



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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NCZ 1986 INC
636 S RIVER RD STE 109
DES PLAINES IL 60016-4624

Business Statement

Account Number:

1 993 7934 2579

Statement Period:

Jul 1, 2025

through

Jul 31, 2025

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To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

U.S. Bank accepts Relay Calls

Internet:

[usbank.com](https://www.usbank.com)

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective August 11, 2025, we would like to inform you of the upcoming changes to the *Business Pricing Information* document that may impact your account.

Primary pricing updates in your revised *Business Pricing Information* disclosure

- For the Silver, Gold and Platinum Checking check order discount, adding additional ways to use the discount
- Under Other Service Fees
 - Under Cash Deposits, adding Branch Cash Forward Non-Compliant Fee - \$15
 - Under Safe Deposit Box Fees, the lock drilling fee will change to no charge (from \$150)

Beginning August 11, 2025, a copy of the *Business Pricing Information* document will be available at usbank.com/bpi, by calling 800-673-3555 or visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Or, schedule an appointment at usbank.com/book to speak with a banker in person, by phone or virtually.

Effective August 11, 2025, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning July 7, 2025, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under **Refusing Payment on Your Checks**, adding we may refuse to exchange for cash any check drawn on your account unless the presenter of such check also maintains a deposit account with us.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at usbank.com/book to speak with a banker in person, by phone or virtually.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a 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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the 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.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





NCZ 1986 INC
636 S RIVER RD STE 109
DES PLAINES IL 60016-4624

Business Statement

Account Number:

1 993 7934 2579

Statement Period:

Jul 1, 2025

through

Jul 31, 2025

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U.S. BANK SILVER - BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-993-7934-2579

Account Summary

	# Items				
Beginning Balance on Jul 1		\$	85,210.74	Number of Days in Statement Period	31
Other Deposits	15		234,233.01		
Other Withdrawals	21		209,890.41-		
Ending Balance on Jul 31, 2025		\$	109,553.34		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jul 2	Mobile Check Deposit	8613918087	\$ 7,310.00
Jul 3	Mobile Check Deposit	8913411340	13,582.40
Jul 7	Mobile Check Deposit	8016125756	9,094.35
Jul 9	Electronic Deposit REF=251890122527390N00	From RADOVANOVIC CORP S941687665SENDER 801757532	29,885.00
Jul 10	Mobile Check Deposit	8913261129	20,447.15
Jul 11	Electronic Deposit REF=251910169449380N00	From RADOVANOVIC CORP S941687665SENDER 802254294	22,308.00
Jul 15	Mobile Check Deposit	8314355645	9,503.11
Jul 18	Mobile Check Deposit	9212494160	9,983.00
Jul 21	Mobile Check Deposit	8014938613	10,312.00
Jul 22	Mobile Check Deposit	8313517549	9,700.00
Jul 25	Mobile Check Deposit	9212069939	9,405.00
Jul 25	Electronic Deposit REF=252050174546740N00	From RADOVANOVIC CORP S941687665SENDER 804616518	24,629.00
Jul 28	Mobile Check Deposit	8014365499	10,220.00
Jul 28	Electronic Deposit REF=252060178754670N00	From RADOVANOVIC CORP S941687665SENDER 804941296	24,989.00
Jul 29	Electronic Deposit REF=252090156152230N00	From RADOVANOVIC CORP S941687665SENDER 805284458	22,865.00
Total Other Deposits			\$ 234,233.01

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul 2	Electronic Withdrawal REF=251830149227120N00SD	To CADENCE BANK 3640117230ICPAYMENT 000172001174303	\$ 3,672.32-
Jul 2	Electronic Settlement REF=251830173610590Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	7,500.00-
Jul 2	Electronic Settlement REF=251830188457550Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	30,916.16-
Jul 7	Electronic Withdrawal REF=251840153256450N00	To SBA EIDL LOAN 7300000118PAYMENT 0000	423.00-
Jul 9	Electronic Withdrawal REF=251890102163130N00	To AMEX EPAYMENT 0005000040ACH PMT A1588	35.00-
Jul 9	Electronic Settlement REF=251900123983530Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	2,100.00-
Jul 10	Electronic Settlement REF=251910189992130Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	34,239.88-
Jul 14	Electronic Settlement REF=251950092777230Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	2,100.00-
Jul 15	Analysis Service Charge	1500000000	90.60-
Jul 15	Electronic Withdrawal REF=251950151524610N00	To AMEX EPAYMENT 0005000008ACH PMT M7648	285.50-
Jul 15	Zelle Instant On 07/15/25	PMT To Mile Tax PMT ID=USBVwvgnNuQf	600.00-
Jul 17	Electronic Withdrawal REF=251970091794460N00	To Nav Technologies 1455283348NAVPC PYMTNav Technologie	19.95-
Jul 17	Electronic Settlement REF=251980118986660Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	3,500.00-



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U.S. BANK SILVER - BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-993-7934-2579

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Jul 21	Electronic Settlement REF=252020172843090Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	1,600.00-
Jul 21	Electronic Settlement REF=252020184406130Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	16,920.00-
Jul 22	Electronic Withdrawal REF=252020178972540N00	To Nav Technologies 1455283348NAVPC PYMTNav Technologie	35.00-
Jul 22	Electronic Settlement REF=252030095066110Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	18,250.00-
Jul 23	Electronic Settlement REF=252040123429040Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	35,070.00-
Jul 24	Electronic Settlement REF=252050140509720Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	19,563.00-
Jul 28	Electronic Withdrawal REF=252090045764970N00	To CHASE CREDIT CRD 4760039224AUTOPAY 000000000555038	40.00-
Jul 31	Electronic Settlement REF=252120148529690Y00	From NCZ 1986 INC SETTLMT PFSINGLE PT	32,930.00-

Total Other Withdrawals \$ 209,890.41-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jul 2	50,432.26	Jul 14	106,851.28	Jul 23	69,978.34
Jul 3	64,014.66	Jul 15	115,378.29	Jul 24	50,415.34
Jul 7	72,686.01	Jul 17	111,858.34	Jul 25	84,449.34
Jul 9	100,436.01	Jul 18	121,841.34	Jul 28	119,618.34
Jul 10	86,643.28	Jul 21	113,633.34	Jul 29	142,483.34
Jul 11	108,951.28	Jul 22	105,048.34	Jul 31	109,553.34

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: June 2025

Account Number:	1-993-7934-2579	\$	90.60
Analysis Service Charge assessed to	1-993-7934-2579	\$	90.60

Service Activity Detail for Account Number 1-993-7934-2579

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	48		No Charge
Charge For Neg Coll Balance	377.27		No Charge
Subtotal: Depository Services			0.00
SinglePoint			
SPE Current Day per Item Det	34		No Charge
SPE Pday Det & Sum Mo Maint	1	17.95000	17.95
SPE Previous Day per Item Det	39		No Charge
SPE ACH Mo Maintenance	1	12.00000	12.00
SP ACH Adjustment Mo Maint	1		No Charge
SP Image Access Mo Maint	1		No Charge
SPE Ext Messaging Mo Maint	1		No Charge
Subtotal: SinglePoint			29.95
Wire Transfers			
Incoming Fedwire	1	14.00000	14.00
Wire Advice Mail	1	12.00000	12.00
Subtotal: Wire Transfers			26.00



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ANALYSIS SERVICE CHARGE DETAIL (CONTINUED)

Service Activity Detail for Account Number 1-993-7934-2579 (continued)

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
ACH Services			
SDA STATUS REPORT	6		No Charge
ACH Received Addenda Item	2		No Charge
ACH Secured NSF File	1	5.00000	5.00
SP E ACH-per Item	27	0.45000	12.15
SPT E SDA TRAN ITEM	14	1.25000	17.50
SP E ACH NOC Item	2		No Charge
Subtotal: ACH Services			34.65
Fee Based Service Charges for Account Number 1-993-7934-2579			\$ 90.60

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