



884-17-01-00 40258 0 C 001 30 S 66 002
GOLDEN FUTURE AGENCY LLC
11223 NW 78TH LN
DORAL FL 33178-1494

Your account statement

For 03/31/2022

Contact us



Truist.com



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

■ BUSINESS VALUE 200 CHECKING 1100009700186

Account summary

Your previous balance as of 02/28/2022	\$1.00
Checks	- 0.00
Other withdrawals, debits and service charges	- 9,225.24
Deposits, credits and interest	+ 9,251.44
Your new balance as of 03/31/2022	= \$27.20

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/09	ZELLE BUSINESS PAYMENT TO Golden Future Agency Llc Wells PAYMENT ID BBT105627748	10.78
03/14	ZELLE BUSINESS PAYMENT TO Alan Liendo PAYMENT ID BBT106700860	158.00
03/14	ZELLE BUSINESS PAYMENT TO Nathaly Lobo PAYMENT ID BBT106701186	113.00
03/14	ZELLE BUSINESS PAYMENT TO Jorge Moron PAYMENT ID BBT106701619	46.00
03/14	ZELLE BUSINESS PAYMENT TO Eduardo Prince PAYMENT ID BBT106702007	73.00
03/14	ZELLE BUSINESS PAYMENT TO Francisco De Palo PAYMENT ID BBT106703790	32.00
03/14	ZELLE BUSINESS PAYMENT TO Teresa De Los Rios PAYMENT ID BBT106704133	470.00
03/14	ZELLE BUSINESS PAYMENT TO Ilsen Ibarra PAYMENT ID BBT106728415	238.00
03/14	ZELLE BUSINESS PAYMENT TO Lillehammer Gomez PAYMENT ID BBT106739606	20.00
03/14	ZELLE BUSINESS PAYMENT TO Maykel Makarem PAYMENT ID BBT106740223	400.00
03/14	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-14-22	270.00
03/14	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-14-22	20.00
03/14	ZELLE BUSINESS PAYMENT TO Jose Framil PAYMENT ID BBT106740997	276.88
03/14	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-14-22	500.00
03/14	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-14-22	129.39
03/15	DEBIT CARD PURCHASE MCDONALD'S F7230 03-14 MIAMI FL 1088	24.25
03/15	DEBIT CARD PURCHASE-PIN 03-14-22 MIAMI FL 1088 SHELL SERVICE STATION	32.05
03/15	DEBIT CARD PURCHASE-PIN 03-14-22 MIAMI FL 1088 SHELL SERVICE STATION	69.83
03/15	DEBIT CARD PURCHASE MCDONALD'S F13051 03-14 DORAL FL 1088	18.68
03/15	DEBIT CARD PURCHASE PUBLIX #1492 03-14 DORAL FL 1088	35.00
03/15	DEBIT CARD PURCHASE-PIN 03-14-22 DORAL FL 1088 PUBLIX SUPER MAR 7550 NW	32.92
03/15	CASH WITHDRAWAL 03-14-22 1088 MIAMI-DADE-FLAGLER MIAMI FL	260.00
03/16	DEBIT CARD PURCHASE Wise US Inc. 03-16 188-89083833 NY 1088	31.00
03/16	ZELLE BUSINESS PAYMENT TO Golden Future Agency Llc Wells PAYMENT ID BBT107464488	11.00
03/17	DEBIT CARD PURCHASE SQ *YEUNG'S LOTUS 03-16 Miami FL 1088	16.04
03/21	DEBIT CARD PURCHASE UPTOWN BUFFET 03-18 MIAMI FL 1088	15.03
03/21	ZELLE BUSINESS PAYMENT TO Alimentos Gilda PAYMENT ID BBT108578348	395.00
03/21	ZELLE BUSINESS PAYMENT TO Stalin Corona PAYMENT ID BBT108578591	21.00
03/21	ZELLE BUSINESS PAYMENT TO Francisco De Palo PAYMENT ID BBT108578825	41.00

continued

■ BUSINESS VALUE 200 CHECKING 1100009700186 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
03/21	ZELLE BUSINESS PAYMENT TO Jessica Sanchez PAYMENT ID BBT108579186	21.00
03/21	ZELLE BUSINESS PAYMENT TO Ilse Ibarra PAYMENT ID BBT108579395	238.00
03/21	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-21-22	182.00
03/21	ZELLE BUSINESS PAYMENT TO Eduardo Prince PAYMENT ID BBT108580060	67.00
03/21	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-21-22	435.00
03/21	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-21-22	393.00
03/21	SERVICE CHARGES - PRIOR PERIOD	12.22
03/22	DEBIT CARD MISC DEBIT REMITLY* F0CC 03-21 WWW.REMITLY.C WA 1088	199.99
03/22	DEBIT CARD MISC DEBIT REMITLY* N22F 03-21 WWW.REMITLY.C WA 1088	330.99
03/22	DEBIT CARD MISC DEBIT REMITLY* J99B 03-21 WWW.REMITLY.C WA 1088	93.99
03/22	ZELLE BUSINESS PAYMENT TO Luis Vargas PAYMENT ID BBT108825699	150.00
03/22	ZELLE BUSINESS PAYMENT TO Golden Future Agency Llc Wells PAYMENT ID BBT108853932	53.05
03/23	ZELLE BUSINESS PAYMENT TO Jose Maradei PAYMENT ID BBT109149176	160.00
03/28	ZELLE BUSINESS PAYMENT TO Genesis Sanchez PAYMENT ID BBT110258481	300.00
03/28	ZELLE BUSINESS PAYMENT TO Luz Fajardo PAYMENT ID BBT110259016	76.21
03/28	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-28-22	1,178.00
03/28	ZELLE BUSINESS PAYMENT TO Carolina Dsouza PAYMENT ID BBT110262797	155.00
03/29	DEBIT CARD PURCHASE MCDONALD'S F37263 03-28 MIAMI FL 1088	24.99
03/30	DEBIT CARD PURCHASE APPLE.COM/BILL 03-29 800-275-2273 CA 1088	9.99
03/30	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 03-29 866-712-7753 CA 1088	9.99
03/30	DEBIT CARD PURCHASE APPLE.COM/BILL 03-29 866-712-7753 CA 1088	9.99
03/30	ZELLE BUSINESS PAYMENT TO Jose Maradei PAYMENT ID BBT110745247	613.00
03/30	ZELLE BUSINESS PAYMENT TO Alvaro Delgado PAYMENT ID BBT110837871	74.00
03/30	ZELLE BUSINESS PAYMENT TO Stalin Corona PAYMENT ID BBT110838251	20.00
03/30	ZELLE BUSINESS PAYMENT TO Francisco De Palo PAYMENT ID BBT110838479	62.00
03/30	ZELLE BUSINESS PAYMENT TO Ilse Ibarra PAYMENT ID BBT110838726	214.00
03/30	ZELLE BUSINESS PAYMENT TO Lillehammer Gomez PAYMENT ID BBT110839463	126.00
03/30	M-APP TRANSFER TRANSFER TO CHECKING 1100019442045 03-30-22	246.00
03/31	DEBIT CARD PURCHASE APPLE.COM/BILL 03-30 866-712-7753 CA 1088	4.99
03/31	DEBIT CARD PURCHASE APPLE.COM/BILL 03-30 866-712-7753 CA 1088	4.99
Total other withdrawals, debits and service charges		= \$9,225.24

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/03	ZELLE PAYMENT FROM MAYKEL MAKAREM PAYMENT ID WFCT0Q9QCKZD	10.78
03/14	INCOMING WIRE TRANSFER WIRE REF# 20220314-00008926	2,959.00
03/15	M-APP TRANSFER TRANSFER FROM CHECKING 1100019442045 03-15-22	40.00
03/15	M-APP TRANSFER TRANSFER FROM CHECKING 1100019442045 03-14-22	278.00
03/17	ZELLE BUSINESS PAYMENT FROM MAYKEL MAKAREM PAYMENT ID WFCT0QBJ9WLM	10.00
03/18	M-APP TRANSFER TRANSFER FROM CHECKING 1100019442045 03-18-22	9.83
03/21	M-APP TRANSFER TRANSFER FROM CHECKING 1100019442045 03-21-22	10.48
03/21	A20321055 Wise Inc Golden Future Agency L CUSTOMER ID A20321055	2,618.00
03/23	ZELLE BUSINESS PAYMENT FROM MAYKEL MAKAREM PAYMENT ID WFCT0QBVFH82	23.69
03/23	202202-01 Wise Inc GOLDEN FUTURE AGENCY L CUSTOMER ID 202202-01	136.13
03/28	A20328017 Wise Inc Golden Future Agency L CUSTOMER ID A20328017	2,506.00
03/29	0000070117 Wise Inc Maykel Saul Makarem CUSTOMER ID 0000070117	99.49
03/30	20220202 Wise Inc GOLDEN FUTURE AGENCY L CUSTOMER ID 20220202	550.04
Total deposits, credits and interest		= \$9,251.44



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