



858-31-01-00 40825 119 C 001 20 S 66 002
AD BAGELS LLC
844 BROKEN SOUND PKWY NW APT 306
BOCA RATON FL 33487-3664

Your account statement

For 11/28/2025

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ TRUIST DYNAMIC BUSINESS CHECKING - PLUS TIER 1100024044767

Account summary

Your previous balance as of 10/31/2025	\$21,505.69
Checks	- 121,587.03
Other withdrawals, debits and service charges	- 70,594.24
Deposits, credits and interest	+ 183,453.82
Your new balance as of 11/28/2025	= \$12,778.24

Checks

DATE	CHECK #	AMOUNT(\$)
11/04	2340	441.20
11/05	*2381	350.00
11/03	*2383	150.00
11/04	*2387	160.50
11/04	*2390	26,000.00
11/04	*2392	2,449.59
11/05	2393	160.00
11/05	2394	2,992.00
11/05	2395	761.00
11/06	2396	603.31
11/06	2397	3,300.00
11/07	2398	1,059.00
11/19	2399	235.00
11/13	2400	150.00
11/13	2401	631.30
11/12	2402	400.00
11/12	2403	2,449.50
11/12	2404	805.00
11/12	2405	3,000.00
11/14	2406	580.41
11/17	2407	150.00
11/13	2408	3,800.00
11/18	2409	2,534.00
11/14	2410	1,006.00
11/21	2411	105.00
11/19	2412	1,038.00
11/25	2413	144.20
11/20	2414	148.88

DATE	CHECK #	AMOUNT(\$)
11/17	2415	700.00
11/20	2416	1,169.00
11/24	*2419	246.00
11/19	2420	2,900.00
11/20	2421	2,950.00
11/25	2422	1,488.00
11/26	2423	887.00
11/28	2424	1,000.00
11/26	2425	2,500.00
11/04	*12952	501.65
11/03	*12957	345.90
11/03	12958	304.75
11/03	12959	395.27
11/03	12960	193.01
11/05	12961	797.14
11/04	12962	136.99
11/03	12963	235.77
11/03	12964	331.32
11/04	12965	350.01
11/04	12966	222.56
11/03	12967	682.00
11/03	12968	687.49
11/03	12969	77.58
11/05	12970	81.58
11/05	12971	111.14
11/03	12972	1,130.92
11/06	12973	842.70
11/19	12974	421.30

DATE	CHECK #	AMOUNT(\$)
11/03	12975	537.54
11/05	12976	207.79
11/03	12977	1,101.55
11/03	12978	339.40
11/10	12979	336.83
11/10	12980	304.75
11/10	12981	365.70
11/14	12982	162.54
11/12	12983	1,030.79
11/10	12984	137.00
11/10	12985	432.72
11/10	12986	506.65
11/10	12987	252.12
11/10	12988	270.13
11/10	12989	746.28
11/12	12990	882.74
11/14	12991	51.71
11/12	12992	30.79
11/12	12993	50.19
11/10	12994	1,130.92
11/12	12995	842.70
11/10	12996	537.55
11/12	12997	207.79
11/10	12998	1,101.54
11/10	12999	339.40
11/17	13000	341.78
11/17	13001	304.75
11/17	13002	395.27

continued

■ TRUIST DYNAMIC BUSINESS CHECKING - PLUS TIER 1100024044767 (continued)

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
11/19	13003	187.48	11/17	13015	1,130.92	11/24	13027	403.78
11/18	13004	839.62	11/19	13016	842.70	11/24	13028	484.16
11/17	13005	136.99	11/17	13017	537.54	11/24	13029	96.04
11/17	13006	418.28	11/18	13018	207.79	11/26	*13031	714.14
11/17	13007	492.99	11/17	13019	1,101.55	11/25	*13033	51.72
11/17	13008	264.12	11/17	13020	339.40	11/24	*13036	1,010.40
11/17	13009	259.51	11/24	13021	336.84	11/25	*13038	975.82
11/17	13010	682.00	11/24	13022	253.96	11/24	13039	537.55
11/24	13011	698.34	11/24	13023	398.03	11/25	*13041	1,101.55
11/18	13012	51.71	11/26	13024	193.01	11/24	13042	339.40
11/19	13013	76.97	11/26	13025	871.48	11/03	*10062889	15,100.00
11/19	13014	72.35	11/25	13026	137.00			

* indicates a skip in sequential check numbers above this item

Total checks = \$121,587.03

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/03	DEBIT CARD PURCHASE PUBLIX #1708 10-31 BOCA RATON FL 8522	66.87
11/03	DEBIT CARD PURCHASE NIAGARA DISTRIBUTO 10-31 954-9256775 FL 8522	374.09
11/03	ACH CORP DEBIT WAGE PAY ADP WAGE PAY AD BAGELS LLC PALM BEA CUSTOMER ID 605094334556MAV	100.00
11/03	ACH CORP DEBIT PAY-BY-PAY ADP PAY-BY-PAY AD BAGELS LLC PALM BEA CUSTOMER ID 605094334557MAV	144.81
11/03	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133282250	297.91
11/03	ACH CORP DEBIT 7183166893 Ivy Receivables FOX FUNDING GROUP LLC CUSTOMER ID 133245329	400.00
11/03	ACH CORP DEBIT ADP Tax ADP Tax AD BAGELS LLC CUSTOMER ID LCMAY 110344A01	2,659.49
11/03	ACH CORP DEBIT MTOT DISC BANKCARD 1869 PALM BEACH BAGELS CUSTOMER ID 519701220200497	39.95
11/03	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/03	ACH CORP DEBIT FEES SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	4,591.05
11/04	DEBIT CARD PURCHASE AMAZON MKTPL*NK9Y6 11-03 Amzn.com/bill WA 8522	78.62
11/04	DEBIT CARD PURCHASE PUBLIX #1708 11-03 BOCA RATON FL 8522	54.00
11/04	DEBIT CARD PURCHASE CHENEY BROTHERS IN 11-03 561-845-4768 FL 8530	784.65
11/04	ACH CORP DEBIT SpotOn - a FBO SpotOn's Cus AD BAGELS LLC Palm Bea CUSTOMER ID	7.79
11/04	ACH CORP DEBIT Shift4 Shift4 717771 PALM BEACH BAGE CUSTOMER ID 125110322283	64.18
11/04	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133400747	297.91
11/04	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/05	BUS PRODS DELUXE BUS SYS. HARVEY DANIELS	409.01
11/05	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/05	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133437703	297.91
11/06	DEBIT CARD PURCHASE ALL FLORIDA PAPER 11-04 305-8356060 FL 8530	796.83
11/06	DEBIT CARD PURCHASE US Premium Finance 11-06 Peachtree Cor GA 8530	242.24
11/06	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/06	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133479029	297.91
11/06	ACH CORP DEBIT D002089198 Rauch-Milliken I AD BAGELS LLC CUSTOMER ID	750.00
11/07	DEBIT CARD PURCHASE GFS STORE #1945 11-05 BOYNTON BEACH FL 8530	218.50
11/07	DEBIT CARD PURCHASE THE UPS STORE 6615 11-06 561-4197304 FL 8522	29.89
11/07	DEBIT CARD PURCHASE PUBLIX #785 11-06 BOCA RATON FL 8522	83.23
11/07	DEBIT CARD PURCHASE CHENEY BROTHERS IN 11-06 561-845-4768 FL 8530	510.34
11/07	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133529024	297.91
11/07	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/07	ACH CORP DEBIT 2025-11-02 DoorDash Capital Ad Bagels LLC CUSTOMER ID dc02b3bde20e43e	374.12
11/07	ACH CORP DEBIT ACHPAYMENT SLRECOVERY AD Bagels Palm Beach CUSTOMER ID	2,275.00
11/10	DEBIT CARD RECURRING PYMT IIQ*IDENTITYIQ.COM 11-07 877-8754347 NV 8530	34.99
11/10	ACH CORP DEBIT WAGE PAY ADP WAGE PAY AD BAGELS LLC PALM BEA CUSTOMER ID 617095763745MAV	100.00
11/10	ACH CORP DEBIT PAY-BY-PAY ADP PAY-BY-PAY AD BAGELS LLC PALM BEA CUSTOMER ID 617095763746MAV	142.51
11/10	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/10	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133581541	297.91
11/10	ACH CORP DEBIT 7183166893 Ivy Receivables FOX FUNDING GROUP LLC CUSTOMER ID 133545647	400.00
11/10	ACH CORP DEBIT ADP Tax ADP Tax AD BAGELS LLC CUSTOMER ID LCMAY 111045A01	2,619.23
11/12	DEBIT CARD PURCHASE BOCA RATON CITY HA 11-10 BOCA RATON FL 8522	65.00

continued



■ TRUIST DYNAMIC BUSINESS CHECKING - PLUS TIER 1100024044767 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
11/12	DEBIT CARD PURCHASE BOCA RATON CITY HA 11-10 BOCA RATON FL 8522	50.00
11/12	DEBIT CARD PURCHASE CHENEY BROTHERS IN 11-10 561-845-4768 FL 8530	1,020.00
11/12	DEBIT CARD PURCHASE PUBLIX #1708 11-11 BOCA RATON FL 8522	41.04
11/12	DEBIT CARD PURCHASE THE FRESH MARKET 2 11-11 BOCA RATON FL 8522	34.93
11/12	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/12	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133665057	297.91
11/13	DEBIT CARD PURCHASE ALL FLORIDA PAPER 11-11 305-8356060 FL 8530	852.59
11/13	DEBIT CARD PURCHASE 4TE*DRIVE LOCAL BU 11-12 954-968-1234 FL 8522	39.99
11/13	DEBIT CARD PURCHASE PUBLIX #1708 11-12 BOCA RATON FL 8522	77.73
11/13	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133723967	297.91
11/13	INTERNET PAYMENT ELEC PYMT FPL DIRECT DEBIT 5508249389 WEBI	2,316.80
11/13	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/13	ACH CORP DEBIT D002104601 Rauch-Milliken I AD BAGELS LLC CUSTOMER ID	750.00
11/14	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133768195	297.91
11/14	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/14	ACH CORP DEBIT 2025-11-09 DoorDash Capital Ad Bagels LLC CUSTOMER ID 37a677f92270402	447.59
11/14	BUS ONLINE ACH SETTLEMENT	3,750.00
11/17	ACH CORP DEBIT WAGE PAY ADP WAGE PAY AD BAGELS LLC PALM BEA CUSTOMER ID 937338413465MAV	100.00
11/17	ACH CORP DEBIT PAY-BY-PAY ADP PAY-BY-PAY AD BAGELS LLC PALM BEA CUSTOMER ID 937338413466MAV	138.77
11/17	ACH CORP DEBIT FDMS PYMT FDMS AD BAGELS LLC CUSTOMER ID 052-2326201-000	172.22
11/17	ACH CORP DEBIT ADP Tax ADP Tax AD BAGELS LLC CUSTOMER ID LCMAV 111746A01	2,514.01
11/17	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/17	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133823234	297.91
11/17	ACH CORP DEBIT 7183166893 Ivy Receivables FOX FUNDING GROUP LLC CUSTOMER ID 133787080	400.00
11/17	TRUIST ONLINE TRANSFER MOBILE TO ****3590 -	710.34
11/17	TRUIST ONLINE TRANSFER MOBILE TO ****3590 -	169.97
11/18	DEBIT CARD PURCHASE CHENEY BROTHERS IN 11-17 561-845-4768 FL 8530	4.38
11/18	DEBIT CARD PURCHASE CHENEY BROTHERS IN 11-17 561-845-4768 FL 8530	1,400.00
11/18	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133916914	297.91
11/18	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/19	DEBIT CARD PURCHASE CUBESMART 524 11-18 877-2790721 FL 8530	388.31
11/19	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 133958698	297.91
11/19	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/20	DEBIT CARD PURCHASE ALL FLORIDA PAPER 11-18 305-8356060 FL 8530	685.88
11/20	DEBIT CARD PURCHASE RAIDER ROOTER 11-19 866-476-5614 FL 8530	350.00
11/20	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 134005682	297.91
11/20	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/20	ACH CORP DEBIT D002120874 Rauch-Milliken I AD BAGELS LLC CUSTOMER ID	750.00
11/20	TRUIST ONLINE TRANSFER MOBILE TO ****3590 -	1,246.92
11/21	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 134051436	297.91
11/21	ACH CORP DEBIT ACH CPA TAX PARTNERS DEBRA DANIELS CUSTOMER ID 631-513-1521	55.01
11/21	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/21	ACH CORP DEBIT 2025-11-16 DoorDash Capital Ad Bagels LLC CUSTOMER ID 3f180dd6eee14bf	331.22
11/21	ACH CORP DEBIT ACHPAYMENT SLRECOVERY AD Bagels Palm Beach CUSTOMER ID W245	900.00
11/21	TRUIST ONLINE TRANSFER MOBILE TO ****3590 -	2,289.22
11/21	SERVICE CHARGES - PRIOR PERIOD	210.92
11/24	ACH CORP DEBIT WAGE PAY ADP WAGE PAY AD BAGELS LLC PALM BEA CUSTOMER ID 522077203065MAV	100.00
11/24	ACH CORP DEBIT PAY-BY-PAY ADP PAY-BY-PAY AD BAGELS LLC PALM BEA CUSTOMER ID 522077203066MAV	150.05
11/24	ACH CORP DEBIT ADP Tax ADP Tax AD BAGELS LLC CUSTOMER ID LCMAV 112447A01	2,811.08
11/24	ACH CORP DEBIT 1737243_17 SPOTON TRANSACT DEBRA DANIELS CUSTOMER ID 877-814-4102	103.20
11/24	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/24	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 134100803	297.91
11/24	ACH CORP DEBIT 7183166893 Ivy Receivables FOX FUNDING GROUP LLC CUSTOMER ID 134069588	400.00
11/24	TRUIST ONLINE TRANSFER MOBILE TO ****3590 -	4,700.00
11/24	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00

continued

■ TRUIST DYNAMIC BUSINESS CHECKING - PLUS TIER 1100024044767 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
11/24	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
11/24	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
11/24	RETURNED ITEM FEE NOT CHARGED	36.00
11/24	RETURNED ITEM FEE NOT CHARGED	36.00
11/25	DEBIT CARD PURCHASE CHENEY BROTHERS IN 11-24 561-845-4768 FL 8530	710.00
11/25	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 134184521	297.91
11/25	ACH CORP DEBIT 1739237_17 SPOTON TRANSACT DEBRA DANIELS CUSTOMER ID 877-814-4102	44.68
11/25	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/25	ACH CORP DEBIT ACH ROSEDALE AND DRA DEBRA DANIELS CUSTOMER ID 516-783-1515	500.00
11/26	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 134225189	297.91
11/26	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/26	RETURNED ITEM FEE NOT CHARGED	36.00
11/28	DEBIT CARD PURCHASE THE UPS STORE 6615 11-26 561-4197304 FL 8522	1,060.04
11/28	DEBIT CARD PURCHASE ALL FLORIDA PAPER 11-26 305-8356060 FL 8530	1,153.83
11/28	ACH CORP DEBIT 5612081085 CAPYBARA BEACH BAGEL, PALM CUSTOMER ID 975079958	288.00
11/28	ACH CORP DEBIT 9144978400 eFinancialTree AD Bagels LLC CUSTOMER ID 134268244	297.91
11/28	ACH CORP DEBIT D002136611 Rauch-Milliken I AD BAGELS LLC CUSTOMER ID	750.00
11/28	ACH CORP DEBIT minpmt SpotOn Palm Beach Bagel CUSTOMER ID ea2a1c1fbccb460	6,734.75

Total other withdrawals, debits and service charges = \$70,594.24

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/03	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID CKGGRN082KOTAWI	60.73
11/03	COUNTER DEPOSIT	174.00
11/03	RTP CREDIT SpotOn San Francisco CA 94111 bb533a9bfa1449b9b05fb38a00e17c60	492.54
11/03	RTP CREDIT SpotOn San Francisco CA 94111 9539ee15b41346b6ad4ab38a00e56c55	950.62
11/03	RTP CREDIT SpotOn San Francisco CA 94111 ff43191e0ea04ba8a9e6b38a00e71e6f	1,080.38
11/03	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,520.65
11/03	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,678.77
11/03	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,662.68
11/03	TRUIST ONLINE TRANSFER MOBILE FROM ****3590 -	26,000.00
11/04	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID YNE4UKA246LNZ5K	258.39
11/04	EDI PAYMNT PAYONEER 7362 Palm Beach Bagel CUSTOMER ID 366185272413658	454.64
11/04	RTP CREDIT SpotOn San Francisco CA 94111 7e648c6f5bb84ba584f9b38b00e07d73	852.74
11/04	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,598.10
11/05	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID 9Y96HRXHGN01EW	256.71
11/05	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,780.56
11/05	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	2,798.26
11/06	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID ZA6LBHG525QIUDG	56.47
11/06	RTP CREDIT SpotOn San Francisco CA 94111 b10e826d02b740f682c7b38d00e06021	79.52
11/06	COUNTER DEPOSIT	126.00
11/06	COUNTER DEPOSIT	161.00
11/06	COUNTER DEPOSIT	191.00
11/06	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,380.22
11/06	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	2,711.17
11/07	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID GH5N2UGNA69K5QH	168.93
11/07	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25110705RXxcK6Y	321.37
11/07	Oct Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25110701RXxcK6Y	387.38
11/07	RTP CREDIT SpotOn San Francisco CA 94111 7acc3b18164642aaa294b38e00e0ebbb	692.61
11/07	DoorDash - DoorDash, Inc. ADBAGELS LLC CUSTOMER ID ST-S2F2T8D9G2O9	1,860.55
11/07	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,453.77
11/10	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID QRSQR9FZ6C1U6C	206.97
11/10	RTP CREDIT SpotOn San Francisco CA 94111 a187f220512a4e24a4acb39100e25eb3	450.74
11/10	RTP CREDIT SpotOn San Francisco CA 94111 fcf5481f4b8d492abe60b39100e4a0e9	793.11
11/10	RTP CREDIT SpotOn San Francisco CA 94111 e9c2c986798643df82b0b39100e63075	1,183.46
11/10	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,231.03
11/10	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,008.79
11/10	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,191.94
11/12	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID NRCMYTUTOL7EQ3A	65.55
11/12	COUNTER DEPOSIT	72.00
11/12	COUNTER DEPOSIT	95.00
11/12	RTP CREDIT SpotOn San Francisco CA 94111 19853dea5ad54153b7dbb39300e11bc1	367.99

continued



■ TRUIST DYNAMIC BUSINESS CHECKING - PLUS TIER 1100024044767 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
11/12	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID 601PP9F3UUCEO5C	413.70
11/12	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 2511110AAAFGVQ	770.77
11/12	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	1,749.43
11/12	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	5,449.89
11/12	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	169.97
11/13	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID O2PQ6Q4PEQ3B5FH	69.27
11/13	RTP CREDIT SpotOn San Francisco CA 94111 20dee04942e041b1abe8b39400e0d1ff	243.05
11/13	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,981.14
11/13	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	4,940.55
11/14	EDI PAYMNT UBER USA 6787 Palm Beach Bagel Baker CUSTOMER ID E88PDN5LLZXPXS3	57.39
11/14	RTP CREDIT SpotOn San Francisco CA 94111 50f110d13942483b960db39500e09d4e	131.60
11/14	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25111412RXxcK6Y	497.78
11/14	DoorDash - DoorDash, Inc. ADBAGELS LLC CUSTOMER ID ST-V4Q4S2Z6D1C8	2,193.70
11/14	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,993.35
11/14	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	710.34
11/17	PARTNER UBER USA, LLC Z8BK PALM BEACH BAGEL BAKER	173.75
11/17	RTP CREDIT SpotOn San Francisco CA 94111 c3030649880f46a5b1bbb39800e27c8a	308.10
11/17	RTP CREDIT SpotOn San Francisco CA 94111 2804b0432b994743902ab39800e6b5c1	858.71
11/17	RTP CREDIT SpotOn San Francisco CA 94111 f606988ffd0446a695a3b39800e5156c	901.42
11/17	CORP PAY MODMED INC AD BAGELS LLC CUSTOMER ID	1,258.75
11/17	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,813.23
11/17	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,708.58
11/17	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	6,116.63
11/18	EDI PAYMNT PAYONEER 7362 Palm Beach Bagel CUSTOMER ID 366185288250550	135.31
11/18	PARTNER UBER USA, LLC 2BNG PALM BEACH BAGEL BAKER	228.10
11/18	RTP CREDIT SpotOn San Francisco CA 94111 510aa3ff35c44a0a8715b39900f5cf08	850.67
11/18	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,224.61
11/19	PARTNER UBER USA, LLC 114N PALM BEACH BAGEL BAKER	17.66
11/19	RTP CREDIT SpotOn San Francisco CA 94111 084fd72cc5594a498945b39a00e081c2	235.46
11/19	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25111918AAAFGVQ	969.16
11/19	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,406.57
11/19	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	1,246.92
11/20	COUNTER DEPOSIT	146.00
11/20	PARTNER UBER USA, LLC EQG6 PALM BEACH BAGEL BAKER	156.73
11/20	COUNTER DEPOSIT	160.00
11/20	COUNTER DEPOSIT	300.00
11/20	RTP CREDIT SpotOn San Francisco CA 94111 544d1ffd84344a5d9b0db39b00e0e5ab	507.58
11/20	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,291.18
11/20	AUTO OVERDRAFT TRANSFER ACCOUNT NUMBER 1100024043590	2,289.22
11/21	PARTNER UBER USA, LLC VQC6 PALM BEACH BAGEL BAKER	48.46
11/21	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25112119RXxcK6Y	302.56
11/21	RTP CREDIT SpotOn San Francisco CA 94111 b9001469a9094f059ad9b39c00e0d924	538.90
11/21	DoorDash - DoorDash, Inc. ADBAGELS LLC CUSTOMER ID ST-E4V8C8E7Q5A6	1,643.33
11/21	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,589.57
11/24	PARTNER UBER USA, LLC HZJQ PALM BEACH BAGEL BAKER	86.79
11/24	RTP CREDIT SpotOn San Francisco CA 94111 6674b711f5634f55819eb39f00e27a07	485.78
11/24	RTP CREDIT SpotOn San Francisco CA 94111 1b0138efc94342eea6e7b39f00e50432	745.99
11/24	RTP CREDIT SpotOn San Francisco CA 94111 bb15880862bb4d4d870cb39f00e6e313	912.71
11/24	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	2,652.81
11/24	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,541.41
11/24	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	4,387.71
11/24	DAILY CAP OF 3 FEES 36	36.00
11/24	DAILY CAP OF 3 FEES 36	36.00
11/25	EDI PAYMNT PAYONEER 7362 Palm Beach Bagel CUSTOMER ID 366185304384889	195.09
11/25	TRUIST ONLINE TRANSFER MOBILE FROM ****3590 -	230.93
11/25	PARTNER UBER USA, LLC GRI5 PALM BEACH BAGEL BAKER	247.72
11/25	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25112423AAAFGVQ	379.73
11/25	RTP CREDIT SpotOn San Francisco CA 94111 aec80807d12a43dd98f5b3a000e02c87	437.66
11/25	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,340.17

continued

■ TRUIST DYNAMIC BUSINESS CHECKING - PLUS TIER 1100024044767 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
11/25	INCOMING WIRE TRANSFER WIRE REF# 20251125-00020065	5,000.00
11/26	PARTNER UBER USA, LLC A17M PALM BEACH BAGEL BAKER	162.91
11/26	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,428.85
11/26	REPRESENTED ITEM 36	36.00
11/28	PARTNER UBER USA, LLC ME2R PALM BEACH BAGEL BAKER	47.26
11/28	PARTNER UBER USA, LLC SVP0 PALM BEACH BAGEL BAKER	152.79
11/28	Nov Actvty GRUBHUB INC Palm Beach Bagel CUSTOMER ID 25112826RXxcK6Y	466.60
11/28	RTP CREDIT SpotOn San Francisco CA 94111 e1c8f09b2caf4526be7db3a300e71d5d	542.99
11/28	RTP CREDIT SpotOn San Francisco CA 94111 09cf10561f6d4d40b63bb3a300e8a444	735.47
11/28	DoorDash - DoorDash, Inc. ADBAGELS LLC CUSTOMER ID ST-I9G2M5V7X8N1	1,589.36
11/28	PYMT PROC SHIFT4 PALM BEACH BAGELS CUSTOMER ID 068880021814230	3,132.54
11/28	2025-11-28 DoorDash Capital Ad Bagels LLC CUSTOMER ID 498a5ee6041248e	15,767.12
Total deposits, credits and interest		= \$183,453.82

Important: Fee Changes. Truist has completed an annual review of wholesale payment services pricing. As of January 1, 2026, fees will change for some treasury and payment services, including changes to depository, payment and select digital services. Visit www.truist.com/pricingchanges for a full list of impacted services.



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am – 8pm EST Monday-Friday and 8am – 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, 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

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC

