



P.O. Box 15284  
Wilmington, DE 19850

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4629

BANK OF AMERICA  
Preferred Rewards  
For Business

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Relationship Banking  
Preferred Rewards for Bus Gold

for January 1, 2024 to January 31, 2024 Account number: 3810 5216 2123

URBAN GARDEN CENTER LLC

Account summary

Beginning balance on January 1, 2024	\$4,680.85
Deposits and other credits	145,292.53
Withdrawals and other debits	-127,326.44
Checks	-16,239.51
Service fees	-0.00
Ending balance on January 31, 2024	\$6,407.43

- # of deposits/credits: 61
- # of withdrawals/debits: 156
- # of items-previous cycle<sup>1</sup>: 22
- # of days in cycle: 31
- Average ledger balance: \$8,619.89
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

Contact me today.  
Gloria Mella  
201.972.6952  
gloria.mella@bofa.com

SSM-09-23-0714.B | 5972504

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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 (10 calendar days if you are a Massachusetts customer) (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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender

## Deposits and other credits

Date	Description	Amount
01/02/24	BKOFAMERICA ATM 01/02 #000001819 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	4,041.89
01/02/24	Square Inc DES:240101P2 ID:L201327063792 INDN:Urban Garden Center LL CO ID:9424300002 PPD	2,454.46
01/02/24	Square Inc DES:240101P2 ID:L201327063791 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,806.08
01/02/24	Greystar PMD DES:PAYMENT ID:1459 INDN:urbangardenc.Receivabl CO ID:9000000026 CCD	850.00
01/02/24	Square Inc DES:240101P2 ID:L201327063793 INDN:Urban Garden Center LL CO ID:9424300002 PPD	504.94
01/02/24	CHECKCARD 1227 UNITED RENTALS FLUSHING NY 7444500336230076413	467.65
01/03/24	BKOFAMERICA ATM 01/03 #000002259 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	3,592.88
01/03/24	Square Inc DES:240103P2 ID:L201327099651 INDN:Urban Garden Center LL CO ID:9424300002 PPD	2,476.06
01/04/24	Square Inc DES:240104P2 ID:L201327117932 INDN:Urban Garden Center LL CO ID:9424300002 PPD	5,369.13
01/04/24	Online Banking transfer from CHK 2246 Confirmation# 7639119966	3,500.00
01/04/24	Online Banking transfer from CHK 2246 Confirmation# 7939280012	2,000.00
01/05/24	Square Inc DES:240105P2 ID:L201327138342 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,625.42
01/08/24	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-05)	500.00
01/08/24	BKOFAMERICA ATM 01/08 #000004058 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	29,776.50
01/08/24	BKOFAMERICA ATM 01/08 #000004467 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	3,345.73
01/08/24	Square Inc DES:240108P2 ID:L201327183555 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,591.23
01/08/24	Square Inc DES:240108P2 ID:L201327183556 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,321.86
01/08/24	Square Inc DES:240108P2 ID:L201327183557 INDN:Urban Garden Center LL CO ID:9424300002 PPD	852.15

continued on the next page



## Important information about payment scams

## We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at [bofa.com/helpprotectyourself](https://bofa.com/helpprotectyourself)

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## Deposits and other credits - continued

Date	Description	Amount
01/09/24	Square Inc DES:240109P2 ID:L201327206458 INDN:Urban Garden Center LL CO ID:9424300002 PPD	4,006.05
01/10/24	Square Inc DES:240110P2 ID:L201327225821 INDN:Urban Garden Center LL CO ID:9424300002 PPD	3,619.08
01/11/24	Square Inc DES:240111P2 ID:L201327245910 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,183.11
01/12/24	BKOFAMERICA ATM 01/12 #000005693 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	1,306.50
01/12/24	Square Inc DES:240112P2 ID:L201327265107 INDN:Urban Garden Center LL CO ID:9424300002 PPD	773.23
01/16/24	Square Inc DES:240115P2 ID:L201327306809 INDN:Urban Garden Center LL CO ID:9424300002 PPD	3,562.90
01/16/24	Square Inc DES:240116P2 ID:L201327333072 INDN:Urban Garden Center LL CO ID:9424300002 PPD	2,765.94
01/16/24	WIRE TYPE:WIRE IN DATE: 240116 TIME:0806 ET TRN:2024011600563763 SEQ:C502251OFD011624/002353 ORIG:ESTEL DESIGN LIMITED ID:GB62ABBY09022210 SND BK:DEUTSCHE BANK TRUST CO. AMERI ID:021001033 PMT DET:INV 12489 4 EAST 74TH STREET ESTEL DESIGN	2,670.16
01/16/24	Square Inc DES:240115P2 ID:L201327306808 INDN:Urban Garden Center LL CO ID:9424300002 PPD	2,354.29
01/16/24	Online Banking transfer from CHK 1553 Confirmation# 7916666412	1,000.00
01/16/24	Online Banking transfer from CHK 1553 Confirmation# 7543471522	1,000.00
01/16/24	Square Inc DES:240115P2 ID:L201327306807 INDN:Urban Garden Center LL CO ID:9424300002 PPD	441.16
01/17/24	Square Inc DES:240117P2 ID:L201327352657 INDN:Urban Garden Center LL CO ID:9424300002 PPD	3,275.46
01/18/24	Square Inc DES:240118P2 ID:L201327374197 INDN:Urban Garden Center LL CO ID:9424300002 PPD	578.38
01/19/24	Square Inc DES:240119P2 ID:L201327392319 INDN:Urban Garden Center LL CO ID:9424300002 PPD	2,279.99
01/22/24	BKOFAMERICA ATM 01/22 #000009083 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	5,378.43
01/22/24	BKOFAMERICA ATM 01/22 #000009092 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	4,577.53
01/22/24	Square Inc DES:240122P2 ID:L201327432901 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,372.75
01/22/24	Square Inc DES:240122P2 ID:L201327432903 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,260.39
01/22/24	Square Inc DES:240122P2 ID:L201327432902 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,051.04
01/22/24	CHECKCARD 0119 SUPPORTPDFFILLER.COM 855-7501663 MA 7433239402203349047	1.75
01/23/24	WIRE TYPE:INTL IN DATE:240123 TIME:0446 ET TRN:2024011900289068 SEQ:H207119124134415/ ORIG:1/HYDROINVENT S.R.L. ID:IT33P05034502410 ORIG BK:BANCO BPM SPA ID:BAPPIT22 PMT DET: \$30.00 FEE DEDUCTINVOICE BUILDING GGDB	3,153.00
01/23/24	WIRE TYPE:INTL IN DATE:240123 TIME:0446 ET TRN:2024011900289081 SEQ:H207119124128826/ ORIG:1/HYDROINVENT S.R.L. ID:IT33P05034502410 ORIG BK:BANCO BPM SPA ID:BAPPIT22 PMT DET: \$30.00 FEE DEDUCTINVOICE BUILDING GGDB	3,153.00

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## Deposits and other credits - continued

Date	Description	Amount
01/23/24	Square Inc DES:240123P2 ID:L201327460671 INDN:Urban Garden Center LL CO ID:9424300002 PPD	812.92
01/24/24	Square Inc DES:240124P2 ID:L201327481464 INDN:Urban Garden Center LL CO ID:9424300002 PPD	987.70
01/24/24	Greystar PMD DES:PAYMENT ID:5113 INDN:urbangardenc.Receivabl CO ID:9000000026 CCD	321.49
01/24/24	Greystar PMD DES:PAYMENT ID:5143 INDN:urbangardenc.Receivabl CO ID:9000000026 CCD	47.19
01/24/24	Greystar PMD DES:PAYMENT ID:5159 INDN:urbangardenc.Receivabl CO ID:9000000026 CCD	36.89
01/24/24	Greystar PMD DES:PAYMENT ID:5175 INDN:urbangardenc.Receivabl CO ID:9000000026 CCD	21.17
01/25/24	Square Inc DES:240125P2 ID:L201327503373 INDN:Urban Garden Center LL CO ID:9424300002 PPD	663.99
01/26/24	Square Inc DES:240126P2 ID:L201327521679 INDN:Urban Garden Center LL CO ID:9424300002 PPD	773.22
01/26/24	CAMPUS SCHOOL DES:ACH ID:AP0000034047 INDN:Urban Garden Center LL CO ID:JXXXXXXXXX CCD PMT INFO:12387	590.00
01/29/24	BKOFAMERICA ATM 01/29 #000002348 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	3,476.29
01/29/24	Square Inc DES:240129P2 ID:L201327565241 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,178.88
01/29/24	Square Inc DES:240129P2 ID:L201327565240 INDN:Urban Garden Center LL CO ID:9424300002 PPD	834.65
01/29/24	Square Inc DES:240129P2 ID:L201327565239 INDN:Urban Garden Center LL CO ID:9424300002 PPD	798.92
01/29/24	BKOFAMERICA ATM 01/29 #000002030 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	675.02
01/30/24	BKOFAMERICA ATM 01/30 #000002795 DEPOSIT SUMMIT & ESSEX HACKENSACK NJ	1,932.32
01/30/24	Square Inc DES:240130P2 ID:L201327589722 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,798.43
01/31/24	WIRE TYPE:INTL IN DATE:240131 TIME:0503 ET TRN:2024012900399850 SEQ:H207129124515970/ ORIG:1/HYDROINVENT S.R.L. ID:IT33P05034502410 ORIG BK:BANCO BPM SPA ID:BAPPIT22 PMT DET: \$30.00 FEE DEDUCTINVOICE 12652DATE JAN 29,2024	5,156.80
01/31/24	Temporary Credit Adjustment on 01/31/24	4,888.49
01/31/24	BKOFAMERICA ATM 01/31 #000006798 DEPOSIT FORT LEE MAIN FORT LEE NJ	2,395.25
01/31/24	Square Inc DES:240131P2 ID:L201327609696 INDN:Urban Garden Center LL CO ID:9424300002 PPD	1,062.79

Total deposits and other credits

\$145,292.53

## Withdrawals and other debits

Date	Description	Amount
01/02/24	Online Banking transfer to CHK 2246 Confirmation# 7722403120	-3,000.00

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
01/02/24	AMERICAN EXPRESS DES:ACH PMT ID:M1624 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-350.00
01/02/24	ACCOUNT SERVICES DES:CASH TRANS ID:(844) 588-9523 INDN:Urban Garden Center LL CO ID:1274135407 CCD PMT INFO: Oakmont Capital *844-588-9523*AGREEMENT NUMBER 905-8145728-000\	-100.42
01/03/24	Online Banking transfer to CHK 2246 Confirmation# 7229311151	-3,000.00
01/03/24	OAKMONT CAPITAL SERVICES Bill Payment	-327.91
01/03/24	CAPITAL ONE DES:ONLINE PMT ID:3WPOXV712JFCCSF INDN:ALEXANDER N GATANAS CO ID:9279744391 CCD	-300.00
01/03/24	Pie Insurance Se DES:Pie Insura ID:ST-M8I6FOH1E5F6 INDN:NICHOLAS GATANAS CO ID:1800948598 CCD	-190.00
01/04/24	BKOFAMERICA BC 01/04 #000004737 WITHDRWL	-7,000.00
01/04/24	EZPASS8882886865 DES:AUTO REPL ID:5P-XXXXXXXXX INDN:NICHOLAS GATANAS CO ID:8131996647 PPD	-220.00
01/04/24	PAYPAL DES:INST XFER ID:GODADDY.COM INDN:DIMITRI GATANAS CO ID:PAYPALS177 WEB	-72.40
01/05/24	Online Banking Transfer Conf# u00dgtkoh; aca maintenance group inc	-300.00
01/05/24	Online Banking Transfer Conf# s6i5four; gatanas	-2,000.00
01/05/24	AscentiumCapital DES:LEASECHG ID:231684 INDN:URBAN GARDEN CENTER LL CO ID:9176794002 CCD	-645.97
01/05/24	AMERICAN EXPRESS DES:ACH PMT ID:W6036 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-500.00
01/05/24	Paymode-X DES:MNTHLY FEE ID:FXXXXXXXXX INDN:urban garden center ll CO ID:1020433294 CCD	-71.62
01/08/24	JDF REVOLVE WEB DES:REVOLVEWEB ID:000600331928564 INDN:GATANAS DIMITRI N CO ID:9304935336 WEB	-421.47
01/08/24	AMERICAN EXPRESS DES:ACH PMT ID:M0988 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-338.14
01/09/24	Online Banking transfer to CHK 2204 Confirmation# 7779738147	-300.00
01/09/24	Online Banking Transfer Conf# vv3xlbnf; aca maintenance group inc	-600.00
01/09/24	Online Banking transfer to CHK 2246 Confirmation# 7282837333	-7,000.00
01/09/24	Online Banking Transfer Conf# z64tbq1ei; gnrnf llc	-3,000.00
01/09/24	Online Banking Transfer Conf# yampcxsam; 1029 rockport road llc	-2,000.00
01/09/24	Online Banking Transfer Conf# xtrkxamlw; gatanas	-2,000.00
01/09/24	DRIVE NJ INS DES:INS PREM ID:POL XXXXXXXXXX INDN:Urban Garden Center CO ID:9409348112 PPD	-1,194.40
01/09/24	PAYPAL DES:INST XFER ID:GODADDY.COM INDN:DIMITRI GATANAS CO ID:PAYPALS177 WEB	-581.63
01/09/24	AMERICAN EXPRESS DES:RETRY PYMT ID:W6036 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-500.00
01/09/24	AMERICAN EXPRESS DES:ACH PMT ID:M5866 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-500.00
01/09/24	AMERICAN EXPRESS DES:ACH PMT ID:M3628 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-500.00
01/09/24	AFFILIATEDTECHNO DES:WEBPAYMENT ID: INDN:GATANAS CO ID:3383693141 WEB	-257.60
01/09/24	VERIZON COMMUNICATIONS Bill Payment	-150.00
01/09/24	PAYPAL DES:INST XFER ID:GOOGLE GOOGLE S INDN:DIMITRI GATANAS CO ID:PAYPALS177 WEB	-3.26
01/10/24	Online Banking transfer to CHK 2246 Confirmation# 7291720679	-1,000.00

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## Withdrawals and other debits - continued

Date	Description	Amount
01/10/24	PAYPAL DES:INST XFER ID:METAPLATFOR IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-1,105.93
01/10/24	CITIBANK CREDIT CARD Bill Payment	-500.00
01/10/24	CAPITAL ONE DES:ONLINE PMT ID:3WR5YNJ4FXPHQRJ IDN:ALEXANDER N GATANAS CO ID:9279744391 CCD	-300.00
01/10/24	PAYPAL DES:INST XFER ID:CATHEDRALST IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-75.00
01/10/24	PAYPAL DES:INST XFER ID:GODADDY.COM IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-20.86
01/10/24	PAYPAL DES:INST XFER ID:INSTANTINK IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-14.92
01/11/24	AMERICAN EXPRESS DES:ACH PMT ID:W1172 IDN:Nicholas Gatanas CO ID:1133133497 CCD	-500.00
01/11/24	CAPITAL ONE DES:ONLINE PMT ID:3WRDEQUQGUBVSU7 IDN:ALEXANDER N GATANAS CO ID:9279744391 CCD	-350.00
01/11/24	AMERICAN EXPRESS DES:ACH PMT ID:W2358 IDN:Nicholas Gatanas CO ID:1133133497 CCD	-350.00
01/12/24	IPFS OF NEW YORK Bill Payment	-537.75
01/12/24	PAYPAL DES:INST XFER ID:GODADDY.COM IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-20.86
01/16/24	IPFS OF NEW YORK Bill Payment	-3,039.80
01/16/24	AMERICAN EXPRESS DES:ACH PMT ID:M3652 IDN:Nicholas Gatanas CO ID:1133133497 CCD	-500.00
01/16/24	Lowes DES:SYF PAYMNT ID:798192431319383 IDN:GATANASDIMITRI ID:9069872103 WEB	-350.00
01/16/24	BEST BUY DES:PAYMENT ID:621275660381397 IDN:DIMITRI GATANAS CO ID:CITICTP WEB	-350.00
01/16/24	T-MOBILE DES:HANDSET ID:0068105 IDN:NICHOLAS GATANAS CO ID:0000450304 WEB	-324.64
01/17/24	PAYPAL DES:INST XFER ID:OTG LGA IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-68.51
01/17/24	PAYPAL DES:INST XFER ID:OTG LGA IDN:DIMITRI GATANAS CO ID:PYPALSI77 WEB	-45.68
01/18/24	RETURN ITEM CHARGEBACK	-1,306.50
01/18/24	IPFS CORPORATION/PFS FINANCING Bill Payment	-400.33
01/19/24	Online Banking Transfer Conf# tcgpx95g2; aca maintenance group inc	-300.00
01/19/24	EZPASS8882886865 DES:AUTO REPL ID:5P-XXXXXXXXX IDN:NICHOLAS GATANAS CO ID:8131996647 PPD	-220.00
01/22/24	Online Banking transfer to CHK 1553 Confirmation# 7374641610	-3,000.00
01/22/24	Online Banking transfer to CHK 1553 Confirmation# 7691914959	-400.00
01/22/24	ARETT SALES DES:DEBITS ID:220314 IDN:URBAN GARDEN CTR CO ID:1221731079 PPD	-3,000.00
01/22/24	FIRSTENERGY OPCO DES:FE ECHECK ID:100147263550 IDN:GATANAS NICHOLAS CO ID:1341968288 PPD	-500.00
01/22/24	FIRSTENERGY OPCO DES:FE ECHECK ID:100141292548 IDN:GATANAS NICHOLAS CO ID:1341968288 PPD	-500.00

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**Withdrawals and other debits - continued**

Date	Description	Amount
01/22/24	VERIZON WIRELESS DES:PAYMENTS ID:068994772900001 INDN:0000000068994772900001 CO ID:7223344794 PPD	-463.85
01/22/24	CAPITAL ONE DES:ONLINE PMT ID:3WTOYZG1TFH53CO INDN:NICHOLAS D GATANAS CO ID:9279744391 CCD	-100.00
01/23/24	Online Banking Transfer Conf# ta3hf03v4; aca maintenance group inc	-250.00
01/24/24	PAYPAL DES:INST XFER ID:LOCATIONSHU INDN:DIMITRI GATANAS CO ID:PAYPALS177 WEB	-19.95
01/26/24	Online Banking Transfer Conf# x6f6kyzep; aca maintenance group inc	-500.00
01/26/24	Online Banking Transfer Conf# s4oc9wo3d; gatanas	-800.00
01/29/24	CON ED OF NY DES:CECONY ID:16310230004 INDN:GATANAS,NICHOLAS CO ID:2462467002 CCD	-355.90
01/29/24	CAPITAL ONE DES:CRCARDPMT ID:3WUXQKKAVCIOIPR INDN:ALEXANDER N GATANAS CO ID:9541719318 CCD	-300.00
01/29/24	Attune Insurance DES:Attune Ins ID:ST-F2V9W8T6T8EO INDN:NICHOLAS GATANAS CO ID:4270465600 CCD	-294.51
01/29/24	AMERICAN EXPRESS DES:ACH PMT ID:M1952 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-250.00
01/29/24	AMERICAN EXPRESS DES:ACH PMT ID:M2622 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-250.00
01/30/24	Online Banking transfer to CHK 2246 Confirmation# 7561107692	-5,000.00
01/30/24	Online Banking transfer to CHK 2204 Confirmation# 7965103879	-300.00
01/30/24	State Farm Insurance Bill Payment	-347.02
01/30/24	PAYPAL DES:INST XFER ID:HOME DEPOT INDN:DIMITRI GATANAS CO ID:PAYPALS177 WEB	-324.04
01/31/24	Online Banking transfer to CHK 2246 Confirmation# 7272580626	-4,500.00
01/31/24	Online Banking Transfer Conf# znr2yg57j; gnrnf llc	-5,000.00
01/31/24	DRIVE NJ INS DES:INS PREM ID:POL XXXXXXXXXX INDN:nicholas gatanas CO ID:9409348112 WEB	-907.80
01/31/24	EZPASS8882886865 DES:AUTO REPL ID:5P-XXXXXXX INDN:NICHOLAS GATANAS CO ID:8131996647 PPD	-565.00
01/31/24	AMERICAN EXPRESS DES:ACH PMT ID:M9292 INDN:Nicholas Gatanas CO ID:1133133497 CCD	-350.00

**Card account # XXXX XXXX XXXX 0784**

01/03/24	CHECKCARD 0102 SQ *SQUARE PAID SERVICE square.com CA 24692164002103736542512 RECURRING CKCD 7399 XXXXXXXXXXXXX0784 XXXX XXXX XXXX 0784	-81.66
01/03/24	CHECKCARD 0102 SQ *SQUARE PAID SERVICE square.com CA 24692164002103716430068 RECURRING CKCD 7399 XXXXXXXXXXXXX0784 XXXX XXXX XXXX 0784	-65.33
01/03/24	CHECKCARD 0102 SQ *SQUARE PAID SERVICE square.com CA 24692164002103716431512 RECURRING CKCD 7399 XXXXXXXXXXXXX0784 XXXX XXXX XXXX 0784	-95.81

**Subtotal for card account # XXXX XXXX XXXX 0784****-\$242.80****Card account # XXXX XXXX XXXX 3730**

01/02/24	CHECKCARD 1226 PENSKE TRK LSG 051210 NEW YORK NY 24138293364706000031862 CKCD 7513 XXXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-2,103.20
01/02/24	CHECKCARD 0101 AMZN MKTP US*R727I9L33 SEATTLE WA 24431064002083745819788 CKCD 5942 XXXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-3.42
01/02/24	PURCHASE 1230 PAYPAL *GODADDY.COM 402-935-7733 AZ	-168.10
01/02/24	CHECKCARD 0101 HALPERN TRAVEL WWW.HALPERNTRMA 24492164001000002121455 CKCD 7011 XXXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-86.95
01/03/24	PURCHASE 1231 PP*ADOBE INC 402-935-7733 CA	-21.76

continued on the next page



## Withdrawals and other debits - continued

Date	Description	Amount
01/03/24	CHECKCARD 0102 N.K. FLORIST SUPPLIES, 201-7841007 NJ 24497784002900019624210 CKCD 5193 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,000.00
01/04/24	THE HOME DEPOT 01/04 #000662168 PURCHASE THE HOME DEPOT #0 LODI NJ	-126.58
01/05/24	CHECKCARD 0104 ATT* BILL PAYMENT 800-331-0500 TX 24055234005812452059548 CKCD 4814 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-208.46
01/05/24	PURCHASE 0104 Spectrum 855-707-7328 MO	-187.97
01/05/24	CHECKCARD 0104 SOUTHERN TIER FOREST PR SALAMANCA NY 24194334004027011515622 CKCD 5085 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-3,272.17
01/08/24	CHECKCARD 0104 THE HOME DEPOT #0984 NEWTON NJ 24943014005010184606411 CKCD 5200 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-300.44
01/08/24	PURCHASE 0105 Spectrum 855-707-7328 MO	-97.97
01/09/24	CHECKCARD 0108 N.K. FLORIST SUPPLIES, 201-7841007 NJ 24497784008900010024745 CKCD 5193 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,000.00
01/09/24	CHECKCARD 0109 VERIZON*RECURRING PAY 800-VERIZON FL 24692164009109270112409 RECURRING CKCD 4814 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-135.84
01/10/24	CHECKCARD 0109 ADVANCED SOIL TECHNOLOG POINT PLEASANNJ 24493984009200101400014 CKCD 5199 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-5,000.00
01/11/24	CHECKCARD 0110 BIGCOMMERCE 888-699-8911 TX 24493984011026498686725 CKCD 7399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-434.42
01/11/24	CHECKCARD 0110 SMITHS HEATING AND COOL 973-3009296 NJ 24275394010900019101124 CKCD 1711 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-559.20
01/12/24	CHECKCARD 0111 AMERICAN NURSERY FAIR LAWN NJ 24765014011726682406726 CKCD 5261 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-42.75
01/12/24	CHECKCARD 0111 SOUTHERN TIER FOREST PR SALAMANCA NY 24194334011027011587796 CKCD 5085 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-3,272.17
01/12/24	CHECKCARD 0111 OLYMPIA POOLS 973-697-1200 NJ 24247604011300690999571 CKCD 5996 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-277.23
01/12/24	BKOFAMERICA ATM 01/12 #00005555 WITHDRWL SUMMIT & ESSEX HACKENSACK NJ	-1,500.00
01/16/24	CHECKCARD 0112 CONSERVATION TECHNOLOG 410-366-1146 MD 24688074014017015377916 CKCD 5085 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-4,500.00
01/16/24	CHECKCARD 0114 AMZN MKTP US*RT2MS3XS1 SEATTLE WA 24431064014083341795107 CKCD 5942 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-253.64
01/16/24	CHECKCARD 0114 AMZN MKTP US*RT0F90BB2 SEATTLE WA 24431064014083738777882 CKCD 5942 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-186.57
01/16/24	CHECKCARD 0114 AMZN MKTP US*R812Q93IO SEATTLE WA 24431064014083742545796 CKCD 5942 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-35.18
01/16/24	CHECKCARD 0114 JETBLUE 27921432110 8005382583 NY 24055234014700822984413 CKCD 3174 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-168.10
01/16/24	CHECKCARD 0114 JETBLUE 27921432110 8005382583 NY 24055234014700822983837 CKCD 3174 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-168.10
01/16/24	CHECKCARD 0113 SPIRIT AIRL 48703775201 800-7727117 FL 24717054014870142506139 CKCD 3260 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-114.20
01/16/24	CHECKCARD 0114 FUEL 4 PARAMUS PARAMUS NJ 24765014014839003004794 CKCD 5542 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-49.54
01/17/24	CHECKCARD 0116 AMZN MKTP US*RT2KX0DI1 SEATTLE WA 24431064016083721455320 CKCD 5942 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-326.62

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**Withdrawals and other debits - continued**

Date	Description	Amount
01/17/24	CHECKCARD 0116 PROGRESSIVE WASTE / IES 817-632-4000 TX 24943004016286417300851 CKCD 4900 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,452.46
01/17/24	CHECKCARD 0117 Orbitz*72738526386846 ORBITZ.COM WA 24692164017105322682076 CKCD 4722 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-195.95
01/18/24	CHECKCARD 0116 CONSERVATION TECHNOLOG 410-366-1146 MD 24688074017017013719124 CKCD 5085 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-4,403.59
01/18/24	CHECKCARD 0117 DOF PARKINGANDCAMERA TI 212-639-9675 NY 24231684018837009491215 CKCD 9399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-442.00
01/18/24	CHECKCARD 0117 PRKNG&CAMERATIX SERV FEE 212-639-9675 NY 24231684018837009491215 CKCD 9399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-8.84
01/18/24	CHECKCARD 0117 DOF PARKINGANDCAMERA TI 212-639-9675 NY 24231684018837009495323 CKCD 9399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-626.00
01/18/24	CHECKCARD 0117 PRKNG&CAMERATIX SERV FEE 212-639-9675 NY 24231684018837009495323 CKCD 9399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-12.52
01/18/24	CHECKCARD 0117 DOF PARKINGANDCAMERA TI 212-639-9675 NY 24231684018837009504827 CKCD 9399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-143.00
01/18/24	CHECKCARD 0117 PRKNG&CAMERATIX SERV FEE 212-639-9675 NY 24231684018837009504827 CKCD 9399 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-2.86
01/18/24	CHECKCARD 0117 N.K. FLORIST SUPPLIES, 201-7841007 NJ 24497784017900010725324 CKCD 5193 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,000.00
01/18/24	CHECKCARD 0118 Orbitz*72739222141027 ORBITZ.COM WA 24692164018106056600036 CKCD 4722 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-191.14
01/19/24	CHECKCARD 0117 PENSKE TRK LSG 077910 NEWARK NJ 24138294018706000023370 CKCD 7513 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-119.21
01/19/24	CHECKCARD 0117 SUPPORTPDF FILLER.COM 855-7501663 MA 24332394019033354764405 CKCD 7372 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1.75
01/22/24	CHECKCARD 0118 THE HOME DEPOT #0984 NEWTON NJ 24943014019010184599461 CKCD 5200 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-272.44
01/22/24	CHECKCARD 0121 J2 *METROFAX 888-929-4141 CA 24692164021108715743004 RECURRING CKCD 5968 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-11.95
01/23/24	CHECKCARD 0122 N.K. FLORIST SUPPLIES, 201-7841007 NJ 24497784022900011025602 CKCD 5193 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,000.00
01/24/24	CHECKCARD 0123 ADVANCED SOIL TECHNOLOG POINT PLEASANNJ 24493984023200101600011 CKCD 5199 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-2,892.50
01/26/24	CHECKCARD 0125 AMZN MKTP US*R05XF5K50 SEATTLE WA 24431064025083734337423 CKCD 5942 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-65.37
01/26/24	CHECKCARD 0125 dox*Bill Pay - doxoPLUS 866-2174483 WA 24906414025192234342529 RECURRING CKCD 5817 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-6.52
01/26/24	CHECKCARD 0125 SOUTHERN TIER FOREST PR SALAMANCA NY 24194334025027011563866 CKCD 5085 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-3,367.25
01/29/24	CHECKCARD 0126 CALI CARTING INC - NZO 201-991-5400 NJ 24707804028017025081319 CKCD 4900 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,066.82
01/29/24	CHECKCARD 0126 FAIRCLOUGH FUEL INC 973-358-3283 NJ 24435654026206687400475 CKCD 5983 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-870.93
01/30/24	CHECKCARD 0129 N.K. FLORIST SUPPLIES, 201-7841007 NJ 24497784029900011626113 CKCD 5193 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,000.00
01/30/24	CHECKCARD 0129 SOUTHERN TIER FOREST PR SALAMANCA NY 24194334029027011375754 CKCD 5085 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-3,367.24
01/31/24	CHECKCARD 0130 FAIRCLOUGH FUEL INC 973-358-3283 NJ 24435654030206687800389 CKCD 5983 XXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-1,339.05

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Withdrawals and other debits - continued

Date	Description	Amount
01/31/24	PMNT SENT 0131 BANK OF AMERIC 800.432.1000 NC CKCD 6012 XXXXXXXXXXXXX3730 XXXX XXXX XXXX 3730	-100.00
01/31/24	BKOFAMERICA ATM 01/31 #000006799 WITHDRWL FORT LEE MAIN FORT LEE NJ	-140.00
Subtotal for card account # XXXX XXXX XXXX 3730		-\$49,699.97
Total withdrawals and other debits		-\$127,326.44

Checks

Date	Check #	Amount	Date	Check #	Amount
01/08/24	2504	-1,934.80	01/09/24	2583*	-1,093.50
01/02/24	2526*	-930.00	01/02/24	2584	-136.09
01/02/24	2564*	-1,373.83	01/02/24	2585	-108.87
01/08/24	2565	-1,373.83	01/05/24	2586	-252.00
01/12/24	2566	-1,373.84	01/04/24	5435*	-250.00
01/12/24	2571*	-73.40	01/24/24	5439*	-225.75
01/02/24	2573*	-3,714.00	01/29/24	5442*	-966.63
01/04/24	2574	-932.97	01/31/24	5446*	-1,500.00
Total checks					-\$16,239.51
Total # of checks					16

\* There is a gap in sequential check numbers

Service fees

The Monthly Fee on your primary Business Advantage Relationship Banking account was waived for the statement period ending 12/29/23. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☐ \$15,000+ combined average monthly balance in linked business accounts has not been met
- ☒ Become a member of Preferred Rewards for Business has been met

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
01/16/24	Prfd Rwd for Bus-Wire Fee Waiver of \$15	-0.00
Total service fees		-\$0.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
01/01	4,680.85	01/04	5,984.64	01/09	16,282.51
01/02	2,730.99	01/05	171.87	01/10	11,884.88
01/03	3,717.46	01/08	33,092.69	01/11	10,874.37

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Daily ledger balances - continued

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/12	5,856.10	01/22	9,871.30	01/26	11,304.53
01/16	9,610.78	01/23	15,740.22	01/29	13,913.50
01/17	10,797.02	01/24	14,016.46	01/30	7,305.95
01/18	2,838.62	01/25	14,680.45	01/31	6,407.43
01/19	4,477.65				

## Check images

Account number: 3810 5216 2123

Check number: 2504 | Amount: \$1,934.80

Check number: 2504 | Amount: \$1,934.80

Check number: 2526 | Amount: \$930.00

Check number: 2526 | Amount: \$930.00

Check number: 2564 | Amount: \$1,373.83

Check number: 2564 | Amount: \$1,373.83

Check number: 2565 | Amount: \$1,373.83

Check number: 2565 | Amount: \$1,373.83

Check number: 2566 | Amount: \$1,373.84

Check number: 2566 | Amount: \$1,373.84

Check number: 2571 | Amount: \$73.40

Check number: 2571 | Amount: \$73.40

Check number: 2573 | Amount: \$3,714.00

Check number: 2573 | Amount: \$3,714.00

Check number: 2574 | Amount: \$932.97

Check number: 2574 | Amount: \$932.97

Check number: 2583 | Amount: \$1,093.50

Check number: 2583 | Amount: \$1,093.50

Check number: 2584 | Amount: \$136.09

Check number: 2584 | Amount: \$136.09

## Check images - continued

Account number: 3810 5216 2123

Check number: 2585 | Amount: \$108.87

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4029

2585

DATE 12/27/23

PAY TO THE ORDER OF GM PIST 120700 \$ 108.87

One hundred and eight <sup>87</sup>/<sub>100</sub> DOLLARS

BANK OF AMERICA

FOR hnt

⑆002585⑆ ⑆021200339⑆ 381052162123⑆

Check number: 2586 | Amount: \$252.00

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4029

2586

DATE 1-4-24

PAY TO THE ORDER OF VS EVERGREEN \$ 252.00

TWO HUNDRED AND FIFTY TWO DOLLARS

BANK OF AMERICA

FOR 470570

⑆002586⑆ ⑆021200339⑆ 381052162123⑆

Check number: 5435 | Amount: \$250.00

Account: 451137224400022

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

250.00

33012

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4029

0000005435

December 29, 2023

BANK OF AMERICA N.A.

Pay TWO HUNDRED FIFTY AND 00/100 DOLLARS

TO THE ORDER OF CON EDISON  
ATTN: JAF STATION  
PO BOX 1702  
NEW YORK, NY 10116-1702

\$ \*\*\*\*\*250.00

Void After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆005435⑆ ⑆021200339⑆ 381052162123⑆ 169

Check number: 5439 | Amount: \$225.75

Account: SITE54706

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

225.75

33012

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4029

0000005439

January 08, 2024

BANK OF AMERICA N.A.

Pay TWO HUNDRED TWENTY FIVE AND 75/100 DOLLARS

TO THE ORDER OF CALLAHEAD  
304 CROSSBAY BLVD  
BROOK LAMAR, NY 11693

\$ \*\*\*\*\*225.75

Void After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆005439⑆ ⑆021200339⑆ 381052162123⑆ 169

Check number: 5442 | Amount: \$966.63

Account: 50528353-10000450028

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

966.63

33212

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4029

0000005442

January 19, 2024

BANK OF AMERICA N.A.

Pay NINE HUNDRED SIXTY SIX AND 63/100 DOLLARS

TO THE ORDER OF TOYOTA FINANCIAL SERVICES  
PO BOX 650905  
DALLAS, TX 75269-0926

\$ \*\*\*\*\*966.63

Void After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆005442⑆ ⑆021200339⑆ 381052162123⑆ 169

Check number: 5446 | Amount: \$1,500.00

Account: 16770

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

1,500.00

33212

URBAN GARDEN CENTER LLC  
1640 PARK AVE  
NEW YORK, NY 10035-4029

0000005446

February 01, 2024

BANK OF AMERICA N.A.

Pay ONE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS

TO THE ORDER OF STILLWATER FLOWNSHIP  
894 STILLWATER RD  
NEWTON, NJ 07756-4325

\$ \*\*\*\*\*1,500.00

Void After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆005446⑆ ⑆021200339⑆ 381052162123⑆ 169

## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Good news!

**We no longer charge these service fees — here are the details.**

- **Legal Order Process Fee**

On October 16, 2023, we stopped charging a fee for each legal order or process that directs us to freeze, attach or withhold funds or other property.

- **Check Image Service Fee**

On November 6, 2023, we stopped charging a fee for returning images of canceled checks with statements sent in the mail.

In addition, we stopped charging these service fees on December 11, 2023:

- **Check and Statement Copy Fees**

For ordering one or more copies of your checks or statements

- **Deposit Slips and other Credit Item Copies**

For ordering one or more copies of your deposit slips or credit items

- **ATM Balance Inquiry Fees**

For requesting an account balance at a non-Bank of America ATM in the U.S. or in a foreign country

- **NY Protest Fee**

For New York residents filing a certificate of protest when a payment instrument has not been honored

- **Bond Coupon Collection Fees**

For debt obligations with coupons that represent semiannual interest payments

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