## Date Posted

## Date Posted

Please note that the DATE POSTEI) in your Transaction History will always be reflected Transaction Description

Amount in Eastern Standard Time (EST) regardless of the time zone you are in when accessing Online Banking.
This table contains transaction information for this account
Date Posted Transaction Description Amount Balance

05/01/23 Closing Withdrawal Dda Debit
04/20/23 Deposit
DBT Purchase Paypal *Alipayusin402-935-7733 Ca 1939-\$914.58
Online Transfer
To Checking
Direct Deposit Cheddarup Cheddar Up
DBT Purchase Block Party Socialhooksett Nh 1939 DBT Purchase Block Party Socialhooksett Nh 1939 DBT Purchase
Block Party Socialhooksett Nh 1939 DBT Purchase Block Party Socialhooksett Nh 1939

03/09/23
Online Transfer
To Checking
Online Transfer
From Checking
Online Transfor
From Checking
DBT Purchase
Block Party Socialhooksett Nh $1939 \quad-\$ 2,875.00$
Direcl Deposil
Cheddarup Mother Son

- S1,785.92 Check payable to AVS PTA

Reimbursement of Tumblers from Teacher Appreciation PTA Funding
Purchase of Tumblers for Teacher Appreciation
Reimbursement to personal account
Deposit from Cheddar Up

Game Card Purchase
Game Card Purchase

Game Card Purchase
Game Card Purchase

Decorations purchased from Party City Reimbursement

Deposit from personal account to cover same day game card purchases

Game Card Purchase

Deposit from Cheddar Up

- first
- prev
- 1-14 of 14
- next
- last

Download or Print Transactions

## 噉Citizens

US702|BR466
ROP 450
P.O. Box 7000

Providence, RI 02940

## Checking Account Statement

## Page 1 of 3

Beginning January 27, 2023
through February 10, 2023
Questions? Contact us today:

KRISTAL DIORIO
5 RATTLESNAKE HILL RD
AUBURN NH 03032

CALL:
Checking Account Customer
Service
1-800-922-9999
VISIT:
Access your account online:
citizensbank.com
MAIL:
Citizens
Customer Service Center
P.O. Box 42001

Providence, RI 02940-2001

## One Deposit Checking for XXXXXX-660-7

Balance Calculation

| Previous Balance |  | .00 |
| :--- | :--- | ---: |
| Checks | - | .00 |
| Withdrawals \& Debits | - | .00 |
| Deposits \& Credit | $\mathbf{+}$ | 25.00 |
| Current Balance | $=$ | 25.00 |

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 10, 2023.

One Deposit Checking for XXXXXX-660-7 Continued
TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 660-7
Deposits \& Credits
Previous Balance
Date Amount Description
01/31 25.00 CITIZENS ACCT FUND 230131 KRISTAL DIORIO
Total Deposits \& Credits
$+\quad 25.00$

Daily Balance

|  | Current Balance |
| ---: | ---: |
| $=$ | 25.00 |

01/3
25.00

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 deposils which do not appear on this statement


3
Subtotal by adding 1 and 2

## $=\$$ <br> Subtotal of 1 and 2

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

| Datel Amount | Datel |
| :--- | :--- |
| Check No. Amount |  |
| Check No. |  |

$\qquad$

- \$

Datel Amount
Check No. A


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 invesligale any polential 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 lo 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.

## CUSTOMER SERVICE

Total
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 atthe following address:

## Citizens <br> Customer Service Center <br> P.O. Box 42001 <br> Providence, RI 02940-2001

## Change of Address

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

## DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannotbe transferred to another person or to a corporate entity.

Cilizens is a brand name of Citizens Bank, N.A. REV 12/22

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 inaocurate 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.

US702 | BR466
ROP 450
P.O. Box 7000

Providence, RI 02940

5 RATTLESNAKE HILL RD
AUBURN NH 03032

## Checking Account Statement

Page 1 of 3
Beginning February 11, 2023
through March 10, 2023
Questions? Contact us today:
CALL:
Checking Account Customer
Service
1-800-922-9999
VISIT:
Access your account online: citizensbank.com

MAIL:
Citizens
Customer Service Center
P.O. Box 42001

Providence, RI 02940-2001

KRISTAL DIORIO
One Deposit Checking XXXXXX-660-7

## One Deposit Checking for XXXXXX-660-7

Balance Calculation

| Balance Calculation Balance |  | 25.00 |
| :--- | :--- | ---: |
| Checks | - | .00 |
| Withdrawals \& Debits | - | $3,715.00$ |
| Deposits \& Credit | + | $4,240.00$ |
| Current Balance | $=$ | 550.00 |

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 April 12, 2023.

## One Deposit Checking for XXXXXX-660-7 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 660-7

| Withdrawals \& Debits ** |  |  |  |  | Previous Balance |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| "May include checks that have been processed electronically by the payee/merchant. |  |  |  |  | $25.00$ <br> Total Withdrawals \& Debits |  |
|  | Amount | Description |  |  |  |  |
| ATM/Purchases |  |  |  |  |  |  |
| 03i08 | 2,875100 | 1939 DBT PURCHASE - 750392 BLOCK PARTY SOCIALHOOKSETT NH |  |  | - | 3,715.00 |
| 03/10 | -375-00 | 1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH |  |  |  |  |
| 03/10 | 235:00 | 1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH |  |  |  |  |
| 03/10 | 800 | 1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH |  |  |  |  |
| 03/10 | - | 1939 DBT PURCHASE - 750393 SOCIALHOOKSETT NH | block party |  |  |  |
| Other Withdrawals \& Debits |  |  |  |  |  |  |
| 03/09 |  | ONLINE TRANSFER TO CHECKING - Ball |  |  |  |  |
| Deposits \& Credits |  |  |  |  | Total Deposits \& Credits |  |
| Date | Amount | Description |  |  | + | 4,240.00 |
| $\begin{aligned} & 03 / 07 \\ & 03 / 09 \end{aligned}$ | $\begin{array}{r} 3,540.00 \\ 500.00 \end{array}$ | CheddarUp Mother son 230307 ST-T2R1G9U3F8Z3 ONLINE TRANSFER FROM CHECKING |  |  | nt |  |
| 03/09 | 200.00 | ONLINE TRANSFER FROM CHECKING $\rangle$ personal arcoun |  |  |  |  |  |
| Daily Balance |  |  |  |  | Current Balance |  |
| Date | Balance | Date Balance | Date | Balance | $=$ | 550.00 |
| 03/07 | 3,565.00 | 03/09 1,300.00 | 03/10 | 550.00 |  |  |
| 03/08 | 690.00 |  |  |  |  |  |

## 焱Citizens"

Checking Account Balance Worksheet
Before completing lhis 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
$\$$
2
List deposits which do not appear on this statement

| Date | Amount | Date | Amount |
| :---: | :---: | :---: | :---: |
|  |  |  | Amount |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  | +\$ |  |

3 Subtotal by adding 1 and 2

$$
=\$
$$

Subtotal of 1 and 2
List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

| Datel <br> Check No. Amount | Datel <br> Check No. |
| :--- | :--- | :--- | :--- |

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

## $=\$$

## 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 atthe following address:

## Citizens <br> Customer Service Center <br> P.O. Box 42001

Providence, RI 02940-2001

## Change of Address

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

## DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannotbe transferred to another person or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A. REV $12 / 22$

## 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 slatement or write to us at the customer service address provided as soon as you can, if you think your stalement or receipl is wrong or if you need more information about an electronic Iransfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST slatement 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 slatement or receipt.
- It will be helpful to us if you also give us a telephone number al 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 lo 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 accounls, 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 lo 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 amounl 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 (ees), 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 fumished 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.

US702 |BR466
ROP 450
P.O. Box 7000

Providence, RI 02940

KRISTAL DIORIO
5 RATTLESNAKE HILL RD
AUBURN NH 03032

## Checking Account Statement

## Page 1 of 3

Beginning March 11, 2023
through April 12, 2023

## Questions? Contact us today:

## CALL:

Checking Account Customer Service
1-800-922-9999
VISIT:
Access your account online: citizensbank.com

MAIL:
Citizens
Customer Service Center
P.O. Box 42001

Providence, RI 02940-2001

Good news! In our continuing effort to help customers manage the cost and inconvenience of account overdrafts, effective March 28, 2023, we no longer charge the Sustained Overdraft Fee or the Returned

KRISTAL DIORIO
One Deposit Checking XXXXXX-660-7 Deposited or Cashed Item Fee on consumer accounts. Citizens offers lots of ways to help you manage account overdrafts - including:

- Citizens Peace of Mind ${ }^{T M}$ to reverse overdraft fees
- Citizens Paid Early ${ }^{T M}$ providing access to your funds up to two days early when you have direct deposit
. Automated, no- fee Savings Overdraft
Transfer Plan
Visit citizensbank.com/overdraft101 for more information about how your account works and the best overdraft solutions for you.


## One Deposit Checking for XXXXXX-660-7

Balance Calculation

| Previous Balance |  | 550.00 |
| :--- | :--- | ---: |
| Checks | - | .00 |
| Withdrawals \& Debits | - | $1,614.58$ |
| Deposits \& Credit | + | $1,945.00$ |
| Current Balance | $=$ | 880.42 |

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 May 10, 2023.

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 660-7
Withdrawals \& Debits **
Previous Balance
"May include checks that have been processed electronically by the payee/merchant.
$\left.\begin{array}{llll}\hline \text { Date } & \text { Amount } & \text { Description } & \end{array} \begin{array}{r}\text { Total Withdrawals \& } \\ \text { Debits }\end{array}\right)$

Other Withdrawals \& Debits
03/13 700.00 ONLINE TRANSFER TO CHECKING -peronal

Deposits \& Credits

| Date | Amount | Description |  |  |  | + | 1,945.00 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 03/13 | -4,945.00-Cneddarup Cheddar Up-230313-SI-M3D7U5Q2P1U1 |  |  |  |  |  |  |
| Daily Balance |  |  |  |  |  | Current Balance |  |
| Date | Balance | Date | Balance | Date | Balance | = | 880.42 |
| 03/13 | 1,795.00 | 03/21 | 880.42 |  |  |  |  |

Checking Account Balance Worksheet
Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracling any fees or other charges

1
Your current balance on this statement
\$
Current Balance
2
List deposits which do not appear on this statement


3
Subtotal by adding 1 and 2

## $=\$$

Subtotal of 1 and 2
. List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

| Date/ Check No. | Amount | Datel Check No. | Amount |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  | . |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  | - \$ |  |
|  |  |  |  |

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

## CUSTOMER SERVICE

Total
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 atthe following address:

Citizens<br>Customer Service Center<br>P.O. Box 42001<br>Providence, RI 02940-2001

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## 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 cuslomer service address provided as soon as you can, if you think your stalement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipl. 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 accounif number, if any.
- Describe the error or the fransfer 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.
- II 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 promplly. 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) lo 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.
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- Dollar amount: The dollar amount of the suspected error.
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## INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE

 OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHODCalculating your Interest Charge
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Thank you for banking with Citizens.

