



 UNIVERSAL ROOFING SYSTEM INC
4315 EUROPA ST
HOUSTON TX 77022-4049


Account at a Glance

Account Description	- Suffix	Beginning Balance	Withdrawals/ Advances	Deposits/ Payments	Fees/ Charges	Dividends/ Interest	Ending Balance
00 Regular Shares - 000		5.00	0.00	0.00	0.00	0.00	5.00
17 Commercial Checking Non-Int Bearing - 017		5,986.68	124,163.52-	122,786.26	0.00	0.00	4,609.42

Your Financial Summary

Your total Share balances: 5.00
Your total Draft balances: 4,609.42

00 Regular Shares - 000

Date	Description	Amount	Balance
12/01/2022	Beginning Balance		5.00
12/31/2022	Ending Balance		5.00
Dividends Paid To You in 2022 on Suffix 000:		\$0.00	

17 Commercial Checking Non-Int Bearing - 017

Date	Description	Amount	Balance
12/01/2022	Beginning Balance		5,986.68
12/01/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408595880130	219.70-	5,766.98
12/01/2022	Withdrawal Home Banking Transfer to *****788-19	900.00-	4,866.98
12/01/2022	Withdrawal POS NST THE HOME DEPOT 001706 VENICE FL 000056782601	54.17-	4,812.81
12/01/2022	Withdrawal POS NST THE HOME DEPOT 001526 VENICE FL 000032717701	35.61-	4,777.20
12/01/2022	Withdrawal POS WINN-DIXI 4100 S MCCAL ENGLEWOOD FL 000019166946	272.14-	4,505.06
12/01/2022	Withdrawal Credit or debit card WENDY'S 9167 233300177817	58.94-	4,446.12
12/01/2022	Withdrawal Credit or debit card ENTERPRISE RENT-A-CAR 233400212377	294.85-	4,151.27
12/01/2022	Withdrawal Credit or debit card CITY OF SUGAR LAND COM 233400263687	34.50-	4,116.77
12/02/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal	219.70-	3,897.07

12/02/2022	Roofing Syst Trace #091408597973243 Withdrawal Bill payment NNT PROGRESSIVE LEA031238 DRAPER UT 000031473827	91.98-	3,805.09
12/02/2022	Withdrawal Bill payment NNT PROGRESSIVE LEA170378 DRAPER UT 000079474601	75.83-	3,729.26
12/02/2022	Withdrawal POS RACETRAC2442 ENGLEWOOD FL 000044689900	13.89-	3,715.37
12/02/2022	Withdrawal POS LOWE'S #1732 PORT CHARLOTT FL 000010404903	537.54-	3,177.83
12/02/2022	Withdrawal POS WAL-MART #0721 PORT CHARLOTT FL 000034374300	110.41-	3,067.42
12/02/2022	Withdrawal POS PAPA JOHN 2828 S MCCAL ENGLEWOOD FL 000012307194	130.57-	2,936.85
12/02/2022	Withdrawal POS RACETRAC2442 ENGLEWOOD FL 000052512100	30.63-	2,906.22
12/02/2022	Withdrawal POS WINN-DIXI 4100 S MCCAL ENGLEWOOD FL 000018467029	160.70-	2,745.52
12/02/2022	Withdrawal Credit or debit card CITY OF SUGAR LAND COM 233500250181	127.00-	2,618.52
12/02/2022	Withdrawal Credit or debit card CHILI'S VENICE 233500248179	72.50-	2,546.02
12/04/2022	Withdrawal Bill payment Western Union Financial S San Francisco CA 000010325970	1,000.00-	1,546.02
12/04/2022	Withdrawal Credit or debit card RACETRAC2442 00024422 233600125116	113.28-	1,432.74
12/04/2022	Withdrawal Credit or debit card RACETRAC2442 00024422 233600125115	16.61-	1,416.13
12/05/2022	Deposit Cover check# 1073	1,760.00	3,176.13
12/05/2022	Withdrawal Draft Trace #1073	2,450.00-	726.13
12/05/2022	Deposit Shared branch USMID FLOR Arcadia FL 233900028315	9,265.50	9,991.63
12/05/2022	Deposit Check	2,334.75	12,326.38
12/05/2022	Withdrawal Draft Trace #1070	2,000.00-	10,326.38
12/05/2022	Deposit Transfer from *****788-19	5,025.00	15,351.38
12/05/2022	Withdrawal Credit or debit card RACETRAC2442 00024422 233700061699	4.47-	15,346.91
12/05/2022	Withdrawal Credit or debit card AMERICAS BEST VALUE IN 233700188501	359.34-	14,987.57
12/05/2022	Withdrawal Credit or debit card AMERICAS BEST VALUE IN 233700188502	359.34-	14,628.23
12/05/2022	Withdrawal Home Banking Transfer to *****788-19	300.00-	14,328.23
12/06/2022	Withdrawal POS NST THE HOME DEPOT 001590 VENICE FL 000049554501	255.37-	14,072.86
12/06/2022	Withdrawal POS SHELL SERVICE S NOKOMIS FL 000083637782	100.00-	13,972.86
12/06/2022	Withdrawal Draft Trace #1074	9,840.00-	4,132.86
12/07/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408593748825	439.39-	3,693.47
12/07/2022	Withdrawal POS 7-ELEVEN Sarasota FL 000000088043	70.17-	3,623.30
12/07/2022	Withdrawal POS RACETRAC2442 ENGLEWOOD FL 000084360300	4.58-	3,618.72
12/07/2022	Withdrawal POS WINN-DIXI 4100 S MCCAL ENGLEWOOD FL 000009265760	34.12-	3,584.60
12/07/2022	Withdrawal POS LOWE'S #1732 PORT CHARLOTT FL 000010018919	174.37-	3,410.23
12/07/2022	Withdrawal POS POKEY'S MART PORT CHARLOTT FL 000064147305	10.08-	3,400.15
12/07/2022	Withdrawal POS 5804 BEE RIDGE RD SARASOTA FL 000018401019	73.56-	3,326.59
12/07/2022	Withdrawal Credit or debit card BURGER KING #3436 Q07 234000246649	114.02-	3,212.57
12/07/2022	Withdrawal Credit or debit card SARASOTA CO-SOLID WAST 234000262978	391.28-	2,821.29
12/07/2022	Withdrawal Credit or debit card TST* TOMATILLOS FRESH 234100249288	17.97-	2,803.32

12/07/2022	Withdrawal Credit or debit card TST* TOMATILLOS FRESH 234100249289	73.83-	2,729.49
12/08/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408595062003	439.39-	2,290.10
12/08/2022	Withdrawal POS SHELL SERVICE S VENICE FL 000085483785	9.17-	2,280.93
12/08/2022	Withdrawal Fee NSF Fee Trace #1041	29.00-	2,251.93
12/08/2022	Withdrawal Credit or debit card SARASOTA CO-SOLID WAST 234100247458	326.44-	1,925.49
12/09/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408597131470	439.39-	1,486.10
12/09/2022	Withdrawal Bill payment NNT PROGRESSIVE LEA531530 DRAPER UT 000071287337	91.98-	1,394.12
12/09/2022	Withdrawal Bill payment NNT PROGRESSIVE LEA632976 DRAPER UT 000063288169	75.83-	1,318.29
12/09/2022	Deposit Cash	2,300.00	3,618.29
12/09/2022	Withdrawal Draft Trace #1041	3,300.00-	318.29
12/09/2022	Withdrawal POS PAPA JOHN 2828 S MCCAL ENGLEWOOD FL 000015007288	101.16-	217.13
12/09/2022	Deposit Cash	1,100.00	1,317.13
12/09/2022	Deposit Cash	3,948.00	5,265.13
12/09/2022	Withdrawal Draft Trace #1071	5,000.00-	265.13
12/09/2022	Withdrawal Credit or debit card APPLE.COM/BILL 234200193771	14.06-	251.07
12/09/2022	Withdrawal Credit or debit card CHINA WOK OF GULF COVE 234100073074	162.15-	88.92
12/11/2022	Withdrawal Credit or debit card ERAC TOLL 7XD4JB 234401428492	48.02-	40.90
12/12/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408598764312	29.00-	11.90
12/12/2022	Deposit Check	1,785.00	1,796.90
12/12/2022	Withdrawal POS SHELL SERVICE S NOKOMIS FL 000083638031	100.00-	1,696.90
12/12/2022	Deposit Shared branch SARASOTA - SARASOTA FL 234600004365	9,938.00	11,634.90
12/12/2022	Withdrawal Shared branch SARASOTA - SARASOTA FL 234600004369	1,500.00-	10,134.90
12/12/2022	Withdrawal Bill payment Western Union Financial S San Francisco CA 000006757176	1,006.99-	9,127.91
12/12/2022	Withdrawal Draft Trace #2022	1,100.00-	8,027.91
12/12/2022	Withdrawal Draft Trace #2020	900.00-	7,127.91
12/13/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408590980871	439.39-	6,688.52
12/13/2022	Withdrawal Draft Trace #1075	3,200.00-	3,488.52
12/13/2022	Deposit Cash	1,950.00	5,438.52
12/13/2022	Withdrawal Draft Trace #2017	2,300.00-	3,138.52
12/13/2022	Withdrawal Draft Trace #2016	1,780.00-	1,358.52
12/13/2022	Withdrawal Draft Trace #2008	600.00-	758.52
12/13/2022	Withdrawal Draft Trace #2009	500.00-	258.52
12/13/2022	Withdrawal POS 5804 BEE RIDGE RD SARASOTA FL 000020004780	27.42-	231.10
12/14/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408592524381	29.00-	202.10
12/14/2022	Withdrawal POS 7-ELEVEN PORT CHARLOTT FL 000000942148	5.22-	196.88
12/14/2022	Withdrawal POS NST THE HOME DEPOT 000081 PORT CHARLOTT	27.49-	169.39

	FL 000037242002		
12/14/2022	Deposit Cash	1,000.00	1,169.39
12/14/2022	Withdrawal POS WM SUPERCENTER #1874 ENGLEWOOD FL 000000185201	86.96-	1,082.43
12/14/2022	Withdrawal Draft Trace #2010	1,000.00-	82.43
12/15/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408594293056	29.00-	53.43
12/15/2022	Withdrawal POS NST THE HOME DEPOT 002405 VENICE FL 000011164001	18.15-	35.28
12/15/2022	Withdrawal POS WAL Wal-Mart Super 221551 ENGLEWOOD FL 000064510254	17.01-	18.27
12/15/2022	Deposit ACH #WTF SumUp ACCTVERIFY CCD Victor padron Trace #021214895382989	0.01	18.28
12/15/2022	Withdrawal Credit or debit card APPLE.COM/BILL 234900241814	1.07-	17.21
12/16/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408596397259	29.00-	11.79-
12/16/2022	Deposit Cash	1,400.00	1,388.21
12/16/2022	Withdrawal POS WM SUPERCENTER #1874 ENGLEWOOD FL 000000792402	23.59-	1,364.62
12/16/2022	Withdrawal Draft Trace #2004	1,100.00-	264.62
12/16/2022	Withdrawal POS CIRCLE K 07439 2803 S ENGLEWOOD FL 0000000000002	15.00-	249.62
12/17/2022	Withdrawal POS RACETRAC2442 ENGLEWOOD FL 000093497600	4.79-	244.83
12/17/2022	Withdrawal POS AUTOZONE 1236 ENGLEWOOD FL 000000572747	5.87-	238.96
12/17/2022	Withdrawal POS NST THE HOME DEPOT 000085 VENICE FL 000086934301	23.52-	215.44
12/17/2022	Withdrawal POS NNT BURGER KING #34472148 ENGLEWOOD FL 000095005778	13.44-	202.00
12/17/2022	Withdrawal POS O'REILLY AUTO PARTS 4934 ENGLEWOOD FL 000092353600	14.20-	187.80
12/17/2022	Withdrawal POS WAL-MART #1874 ENGLEWOOD FL 000000416900	13.17-	174.63
12/18/2022	Withdrawal Credit or debit card GOODZER.COM 235001332696	160.00-	14.63
12/19/2022	Deposit ACH INTUIT 67654005 DEPOSIT CCD UNIVERSAL ROOFING SYST Trace #021000025373707	1,400.00	1,414.63
12/19/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408598226798	439.39-	975.24
12/19/2022	Withdrawal ACH INTUIT 49962265 TRAN FEE CCD UNIVERSAL ROOFING SYST Trace #021000025266137	47.85-	927.39
12/19/2022	Withdrawal POS RACETRAC2442 ENGLEWOOD FL 000002545000	4.79-	922.60
12/19/2022	Deposit Cash	4,330.00	5,252.60
12/19/2022	Withdrawal Draft Trace #1097	1,500.00-	3,752.60
12/19/2022	Withdrawal Draft Trace #2006	1,000.00-	2,752.60
12/19/2022	Withdrawal POS WAL Wal-Mart Super 720160 ENGLEWOOD FL 000045746718	29.09-	2,723.51
12/20/2022	Withdrawal POS RACETRAC2442 ENGLEWOOD FL 000016536300	4.79-	2,718.72
12/20/2022	Withdrawal POS LOWE'S #2727 NORTH PORT FL 000008744184	7.47-	2,711.25
12/20/2022	Deposit Shared branch SARASOTA - SARASOTA FL 235400005359	11,200.00	13,911.25
12/20/2022	Withdrawal Shared branch SARASOTA - SARASOTA FL 235400005361	1,400.00-	12,511.25
12/20/2022	Deposit Check	8,000.00	20,511.25
12/20/2022	Withdrawal Draft Trace #2021	1,700.00-	18,811.25
12/20/2022	Withdrawal Draft Trace #2001	1,600.00-	17,211.25
12/20/2022	Withdrawal Draft Trace #2000	1,500.00-	15,711.25
12/20/2022	Withdrawal Draft Trace #1096	1,500.00-	14,211.25
12/20/2022	Withdrawal Draft Trace #1084	1,400.00-	12,811.25
12/20/2022	Withdrawal ATM BANK OF AMERICA ENGLEWOOD FL 000023546116	503.00-	12,308.25

12/20/2022	Withdrawal Fee BANK OF AMERICA ENGLEWOOD FL	1.50-	12,306.75
12/20/2022	Withdrawal Home Banking Transfer to *****788-19	500.00-	11,806.75
12/20/2022	Withdrawal Credit or debit card ENTERPRISE RENT-A-CAR 235300234855	900.00-	10,906.75
12/20/2022	Withdrawal Credit or debit card APPLE.COM/BILL 235400249953	1.07-	10,905.68
12/21/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408591972009	439.39-	10,466.29
12/21/2022	Withdrawal POS AUTOZONE 1236 ENGLEWOOD FL 000000575207	16.04-	10,450.25
12/21/2022	Withdrawal POS 7-ELEVEN VENICE FL 000000959385	4.85-	10,445.40
12/21/2022	Withdrawal POS NST THE HOME DEPOT 001311 VENICE FL 000042334601	13.33-	10,432.07
12/21/2022	Withdrawal POS LOWE'S #2727 NORTH PORT FL 000013116182	11.00-	10,421.07
12/21/2022	Withdrawal Draft Trace #1098	4,000.00-	6,421.07
12/21/2022	Withdrawal POS SHELL SERVICE S NOKOMIS FL 000083630584	100.00-	6,321.07
12/21/2022	Withdrawal POS SHELL SERVICE S NOKOMIS FL 000083637012	36.21-	6,284.86
12/21/2022	Withdrawal Home Banking Transfer to *****788-19	1,200.00-	5,084.86
12/21/2022	Withdrawal Credit or debit card HLU*HULU 647912295636- 235400184488	69.28-	5,015.58
12/21/2022	Withdrawal Credit or debit card CSC SERVICEWORK 235400286417	2.00-	5,013.58
12/21/2022	Withdrawal Credit or debit card CSC SERVICEWORK 235400286418	2.00-	5,011.58
12/21/2022	Withdrawal Credit or debit card SARASOTA CO-SOLID WAST 235400243693	294.30-	4,717.28
12/21/2022	Withdrawal POS PILOT #0092 OCALA FL 000051361600	125.00-	4,592.28
12/21/2022	Withdrawal POS PILOT #0092 OCALA FL 000018652800	13.51-	4,578.77
12/22/2022	Withdrawal POS BP#9088352TA MA MARIANNA FL 000091625509	100.00-	4,478.77
12/22/2022	Withdrawal POS ON THE RUN #30 PONCHATOU LA 000014354545	123.53-	4,355.24
12/22/2022	Withdrawal POS SHELL SERVICE S BEAUMONT TX 000050418783	4.68-	4,350.56
12/22/2022	Deposit Transfer from *****788-19	3,750.00	8,100.56
12/22/2022	Deposit Cash	3,000.00	11,100.56
12/22/2022	Withdrawal Draft Trace #1093	3,200.00-	7,900.56
12/22/2022	Withdrawal Draft Trace #1092	1,300.00-	6,600.56
12/22/2022	Withdrawal Credit or debit card CIRCLE K 07439 235400252271	14.03-	6,586.53
12/22/2022	Withdrawal Credit or debit card STARLING BUICK GMC 235500279801	3,268.59-	3,317.94
12/22/2022	Withdrawal Credit or debit card 891 BEACON BLDG PROD 235500076429	46.82-	3,271.12
12/22/2022	Withdrawal Credit or debit card SARASOTA CO-SOLID WAST 235500261185	277.95-	2,993.17
12/22/2022	Withdrawal Credit or debit card ENTERPRISE RENT-A-CAR 235500248333	216.02-	2,777.15
12/22/2022	Withdrawal Credit or debit card CHINA 1 235500259002	50.40-	2,726.75
12/22/2022	Withdrawal Credit or debit card UBER TRIP 235600261197	52.90-	2,673.85
12/23/2022	Withdrawal Bill payment NNT PROGRESSIVE LEA671409 DRAPER UT 000071814079	91.98-	2,581.87
12/23/2022	Withdrawal Bill payment NNT PROGRESSIVE LEA371650 DRAPER UT 000025814797	75.83-	2,506.04

12/23/2022	Withdrawal Draft Trace #1094	1,840.00-	666.04
12/23/2022	Deposit Cash	4,000.00	4,666.04
12/23/2022	Deposit Cash	4,500.00	9,166.04
12/23/2022	Withdrawal Draft Trace #1088	1,600.00-	7,566.04
12/23/2022	Withdrawal Draft Trace #1089	1,550.00-	6,016.04
12/23/2022	Withdrawal Credit or debit card RACETRAC2442 00024422 235500056622	116.28-	5,899.76
12/23/2022	Withdrawal Credit or debit card RACETRAC2442 00024422 235500056577	4.79-	5,894.97
12/23/2022	Withdrawal Credit or debit card SONIC DRIVE IN #6642 235600240879	16.82-	5,878.15
12/23/2022	Withdrawal POS SUNOCO 07885866 HOUSTON TX 000080808265	55.01-	5,823.14
12/24/2022	Withdrawal Shared branch First Service CU Humble TX 2358468987	1,000.00-	4,823.14
12/24/2022	Withdrawal POS WM SUPERCENTER #4526 HOUSTON TX 000000271948	3,016.50-	1,806.64
12/24/2022	Withdrawal POS WAL Wal-Mart Super 002411 HOUSTON TX 000015611250	40.52-	1,766.12
12/24/2022	Withdrawal Home Banking Transfer to *****788-19	600.00-	1,166.12
12/24/2022	Withdrawal ATM CHASE HOUSTON TX 000000005052	503.50-	662.62
12/24/2022	Withdrawal Fee CHASE HOUSTON TX	1.50-	661.12
12/24/2022	ATM HANDI PLUS #-K120946 HOUSTON TX 000000004856		661.12
12/25/2022	Withdrawal Credit or debit card APPLE.COM/BILL 235801088021	12.98-	648.14
12/25/2022	Withdrawal Credit or debit card APPLE.COM/BILL 235800131557	0.99-	647.15
12/25/2022	Withdrawal Credit or debit card CHEVRON 0381410 235800047480	46.71-	600.44
12/26/2022	Withdrawal Credit or debit card VERIZON*TELESALE 04231 236000054022	162.05-	438.39
12/27/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408597340611	29.00-	409.39
12/27/2022	Deposit Cash	10,300.00	10,709.39
12/27/2022	Withdrawal Draft Trace #2028	2,300.00-	8,409.39
12/27/2022	Withdrawal Draft Trace #2024	773.00-	7,636.39
12/27/2022	Withdrawal Credit or debit card LA MICHOACANA HOUSTON 235900054139	47.06-	7,589.33
12/27/2022	Withdrawal Credit or debit card AMC 2426 SPRING 10 235900158269	40.98-	7,548.35
12/27/2022	Withdrawal Credit or debit card WAFFLE HOUSE 1437 236000053762	37.00-	7,511.35
12/27/2022	Withdrawal Credit or debit card U-HAUL MOVING & STORAG 236000174427	300.00-	7,211.35
12/28/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408599615834	439.39-	6,771.96
12/28/2022	Deposit Cash	9,900.00	16,671.96
12/28/2022	Withdrawal Draft Trace #2030	3,600.00-	13,071.96
12/28/2022	Withdrawal Draft Trace #2031	3,500.00-	9,571.96
12/28/2022	Withdrawal Draft Trace #1090	2,000.00-	7,571.96
12/28/2022	Withdrawal Draft Trace #2038	1,900.00-	5,671.96
12/28/2022	Withdrawal Draft Trace #2040	1,700.00-	3,971.96
12/28/2022	Withdrawal Draft Trace #2037	1,700.00-	2,271.96
12/28/2022	Withdrawal Draft Trace #2036	1,600.00-	671.96
12/28/2022	Withdrawal Home Banking Transfer to *****788-19	500.00-	171.96
12/29/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408591368620	29.00-	142.96
12/29/2022	Deposit Shared branch Resource One CU HOUSTON TX 000254018564	4,000.00	4,142.96
12/29/2022	Withdrawal Credit or debit card WWW.SAYRHINO.COM 236200203687	34.98-	4,107.98
12/29/2022	Withdrawal Credit or debit card WWW.SAYRHINO.COM	34.98-	4,073.00

	236200203688		
12/29/2022	Withdrawal Home Banking Transfer to *****788-19	4,000.00-	73.00
12/30/2022	Withdrawal Fee NSF Fee ALLY ALLY PAYMT WEB universal roofing Trace #021000021644459	29.00-	44.00
12/30/2022	Withdrawal Fee NSF Fee Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408593767479	29.00-	15.00
12/30/2022	Deposit Transfer from *****788-19	3,900.00	3,915.00
12/30/2022	Withdrawal ACH ALLY ALLY PAYMT WEB universal roofing Trace #021000021644459	1,500.00-	2,415.00
12/30/2022	Withdrawal ACH Arcarius LLC (Su TRAN CCD Universal Roofing Syst Trace #091408593767479	439.39-	1,975.61
12/30/2022	Withdrawal POS KROGER #3 25050 FM 109 RICHMOND TX 000012001954	77.73-	1,897.88
12/30/2022	Deposit Cash	12,700.00	14,597.88
12/30/2022	Withdrawal Draft Trace #2042	3,700.00-	10,897.88
12/30/2022	Withdrawal Draft Trace #2044	3,300.00-	7,597.88
12/30/2022	Withdrawal Draft Trace #2043	2,800.00-	4,797.88
12/31/2022	Withdrawal POS NST THE HOME DEPOT 001354 KATY TX 000076476101	46.34-	4,751.54
12/31/2022	Withdrawal POS LOWE'S # 3306 KATY TX 000014245862	42.12-	4,709.42
12/31/2022	Withdrawal POS SHELL SERVICE S KATY TX 000077307460	100.00-	4,609.42
12/31/2022	Ending Balance		4,609.42
Dividends Paid To You in 2022 on Suffix 017: \$0.00			

YOUR BILLING RIGHTS - FOR CONSUMERS ONLY - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not reserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card statement automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50.00. These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "Send Inquiries To," or telephone us at the number shown in the "Send Inquiries To" area as soon as you can 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.

- (1.) Tell us your name and account number.
- (2.) 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.
- (3.) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for foreign initiated transactions and all **transfers** resulting from point-of-sale debit card transactions) to do this, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.