Date Posted

Date Posted

Transaction Description

Amount

Please note that the DATE POSTED in your Transaction History will always be reflected 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 Poste	d Transaction Description	Amount	Balance
05/01/23	Closing Withdrawal Dda Debit	- \$1,785.92	Check payable to AVS PTA
04/20/23	Deposit	\$905.50	Reimbursement of Tumblers from Teacher Appreciation PTA Funding
03/21/23	DBT Purchase Paypal *Alipayusin402-935-7733 Ca 1939	- \$914.58	Purchase of Tumblers for Teacher Appreciation
03/13/23	Online Transfer To Checking	- \$700.00	Reimbursement to personal account
03/13/23	Direct Deposit Cheddarup Cheddar Up	\$1,945.00	Deposit from Cheddar Up
03/10/23	DBT Purchase Block Party Socialhooksett Nh 1939	- \$50.00	Game Card Purchase
03/10/23	DBT Purchase Block Party Socialhooksett Nh 1939	- \$50.00	Game Card Purchase
03/10/23	DBT Purchase Block Party Socialhooksett Nh 1939	- \$275.00	Game Card Purchase
03/10/23	DBT Purchase Block Party Socialhooksett Nh 1939	- \$375.00	Game Card Purchase
03/09/23	Online Transfer To Checking	- \$90.00	Decorations purchased from Party City Reimbursement
03/09/23	Online Transfer From Checking	\$200.00	Deposit from personal account to cover
03/09/23	Online Transfer From Checking	\$500.00	same day game card purchases
03/08/23	DBT Purchase Block Party Socialhooksett Nh 1939	- \$2,875.00	Game Card Purchase
03/07/23	Direct Deposit Cheddarup Mother Son	\$3,540.00	Deposit from Cheddar Up

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

Download or Print Transactions

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KRISTAL DIORIO 5 RATTLESNAKE HILL RD AUBURN NH 03032

Checking Account Statement

Page 1 of 3

Beginning January 27, 2023 through February 10, 2023

Questions? Contact us today:

CALL:

S

Checking Account Customer Service 1-800-922-9999

VISIT:

Access your account online: citizensbank.com

MAIL:

 \checkmark

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		
Previous Balance		.00
Checks		.00
Withdrawals & Debits		.00
Deposits & Credit	+ (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 .00 01/31 25.00 CITIZENS ACCT FUND 230131 KRISTAL DIORIO **Total Deposits & Credits** 25.00 **Current Balance Daily Balance** Date Balance Date 25.00 Balance Date Balance 01/31 25.00

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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

Your current balance on this statement

Date	which do not appe Amount	Date	Amount
		+ \$	Total of 2
Subtotal by a	dding 1 and 2		Total of 2
		= \$	
List outstandi withdrawals t	ing checks, transfe hat do not appear		Subtotal of 1 and 2 burchases or t.
List outstandi withdrawals to Date/ Check No.	ing checks, transfe hat do not appear Amount		
Date/		ers, debits, POS pon this statemen	ourchases or t.
Date/		ers, debits, POS pon this statemen	ourchases or t.
Date/		ers, debits, POS pon this statemen	ourchases or t.
Date/		ers, debits, POS pon this statemen	ourchases or t.
Date/		ers, debits, POS pon this statemen	ourchases or t.
Date/		ers, debits, POS pon this statemen	ourchases or t.

CUSTOMER SERVICE

balance.

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:

= \$

Subtract 4 from 3. This should match your checkbook register

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 usof 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 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 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.
- If 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:

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- 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.



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 February 11, 2023 through March 10, 2023

Questions? Contact us today:

Ch

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
XXXXXX-660-7

One Deposit Checking for XXXXXX-660-7

Balance Calculation		
Previous Balance		25.00
Checks	-	.00
Withdrawals & Debits	Contra -	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.

Withdrawals &		Previous Balance		
**May include check			25.00	
Date	Amount	Description		Total Withdrawals &
ATM/Purchase	s			Debits
03/08	2,875:00	1939 DBT PURCHASE - 750392 BLOCK PARTY SOCIALHOOKSETT NH	*	3,715.00
03/10	375.000	1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH		
03/10	27.5:00	1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH		
03/10	50.00	1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH		
03/10	<u> </u>	1939 DBT PURCHASE - 750393 BLOCK PARTY SOCIALHOOKSETT NH		
Other Withdra	wals & Deb	its		
03/09	20.00	ONLINE TRANSFER TO CHECKING - Pall and		
Deposits & Cre	edits		Tota	Deposits & Credits
Date	Amount	Description	+	4,240.00
03/07	3,540.00	CheddarUp Mother son 230307 ST-T2R1G9U3F8Z3		
03/09	500.00	ONLINE TRANSFER FROM CHECKING		
03/09	200.00	ONLINE TRANSFER FROM CHECKING > personal allo	unt	
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

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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

ebits, POS pu is statement. Date/	Amount Total of 2 Subtotal of 1 and 2 urchases or
+ \$ ebits, POS puis statement.	Amount Total of 2 Subtotal of 1 and 2 urchases or
+ \$ = \$ ebits, POS puis statement.	Total of 2 Subtotal of 1 and 2 urchases or
= \$ ebits, POS puis statement.	Subtotal of 1 and 2 urchases or
= \$ ebits, POS puis statement.	Subtotal of 1 and 2 urchases or
= \$ ebits, POS puis statement.	Subtotal of 1 and 2 urchases or
= \$ ebits, POS puis statement.	Subtotal of 1 and 2 urchases or
ebits, POS puis statement.	Subtotal of 1 and 2 urchases or
ebits, POS puis statement.	urchases or
ebits, POS puis statement.	urchases or
ebits, POS pu is statement. Date/	urchases or
Date/	
Date/	
Check No.	Amount
Cr.	
	- \$

CUSTOMER SERVICE

balance.

Tota

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:

= \$

Subtract 4 from 3. This should match your checkbook register

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 usof 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 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 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.

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KRISTAL DIORIO 5 RATTLESNAKE HILL RD AUBURN NH 03032

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 Deposited or Cashed Item Fee on consumer accounts. Citizens offers lots of ways to help you manage account overdrafts – including:

Citizens Peace of Mind™ to reverse

- overdraft fees
- Citizens Paid Early™ 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.

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

> KRISTAL DIORIO One Deposit Checking XXXXXX-660-7

One Deposit Checking for XXXXXX-660-7

Balance Calculation		
Previous Balance		550.00
Checks	2 30 2	.00
Withdrawals & Debits	3 = 3	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.

	als & Debits **	on amaganad alaatm	aniaally by the payor	morahant		P	revious Balance
	checks that have be		Unically by the payer	emerchant.		-	550.00
Date	Amount	Description		Tota	Total Withdrawals &		
ATM/Purci	hases						Debits
03/21	914.58	1939 DBT PUR 33 CA	CHASE - 218942	PAYPAL *ALIF	PAYUSIN402-9	turbles	1,614.58
Other With	hdrawals & Deb	its					
03/13	700.00	ONLINE TRANS	SFER TO CHECK	king -per	30701		
03/13	700.00	ONLINE TRANS	SFER TO CHECK	ang -per	3701		
03/13 Deposits &		ONLINE TRANS	SFER TO CHECK	king -per	30701	Total De	posits & Credits
		ONLINE TRANS	SFER TO CHECK	king -per	370-	Total De	posits & Credits
Deposits &	& Credits	Description	SFER TO CHECK				
Deposits &	& Credits Amount	Description					
Deposits &	& Credits Amount 1,945.00	Description					
Deposits & Date 03/13	& Credits Amount 1,945.00	Description				İ	1,945.00

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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

Your current balance on this statement

		\$	
			Current Balance
	ch do not appe	ear on this state	ement
Date	Amount	Date	Amount
		+\$	
			Total of 2
Subtotal by addit	ng 1 and 2		
		= \$	
	Date		+ \$

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

Date/ Amount Date/ Amount Check No. Check No. -\$

Subtotal of 1 and 2

Total of 4

Subtract 4 from 3. This should match your checkbook register 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 at the following address

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

Change of Address

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OVERDRAFT LINES OF CREDIT **BILLING RIGHTS SUMMARY**

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INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

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Thank you for banking with Citizens.