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ROP 450
P.O. Box 7000
Providence, RI 02940

ALLIANCE PHYSICAL THERAPY GROUP LLC
ALLIANCE EDGE
625 KENMOOR AVE SE STE 100
GRAND RAPIDS MI 49546-2395

Commercial Account Statement

Page 1 of 3

Beginning December 01, 2023
through December 31, 2023

Questions? Contact us today:



CALL:
Commercial 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

Ready for a new debit or ATM card?

We've partnered with Mastercard® and will replace your card soon.

Your new card has a unique notch design, making it easier to find when you need it, and it's made from 90% recycled plastic.

For now, continue to bank as usual with your current card.

ALLIANCE PHYSICAL THERAPY GROUP LLC
ALLIANCE EDGE
Commercial Checking
XXXXXX-135-3

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Commercial Checking for XXXXXX-135-3

Balance Calculation

Previous Balance		27,672.55
Checks	-	12,265.61
Debits	-	251.66
Deposits & Credit	+	.00
Current Balance	=	15,155.28

Your next statement period will end on January 31, 2024.

TRANSACTION DETAILS FOR COMMERCIAL CHECKING ACCOUNT ENDING 135-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))

						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	27,672.55
1533	119.88	12/08	1591*	2,500.00	12/01	Total Checks
1575*	75.00	12/01	1592	484.99	12/06	
1577*	56.69	12/04	1593	300.00	12/08	-
1584*	25.00	12/06	1594	50.00	12/01	
1585	40.00	12/06	1596*	726.78	12/11	
						12,265.61

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-135-3 Continued

Checks (Cont.) (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))

Check #	Amount	Date	Check #	Amount	Date
1597	29.45	12/01	1620*	2,928.32	12/27
1610*	65.34	12/15	1621	3,219.25	12/26
1612*	23.84	12/01	1622	163.23	12/27
1615*	89.42	12/07	1624*	1,097.90	12/28
1616	270.52	12/08			

Debits **

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

Date	Amount	Description	Total Debits
			-
			251.66
Other Debits			
12/18	251.66	SERVICE CHARGE	
		Please refer to your Commercial Analysis Statement	

Daily Balance

Date	Balance	Date	Balance	Date	Balance	Current Balance
12/01	24,994.26	12/08	23,607.76	12/26	19,344.73	=
12/04	24,937.57	12/11	22,880.98	12/27	16,253.18	15,155.28
12/06	24,387.58	12/15	22,815.64	12/28	15,155.28	
12/07	24,298.16	12/18	22,563.98			



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.

[illegible]

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

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

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

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

BIL LING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement:

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. 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.