



US759 | BR846 | 8
 ROP 450
 P.O. Box 7000
 Providence, RI 02940

Business Account Statement

Page 1 of 5

Beginning January 01, 2025
 through January 31, 2025

Questions? Contact us today:



CALL:
 Business 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

TRI STATE REGIONAL SERVICE OFFICE
 TRRSO
 PO BOX 337
 HOMESTEAD PA 15120-0337

TRI STATE REGIONAL SERVICE OFFICE
 TRRSO
 Business Green Checking
 XXXXXX-720-5

Business Green Checking for XXXXXX-720-5

Balance Calculation

Previous Balance		23,022.30
Checks	-	7,872.86
Debits	-	6,121.48
Deposits & Credit	+	6,869.09
Current Balance	=	15,897.05

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$2,000 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$15,668

Your number of qualifying transactions this statement period is: 24

Your next statement period will end on February 28, 2025.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 720-5

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	23,022.30
8635	5,454.54	01/03	9424*	227.39	01/03	Total Checks 7,872.86
8636	735.00	01/03	9425	227.39	01/08	
8639*	391.36	01/02	9426	227.39	01/16	
8640	382.40	01/07	9428*	227.39	01/29	

Please See Additional Information on Next Page

Business Green Checking for XXXXXX-720-5 Continued

Debits **

**May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description	Total Debits
			6,121.48
Other Debits			
01/03	49.95	VECTOR SECURITY PAYMENT 250101 46316	
01/06	67.33	JORDANTAXSERVICE UTILITYPMT 250105 JT01SH14	
01/09	89.12	PEOPLES NATURAL GAS BILL 250108 200008351377	
01/10	28.32	PENNSYLVANIA-AME PAYMENT 011025 210031878066	
01/13	500.83	COMMWLTHOFPAPATH PASTSALETX 241231 PATH12640743	
01/13	139.83	VERIZON PAYMENTREC 011225 4520429020001	
01/14	3,915.04	CITIZENSBANK NA PAYMENT 250113 011500120000123	
01/21	104.55	Duquesne Light PAYMENT 250116 8936450000	
01/21	100.92	XFS REQUIRED 250119 010-1007432-001	
01/21	36.26	ACT32 PAYMENTS EIT PYMTS 250120 eit:566697-1577	
01/29	.01	SMHJ9P-ZOOM ACCTVERIFY 250129 ST-Z7Z4V2M5A0E8	
01/31	808.59	IRS USATAXPYMT 013125 270543114883415	
01/31	111.32	COMMWLTHOFPAPATH PAEMPLOYTX 241231 PATH12924169	
01/31	97.55	UNEMP COMP EFT PADLIUCCON 010731 7508758	
01/31	50.10	IRS USATAXPYMT 013125 270543183740964	
01/31	21.76	IRS USATAXPYMT 013125 270543143249368	

Deposits & Credits

Date	Amount	Description	Total Deposits & Credits
			6,869.09
01/06	389.72	Square Inc STORE 0106 250106 T3AY5YSGC47YEV1	
01/07	293.00	DEPOSIT	
01/13	734.81	MOBILE DEPOSIT	
01/13	342.00	DEPOSIT	
01/13	212.47	Square Inc STORE 0113 250113 T3B54CQTRBBV6MX	
01/21	618.69	MOBILE DEPOSIT	
01/21	601.67	MOBILE DEPOSIT	
01/21	437.71	Square Inc STORE 0120 250120 T3W0NSQHJ88C323	
01/21	323.09	MOBILE DEPOSIT	
01/21	156.66	MOBILE DEPOSIT	
01/21	117.97	MOBILE DEPOSIT	
01/21	112.88	MOBILE DEPOSIT	
01/21	112.03	MOBILE DEPOSIT	
01/21	101.59	MOBILE DEPOSIT	
01/21	77.84	MOBILE DEPOSIT	
01/22	240.00	DEPOSIT	
01/27	267.06	Square Inc STORE 0127 250127 T3SN5XYEMTPKJF	
01/28	1,181.89	MOBILE DEPOSIT	
01/28	150.00	MOBILE DEPOSIT	
01/29	398.00	DEPOSIT	
01/29	.01	SMHJ9P-ZOOM ACCTVERIFY 250129 ST-P9P9D6B5U014	

Please See Additional Information on Next Page

Business Green Checking for XXXXXX-720-5 Continued

Daily Balance						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	15,897.05
01/02	22,630.94	01/10	16,052.22	01/22	15,216.81		
01/03	16,164.06	01/13	16,700.84	01/27	15,483.87		
01/06	16,486.45	01/14	12,785.80	01/28	16,815.76		
01/07	16,397.05	01/16	12,558.41	01/29	16,986.37		
01/08	16,169.66	01/21	14,976.81	01/31	15,897.05		
01/09	16,080.54						

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.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			- \$ _____
			Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance.

	= \$ _____
	Total

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

Please call the number shown at the front of your statement to notify us of a change of address.

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

(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:

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 you 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.

Account: 63600 \$5,454.54
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000008635
December 17, 2024
MEMO: NPS - 0048738
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 1213 1/1 55594156-1 09015438
Pay FIVE THOUSAND FOUR HUNDRED FIFTY FOUR AND 54/100 DOLLARS
TO THE ORDER OF NARCOTICS ANONYMOUS WORLD SVCS
19737 NORDHOFF PL
CHATSWORTH, CA 91311-6606
\$*****5,454.54
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈008635⑈ ⑆036076150⑆ ⑆236507205⑈

8635 01/03/2025 \$5,454.54 8636 01/03/2025 \$735.00

Account: PAYMENT \$735.00
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000008636
December 17, 2024
MEMO: Dec 2024's rent
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 1213 1/1 55594156-1 09015438
Pay SEVEN HUNDRED THIRTY FIVE AND 00/100 DOLLARS
TO THE ORDER OF RHONDA BASTOLLA
3571 MYRNA DR
BETHEL PARK, PA 15102-1133
\$*****735.00
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈008636⑈ ⑆036076150⑆ ⑆236507205⑈

Account: 63600 \$391.36
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000008639
December 23, 2024
MEMO: NPS-0050131 - shipping
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 1209 1/1 5557843-1 09125842
Pay THREE HUNDRED NINETY ONE AND 36/100 DOLLARS
TO THE ORDER OF NARCOTICS ANONYMOUS WORLD SVCS
19737 NORDHOFF PL
CHATSWORTH, CA 91311-6606
\$*****391.36
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈008639⑈ ⑆036076150⑆ ⑆236507205⑈

Account: 16119 \$382.40
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000008640
January 07, 2025
MEMO: ACT: 16119/Receipt: 0F8786210
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 9108 24/34 5561272-2 09445571
Pay THREE HUNDRED EIGHTY TWO AND 40/100 DOLLARS
TO THE ORDER OF CINTAS FIRST AID & SAFETY
PO BOX 636525
CINCINNATI, OH 45263-6525
\$*****382.40
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈008640⑈ ⑆036076150⑆ ⑆236507205⑈

8639 01/02/2025 \$391.36 8640 01/07/2025 \$382.40

Account: PAYMENT \$227.39
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000009424
December 31, 2024
MEMO: 12 - 21, 22 plus cleaning
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 1227 1/1 5616346-1 09344535
Pay TWO HUNDRED TWENTY SEVEN AND 39/100 DOLLARS
TO THE ORDER OF JEFFREY CLAYTON
126 MACINTOSH CT
CRANBERRY TWP, PA 16066-8202
\$*****227.39
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈009424⑈ ⑆036076150⑆ ⑆236507205⑈

Account: PAYMENT \$227.39
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000009425
January 07, 2025
MEMO: 12-28, 29 plus cleaning
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 9103 24/34 5561272-2 09445572
Pay TWO HUNDRED TWENTY SEVEN AND 39/100 DOLLARS
TO THE ORDER OF JEFFREY CLAYTON
126 MACINTOSH CT
CRANBERRY TWP, PA 16066-8202
\$*****227.39
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈009425⑈ ⑆036076150⑆ ⑆236507205⑈

9424 01/03/2025 \$227.39 9425 01/08/2025 \$227.39

Account: PAYMENT \$227.39
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000009426
January 13, 2025
MEMO: Jan 4 - 5 plus cleaning
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 9119 1/1 55665197-1 09059718
Pay TWO HUNDRED TWENTY SEVEN AND 39/100 DOLLARS
TO THE ORDER OF JEFFREY CLAYTON
126 MACINTOSH CT
CRANBERRY TWP, PA 16066-8202
\$*****227.39
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈009426⑈ ⑆036076150⑆ ⑆236507205⑈

Account: PAYMENT \$227.39
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER
7615/360
Please Direct Any Questions To
(800) 243-2508
Online Bill Payment Processing Center
0000009428
January 27, 2025
MEMO: Jan 18, 19 plus cleaning
CITIZENS BANK, NATIONAL ASSOCI
1184 8632 EPH 07 9124 1/1 56464109-1 09279429
Pay TWO HUNDRED TWENTY SEVEN AND 39/100 DOLLARS
TO THE ORDER OF JEFFREY CLAYTON
126 MACINTOSH CT
CRANBERRY TWP, PA 16066-8202
\$*****227.39
Void After 180 DAYS
Signature On File
This check has been authorized
by your depositor
⑈009428⑈ ⑆036076150⑆ ⑆236507205⑈

9426 01/16/2025 \$227.39 9428 01/29/2025 \$227.39