



US102 | BR516
ROP 450
P.O. Box 7000
Providence, RI 02940

PANTHER PHYSICAL THERAPY LLC
625 KENMOOR AVENUE STE 100
GRAND RAPIDS MI 49546

Commercial Account Statement

Page 1 of 9

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.

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

PANTHER PHYSICAL THERAPY LLC
Commercial Checking
XXXXXX-312-3

Commercial Checking for XXXXXX-312-3

Balance Calculation

Previous Balance		.00
Checks	-	.00
Debits	-	92,236.14
Deposits & Credit	+	92,236.14
Current Balance	=	.00

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

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued

TRANSACTION DETAILS FOR COMMERCIAL CHECKING ACCOUNT ENDING 312-3

Debits **

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

			Previous Balance
			.00
Date	Amount	Description	Total Debits
Other Debits			
12/01	2.96	PAY PLUS ACHTrans 231130 000000008386436	-
12/01	3,108.83	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	92,236.14
12/04	71.93	MERCHANT SERVICE MERCH FEE 231130 8034261464	
12/04	2.96	PAY PLUS ACHTrans 231201 000000008448183	
12/04	2,998.16	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/05	3,809.07	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/06	12,090.29	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/07	3.44	PAY PLUS ACHTrans 231206 000000008967457	
12/07	2,478.00	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/08	3,652.20	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/11	3,278.70	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/12	3.34	PAY PLUS ACHTrans 231211 000000009245250	
12/12	2,374.02	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/13	10,953.54	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/14	3.84	PAY PLUS ACHTrans 231213 000000009546015	
12/14	3,008.16	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/15	3,973.11	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/18	2,628.17	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/18	859.27	SERVICE CHARGE	
		Please refer to your Commercial Analysis Statement	
12/19	.96	PAY PLUS ACHTrans 231218 000000009853802	
12/19	1,463.46	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/20	9,862.93	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/21	2.01	PAY PLUS ACHTrans 231220 000000010106337	
12/21	3,399.57	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/22	4,038.12	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/26	2,740.37	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/27	9,442.33	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/28	4,125.58	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	
12/29	1,860.82	TRANSFER TO CHECKING ACCT 060 6233 183042 CTZTRF	

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued

Deposits & Credits			Total Deposits & Credits	
Date	Amount	Description	+	92,236.14
12/01	863.63	AETNA AS01 HCCLAIMPMT 231201 1891716619		
12/01	545.49	NOVITAS HCCLAIMPMT 231129 1891716619		
12/01	440.00	PREMIER COMP SOL PAYMENTJNL 120123 PANT0001		
12/01	415.43	HNB - ECHO HCCLAIMPMT 231201 043736507		
12/01	185.00	BANKCARD MTOT DEP 231201 422369795509087		
12/01	160.65	AETNA A04 HCCLAIMPMT 231201 1891716619		
12/01	118.70	PAY PLUS HCCLAIMPMT 231201 043736507		
12/01	100.00	BANKCARD MTOT DEP 231201 422369795514612		
12/01	81.98	AARP Supplementa HCCLAIMPMT 231201 043736507		
12/01	75.00	BANKCARD MTOT DEP 231201 422369795509088		
12/01	59.56	DEPOSIT		
12/01	43.54	36 TREAS 310 MISC PAY 120123 043736507360012		
12/01	19.85	HNB - ECHO HCCLAIMPMT 231201 043736507		
12/01	2.96	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF		
12/04	781.56	NOVITAS HCCLAIMPMT 231130 1891716619		
12/04	343.39	BANKCARD MTOT DEP 231204 422369795509084		
12/04	328.00	LOCKBOX DEPOSIT		
12/04	264.63	PNC-ECHO HCCLAIMPMT 231204 043736507		
12/04	253.50	BANKCARD MTOT DEP 231204 422369795509088		
12/04	210.00	BANKCARD MTOT DEP 231204 422369795514612		
12/04	175.00	BANKCARD MTOT DEP 231204 422369795514612		
12/04	129.91	MERCHANT SERVICE MERCH DEP 231201 8034261464		
12/04	120.00	BANKCARD MTOT DEP 231204 422369795509087		
12/04	100.00	MERCHANT SERVICE MERCH DEP 231202 8034261464		
12/04	76.17	HNB - ECHO HCCLAIMPMT 231204 043736507		
12/04	55.00	BANKCARD MTOT DEP 231204 422369795509087		
12/04	50.00	UnitedHealthcare HCCLAIMPMT 231204 043736507		
12/04	40.00	BANKCARD MTOT DEP 231204 422369795509088		
12/04	38.50	HNB - ECHO HCCLAIMPMT 231204 043736507		
12/04	32.50	HNB - ECHO HCCLAIMPMT 231204 043736507		
12/04	74.89	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF		
12/05	1,517.60	NOVITAS HCCLAIMPMT 231201 1891716619		
12/05	1,048.05	LOCKBOX DEPOSIT		
12/05	428.97	HNB - ECHO HCCLAIMPMT 231205 043736507		
12/05	247.60	UNITEDHEALTHCARE HCCLAIMPMT 231205 043736507		
12/05	238.00	UnitedHealthcare HCCLAIMPMT 231205 043736507		
12/05	173.42	AETNA AS01 HCCLAIMPMT 231205 1891716619		
12/05	93.83	AARP Supplementa HCCLAIMPMT 231205 043736507		
12/05	49.20	HUMANA GOVT BUSI HCCLAIMPMT 120123 2230282365		
12/05	12.40	UPMC HEALTH PLAN PAYABLES 231201 1232813536		
12/06	7,083.54	PNC-ECHO HCCLAIMPMT 231206 043736507		
12/06	1,294.80	PNC-ECHO HCCLAIMPMT 231206 043736507		
12/06	886.27	NOVITAS HCCLAIMPMT 231204 1891716619		
12/06	617.21	ASHG ASHG 231205		
12/06	521.18	LOCKBOX DEPOSIT		
12/06	385.00	BANKCARD MTOT DEP 231206 422369795514612		
12/06	331.24	PNC-ECHO HCCLAIMPMT 231206 043736507		

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/06	311.04	AETNA AS01 HCCLAIMPMT 231206 1891716619
12/06	160.22	AETNA AS01 HCCLAIMPMT 231206 1891716619
12/06	147.31	HNB - ECHO HCCLAIMPMT 231206 043736507
12/06	137.48	PAY PLUS HCCLAIMPMT 231206 043736507
12/06	105.00	BANKCARD MTOT DEP 231206 422369795509087
12/06	70.00	BANKCARD MTOT DEP 231206 422369795509088
12/06	40.00	BANKCARD MTOT DEP 231206 422369795509086
12/07	843.86	NOVITAS HCCLAIMPMT 231205 1891716619
12/07	707.99	PNC-ECHO HCCLAIMPMT 231207 043736507
12/07	354.00	BANKCARD MTOT DEP 231207 422369795514612
12/07	147.01	HNB - ECHO HCCLAIMPMT 231207 043736507
12/07	135.61	AETNA AS01 HCCLAIMPMT 231207 1891716619
12/07	85.00	BANKCARD MTOT DEP 231207 422369795509088
12/07	60.74	AARP Supplementa HCCLAIMPMT 231207 043736507
12/07	53.79	HNB - ECHO HCCLAIMPMT 231207 043736507
12/07	50.00	BANKCARD MTOT DEP 231207 422369795509087
12/07	40.00	BANKCARD MTOT DEP 231207 422369795509086
12/07	3.44	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF
12/08	1,105.77	LOCKBOX DEPOSIT
12/08	1,078.54	AETNA AS01 HCCLAIMPMT 231208 1891716619
12/08	370.00	BANKCARD MTOT DEP 231208 422369795509086
12/08	273.00	UnitedHealthcare HCCLAIMPMT 231208 043736507
12/08	220.00	BANKCARD MTOT DEP 231208 422369795514612
12/08	220.00	PREMIER COMP SOL PAYMENTJNL 120823 PANT0001
12/08	121.70	AETNA A04 HCCLAIMPMT 231208 1891716619
12/08	98.01	HNB - ECHO HCCLAIMPMT 231208 043736507
12/08	63.34	BANKCARD MTOT DEP 231208 422369795509087
12/08	49.86	BANKCARD MTOT DEP 231208 422369795509088
12/08	33.18	WPS-TMEP CONTRAC HCCLAIMPMT 120723 2501352755
12/08	18.80	AARP Supplementa HCCLAIMPMT 231208 043736507
12/11	706.98	BANKCARD MTOT DEP 231211 422369795509087
12/11	502.60	AETNA AS01 HCCLAIMPMT 231211 1891716619
12/11	351.84	BANKCARD MTOT DEP 231211 422369795514612
12/11	340.00	LOCKBOX DEPOSIT
12/11	220.17	BANKCARD MTOT DEP 231211 422369795514612
12/11	150.00	DEPOSIT
12/11	133.72	PAY PLUS HCCLAIMPMT 231211 043736507
12/11	125.00	BANKCARD MTOT DEP 231211 422369795509088
12/11	124.25	BANKCARD MTOT DEP 231211 422369795509088
12/11	99.85	AARP Supplementa HCCLAIMPMT 231211 043736507
12/11	95.68	HUMANA GOVT BUSI HCCLAIMPMT 120723 2230411009
12/11	88.21	PNC-ECHO HCCLAIMPMT 231211 043736507
12/11	80.00	BANKCARD MTOT DEP 231211 422369795509086
12/11	70.00	BANKCARD MTOT DEP 231211 422369795509087
12/11	60.00	BANKCARD MTOT DEP 231211 422369795509086
12/11	39.40	HNB - ECHO HCCLAIMPMT 231211 043736507
12/11	36.85	HNB - ECHO HCCLAIMPMT 231211 043736507
12/11	34.15	HNB - ECHO HCCLAIMPMT 231211 043736507
12/11	20.00	WPS-TMEP CONTRAC HCCLAIMPMT 120823 2501384224
12/12	1,672.45	NOVITAS HCCLAIMPMT 231208 1891716619

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued
Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/12	247.60	UNITEDHEALTHCARE HCCLAIMPMT 231212 043736507
12/12	203.00	UnitedHealthcare HCCLAIMPMT 231212 043736507
12/12	199.82	AETNA AS01 HCCLAIMPMT 231212 1891716619
12/12	25.10	WPS-TMEP CONTRAC HCCLAIMPMT 121123 2501413355
12/12	19.85	HNB - ECHO HCCLAIMPMT 231212 043736507
12/12	6.20	UPMC HEALTH PLAN PAYABLES 231208 1232813536
12/12	3.34	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF
12/13	6,601.27	PNC-ECHO HCCLAIMPMT 231213 043736507
12/13	1,493.27	PNC-ECHO HCCLAIMPMT 231213 043736507
12/13	588.42	NOVITAS HCCLAIMPMT 231211 1891716619
12/13	360.00	LOCKBOX DEPOSIT
12/13	320.00	BANKCARD MTOT DEP 231213 422369795514612
12/13	301.63	PNC-ECHO HCCLAIMPMT 231213 043736507
12/13	289.74	LOCKBOX DEPOSIT
12/13	253.60	AETNA AS01 HCCLAIMPMT 231213 1891716619
12/13	185.48	AETNA AS01 HCCLAIMPMT 231213 1891716619
12/13	153.73	PAY PLUS HCCLAIMPMT 231213 043736507
12/13	95.68	HUMANA GOVT BUSI HCCLAIMPMT 121123 2230476337
12/13	70.00	BANKCARD MTOT DEP 231213 422369795509088
12/13	50.00	HUMANA GOVT BUSI HCCLAIMPMT 121123 2230476123
12/13	49.10	HNB - ECHO HCCLAIMPMT 231213 043736507
12/13	41.77	AARP Supplementa HCCLAIMPMT 231213 043736507
12/13	40.00	BANKCARD MTOT DEP 231213 422369795509086
12/13	40.00	BANKCARD MTOT DEP 231213 422369795509087
12/13	19.85	HNB - ECHO HCCLAIMPMT 231213 043736507
12/14	662.13	NOVITAS HCCLAIMPMT 231212 1891716619
12/14	529.25	PNC-ECHO HCCLAIMPMT 231214 043736507
12/14	272.16	MERCHANT SERVICE MERCH DEP 231213 8034261464
12/14	243.00	UnitedHealthcare HCCLAIMPMT 231214 043736507
12/14	230.00	BANKCARD MTOT DEP 231214 422369795509087
12/14	203.38	ASHG ASHG 231213
12/14	192.53	LOCKBOX DEPOSIT
12/14	155.00	BANKCARD MTOT DEP 231214 422369795514612
12/14	150.00	BANKCARD MTOT DEP 231214 422369795509088
12/14	139.41	AARP Supplementa HCCLAIMPMT 231214 043736507
12/14	135.88	AETNA AS01 HCCLAIMPMT 231214 1891716619
12/14	44.90	HNB - ECHO HCCLAIMPMT 231214 043736507
12/14	20.52	HNB - ECHO HCCLAIMPMT 231214 043736507
12/14	20.00	DEPOSIT
12/14	10.00	WPS-TMEP CONTRAC HCCLAIMPMT 121323 2501450479
12/14	3.84	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF
12/15	1,391.95	AETNA AS01 HCCLAIMPMT 231215 1891716619
12/15	562.18	NOVITAS HCCLAIMPMT 231213 1891716619
12/15	555.00	PREMIER COMP SOL PAYMENTJNL 121523 PANT0001
12/15	442.52	HNB - ECHO HCCLAIMPMT 231215 043736507
12/15	210.00	BANKCARD MTOT DEP 231215 422369795514612
12/15	182.55	AETNA A04 HCCLAIMPMT 231215 1891716619
12/15	177.42	AARP Supplementa HCCLAIMPMT 231215 043736507
12/15	147.01	HNB - ECHO HCCLAIMPMT 231215 043736507

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/15	125.00	BANKCARD MTOT DEP 231215 422369795509088
12/15	70.00	BANKCARD MTOT DEP 231215 422369795509086
12/15	50.24	AETNA AS01 HCCLAIMPMT 231215 1891716619
12/15	19.69	LOCKBOX DEPOSIT
12/15	19.55	HNB - ECHO HCCLAIMPMT 231215 043736507
12/15	10.00	WPS-TMEP CONTRAC HCCLAIMPMT 121423 2501470007
12/15	10.00	WPS-TMEP CONTRAC HCCLAIMPMT 121423 2501470008
12/18	463.49	NOVITAS HCCLAIMPMT 231214 1891716619
12/18	385.22	BANKCARD MTOT DEP 231218 422369795514612
12/18	267.12	BANKCARD MTOT DEP 231218 422369795514612
12/18	224.65	AARP Supplementa HCCLAIMPMT 231218 043736507
12/18	200.00	MERCHANT SERVICE MERCH DEP 231215 8034261464
12/18	165.49	AETNA AS01 HCCLAIMPMT 231218 1891716619
12/18	140.19	BANKCARD MTOT DEP 231218 422369795509088
12/18	140.00	BANKCARD MTOT DEP 231218 422369795509087
12/18	135.00	BANKCARD MTOT DEP 231218 422369795509086
12/18	110.00	BANKCARD MTOT DEP 231218 422369795509086
12/18	88.21	PNC-ECHO HCCLAIMPMT 231218 043736507
12/18	88.14	HNB - ECHO HCCLAIMPMT 231218 043736507
12/18	70.00	BANKCARD MTOT DEP 231218 422369795509088
12/18	41.46	BANKCARD MTOT DEP 231218 422369795509087
12/18	40.37	HNB - ECHO HCCLAIMPMT 231218 043736507
12/18	38.48	PAY PLUS HCCLAIMPMT 231218 043736507
12/18	30.35	MERCHANT SERVICE MERCH DEP 231216 8034261464
12/18	859.27	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF
12/19	990.13	NOVITAS HCCLAIMPMT 231215 1891716619
12/19	167.69	AETNA AS01 HCCLAIMPMT 231219 1891716619
12/19	154.36	UNITEDHEALTHCARE HCCLAIMPMT 231219 043736507
12/19	132.68	ASHG ASHG 231218
12/19	18.60	UPMC HEALTH PLAN PAYABLES 231215 1232813536
12/19	.96	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF
12/20	6,156.60	PNC-ECHO HCCLAIMPMT 231220 043736507
12/20	1,497.51	PNC-ECHO HCCLAIMPMT 231220 043736507
12/20	624.45	LOCKBOX DEPOSIT
12/20	459.03	NOVITAS HCCLAIMPMT 231218 1891716619
12/20	267.42	PNC-ECHO HCCLAIMPMT 231220 043736507
12/20	216.49	AETNA AS01 HCCLAIMPMT 231220 1891716619
12/20	98.21	HNB - ECHO HCCLAIMPMT 231220 043736507
12/20	95.68	HUMANA GOVT BUSI HCCLAIMPMT 121823 2230638260
12/20	91.57	AETNA AS01 HCCLAIMPMT 231220 1891716619
12/20	80.24	PAY PLUS HCCLAIMPMT 231220 043736507
12/20	75.00	BANKCARD MTOT DEP 231220 422369795514612
12/20	67.07	BANKCARD MTOT DEP 231220 422369795509087
12/20	57.02	AETNA AS01 HCCLAIMPMT 231220 1891716619
12/20	25.00	HUMANA GOVT BUSI HCCLAIMPMT 121823 2230638055
12/20	20.00	BANKCARD MTOT DEP 231220 422369795509088
12/20	20.00	DEPOSIT
12/20	11.64	WPS-TMEP CONTRAC HCCLAIMPMT 121923 2501556201
12/21	1,036.72	NOVITAS HCCLAIMPMT 231219 1891716619

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued
Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/21	829.82	HNB - ECHO HCCLAIMPMT 231221 043736507
12/21	441.04	PNC-ECHO HCCLAIMPMT 231221 043736507
12/21	395.00	BANKCARD MTOT DEP 231221 422369795514612
12/21	189.96	AETNA AS01 HCCLAIMPMT 231221 1891716619
12/21	183.58	ASHG ASHG 231220
12/21	138.92	AARP Supplementa HCCLAIMPMT 231221 043736507
12/21	125.00	UnitedHealthcare HCCLAIMPMT 231221 043736507
12/21	40.00	BANKCARD MTOT DEP 231221 422369795509088
12/21	19.53	HNB - ECHO HCCLAIMPMT 231221 043736507
12/21	2.01	TRANSFER FROM CHECKING ACCT 060 6233183042 CTZTRF
12/22	891.76	MERCHANT SERVICE MERCH DEP 231221 8034261464
12/22	732.33	AETNA AS01 HCCLAIMPMT 231222 1891716619
12/22	573.95	NOVITAS HCCLAIMPMT 231220 1891716619
12/22	450.01	LOCKBOX DEPOSIT
12/22	330.00	PREMIER COMP SOL PAYMENTJNL 122223 PANT0001
12/22	196.02	HNB - ECHO HCCLAIMPMT 231222 043736507
12/22	180.00	BANKCARD MTOT DEP 231222 422369795509086
12/22	150.00	DEPOSIT
12/22	146.53	BANKCARD MTOT DEP 231222 422369795514612
12/22	127.04	AARP Supplementa HCCLAIMPMT 231222 043736507
12/22	60.89	HNB - ECHO HCCLAIMPMT 231222 043736507
12/22	60.85	AETNA A04 HCCLAIMPMT 231222 1891716619
12/22	55.00	BANKCARD MTOT DEP 231222 422369795509087
12/22	55.00	BANKCARD MTOT DEP 231222 422369795509088
12/22	16.34	HNB - ECHO HCCLAIMPMT 231222 043736507
12/22	12.40	UPMC HEALTH PLAN PAYABLES 231220 1232813536
12/26	682.82	NOVITAS HCCLAIMPMT 231221 1891716619
12/26	530.00	BANKCARD MTOT DEP 231226 422369795509087
12/26	405.00	BANKCARD MTOT DEP 231226 422369795514612
12/26	219.51	BANKCARD MTOT DEP 231226 422369795509088
12/26	214.63	AETNA AS01 HCCLAIMPMT 231226 1891716619
12/26	198.70	BANKCARD MTOT DEP 231226 422369795514612
12/26	88.21	PNC-ECHO HCCLAIMPMT 231226 043736507
12/26	80.00	BANKCARD MTOT DEP 231226 422369795509087
12/26	76.24	AARP Supplementa HCCLAIMPMT 231226 043736507
12/26	60.00	BANKCARD MTOT DEP 231226 422369795509086
12/26	52.00	AETNA AS01 HCCLAIMPMT 231226 1891716619
12/26	45.00	BANKCARD MTOT DEP 231226 422369795509088
12/26	40.00	BANKCARD MTOT DEP 231226 422369795509086
12/26	32.50	HNB - ECHO HCCLAIMPMT 231226 043736507
12/26	15.76	HNB - ECHO HCCLAIMPMT 231226 043736507
12/27	5,939.83	PNC-ECHO HCCLAIMPMT 231227 043736507
12/27	1,310.62	PNC-ECHO HCCLAIMPMT 231227 043736507
12/27	1,165.60	NOVITAS HCCLAIMPMT 231222 1891716619
12/27	337.33	PNC-ECHO HCCLAIMPMT 231227 043736507
12/27	202.39	AETNA AS01 HCCLAIMPMT 231227 1891716619
12/27	196.69	UNITEDHEALTHCARE HCCLAIMPMT 231227 043736507
12/27	185.13	HNB - ECHO HCCLAIMPMT 231227 043736507
12/27	55.00	UnitedHealthcare HCCLAIMPMT 231227 043736507
12/27	39.74	AARP Supplementa HCCLAIMPMT 231227 043736507

Please See Additional Information on Next Page

Commercial Checking for XXXXXX-312-3 Continued

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/27	10.00	WPS-TMEP CONTRAC HCCLAIMPMT 122623 2501654994
12/28	1,093.90	LOCKBOX DEPOSIT
12/28	747.84	NOVITAS HCCLAIMPMT 231226 1891716619
12/28	639.99	MERCHANT SERVICE MERCH DEP 231227 8034261464
12/28	324.71	ASHG ASHG 231227
12/28	228.49	AETNA AS01 HCCLAIMPMT 231228 1891716619
12/28	180.70	AARP Supplementa HCCLAIMPMT 231228 043736507
12/28	125.00	UnitedHealthcare HCCLAIMPMT 231228 043736507
12/28	120.00	BANKCARD MTOT DEP 231228 422369795509086
12/28	116.24	AETNA AS01 HCCLAIMPMT 231228 1891716619
12/28	110.00	BANKCARD MTOT DEP 231228 422369795509088
12/28	102.91	AETNA AS01 HCCLAIMPMT 231228 1891716619
12/28	95.68	HUMANA GOVT BUSI HCCLAIMPMT 122623 2230792210
12/28	95.00	BANKCARD MTOT DEP 231228 422369795514612
12/28	49.10	HNB - ECHO HCCLAIMPMT 231228 043736507
12/28	40.50	AARP Supplementa HCCLAIMPMT 231228 043736507
12/28	25.00	HUMANA GOVT BUSI HCCLAIMPMT 122623 2230791940
12/28	20.52	HNB - ECHO HCCLAIMPMT 231228 043736507
12/28	10.00	WPS-TMEP CONTRAC HCCLAIMPMT 122623 2501688060
12/29	815.43	AETNA AS01 HCCLAIMPMT 231229 1891716619
12/29	196.02	HNB - ECHO HCCLAIMPMT 231229 043736507
12/29	150.65	NOVITAS HCCLAIMPMT 231227 1891716619
12/29	145.00	BANKCARD MTOT DEP 231229 422369795514612
12/29	139.62	PAY PLUS HCCLAIMPMT 231229 043736507
12/29	130.00	BANKCARD MTOT DEP 231229 422369795509088
12/29	121.70	AETNA A04 HCCLAIMPMT 231229 1891716619
12/29	110.00	PREMIER COMP SOL PAYMENTJNL 122923 PANT0001
12/29	30.00	BANKCARD MTOT DEP 231229 422369795509087
12/29	12.40	UPMC HEALTH PLAN PAYABLES 231227 1232813536
12/29	10.00	WPS-TMEP CONTRAC HCCLAIMPMT 122823 2501733344

Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>=</i>	<i>Current Balance</i>
12/01	.00	12/12	.00	12/21	.00		.00
12/04	.00	12/13	.00	12/22	.00		
12/05	.00	12/14	.00	12/26	.00		
12/06	.00	12/15	.00	12/27	.00		
12/07	.00	12/18	.00	12/28	.00		
12/08	.00	12/19	.00	12/29	.00		
12/11	.00	12/20	.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 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

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 ERROR 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:

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.