



P.O. Box 1393
Buffalo, NY 14240-1393

JOHN SMITH
1234 MAPLE STREET
ANYTOWN NY 10001

YOUR RELATIONSHIP MANAGER

HSBC DIRECT

212.221.2221

HSBC PREMIER

JOHN SMITH

ACCOUNT NUMBER 123-456789

STATEMENT PERIOD 02/06/25 TO 03/05/25

BEGINNING BALANCE	\$12,000.00
DEPOSITS & OTHER ADDITIONS	\$10,267.85
WITHDRAWALS & OTHER SUBTRACTIONS	\$4,508.21
ENDING BALANCE	\$17,759.64

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
02/06/25	OPENING BALANCE			\$12,000.00
02/06/25	PURCHASE SQ *MEMPHIS ROASTING CO CORDOVA TN		\$8.75	\$11,991.25
02/07/25	PURCHASE KROGER #225 GERMANTOWN PKWY CORDOVA TN		\$92.40	\$11,898.85
02/07/25	PURCHASE APPLE.COM/BILL ITUNES PURCHASE		\$1.29	\$11,897.56
02/07/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,488.50		\$13,386.06
02/08/25	PURCHASE SHELL OIL #5541 POPLAR AVE CORDOVA TN		\$52.15	\$13,333.91
02/09/25	PURCHASE CVS PHARMACY #7081 CORDOVA TN		\$18.90	\$13,315.01
02/09/25	PURCHASE NETFLIX.COM NETFLIX.COM CA		\$15.99	\$13,299.02
02/09/25	PURCHASE SPOTIFY USA NEW YORK NY		\$10.99	\$13,288.03
02/10/25	ATM WITHDRAWAL BANK OF AMERICA ATM 123 MAIN ST MEMPHIS TN		\$120.00	\$13,168.03
02/11/25	NON-HSBC ATM FEE BANK OF AMERICA ATM		\$3.00	\$13,165.03
02/12/25	PURCHASE TARGET T-0345 WOLFCHASE GALLERIA		\$47.50	\$13,117.53
02/13/25	DEPOSIT FROM STRIPE INC. ASHRAF PHOTOGRAPHY STRIPE-PAYOUT001	\$1,150.00		\$14,267.53
02/13/25	PURCHASE AMAZON MKTPLACE AMZN.COM/BILL WA		\$33.20	\$14,234.33
02/13/25	PURCHASE UBER EATS ORDER MEMPHIS TN		\$28.65	\$14,205.68
02/14/25	ONLINE BILL PAYMENT VERIZON WIRELESS VZW.COM/PAYBILL		\$88.10	\$14,117.58
02/14/25	PURCHASE CHIPOTLE #102 UNION AVE MEMPHIS TN		\$14.75	\$14,102.83
02/14/25	ZELLE PAYMENT FROM JOHN SMITH JSMITH@EMAIL.COM MEMO: PHOTO EQUIP	\$120.00		\$14,222.83
02/15/25	PURCHASE WALGREENS #9013 CORDOVA TN		\$9.80	\$14,213.03
02/15/25	PURCHASE BESTBUY.COM ONLINE ORDER BBY01-12345		\$129.99	\$14,083.04
02/16/25	PURCHASE GOOGLE *YOUTUBEPREMIUM G.CO/HELPPAY# CA		\$13.99	\$14,069.05
02/16/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,502.75		\$15,571.80
02/17/25	PURCHASE STARBUCKS #S5034 CORDOVA TN		\$6.45	\$15,565.35
02/17/25	PURCHASE ADOBE CREATIVE CLOUD ADBE.COM/PYMT CA		\$52.99	\$15,512.36
02/17/25	PURCHASE ETSY.COM BROOKLYN NY - HANDMADE ITEM		\$38.50	\$15,473.86



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STATEMENT PERIOD 03/06/25 TO 04/05/25

BEGINNING BALANCE	\$17,759.64
DEPOSITS & OTHER ADDITIONS	\$11,756.35
WITHDRAWALS & OTHER SUBTRACTIONS	\$4,691.18
ENDING BALANCE	\$24,824.81

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
03/06/25	OPENING BALANCE			\$17,759.64
03/06/25	PURCHASE KROGER #225 GERMANTOWN PKWY CORDOVA TN		\$92.40	\$17,667.24
03/07/25	PURCHASE APPLE.COM/BILL ITUNES PURCHASE		\$1.29	\$17,665.95
03/07/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,488.50		\$19,154.45
03/08/25	PURCHASE SHELL OIL #5541 POPLAR AVE CORDOVA TN		\$52.15	\$19,102.30
03/08/25	PURCHASE CVS PHARMACY #7081 CORDOVA TN		\$18.90	\$19,083.40
03/08/25	PURCHASE NETFLIX.COM NETFLIX.COM CA		\$15.99	\$19,067.41
03/09/25	PURCHASE SPOTIFY USA NEW YORK NY		\$10.99	\$19,056.42
03/09/25	ATM WITHDRAWAL BANK OF AMERICA ATM 123 MAIN ST MEMPHIS TN		\$120.00	\$18,936.42
03/10/25	NON-HSBC ATM FEE BANK OF AMERICA ATM		\$3.00	\$18,933.42
03/10/25	PURCHASE TARGET T-0345 WOLFCHASE GALLERIA		\$47.50	\$18,885.92
03/10/25	DEPOSIT FROM STRIPE INC. ASHRAF PHOTOGRAPHY STRIPE-PAYOUT001	\$1,150.00		\$20,035.92
03/10/25	PURCHASE AMAZON MKTPLACE AMZN.COM/BILL WA		\$33.20	\$20,002.72
03/11/25	PURCHASE UBER EATS ORDER MEMPHIS TN		\$28.65	\$19,974.07
03/11/25	ONLINE BILL PAYMENT VERIZON WIRELESS VZW.COM/PAYBILL		\$88.10	\$19,885.97
03/11/25	PURCHASE CHIPOTLE #102 UNION AVE MEMPHIS TN		\$14.75	\$19,871.22
03/11/25	ZELLE PAYMENT FROM JOHN SMITH JSMITH@EMAIL.COM MEMO: PHOTO EQUIP	\$120.00		\$19,991.22
03/12/25	PURCHASE WALGREENS #9013 CORDOVA TN		\$9.80	\$19,981.42
03/12/25	PURCHASE BESTBUY.COM ONLINE ORDER BBY01-12345		\$129.99	\$19,851.43
03/12/25	PURCHASE GOOGLE *YOUTUBEPREMIUM G.CO/HELPPAY# CA		\$13.99	\$19,837.44
03/12/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,502.75		\$21,340.19
03/13/25	PURCHASE STARBUCKS #S5034 CORDOVA TN		\$6.45	\$21,333.74
03/13/25	PURCHASE ADOBE CREATIVE CLOUD ADBE.COM/PYMT CA		\$52.99	\$21,280.75
03/13/25	PURCHASE ETSY.COM BROOKLYN NY - HANDMADE ITEM		\$38.50	\$21,242.25
03/14/25	PURCHASE UBER TRIP UBER.COM CA		\$21.30	\$21,220.95



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STATEMENT PERIOD 04/06/25 TO 05/05/25

BEGINNING BALANCE	\$24,824.81
DEPOSITS & OTHER ADDITIONS	\$10,267.85
WITHDRAWALS & OTHER SUBTRACTIONS	\$4,622.46
ENDING BALANCE	\$30,470.20

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
04/06/25	OPENING BALANCE			\$24,824.81
04/06/25	ATM WITHDRAWAL BANK OF AMERICA ATM 123 MAIN ST MEMPHIS TN		\$120.00	\$24,704.81
04/06/25	NON-HSBC ATM FEE BANK OF AMERICA ATM		\$3.00	\$24,701.81
04/07/25	PURCHASE TARGET T-0345 WOLFCHASE GALLERIA		\$47.50	\$24,654.31
04/07/25	DEPOSIT FROM STRIPE INC. ASHRAF PHOTOGRAPHY STRIPE-PAYOUT001	\$1,150.00		\$25,804.31
04/08/25	PURCHASE AMAZON MKTPLACE AMZN.COM/BILL WA		\$33.20	\$25,771.11
04/09/25	PURCHASE UBER EATS ORDER MEMPHIS TN		\$28.65	\$25,742.46
04/09/25	ONLINE BILL PAYMENT VERIZON WIRELESS VZW.COM/PAYBILL		\$88.10	\$25,654.36
04/09/25	PURCHASE CHIPOTLE #102 UNION AVE MEMPHIS TN		\$14.75	\$25,639.61
04/09/25	ZELLE PAYMENT FROM JOHN SMITH JSMITH@EMAIL.COM MEMO: PHOTO EQUIP	\$120.00		\$25,759.61
04/09/25	PURCHASE WALGREENS #9013 CORDOVA TN		\$9.80	\$25,749.81
04/10/25	PURCHASE BESTBUY.COM ONLINE ORDER BBY01-12345		\$129.99	\$25,619.82
04/10/25	PURCHASE GOOGLE *YOUTUBEPREMIUM G.CO/HELPPAY# CA		\$13.99	\$25,605.83
04/10/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,502.75		\$27,108.58
04/10/25	PURCHASE STARBUCKS #S5034 CORDOVA TN		\$6.45	\$27,102.13
04/11/25	PURCHASE ADOBE CREATIVE CLOUD ADBE.COM/PYMT CA		\$52.99	\$27,049.14
04/11/25	PURCHASE ETSY.COM BROOKLYN NY - HANDMADE ITEM		\$38.50	\$27,010.64
04/12/25	PURCHASE UBER TRIP UBER.COM CA		\$21.30	\$26,989.34
04/13/25	PURCHASE WHOLE FOODS MARKET #10231 GERMANTOWN TN		\$77.80	\$26,911.54
04/13/25	ONLINE TRANSFER FROM SAVINGS ACCT *****7890 HIB-XFR0317A	\$400.00		\$27,311.54
04/13/25	PURCHASE OFFICE DEPOT #112 CORDOVA TN		\$35.60	\$27,275.94
04/13/25	ONLINE BILL PAYMENT MLGW UTILITIES MEMPHIS TN		\$135.80	\$27,140.14
04/13/25	PURCHASE PAYPAL *SMALLMERCHANT SAN JOSE CA		\$19.95	\$27,120.19
04/14/25	DEPOSIT FROM STRIPE INC. ASHRAF PHOTOGRAPHY STRIPE-PAYOUT002	\$1,375.00		\$28,495.19
04/14/25	PURCHASE EXXONMOBIL #7891 GERMANTOWN PKWY		\$60.20	\$28,434.99

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
04/14/25	PURCHASE HOME DEPOT #6943 CORDOVA TN		\$58.90	\$28,376.09
04/15/25	PURCHASE DOMINOS PIZZA #5566 CORDOVA TN		\$26.70	\$28,349.39
04/15/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,495.60		\$29,844.99
04/15/25	ZELLE PAYMENT TO MIKE BROWN MBROWN@MAIL.COM MEMO: CONCERT TICKET		\$75.00	\$29,769.99
04/16/25	PURCHASE ALDI #52 CORDOVA TN		\$62.30	\$29,707.69
04/17/25	REFUND FROM AMAZON MKTPLACE AMZN.COM/BILL WA (RETURNED ITEM)	\$15.50		\$29,723.19
04/18/25	PURCHASE BARNES & NOBLE #2234 WOLFCHASE		\$28.40	\$29,694.79
04/18/25	PURCHASE PANDA EXPRESS #1001 CORDOVA TN		\$11.88	\$29,682.91
04/19/25	ONLINE TRANSFER TO INVESTMENT ACCT ****5678 HSBC INVESTDIRECT		\$500.00	\$29,182.91
04/19/25	PURCHASE LYFT RIDE LYFT.COM CA		\$16.50	\$29,166.41
04/19/25	PURCHASE COSTCO GAS #1100 CORDOVA TN		\$48.90	\$29,117.51
04/19/25	PURCHASE SQ *LOCAL BAKERY CORDOVA TN		\$22.00	\$29,095.51
04/20/25	DEPOSIT CHECK #4567 CLIENT PAYMENT	\$250.00		\$29,345.51
04/21/25	PURCHASE MOVIE THTR MALCO PARADISO MEMPHIS TN		\$32.00	\$29,313.51
04/21/25	PURCHASE AUTZONE #3322 CORDOVA TN		\$19.75	\$29,293.76
04/21/25	PURCHASE MCDONALDS #M123 CORDOVA TN		\$9.12	\$29,284.64
04/22/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,515.00		\$30,799.64
04/22/25	PURCHASE THE CONTAINER STORE ONLINE ORDER		\$67.20	\$30,732.44
04/23/25	PURCHASE GNC #800 WOLFCHASE GALLERIA		\$44.80	\$30,687.64
04/23/25	PURCHASE COMCU INC. BILL PAYMENT COMCAST XFINITY		\$78.00	\$30,609.64
04/24/25	ZELLE PAYMENT FROM IBHRAHIM MOHAMMED MEMO: DINNER SPLIT	\$40.00		\$30,649.64
04/24/25	PURCHASE STEAMGAMES.COM POWERED BY STEAM WA		\$29.99	\$30,619.65
04/25/25	ONLINE BILL PAYMENT CITY OF CORDOVA WATER UTILITY		\$42.50	\$30,577.15
04/25/25	DEPOSIT FROM STRIPE INC. ASHRAF PHOTOGRAPHY STRIPE- PAYOUT003	\$900.00		\$31,477.15
04/25/25	PURCHASE PUBLIX #1234 CORDOVA TN		\$55.10	\$31,422.05

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
04/26/25	PURCHASE H&M #HM500 WOLFCHASE		\$39.90	\$31,382.15
04/26/25	INTEREST PAID ON BALANCE HSBC PREMIER CHECKING	\$12.50		\$31,394.65
04/26/25	PURCHASE FIVE GUYS #FG11 CORDOVA TN		\$18.22	\$31,376.43
04/27/25	REBATE OF NON-HSBC ATM FEE	\$3.00		\$31,379.43
04/28/25	PURCHASE PETSMART #PSM33 CORDOVA TN		\$31.50	\$31,347.93
04/29/25	PURCHASE GAMESTOP #GS77 WOLFCHASE		\$59.99	\$31,287.94
04/30/25	ONLINE TRANSFER TO SAVINGS ACCT ****7890		\$750.00	\$30,537.94
04/30/25	PURCHASE BP GAS #BP789 GERMANTOWN PKWY CORDOVA TN		\$53.80	\$30,484.14
04/30/25	PURCHASE WENDYS #WEN01 CORDOVA TN		\$10.55	\$30,473.59
04/30/25	MONTHLY ACCOUNT SERVICE FEE WAIVED - PREMIER STATUS			\$30,473.59
05/01/25	ATM WITHDRAWAL HSBC ATM DOWNTOWN BRANCH MEMPHIS TN		\$80.00	\$30,393.59
05/01/25	PURCHASE LOCAL BOOKSTORE SOUTH MAIN ARTS DISTRICT		\$24.10	\$30,369.49
05/01/25	ZELLE PAYMENT TO LANDLORD RENT		\$1,050.00	\$29,319.49
05/02/25	PURCHASE COFFEE BEAN & TEA LEAF CORDOVA TN		\$7.32	\$29,312.17
05/02/25	VENMO PAYMENT TO FRIEND CHRISP FOR MOVIE NIGHT		\$7.00	\$29,305.17
05/02/25	PURCHASE SQ *MEMPHIS ROASTING CO CORDOVA TN		\$8.75	\$29,296.42
05/02/25	PURCHASE KROGER #225 GERMANTOWN PKWY CORDOVA TN		\$92.40	\$29,204.02
05/03/25	PURCHASE APPLE.COM/BILL ITUNES PURCHASE		\$1.29	\$29,202.73
05/03/25	ACH DEPOSIT MOE'S HOT WINGS PAYROLL	\$1,488.50		\$30,691.23
05/03/25	PURCHASE SHELL OIL #5541 POPLAR AVE CORDOVA TN		\$52.15	\$30,639.08
05/03/25	PURCHASE CVS PHARMACY #7081 CORDOVA TN		\$18.90	\$30,620.18
05/04/25	PURCHASE NETFLIX.COM NETFLIX.COM CA		\$15.99	\$30,604.19
05/04/25	PURCHASE SPOTIFY USA NEW YORK NY		\$10.99	\$30,593.20
05/04/25	ATM WITHDRAWAL BANK OF AMERICA ATM 123 MAIN ST MEMPHIS TN		\$120.00	\$30,473.20
05/05/25	NON-HSBC ATM FEE BANK OF AMERICA ATM		\$3.00	\$30,470.20