Citizens Bank

1-877-242-7837
Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

ROP450
P.O. Box 7000
Providence, RI 02940

Beginning January 17, 2021 through February 17, 2021

JOHN CITIZEN

Checking

US702

SUMMARY

JOHN CITIZEN
One Deposit
Checking 4 53343-090-1

Balance Calculation	
Previous Balance	3.58
Checks	0.00
Withdrawals & Debits	-4,081.88
Deposits & Credits	4,560.00
Current Balance	481.70

The $9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity. Your next statement period will end on March 15, 2021.

Previous Balance 3.58

TRANSACTIONDETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
1/1	283.98	3299 Dbt Purchase - 246378 Turo Inc.* Trip Ochttpsturo. Comc 3299 Dbt
1/1	70.00	Purchase - 267414 Cash App*tootie 8774174551 CA 3299 Dbt Purchase -
1/1	40.00	297414 Cash App*jordon Ma8774174551 CA 3299 Dbt Purchase - 207138
1/1	65.28	Eb Halloween Night801-413-72 00 C 3299 Dbt Purchase - 257413 Cash
1/1	60.00	App*jordon Ma8774174551 CA 3299 POS Debit - 120288 Lyft *ride Sat
2/1	61.22	1san Franci Scoca
2/1	32.44	3299 POS Debit - 120288 Lyft *ride Sun 9san Franci Scoca 3299 POS
2/1	50.53	Debit - 120288 Lyft *ride Mon 1san Franci Scoca
3/1	10.00	3299 Dbt Purchase - 227414 Cash App*gary Doug8774174551 CA 3299 Dbt
4/1	250.00	Purchase - 257414 Cash App*andrea 8774174551 CA 3299 POS Debit -
4/1	5.00	120288 Lyft *cancel Feesan Franci Scoca 3299 Dbt Purchase - 277413
5/1	250.00	Cash App*latrice 8774174551 CA 3299 Dbt Purchase - 258554 Cash
5/1	250.00	App*latrice 8774174551 CA 3299 Dbt Purchase - 291009 Metropcs Mobile
5/1	61.00	We888-863-87 68 W 3299 Dbt Purchase - 278283 Apple.Com/Bill 800-275-
6/1	9.99	22 73 CA 3299 Dbt Purchase - 880 Bestbuycom806364 Y MN
9/1	233.19	3299 Dbt Purchase - 000780 Experian* Credit R479-343623 7 CA 3299 Dbt
9/1	21.95	Purchase - 762422 Dxproducts 844-900055 5 TX 3299 Dbt Purchase -
9/1	110.00	297413 Cash App*andrea 8774174551 CA 3299 Dbt Purchase - 297414
9/1	180.00	Cash App*jordon Ma8774174551 CA
9/1	40.00	3299 Dbt Purchase - 208554 Cash App*london Ho8774174551 CA 3299
9/1	120.00	Dbt Purchase - 218553 Cash App*tootie 8774174551 CA 3299 Dbt
9/1	300.00	Purchase - 237414 Cash App*donta 8774174551 CA 3299 ATM Cash -
10/1	80.00	P15617 4700 Anthony Waynedetroit MI 3299 Dbt Purchase - 1
12/1	42.75	University Villagedetroit MI
12/1	21.28	3299 POS Debit - 442870 Dtlr-3068 Oak Park MI
12/1	233.2	3299 ATM Cash - Lk1805 12524 Woodward Highland P Arkmi
12/1	62.99	Purchase - 237414 Cash App*donta 8774174551 CA 3299 ATM Cash -

Checking continued from previous page

JOHN CITIZEN
One Deposit Checking
453343-090-1

ATM/Purchases (continued)

Date	Amount	Description
1/12	3.00	Non-Citizens ATM Fee - P15617 4700 Anthony Waynedetroit MI
1/12	3.00	Non-Citizens ATM Fee - Lk1805 12524 Woodward Highland P Arkm
1/13	25.77	3299 Dbt Purchase - 1 University Villagedetroit MI
1/13	2.00	3299 Dbt Purchase - 632558 Omni Food And Bevedetroit MI
1/13	9.70	3299 Dbt Purchase - 753459 Forest Market Detroit MI 3299
1/13	50.00	ATM Cash - Za8542 New Center Office, Detroit MI 3299 ATM
1/13	140.00	Cash - Za8542 New Center Office, Detroit MI 3299 ATM Cash -
1/13	102.95	Nh0992 23540 W 7 Mile Rddetroit Be Achmi Non-Citizens ATM Fee -
1/13	3.00	Nh0992 23540 W 7 Mile Rddetroit Be Ac 3299 Dbt Purchase - 200833
1/16	7.95	Enterprise Toll 877-860-12 58 NY
1/16	40.00	3299 Dbt Purchase - 287414 Cash App*renjamin 877-417-45 51 M 3299
1/16	24.37	Dbt Purchase - 1 University Villagedetroit MI
1/16	20.72	3299 Dbt Purchase - 060620 Detroit One Coney Detroit MI 3299 ATM
1/16	50.00	Cash - Za8542 New Center Office, Detroit MI
1/16	40.00	3299 Dbt Purchase - 277414 Cash App*renjamin 877-417-45 51 M 3299
1/16	63.00	ATM Cash - Imih01
1/16	1.19	3299 POS Debit - 00015u Meemo Petr Taylor MI 3299 POS
1/16	3.17	Debit - 105611 Westland Castl Westland MI 3299 ATM Cash -
1/16	60.00	Za8344 Eureka Road/Pardee, Paradee MI 3299 POS Debit - 001
1/16	8.35	Meijer 035 Taylor MI
1/16	3.00	Non-Citizens ATM Fee - Imih01
1/17	3.00	3299 Dbt Purchase - 119488 The Ivory Room Westland MI 3299 Dbt
1/17	80.00	Purchase - 288555 Cash App*renjamin 877-417-45 51 M 3299 ATM Cash
1/17	100.00	- Za8344 Eureka Road/Pardee, Paradee MI 3299 Dbt Purchase - 217413
1/17	20.79	Cash App*gary Doug8774174551 CA 3299 ATM Cash - Za8344 Eureka
1/17	60.00	Road/Pardee, Paradee MI

Other Withdrawals & Debits

Date	Amount	Description
2/19	23.06	Planet Fit Club Fees 201019 2029009729977
2/20	37.00	Overdraft Fee (1 At $37)
2/23	30.00	Service Charge Sustained Overdraft Fee
2/28	30.00	Service Charge Sustained Overdraft Fee
1/2	39.00	Planet Fit Club Fees 201102 2030401604409
1/2	30.00	Service Charge Sustained Overdraft Fee
1/17	23.06	Planet Fit Club Fees 201117 2032109512684

Total Withdrawals & Debits

\- 4,081.88

	Total For This Period	Total Year-To-Date
Total Overdarft Fees	127.00	127.00
Total Returned Item Fees	0.00	0.00

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Checking Account Statement

Beginning January 17, 2021 through February 17, 2021

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Deposits & Credits

Date	Amount	Description
2/2	580.00	3299 ATM Deposit - MI7236 Yonkers, Yonkers NY 3299
2/2	180.00	ATM Deposit - MI7236 Yonkers, Yonkers NY 3299 ATM
2/2	100.00	Deposit - MI7236 Yonkers, Yonkers NY 3299 ATM Deposit
3/2	260.00	Za8344 Eureka Road/Pardee, Paradee MI 3299 ATM Deposit - Za8344
4/2	380.00	Eureka Road/Pardee, Paradee MI 3299 ATM Deposit - Za8344 Eureka
4/2	200.00	Road/Pardee, Paradee MI 3299 ATM Deposit - Za8542 New Center
5/2	300.00	Office, Detroit MI 3299 ATM Deposit - Za8542 New Center Office,
6/2	200.00	Detroit MI Uia Pre-Paid Car Ui Benefit 110920 1630686656
9/2	2,040.00	3299 ATM Deposit - Za8542 New Center Office, Detroit MI Uia Pre-
9/2	160.00	Paid Car Ui Benefit 111220 1875430848
12/2	160.00	

(+) **Total Withdrawals & Debits**

4081.88

(=)

481.70

Daily Balance

Date	Balance	Date	Balance	Date	Balance
1/19	-19.48	2/3	261.07	2/10	1629.94
1/20	-56.48	2/4	586.07	2/12	1,423.72
1/23	-86.48	2/5	325.07	2/13	1,090.30
1/28	-116.48	2/6	515.08	2/16	768.55
2/2	11.07	2/9	1,709.94	2/17	481.70

NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a $10 expense) could add up to $1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

Citizens Bank

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 Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address
Please call the number shown on 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.

Citizens Bank is a brand name of Citizens Bank, N.A.
889155_CPOT2108Y_Stmt_7.65x9.165 Rev. Dec 2018

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 your 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.

Thank you for banking with Citizens Bank.