



820-29-01-00 61727 19 C 001 30 S 55 004  
VSAM 1040 LLC  
5955 JIMMY CARTER BLVD STE 41  
NORCROSS GA 30071-4642

## Your account statement

For 01/31/2025

## Contact us



Truist.com



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

### ■ BUSINESS VALUE 200 CHECKING 1000177149654

#### Account summary

Your previous balance as of 12/31/2024	\$54,244.63
Checks	- 26,841.86
Other withdrawals, debits and service charges	- 7,980.98
Deposits, credits and interest	+ 27,411.98
Your new balance as of 01/31/2025	= \$46,833.77

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
01/06	4066	1,515.00	01/08	*4198	306.42	01/16	*4207	1,464.75
01/30	4067	2,000.00	01/06	*4200	400.00	01/16	4208	205.36
01/17	4068	500.00	01/03	4201	4,106.90	01/16	4209	2,000.00
01/28	4069	165.00	01/16	*4203	122.65	01/16	*4211	4,688.96
01/03	*4193	108.02	01/21	4204	1,228.16	01/21	4212	2,638.00
01/06	4194	965.88	01/16	4205	971.68	01/23	4213	2,713.00
01/03	4195	742.08						

\* indicates a skip in sequential check numbers above this item

Total checks = \$26,841.86

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/02	INTERNET PAYMENT CABLE COMCAST 4872817	178.97
01/02	INTERNET PAYMENT CABLE COMCAST 4872797	1,044.08
01/03	ACH CORP DEBIT CRCARDPMT CAPITAL ONE HONGPHUC D VAN CUSTOMER ID 42KA25DQQRK2WLR	97.99
01/06	DEBIT CARD RECURRING PYMT DOCUSIGN INC. 01-04 800-3799973 DE 1442	45.00
01/06	ACH CORP DEBIT USATAXPYMT IRS VSAM 1040 LLC CUSTOMER ID 270540682973473	364.10
01/07	INTERNET PAYMENT UI TAX PMT GA DEPT OF LABOR 006432666	26.81
01/07	INTERNET PAYMENT UI TAX PMT GA DEPT OF LABOR 006432697	56.97
01/07	ACH CORP DEBIT BILLNG MERCH BANKCARD VIET SONG MEDIA LLC CUSTOMER ID 520002139984	306.97
01/07	ACH CORP DEBIT ACH PMT AMEX EPAYMENT HONG PHUC VAN CUSTOMER ID A4002	820.13
01/08	DEBIT CARD RECURRING PYMT ViaSat, Inc. 01-08 Wilmington DE 1442	177.27
01/13	ZELLE BUSINESS PAYMENT TO Brenda Fannin PAYMENT ID BBT281714142	250.00
01/15	INTERNET PAYMENT GPC EBILL GPC 9178856097PTC	626.35
01/16	ACH CORP DEBIT USATAXPYMT IRS VSAM 1040 LLC CUSTOMER ID 270541631581316	1,017.14
01/17	ACH CORP DEBIT PAYMENT SBA EIDL LOAN HONG PHUC VAN CUSTOMER ID 0000	2,437.00
01/17	ACH CORP DEBIT IPFSPMTMOK IPFS866-412-2561 VSAM 1040, LLC CUSTOMER ID B57544	221.58

continued

■ BUSINESS VALUE 200 CHECKING 1000177149654 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
01/21	ZELLE BUSINESS PAYMENT TO Brenda Fannin PAYMENT ID BBT282647524	300.00
01/27	DEBIT CARD PURCHASE 800.COM, LLC 01-26 800-800-4321 FL 1442	10.62
Total other withdrawals, debits and service charges		= \$7,980.98

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
01/02	DEPOSIT	3,000.00
01/02	DEPOSIT	3,000.00
01/02	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	4,740.00
01/14	DEPOSIT	5,600.00
01/22	B8P5HW96L5 FACEBOOK INC VSAM1040 LLC CUSTOMER ID B8P5HW96L5	6.98
01/28	DEPOSIT	500.00
01/28	DEPOSIT	2,700.00
01/28	DEPOSIT	5,265.00
01/30	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	2,600.00
Total deposits, credits and interest		= \$27,411.98

Effective March 2025, the first \$100 of your total check deposit will no longer be made immediately available for check deposits made at the ATM. All deposits are subject to the Funds Availability Policy found in the Commercial Bank Services Agreement and the Business Deposit Accounts Fee Schedule at [www.truist.com/businessdepositsfeeschedule](http://www.truist.com/businessdepositsfeeschedule).

Changes will be effective March 18, 2025 to the Commercial Bank Services Agreement ("CBSA") that governs your account, including revisions under Section J (Availability of Funds). Continued use of your account constitutes your acceptance of the changes. The current version of the CBSA can be obtained at any Truist branch or online at [www.truist.com/CBSA](http://www.truist.com/CBSA). All future transactions on your account will be governed by the amended CBSA. If you have questions about these changes, contact your local Truist Branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



## 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:					
		Outstanding Deposits and Other Credits (Section B)			
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.		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





VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Truist Bank  
GA-10019  
12/30/2024

4066

PAY TO THE ORDER OF: Hal D Van \$ \*\*1,515.00

One Thousand Five Hundred Fifteen and 00/100

Hal D Van  
5401 Twin Creeks Pl  
Norcross, GA 30071

MEMO: VN - Dec 2024

004066 00610001041000177149654

CHECK#:4066 \$1,515.00

053101121 - 01/06/2025 0015226225  
8461121 0008 00050

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Truist Bank  
GA-10019  
1/8/2025

4067

PAY TO THE ORDER OF: Cao Tax & Accounting \$ \*\*2,000.00

Two Thousand and 00/100

Cao Tax & Accounting  
5430 Jimmy Carter Blvd # 108  
Norcross, GA 30093  
678-665-6189

MEMO

004067 00610001041000177149654

CHECK#:4067 \$2,000.00

053101121 - 01/06/2025 0015226225  
8461121 0008 00050

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Truist Bank  
GA-10019  
1/8/2025

4068

PAY TO THE ORDER OF: Loyalty Plus Cleaning Service \$ \*\*500.00

Five Hundred and 00/100

Loyalty Plus Cleaning Service  
2213 Oakland Farm Drive  
Lawrenceville, GA 30044

MEMO: INV311

004068 00610001041000177149654

CHECK#:4068 \$500.00

053101121 - 01/06/2025 0015226225  
8461121 0008 00050

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Truist Bank  
GA-10019  
1/20/2025

4069

PAY TO THE ORDER OF: Orion Fire Systems \$ \*\*165.00

One Hundred Sixty-Five and 00/100

Orion Fire Systems  
1590 N. Roberts Rd. Ste 210  
Kennesaw, GA 30144

MEMO: Invoice 69251

004069 00610001041000177149654

CHECK#:4069 \$165.00

20250128219664200115 03 1406  
Regions Bank >062000019<

Orion Fire Systems  
For Deposit Only

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Truist Bank  
GA-10019  
12/31/2024

4193

PAY TO THE ORDER OF: Bao Ngoc Nguyen \$ \*\*108.02

One Hundred Eight and 02/100

Bao Ngoc Nguyen  
878 Summer Forest Dr.  
Suwanee, GA 30024

MEMO: Pay Period: 12/01/2024 - 12/15/2024

004193 00610001041000177149654

CHECK#:4193 \$108.02

053101121 - 01/06/2025 0015226225  
8461121 0008 00050





VSAM1040 LLC  
5935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
GA-10010

4203

1/15/2025

PAY TO THE ORDER OF: Bao Ngoc Nguyen

\$ \*\*122.65

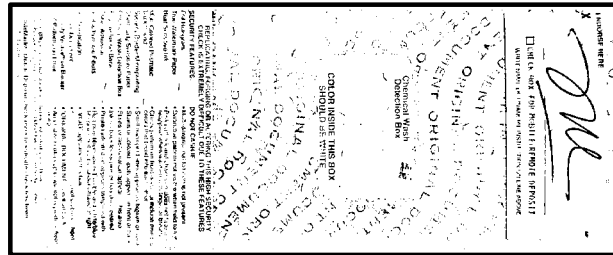
One Hundred Twenty-Two and 65/100

Bao Ngoc Nguyen  
878 Summer Forest Dr.  
Suwanee, GA 30024

Pay Period: 12/18/2024 - 12/31/2024

\*004203\* H0610001041000177149654\*

CHECK#:4203 \$122.65



VSAM1040 LLC  
5935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
GA-10010

4204

1/15/2025

PAY TO THE ORDER OF: Huu Thanh Nguyen

\$ \*\*1,228.16

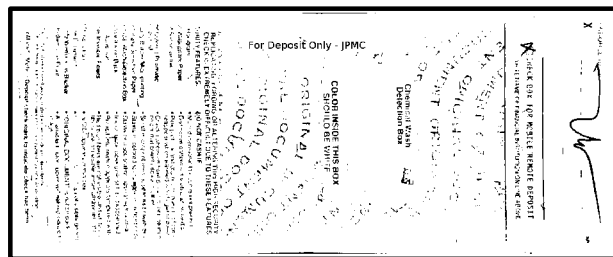
One Thousand Two Hundred Twenty-Eight and 16/100

Huu Thanh Nguyen  
2081 Rainbow Dr  
Snellville, GA 30039

Pay Period: 12/18/2024 - 12/31/2024

\*004204\* H0610001041000177149654\*

CHECK#:4204 \$1,228.16



VSAM1040 LLC  
5935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
GA-10010

4205

1/15/2025

PAY TO THE ORDER OF: Nguyen K Nguyen

\$ \*\*971.68

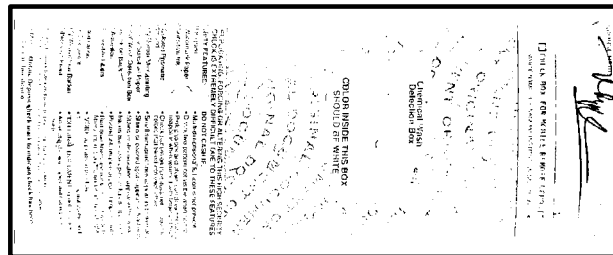
Nine Hundred Seventy-One and 68/100

Nguyen K Nguyen  
4300 Jimmy Carter Blvd, Apt 418  
Norcross, GA 30093

Pay Period: 12/18/2024 - 12/31/2024

\*004205\* H0610001041000177149654\*

CHECK#:4205 \$971.68



VSAM1040 LLC  
5935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
GA-10010

4207

1/15/2025

PAY TO THE ORDER OF: Tram V. Le

\$ \*\*1,464.75

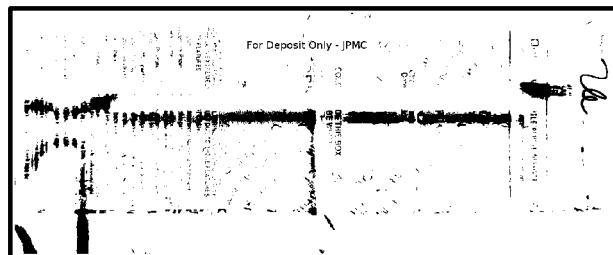
One Thousand Four Hundred Sixty-Four and 75/100

Tram V. Le  
4186 Jody Ln  
Lithium, GA 30047

Pay Period: 12/18/2024 - 12/31/2024

\*004207\* H0610001041000177149654\*

CHECK#:4207 \$1,464.75



VSAM1040 LLC  
5935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
GA-10010

4208

1/15/2025

PAY TO THE ORDER OF: Vy Hoang Tran

\$ \*\*205.36

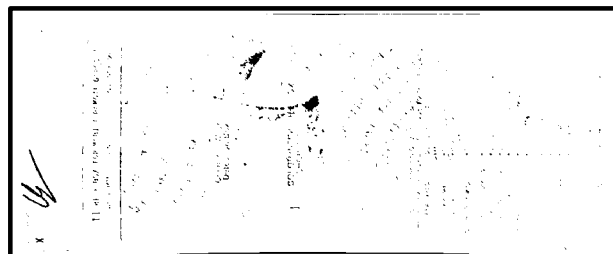
Two Hundred Five and 36/100

Vy Hoang Tran  
1130 Falling Water Lane  
Norcross, GA 30093

Pay Period: 12/18/2024 - 12/31/2024

\*004208\* H0610001041000177149654\*

CHECK#:4208 \$205.36



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-10819  
Norcross

4209

1/15/2025

PAY TO THE ORDER OF: **Truong Q Nguyen**

\$ \*\*2,000.00

Two Thousand and 00/100

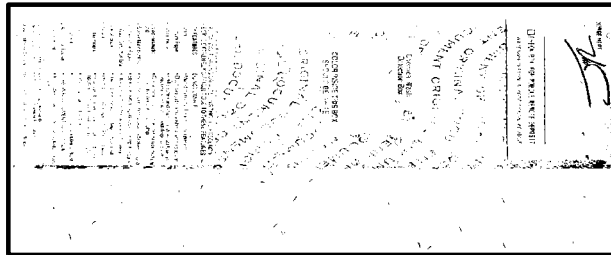
Truong Q Nguyen  
10730 Plantation Dr.  
Alpharetta, GA 30022

MEMO: WE 12/31/24

004209 00610001041000177149554

CHECK#:4209

\$2,000.00



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-10819  
Norcross

4211

1/15/2025

PAY TO THE ORDER OF: **Tin Phat Logistics, LLC**

\$ \*\*4,688.96

Four Thousand Six Hundred Eighty-Eight and 96/100

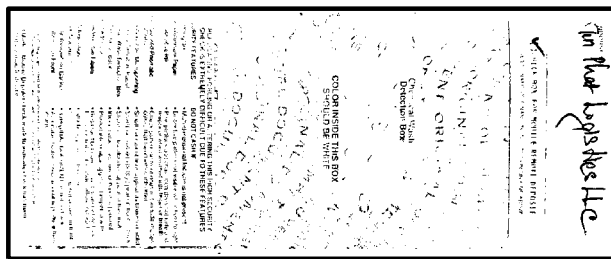
Tin Phat Logistics, LLC

MEMO: WE 12/31/25

004211 00610001041000177149554

CHECK#:4211

\$4,688.96



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-10819  
Norcross

4212

1/20/2025

PAY TO THE ORDER OF: **Truong Q Nguyen**

\$ \*\*2,638.00

Two Thousand Six Hundred Thirty-Eight and 00/100

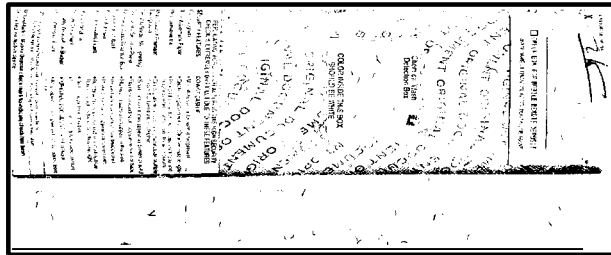
Truong Q Nguyen  
10730 Plantation Dr.  
Alpharetta, GA 30022

MEMO: Commission Jun-Oct+Nov, 2024

004212 00610001041000177149554

CHECK#:4212

\$2,638.00



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-10819  
Norcross

4213

1/20/2025

PAY TO THE ORDER OF: **Tin Phat Logistics, LLC**

\$ \*\*2,713.00

Two Thousand Seven Hundred Thirteen and 00/100

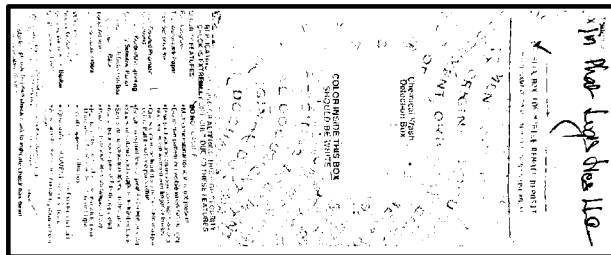
Tin Phat Logistics, LLC

MEMO:

004213 00610001041000177149554

CHECK#:4213

\$2,713.00







820-29-01-00 61727 26 C 001 30 S 55 004  
VSAM 1040 LLC  
5955 JIMMY CARTER BLVD STE 41  
NORCROSS GA 30071-4642

## Your account statement

For 02/28/2025

## Contact us



Truist.com



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

### ■ BUSINESS VALUE 200 CHECKING 1000177149654

#### Account summary

Your previous balance as of 01/31/2025	\$46,833.77
Checks	- 42,699.27
Other withdrawals, debits and service charges	- 15,877.45
Deposits, credits and interest	+ 18,800.00
Your new balance as of 02/28/2025	= \$7,057.05

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
02/03	4070	153.01	02/03	4218	250.82	02/21	* 4240	205.79
02/12	* 4072	790.83	02/07	4219	600.00	02/21	4241	2,000.00
02/18	4073	150.00	02/03	4220	2,000.00	02/21	4242	400.00
02/24	4074	625.00	02/10	4221	4,835.65	02/19	4243	5,195.70
02/18	* 4125	3,600.00	02/04	* 4234	1,515.00	02/18	4244	120.00
02/04	* 4214	188.55	02/18	4235	232.82	02/26	4245	3,000.00
02/03	4215	1,027.33	02/18	4236	1,023.87	02/27	4246	2,500.00
02/03	4216	1,100.53	02/19	4237	925.78	02/27	4247	8,500.00
02/03	4217	1,245.18	02/18	4238	513.41			

\* indicates a skip in sequential check numbers above this item

Total checks = \$42,699.27

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/03	ZELLE BUSINESS PAYMENT TO Brenda Fannin PAYMENT ID BBT285363350	400.00
02/03	ACH CORP DEBIT USATAXPYMT IRS VSAM 1040 LLC CUSTOMER ID 270543403039548	899.58
02/03	ACH CORP DEBIT CRCARDPMT CAPITAL ONE HONGPHUC D VAN CUSTOMER ID 42QTHJPYR5GMF0V	1,263.20
02/04	ACH CORP DEBIT GA TX PYMT GEORGIA ITS TAX VSAM 1040, LLC CUSTOMER ID 1328441424	399.00
02/05	DEBIT CARD RECURRING PYMT DOCUSIGN INC. 02-04 800-3799973 DE 1442	45.00
02/05	ACH CORP DEBIT BILLNG MERCH BANKCARD VIET SONG MEDIA LLC CUSTOMER ID 520002139984 2139984	124.98
02/07	ACH CORP DEBIT ACH PMT AMEX EPAYMENT HONG PHUC VAN CUSTOMER ID A2734	982.70
02/10	DEBIT CARD RECURRING PYMT ViaSat, Inc. 02-08 Wilmington DE 1442	177.27
02/18	INTERNET PAYMENT GPC EBILL GPC 9178856097PTC	610.81
02/18	ACH CORP DEBIT USATAXPYMT IRS VSAM 1040 LLC CUSTOMER ID 270544955063760	1,049.14
02/18	ACH CORP DEBIT PAYMENT SBA EIDL LOAN HONG PHUC VAN CUSTOMER ID 0000	2,437.00
02/18	INTERNET PAYMENT GPC EBILL GPC 0556976053CON	5,342.71
02/19	ACH CORP DEBIT IPFSPMTMOK IPFS866-412-2561 VSAM 1040, LLC CUSTOMER ID B57544	221.58

continued

■ BUSINESS VALUE 200 CHECKING 1000177149654 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
02/19	INTERNET PAYMENT GASSOUTH GAS SOUTH LLC 3652395	486.62
02/21	SERVICE CHARGES - PRIOR PERIOD	5.00
02/24	INTERNET PAYMENT CABLE COMCAST 4553072	377.50
02/24	INTERNET PAYMENT CABLE COMCAST 4553061	1,044.74
02/26	DEBIT CARD PURCHASE 800.COM, LLC 02-26 800-800-4321 FL 1442	10.62
Total other withdrawals, debits and service charges		= \$15,877.45

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
02/18	DEPOSIT	12,500.00
02/24	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	130.00
02/26	DEPOSIT	4,900.00
02/28	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	1,270.00
Total deposits, credits and interest		= \$18,800.00

Effective March 2025, the first \$100 of your total check deposit will no longer be made immediately available for check deposits made at the ATM. All deposits are subject to the Funds Availability Policy found in the Commercial Bank Services Agreement and the Business Deposit Accounts Fee Schedule at [www.truist.com/businessdepositsfeeschedule](http://www.truist.com/businessdepositsfeeschedule).

Changes will be effective March 18, 2025 to the Commercial Bank Services Agreement ("CBSA") that governs your account, including revisions under Section J (Availability of Funds). Continued use of your account constitutes your acceptance of the changes. The current version of the CBSA can be obtained at any Truist branch or online at [www.truist.com/CBSA](http://www.truist.com/CBSA). All future transactions on your account will be governed by the amended CBSA. If you have questions about these changes, contact your local Truist Branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



## 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.

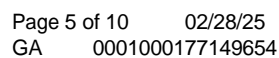
### Change of address

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:					
		Outstanding Deposits and Other Credits (Section B)			
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.		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



[illegible]

CHECK#:4070 \$153.01

For Remittance Deposit Only  
To the Account of 1 205956  
Jonathan Niss Associates Inc 6396

MerchantCap >322285781< 9318892000060 02/11/2025

CHECK#:4072 \$790.83

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CHECK#:4073      \$150.00

[illegible]

CHECK#:4074 \$625.00

Deposir only  
5768  
20057615

CHECK#:4125 \$3,600.00

VSAM1040 LLC  
3535 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-12619  
4214

1/31/2025

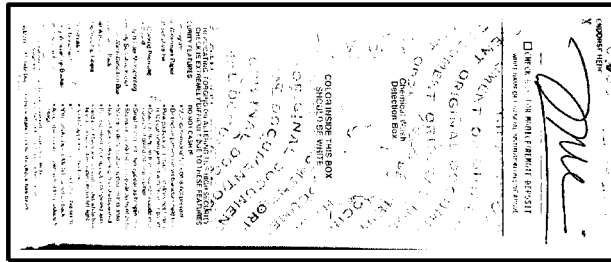
PAY TO THE ORDER OF Bao Ngoc Nguyen \$ \*\*188.55

One Hundred Eighty-Eight and 55/100

Bao Ngoc Nguyen  
878 Summer Forest Dr.  
Suwanee, GA 30024

MEMO Pay Period: 01/01/2025 - 01/15/2025

0004214 00610001041000177149654



CHECK#:4214 \$188.55

VSAM1040 LLC  
3535 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-12619  
4215

1/31/2025

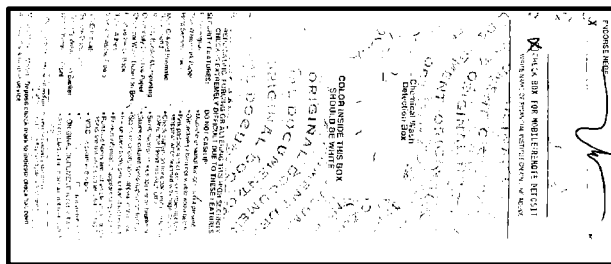
PAY TO THE ORDER OF Huu Thanh Nguyen \$ \*\*1,027.33

One Thousand Twenty-Seven and 33/100

Huu Thanh Nguyen  
2081 Rainbow Dr.  
Snellville, GA 30039

MEMO Pay Period: 01/01/2025 - 01/15/2025

0004215 00610001041000177149654



CHECK#:4215 \$1,027.33

VSAM1040 LLC  
3535 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-12619  
4216

1/31/2025

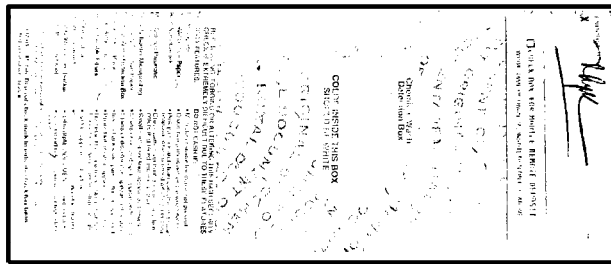
PAY TO THE ORDER OF Nguyen K Nguyen \$ \*\*1,100.53

One Thousand One Hundred and 53/100

Nguyen K Nguyen  
1330 Newbridge Cir  
Buford, GA 30519

MEMO Pay Period: 01/01/2025 - 01/15/2025

0004216 00610001041000177149654



CHECK#:4216 \$1,100.53

VSAM1040 LLC  
3535 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-12619  
4217

1/31/2025

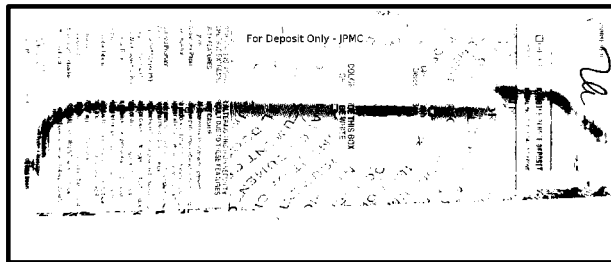
PAY TO THE ORDER OF Tram V. Le \$ \*\*1,245.18

One Thousand Two Hundred Forty-Five and 18/100

Tram V. Le  
4198 Jody Ln  
Lithium, GA 30047

MEMO Pay Period: 01/01/2025 - 01/15/2025

0004217 00610001041000177149654



CHECK#:4217 \$1,245.18

VSAM1040 LLC  
3535 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-12619  
4218

1/31/2025

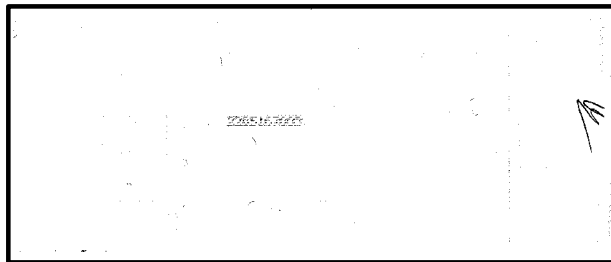
PAY TO THE ORDER OF Vy Hoang Tran \$ \*\*250.82

Two Hundred Fifty and 82/100

Vy Hoang Tran  
1130 Falling Water Lane  
Norcross, GA 30093

MEMO Pay Period: 01/01/2025 - 01/15/2025

0004218 00610001041000177149654



CHECK#:4218 \$250.82



VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-15910  
04-15910

4219

1/31/2025

PAY TO THE ORDER OF Quan M Nguyen \$ 600.00

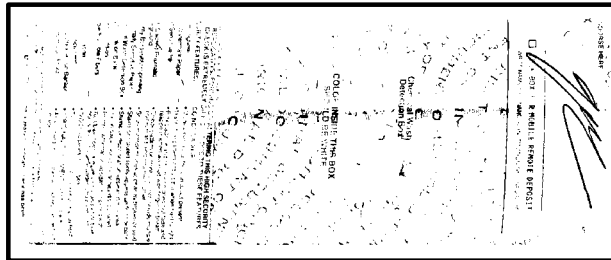
Six Hundred and 00/100

Quan M Nguyen  
1798 Satefile Blvd, #522  
Duluth, GA 30097

MEMO Jan 17+24+31, 2025

APPROVED SIGNATURE

0004219 10610001041000177149654



CHECK#:4219 \$600.00

VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-15910  
04-15910

4220

1/31/2025

PAY TO THE ORDER OF Truong Q Nguyen \$ 2,000.00

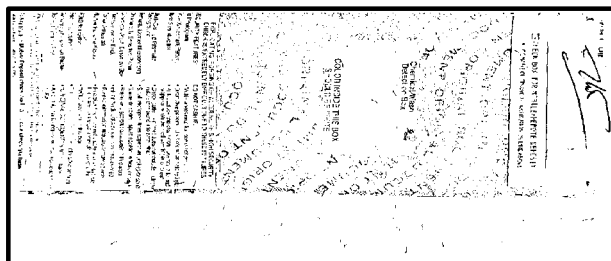
Two Thousand and 00/100

Truong Q Nguyen  
10730 Plantation Dr, #2  
Alpharetta, GA 30022

MEMO WE 01/15/25

APPROVED SIGNATURE

0004220 10610001041000177149654



CHECK#:4220 \$2,000.00

VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-15910  
04-15910

4221

1/31/2025

PAY TO THE ORDER OF Tin Phat Logistics, LLC \$ 4,835.65

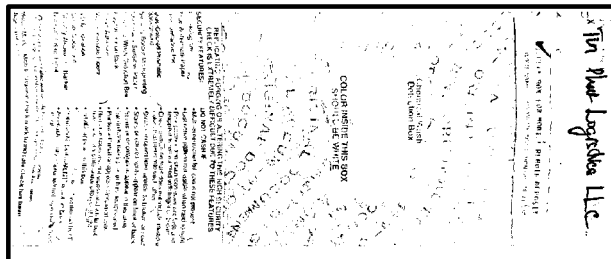
Four Thousand Eight Hundred Thirty-Five and 65/100

Tin Phat Logistics, LLC

MEMO WE 01/15/25

APPROVED SIGNATURE

0004221 10610001041000177149654



CHECK#:4221 \$4,835.65

VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-15910  
04-15910

4234

1/31/2025

PAY TO THE ORDER OF Hal D Van \$ 1,515.00

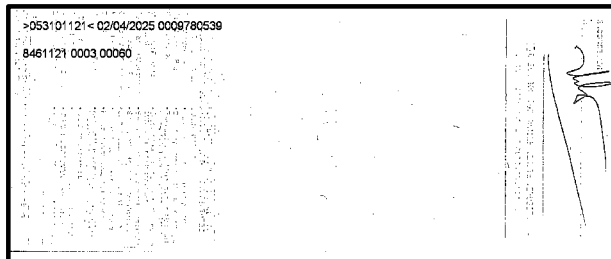
One Thousand Five Hundred Fifteen and 00/100

Hal D Van  
5401 Twin Creeks Pl  
Norcross, GA 30071

MEMO VN - Jan. 2025

APPROVED SIGNATURE

0004234 10610001041000177149654



CHECK#:4234 \$1,515.00

VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
04-15910  
04-15910

4235

2/15/2025

PAY TO THE ORDER OF Bao Ngoc Nguyen \$ 232.82

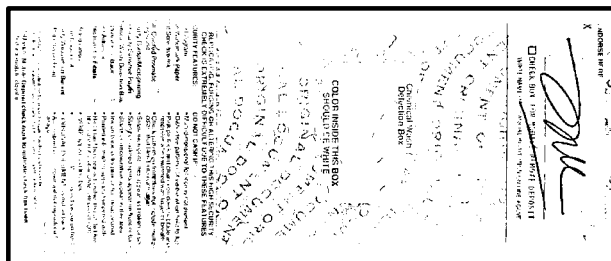
Two Hundred Thirty-Two and 82/100

Bao Ngoc Nguyen  
878 Summer Forest Dr,  
Suwanee, GA 30024

MEMO Pay Period: 01/16/2025 - 01/31/2025

APPROVED SIGNATURE

0004235 10610001041000177149654



CHECK#:4235 \$232.82

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4236

2/15/2025

PAY TO THE ORDER OF: Huu Thanh Nguyen

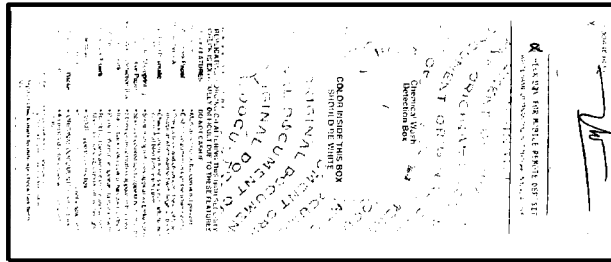
\$ \*\*1,023.87

One Thousand Twenty-Three and 87/100

Huu Thanh Nguyen  
2081 Rainbow Dr  
Snetville, GA 30039

MEMO: Pay Period: 01/18/2025 - 01/31/2025

\*004236\* H0610001041000177149654\*



CHECK#:4236 \$1,023.87

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4237

2/15/2025

PAY TO THE ORDER OF: Nguyen K Nguyen

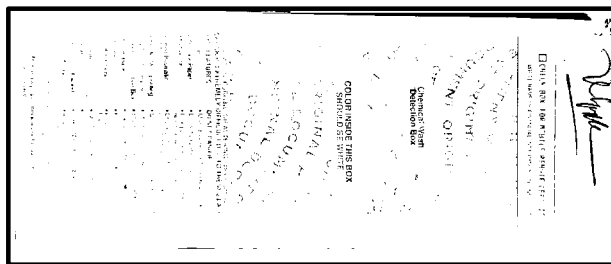
\$ \*\*925.78

Nine Hundred Twenty-Five and 78/100

Nguyen K Nguyen  
1330 Newbridge Cir  
Buford, GA 30519

MEMO: Pay Period: 01/18/2025 - 01/31/2025

\*004237\* H0610001041000177149654\*



CHECK#:4237 \$925.78

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4238

2/15/2025

PAY TO THE ORDER OF: Suga Huynh

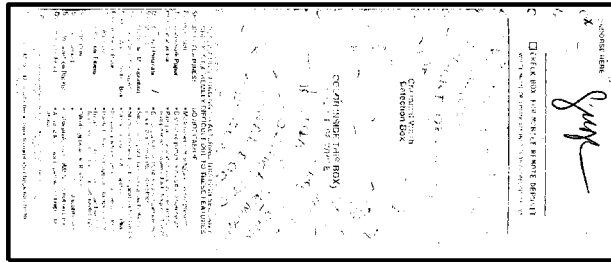
\$ \*\*513.41

Five Hundred Thirteen and 41/100

Suga Huynh  
906 Park Forest Dr.  
Lithium, GA 30047

MEMO: Pay Period: 01/18/2025 - 01/31/2025

\*004238\* H0610001041000177149654\*



CHECK#:4238 \$513.41

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4240

2/15/2025

PAY TO THE ORDER OF: Vy Hoang Tran

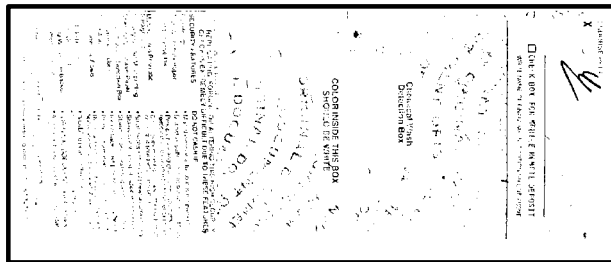
\$ \*\*205.79

Two Hundred Five and 79/100

Vy Hoang Tran  
1130 Falling Water Lane  
Norcross, GA 30093

MEMO: Pay Period: 01/18/2025 - 01/31/2025

\*004240\* H0610001041000177149654\*



CHECK#:4240 \$205.79

VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4241

2/15/2025

PAY TO THE ORDER OF: Trương Q. Nguyen

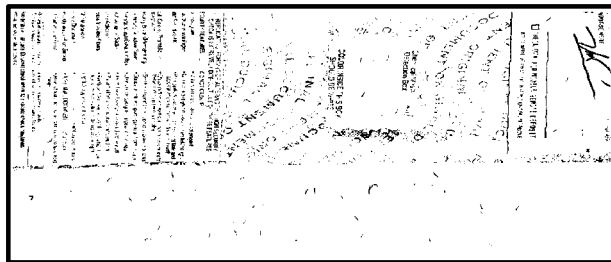
\$ \*\*2,000.00

Two Thousand and 00/100

Trương Q. Nguyen  
10730 Plantation Dr.  
Alpharetta, GA 30022

MEMO: WE 01/31/25

\*004241\* H0610001041000177149654\*



CHECK#:4241 \$2,000.00





VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10810  
2/15/2025

4242

PAY TO THE ORDER OF Quan M Nguyen

\$ \*\*400.00

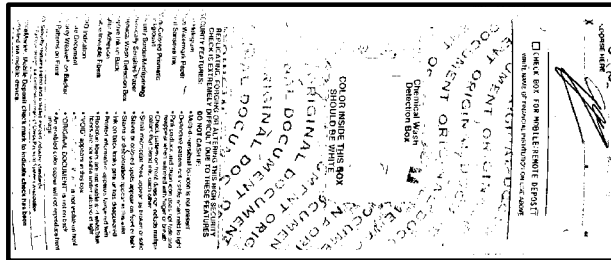
Four Hundred and 00/100

Quan M Nguyen  
1700 Satellite Blvd, #522  
Duluth, GA 30097

MEMO Feb 7-14, 2025

0004242\* 00610001041000177149654\*

CHECK#:4242 \$400.00



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10810  
2/15/2025

4243

PAY TO THE ORDER OF Tin Phat Logistics, LLC

\$ \*\*5,195.70

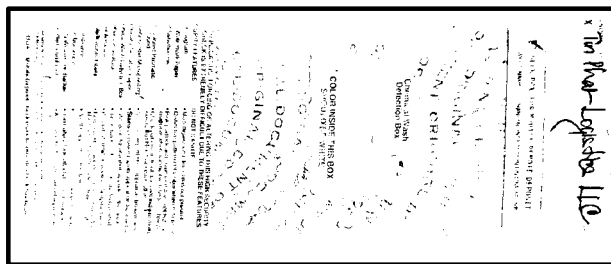
Five Thousand One Hundred Ninety-Five and 70/100

Tin Phat Logistics, LLC

MEMO WFE 01/31/2025

0004243\* 00610001041000177149654\*

CHECK#:4243 \$5,195.70



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10810  
2/15/2025

4244

PAY TO THE ORDER OF AN CHAU

\$ \*\*120.00

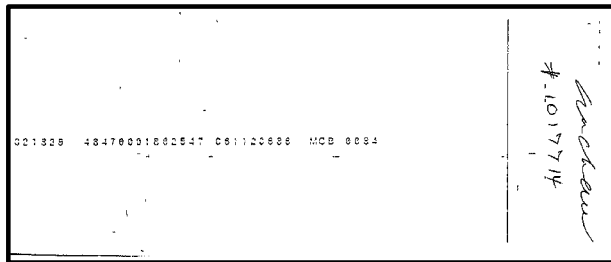
One Hundred Twenty and 00/100

AN CHAU

MEMO Chau Le 2 Talkshows

0004244\* 00610001041000177149654\*

CHECK#:4244 \$120.00



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10810  
2/25/2025

4245

PAY TO THE ORDER OF Uyen Phuong Ky

\$ \*\*3,000.00

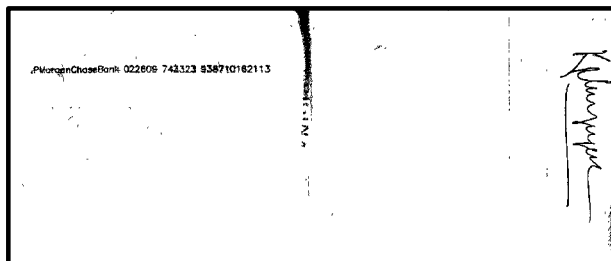
Three Thousand and 00/100

Uyen Phuong Ky

MEMO

0004245\* 00610001041000177149654\*

CHECK#:4245 \$3,000.00



VSAM1040 LLC  
5955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10810  
2/25/2025

4246

PAY TO THE ORDER OF Hieu Pham

\$ \*\*2,500.00

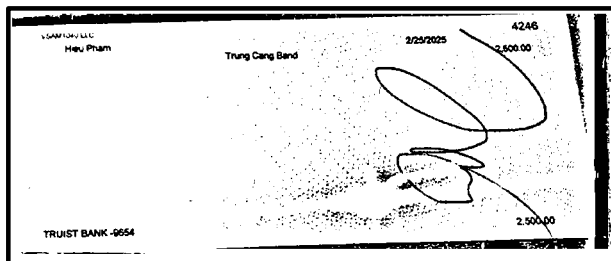
Two Thousand Five Hundred and 00/100

Hieu Pham  
229 Colins View Ct  
Lawrenceville, GA 30043

MEMO

0004246\* 00610001041000177149654\*

CHECK#:4246 \$2,500.00



VSAMI040 LLC.  
3955 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-00010  
44-00010

4247

2/25/2025

PAY TO THE ORDER OF Dream Hall

Eight Thousand Five Hundred and 00/100

DREAM HALL

MEMO

\$ \*\*8,500.00

DOLLARS

WALDO  
THURM  
100

AUTHORIZED SIGNATURE

1004247# 1061000104# 1000177149654#

JPMorganChaseBank 022708 743323 938710146418

DEPOSITED TO THE ACCOUNT OF  
WITHIN NAMED PAYEE

CHECK#:4247 \$8,500.00



820-29-01-00 61727 18 C 001 30 S 55 004  
VSAM 1040 LLC  
5955 JIMMY CARTER BLVD STE 41  
NORCROSS GA 30071-4642

## Your account statement

For 03/31/2025

## Contact us



Truist.com



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

### ■ BUSINESS VALUE 200 CHECKING 1000177149654

#### Account summary

Your previous balance as of 02/28/2025	\$7,057.05
Checks	- 24,426.20
Other withdrawals, debits and service charges	- 6,725.34
Deposits, credits and interest	+ 54,206.98
Your new balance as of 03/31/2025	= \$30,112.49

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
03/05	4075	1,515.00	03/18	*4230	758.48	03/11	*4253	604.69
03/19	4076	2,200.00	03/18	4231	491.83	03/11	4254	990.64
03/20	4077	400.00	03/11	*4239	1,213.69	03/14	4255	315.03
03/19	4078	6,045.20	03/04	*4248	101.00	03/03	4256	2,000.00
03/19	*4227	103.03	03/04	*4250	113.01	03/07	4257	400.00
03/17	4228	1,222.13	03/05	4251	1,015.27	03/04	4258	4,937.20
* indicates a skip in sequential check numbers above this item								Total checks = \$24,426.20

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/03	ACH CORP DEBIT CRCARDPMT CAPITAL ONE HONGPHUC D VAN CUSTOMER ID 42WQBRWPVSDAGZZ	224.59
03/03	ACH CORP DEBIT USATAXPYMT IRS VSAM 1040 LLC CUSTOMER ID 270546261532189	907.38
03/04	ACH CORP DEBIT GA TX PYMT GEORGIA ITS TAX VSAM 1040, LLC CUSTOMER ID 1456559184	375.03
03/05	DEBIT CARD RECURRING PYMT DOCUSIGN INC. 03-04 800-3799973 DE 1442	45.00
03/05	ACH CORP DEBIT BILLNG MERCH BANKCARD VIET SONG MEDIA LLC CUSTOMER ID 520002139984 2139984	144.29
03/07	ACH CORP DEBIT ACH PMT AMEX EPAYMENT HONG PHUC VAN CUSTOMER ID A5412	977.12
03/11	DEBIT CARD RECURRING PYMT ViaSat, Inc. 03-11 Wilmington DE 1442	177.27
03/17	ACH CORP DEBIT PAYMENT SBA EIDL LOAN HONG PHUC VAN CUSTOMER ID 0000	2,437.00
03/18	ACH CORP DEBIT IPFSPMTMOK IPFS866-412-2561 VSAM 1040, LLC CUSTOMER ID B57544	221.58
03/18	ACH CORP DEBIT USATAXPYMT IRS VSAM 1040 LLC CUSTOMER ID 270547794849470	977.62
03/20	INTERNET PAYMENT GASSOUTH GAS SOUTH LLC 4665788	222.84
03/21	SERVICE CHARGES - PRIOR PERIOD	5.00
03/26	DEBIT CARD PURCHASE 800.COM, LLC 03-26 800-800-4321 FL 1442	10.62
Total other withdrawals, debits and service charges		= \$6,725.34

■ BUSINESS VALUE 200 CHECKING 1000177149654 (continued)

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
03/03	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	2,300.00
03/03	DEPOSIT	10,400.00
03/04	DEPOSIT	2,500.00
03/06	DEPOSIT	6,130.00
03/11	DEPOSIT	1,200.00
03/17	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	1,240.00
03/18	DEPOSIT	2,080.00
03/19	DEPOSIT	7,380.00
03/24	B8P9ICJC5T FACEBOOK INC VSAM1040 LLC CUSTOMER ID B8P9ICJC5T	6.98
03/25	DEPOSIT	4,540.00
03/31	COMB. DEP. MERCH BANKCARD VIET SONG MEDIA CUSTOMER ID 520002139984 2139984	2,080.00
03/31	DEPOSIT	14,350.00
Total deposits, credits and interest		= \$54,206.98

**Effective May 19, 2025**, changes to the Commercial Bank Services Agreement ("CBSA") that governs your account will take effect. These changes, which are found under Section J (Availability of Funds) of the CBSA, adjust certain dollar amounts relating to client funds availability. Continued use of your account constitutes your acceptance of the changes. The current version of the BSA can be obtained at any Truist branch or online at [www.truist.com/CBSA](http://www.truist.com/CBSA). All future transactions on your account will be governed by the amended BSA. If you have questions about these changes, contact your local Truist Branch or call 844-4TRUIST (844-487-8478).

**Coming Soon! Be on the lookout for the immediate availability service at Truist ATMs. Service will begin rolling out at select Truist ATMs in March 2025 and will be available at all Truist ATMs by the end of August 2025.**

- If offered and accepted, the immediate availability service gives clients immediate access to funds from deposited checks over \$5 for a fee.
- The fee for immediate availability is 2% of each check amount equal to or over \$100. For each check under \$100, a \$1 fee will apply. The fee amount will be disclosed prior to acceptance.
- Funds from checks deposited by 11:59pm, with the immediate availability service, will be included during nightly processing.
- This is an optional service. Clients may opt to utilize standard availability (no fee), with which funds are generally made available the next business day after the deposit is received, unless a hold is placed.

For additional information, please refer to the Business Deposit Accounts Fee Schedule at [www.truist.com/business-fee-schedule](http://www.truist.com/business-fee-schedule). If you have any questions, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



## 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.

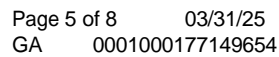
### Change of address

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:					
		Outstanding Deposits and Other Credits (Section B)			
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.		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





>053101121< 03/05/2025 014235923  
8461121 0003.00031

CHECK#:4075 \$1,515.00

[illegible]

CHECK#:4076 \$2,200.00

[illegible]

CHECK#:4077 \$400.00

[illegible]

CHECK#:4078 \$6,045.20

[illegible]

CHECK#:4227 \$103.03







VSAM1040 LLC  
3933 Jimmy Carter Blvd # 41  
Norcross, GA 30071

2/28/2025

PAY TO THE ORDER OF Bao Ngoc Nguyen

One Hundred Thirteen and 01/100

Bao Ngoc Nguyen  
878 Summer Forest Dr.  
Suwanee, GA 30024

Pay Period: 02/01/2025 - 02/15/2025

MEMO

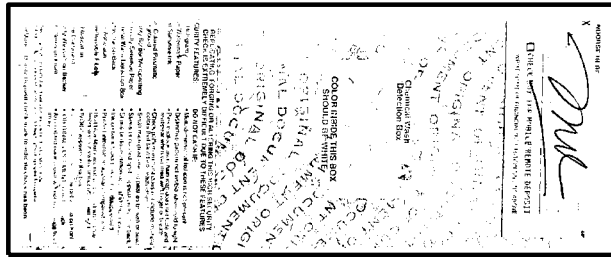
4250

\$ \*\*113.01

DOLLARS

0004250 100610001041000177149654

CHECK#:4250 \$113.01



VSAM1040 LLC  
3933 Jimmy Carter Blvd # 41  
Norcross, GA 30071

2/28/2025

PAY TO THE ORDER OF Huu Thanh Nguyen

One Thousand Fifteen and 27/100

Huu Thanh Nguyen  
2091 Rainbow Dr  
Snellville, GA 30039

Pay Period: 02/01/2025 - 02/15/2025

MEMO

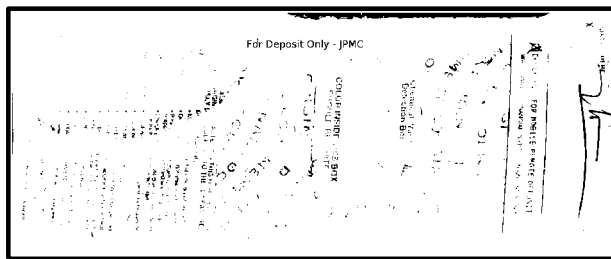
4251

\$ \*\*1,015.27

DOLLARS

0004251 100610001041000177149654

CHECK#:4251 \$1,015.27



VSAM1040 LLC  
3933 Jimmy Carter Blvd # 41  
Norcross, GA 30071

2/28/2025

PAY TO THE ORDER OF Suga Huynh

Six Hundred Four and 68/100

Suga Huynh  
895 Park Forest Dr.  
Lilburn, GA 30047

Pay Period: 02/01/2025 - 02/15/2025

MEMO

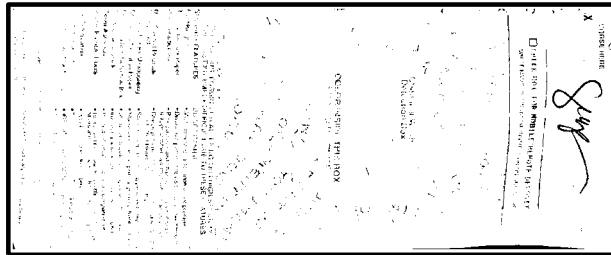
4253

\$ \*\*604.69

DOLLARS

0004253 100610001041000177149654

CHECK#:4253 \$604.69



VSAM1040 LLC  
3933 Jimmy Carter Blvd # 41  
Norcross, GA 30071

2/28/2025

PAY TO THE ORDER OF Tram V. Le

Nine Hundred Ninety and 64/100

Tram V. Le  
4189 Jody Ln  
Lilburn, GA 30047

Pay Period: 02/01/2025 - 02/15/2025

MEMO

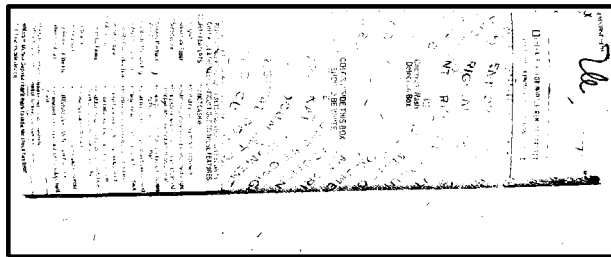
4254

\$ \*\*990.64

DOLLARS

0004254 100610001041000177149654

CHECK#:4254 \$990.64



VSAM1040 LLC  
3933 Jimmy Carter Blvd # 41  
Norcross, GA 30071

2/28/2025

PAY TO THE ORDER OF Vy Hoang Tran

Three Hundred Fifteen and 03/100

Vy Hoang Tran  
1130 Rolling Water Leian  
Norcross, GA 30093

Pay Period: 02/01/2025 - 02/15/2025

MEMO

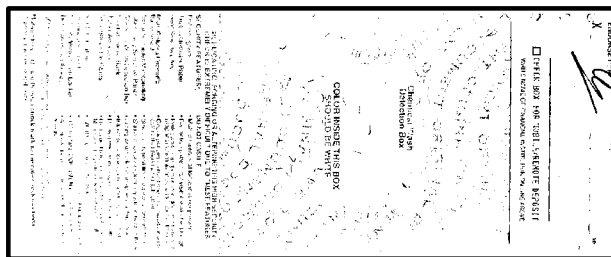
4255

\$ \*\*315.03

DOLLARS

0004255 100610001041000177149654

CHECK#:4255 \$315.03



VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4256

2/28/2025

PAY TO THE ORDER OF: **Truong O Nguyen**

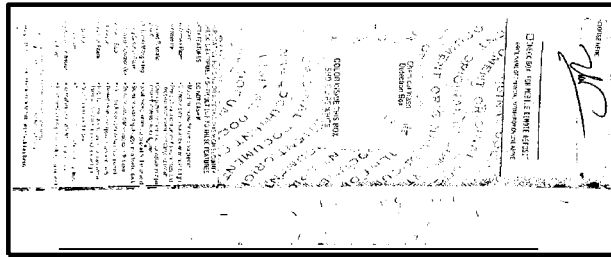
\$ **2,000.00**

Two Thousand and 00/100

Truong O Nguyen  
10730 Plantation Dr  
Alpharetta, GA 30022

MEMO: WE 02/15/25

0004256\* 006100010401000177149654\*



CHECK#:4256 \$2,000.00

VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4257

2/28/2025

PAY TO THE ORDER OF: **Quan M Nguyen**

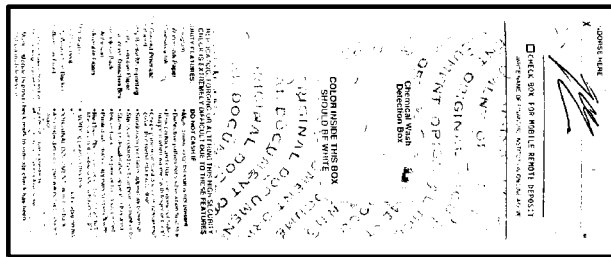
\$ **400.00**

Four Hundred and 00/100

Quan M Nguyen  
1788 Satellite Blvd, #522  
Duluth, GA 30097

MEMO: Feb 21+28, 2025

0004257\* 006100010401000177149654\*



CHECK#:4257 \$400.00

VSAM1040 LLC  
3935 Jimmy Carter Blvd # 41  
Norcross, GA 30071

Trust Bank  
GA-10010  
4258

2/28/2025

PAY TO THE ORDER OF: **Tin Phat Logistics, LLC**

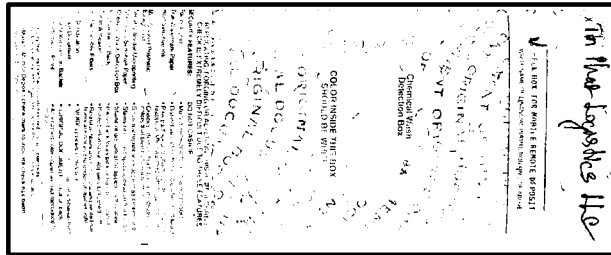
\$ **4,937.20**

Four Thousand Nine Hundred Thirty-Seven and 20/100

Tin Phat Logistics, LLC

MEMO: WE 02/15/25

0004258\* 006100010401000177149654\*



CHECK#:4258 \$4,937.20