02/07/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3263060862* 1520913817\	\$29.95
02/07/2025	DR RICHARD CHOI ACH ITEMS	\$3,551.11
02/07/2025	Mobile Deposit	\$1,500.00
02/10/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000003815015809* 1046002284* 106158804\	\$534.31
02/10/2025	DR RICHARD CHOI ACH ITEMS	\$7,362.56
02/11/2025	DR RICHARD CHOI ACH ITEMS	\$2,831.55
02/11/2025	Mobile Deposit	\$180.51
02/12/2025	MERCH SVC BKCRD DEP 899000004917306	\$66.03
02/12/2025	DR RICHARD CHOI ACH ITEMS	\$4,618.23
02/13/2025	DR RICHARD CHOI ACH ITEMS	\$895.62
02/14/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3263673660* 1520913817\	\$548.66
02/14/2025	DR RICHARD CHOI ACH ITEMS	\$5,291.75
02/18/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000004515004227* 1046002284* 106166131\	\$1,884.31
02/18/2025	DR RICHARD CHOI ACH ITEMS	\$3,558.77
02/19/2025	DR RICHARD CHOI ACH ITEMS	\$2,042.28
02/20/2025	DR RICHARD CHOI ACH ITEMS	\$2,779.32
02/21/2025	DR RICHARD CHOI ACH ITEMS	\$36.00
02/21/2025	HCCLAIMPMT WELLPOINT 05C TRN* 1* 3264278811* 1520913817\	\$450.07
02/24/2025	HCCLAIMPMT COMM OF MASS TRN* 1* 000005215011587* 1046002284* 106173683\	\$2,189.83
02/24/2025	DR RICHARD CHOI ACH ITEMS	\$4,514.85
02/25/2025	DR RICHARD CHOI ACH ITEMS	\$5,625.62
02/26/2025	DR RICHARD CHOI ACH ITEMS	\$1,397.03
02/27/2025	DR RICHARD CHOI ACH ITEMS	\$571.77
02/28/2025	DR RICHARD CHOI ACH ITEMS	\$3,561.80

### Other Debits

Date	Description	Amount
02/03/2025	MERCH SVC BKCRD FEES 899000004917314	\$21.95
02/03/2025	MERCH SVC BKCRD FEES 899000004917306	\$31.44
02/03/2025	PREMIUM BCBS MASS REF* BFPMTID* 1132979362\	\$1,983.40
02/03/2025	BROOKWOOD SCHOOL BROOKWOOD	\$2,500.00
02/03/2025	BANK OF AMERICA ONLINE PMT CKFXXXXX1033POS	\$4,099.12
02/03/2025	CHASE CREDIT CRD AUTOPAY 000000000222863	\$6,708.27
02/03/2025	MAG MUTUAL MAGPREMIUM 6888214	\$15,166.50
02/04/2025	Andover Excise 202501311099045	\$48.76
02/04/2025	Sentinel Benefit Premiums 416604	\$861.13
02/05/2025	JPMorgan Chase Ext Trnsfr 23351058648	\$1,115.83
02/05/2025	AMEX EPAYMENT ACH PMT A8386	\$2,429.58
02/05/2025	AMEX EPAYMENT ACH PMT A6226	\$3,538.04
02/07/2025	VZ WIRELESS VE VZW WEBPAY 8457180	\$153.33
02/12/2025	JPMorgan Chase Ext Trnsfr 23238301556	\$1,588.76
02/14/2025	MYOPIA HUNT CLUB 00147144 E9C8C9	\$5,317.74
02/21/2025	ATHENAHEALTH, IN RECEIVABLE CHOI ORTHOPEDS	\$5,294.14
02/24/2025	CITY HALL SYSTEM CITY HALL	\$0.50
02/24/2025	Manchester By Th Manchester	\$129.94
02/24/2025	AMEX EPAYMENT ACH PMT A3698	\$986.03
02/24/2025	AMEX EPAYMENT ACH PMT M5024	\$2,101.25
02/24/2025	BARCLAYCARD US CREDITCARD 1229574792	\$3,106.16
02/25/2025	Andover Excise 202502231355323	\$225.00
02/25/2025	Andover Excise 202502231355306	\$705.90

### Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1041	02/27/2025	\$50.00	99105*	02/19/2025	\$1,582.00	990106*	02/19/2025	\$3,136.00

\* Indicates skipped check number


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

Date	Amount	Date	Amount	Date	Amount
02/03/2025	\$1,725.19	02/12/2025	\$35,056.06	02/24/2025	\$37,593.76
02/04/2025	\$15,178.46	02/13/2025	\$35,951.68	02/25/2025	\$42,288.48
02/05/2025	\$10,371.78	02/14/2025	\$36,474.35	02/26/2025	\$43,685.51
02/06/2025	\$16,123.90	02/18/2025	\$41,917.43	02/27/2025	\$44,207.28
02/07/2025	\$21,051.63	02/19/2025	\$39,241.71	02/28/2025	\$47,769.08
02/10/2025	\$28,948.50	02/20/2025	\$42,021.03		
02/11/2025	\$31,960.56	02/21/2025	\$37,212.96		

**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

1041 \$50.00 2/27/2025

 <b>DR RICHARD CHOI ORTHOPEDICS LLC</b> 23 MARSHFIELD ST STE 100 LAWRENCE, MA 01840-2000		DATE <u>2/25/25</u> 63-071553
PAY TO THE ORDER OF <u>Roger Rojas</u> \$ <u>50.00</u>		DOLLARS
FOR <u>Receivable</u>		
#001041# 00113027420 4293402#		

99105 \$1,582.00 2/19/2025

<b>Account: RICHARD CHOI ORTHOPEDICS</b>		Amount: <b>\$1,582.00</b>
DR RICHARD CHOI ORTHOPEDICS LLC 23 MARSHFIELD ST STE 100 LAWRENCE, MA 01840-2000		Please Deposit Any Questions To: 0000990106 February 10, 2025
Pay: <b>ONE THOUSAND FIVE HUNDRED EIGHTY TWO AND 00/100</b>		DOLLARS
TO: <b>RECEIVABLE</b> FROM: <b>CHEN, CHEN &amp; CO</b> ORDER:		\$ <b>1,582.00</b> This check has been voided by your depositor
#990105# 00113027420 4293402#		

990106 \$3,136.00 2/19/2025

<b>Account: RICHARD CHOI ORTHOPEDICS</b>		Amount: <b>\$3,136.00</b>
DR RICHARD CHOI ORTHOPEDICS LLC 23 MARSHFIELD ST STE 100 LAWRENCE, MA 01840-2000		Please Deposit Any Questions To: 0000990106 February 10, 2025
Pay: <b>THREE THOUSAND ONE HUNDRED THIRTY SIX AND 00/100</b>		DOLLARS
TO: <b>RECEIVABLE</b> FROM: <b>CHEN, CHEN &amp; CO</b> ORDER:		\$ <b>3,136.00</b> This check has been voided by your depositor
#990106# 00113027420 4293402#		

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