M&T Bank

FOR INQUIRIES CALL: **GREAT NECK OFFICE**
(516) 466-9207

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VIRAL DREAMS CLOTHING LLC
475 BLACK BEAR PATH LAKE
HOPATCONG, NJ 07849

ACCOUNT TYPE
M&T TAILORED BUSINESS CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
123456789101	10/01/23 - 10/31/23

BEGINNING BALANCE	$15,009.56
DEPOSITS & CREDITS	$3,100.00
LESS CHECKS & DEBITS	$2,775.11
LESS SERVICE CHARGES	$20.05
ENDING BALANCE	$754.20

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
03/01/2022	BEGINNING BALANCE			$429.36
03/04/2022	WALMART PAYMENT		$124.15	$305.21
03/05/2022	MARTIN'S MARKET PAYMENT		$80.24	$224.97
03/06/2022	AMAZON.COM PAYMENT		$114.25	$110.72
03/07/2022	ATM WITHDRAWAL		$50.00	$60.72
03/08/2022	CARD TRANSFER	$450		$510.72
03/09/2022	ATM WITHDRAWAL		$100.00	$410.72
03/10/2022	BANK TRANSFER	$1,000.00		$1,410.72
03/11/2022	ATM WITHDRAWAL		$100.00	$1,310.72
03/12/2022	WALMART PAYMENT		$225.32	$1,085.40
03/14/2022	E-BAY.COM PAYMENT		$24.50	$1,060.90
03/15/2022	CARD TRANSFER	$200.00		$1,260.90
03/16/2022	WALMART PAYMENT		$326.27	$934.63
03/17/2022	JONNY&MIKKEY FOOD AND DRINKS PAYMENT		$24.32	$910.31
03/18/2022	CARD TRANSFER	$450		$1,360.31
03/19/2022	ATM DEPOSIT	$200.00		$1,560.31
03/20/2022	STARBUCKS PAYMENT		$84.02	$1,476.29
03/21/2022	ATM DEPOSIT	$300.00		$1,776.29
03/22/2022	FORK INN PAYMENT		$205.05	$1,571.24
03/24/2022	FORK INN PAYMENT		$184.12	$1,387.12
03/25/2022	GAZ AND OIL BLITZ ST PAYMENT		$200.00	$1,187.12
03/27/2022	ATM WITHDRAWAL		$100.00	$1,087.12
03/28/2022	CARD TRANSFER	$500.00		$1,587.12
03/29/2022	WALMART PAYMENT		$812.87	$774.25
03/31/2022	ENDING BALANCE			$754.20

AS OF JANUARY 1, 2022, M&T BANK WILL NO LONGER CHARGE A FEE FOR EXTENDED OVERDRAFT AND OVERDRAFT TRANSFER FROM SAVINGS. INSUFFICIENT FUNDS (NSF)/OVERDRAFT FEES WILL BE $36 PER ITEM, AND THESE FEES WILL BE POSTED ON THE BUSINESS DAY AFTER AN NSF OR AN OVERDRAFT OCCURS ON AN ACCOUNT.

MANUFACTURERS AND TRADERS TRUST COMPANY
350 PARK AVENUE NEW YORK, NEW YORK 10022

HOW TO BALANCE YOUR M&T BANK ACCOUNT

TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1,2, & 3.

STEP 1 **Place a checkmark (✔)** beside each item listed on this statement which has a corresponding entry in your register.
Also place a checkmark next to the item in your register.

STEP 2 **Add** to your register:
(a) Any deposits and other credits shown on this statement which you have not already entered.
(b) Any interest this statement shows credited to your account.

STEP 3 **Subtract** from your register:
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 **List** any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	$	

STEP 5 **Enter** on this line **the Ending Balance** shown in the summary on the front of this statement. $

STEP 6 **Enter the total of any deposits or other credits** shown on your register which are not shown on this statement. $

STEP 7 **Enter the total of STEPS 5 & 6.** $

STEP 8 **Enter TOTAL OUTSTANDING CHECKS & DEBITS** (from **STEP 4).** $

STEP 9 **Subtract STEP 8 from STEP 7** and enter the difference here. $

This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

M&T Bank

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