



ALLEY CAT CREATIONS  
DBA ALL PESTS  
2140 EDISON AVE  
SAN LEANDRO CA 94577-1131

### Managing Your Accounts

	Branch Name	Beneficial State Bank
	Phone Number	888-326-2265
	Mailing Address	170 W Shaw Ave Fresno, CA 93704
	Online Access	<a href="http://www.beneficialstatebank.com">www.beneficialstatebank.com</a>

### Summary of Accounts

Account Type	Account Number	Ending Balance
Small Business Checking	8900005613	\$57,125.59

### Small Business Checking - 8900005613

#### Account Summary

Date	Description	Amount
10/01/2025	<b>Beginning Balance</b>	<b>\$93,688.85</b>
	22 Credit(s) This Period	\$63,219.16
	2 Debit(s) This Period	\$99,782.42
10/31/2025	<b>Ending Balance</b>	<b>\$57,125.59</b>

#### Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2025	<b>Beginning Balance</b>			<b>\$93,688.85</b>
10/01/2025	External Deposit MerchPayout SV9T 2642664418123 - 8662240369		\$854.05	\$94,542.90
10/02/2025	External Deposit MerchPayout SV9T 2642694098515 - 8662240369		\$331.67	\$94,874.57
10/06/2025	External Deposit MerchPayout SV9T 2642720188124 - 8662240369		\$11,908.80	\$106,783.37
10/08/2025	External Deposit MerchPayout SV9T 2642794788510 - 8662240369		\$3,392.74	\$110,176.11
10/09/2025	External Deposit MerchPayout SV9T 2642813113310 - 8662240369		\$410.93	\$110,587.04
10/10/2025	External Deposit MerchPayout SV9T 2642830922628 - 8662240369		\$4,477.64	\$115,064.68
10/10/2025	Deposit		\$1,118.00	\$116,182.68
10/10/2025	Withdrawal	\$19,782.42		\$96,400.26
10/14/2025	External Deposit MerchPayout SV9T 2642860094827 - 8662240369		\$147.45	\$96,547.71
10/15/2025	External Deposit MerchPayout SV9T 2642907685314 - 8662240369		\$8,445.32	\$104,993.03
10/16/2025	External Deposit MerchPayout SV9T 2642923155110 - 8662240369		\$674.20	\$105,667.23
10/17/2025	External Deposit MerchPayout SV9T 2642955698219 - 8662240369		\$1,575.22	\$107,242.45
10/17/2025	Withdrawal INTERNET XFR TO CHECKG x5432	\$80,000.00		\$27,242.45

<b>FOR CHANGE OF ADDRESS</b>	<b>MY ACCOUNTS ARE:</b>
<b>My New Address Is:</b>	
NAME _____	<input type="checkbox"/> CHECKING ACCOUNT NUMBER _____
STREET _____	<input type="checkbox"/> SAVINGS ACCOUNT NUMBER _____
CITY _____	<input type="checkbox"/> OTHER _____
STATE _____ ZIP CODE _____	AUTHORIZED SIGNATURE _____

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

If you think your statement or receipt is wrong or if you need additional information about a transfer on the statement or receipt, please call us at the number listed on the front of this statement as soon as possible. If you prefer, you may write to us at the address on the front of the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. We will need the following information:

- (1) Your name and account number(if any).  
(2) A description of the error or the transfer you are unsure about. Please explain clearly why you believe there is an error or why you need additional information.  
(3) The dollar amount of the suspected error

If you inform us by phone, we may require that you send us your complaint or question in writing within 10 business days.

If you inform us by phone, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct and error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will let you know of the results within three business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**PRE-AUTHORIZED CREDITS**

If you have arranged to have direct deposits (e.g. Social Security) made to your consumer account at least once every 60 days from the same person or company, you can call us at 510-550-8400 during normal business hours to find out whether the deposit has been made.

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT**

**CHECKS OUTSTANDING**  
**(Not Shown on Statement)**

<b>Your Checkbook Balance</b> (at the end of the period shown on this statement)	\$
<b>Less Service Charge</b>	\$
<b>Net Checkbook Balance</b>	\$
<b>Bank Statement Balance</b> (last amount shown in Balance Column)	\$
<b>ADD</b> deposits received by bank after date of this statement	\$
<b>TOTAL \$</b>	\$
<b>SUBTRACT</b> checks outstanding	\$
<b>BALANCE</b> (this figure should agree with your Net Checkbook Balance)	\$

*For General Inquiries:*  
1-888-326-2265

**For Lost or Stolen  
ATM/Debit Card:**

**1-888-554-8969**



**ADVISE US PROMPTLY OF ANY DIFFERENCE. IF NO ERROR IS REPORTED WITHIN TEN DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT.**

**BILLING RIGHTS SUMMARY**

#### **In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet at our address shown on the face as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

## LINE OF CREDIT ACCOUNT

## How to Make Payments

**Payments received prior to close of business at the bank address shown on the face of your statement will be credited as a day of receipt.**

#### **Method of Computing Portion of Finance Charge**

A portion of your finance charge is computed using the following method:  
**Daily Accrual Method**

Daily Accrual Method  
We figure a portion of

We figure a portion of the Finance Charge on your account by applying the appropriate "daily periodic rates" to the appropriate portions of the "principal" balances. We take the beginning "principal" balance of your account each day, add any new purchases, advances or loans, and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of days at the new "principal". This gives us the "accrued finance charge" for each period of days in the billing cycle. To arrive at the "finance charge" for the billing cycle, we add all of the "accrued finance charge(s)" together for the billing cycle.

**Check 21 Notification**  
If you request the return

If you request the return of your original checks you may receive a "Substitute Check" in response. This Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

## Small Business Checking - 8900005613 (continued)

### Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/20/2025	External Deposit MerchPayout SV9T 2642961996813 - 8662240369		\$143.75	\$27,386.20
10/20/2025	Descriptive Deposit Mobile Deposit		\$305.00	\$27,691.20
10/20/2025	Descriptive Deposit Mobile Deposit		\$298.00	\$27,989.20
10/20/2025	Descriptive Deposit Mobile Deposit		\$185.00	\$28,174.20
10/20/2025	Descriptive Deposit Mobile Deposit		\$179.00	\$28,353.20
10/20/2025	Descriptive Deposit Mobile Deposit		\$100.00	\$28,453.20
10/21/2025	External Deposit MerchPayout SV9T 2643012120510 - 8662240369		\$288.38	\$28,741.58
10/22/2025	External Deposit MerchPayout SV9T 2643040366010 - 8662240369		\$5,773.43	\$34,515.01
10/23/2025	External Deposit MerchPayout SV9T 2643055657212 - 8662240369		\$17.78	\$34,532.79
10/28/2025	External Deposit MerchPayout SV9T 2643119856321 - 8662240369		\$2,982.55	\$37,515.34
10/30/2025	External Deposit MerchPayout SV9T 2643153143420 - 8662240369		\$19,610.25	\$57,125.59
<b>10/31/2025</b>	<b>Ending Balance</b>			<b>\$57,125.59</b>

### Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2025	\$94,542.90	10/14/2025	\$96,547.71	10/22/2025	\$34,515.01
10/02/2025	\$94,874.57	10/15/2025	\$104,993.03	10/23/2025	\$34,532.79
10/06/2025	\$106,783.37	10/16/2025	\$105,667.23	10/28/2025	\$37,515.34
10/08/2025	\$110,176.11	10/17/2025	\$27,242.45	10/30/2025	\$57,125.59
10/09/2025	\$110,587.04	10/20/2025	\$28,453.20		
10/10/2025	\$96,400.26	10/21/2025	\$28,741.58		

We practice Beneficial Banking, in harmony with nature, to help more people and help people more.