



## Bank Statement Analysis – Cheat Sheet

*\*Items listed within this document are subject to change*

### **Exclude**

ADP Wages – if not from company they own. Search Secretary of State in which business is located  
ADP Tax – always exclude  
Adjustments to account by bank  
Advances from loans or credit cards/loans of any kind  
Card purchase returns/refunds  
California Relief Program  
Child Tax Credit  
Chargebacks  
County Deposits  
Corrections to account by bank  
Dividends  
Federal Benefit Deposits  
FSA Treasury  
Interest  
Insufficient Funds refund  
Offers  
Paychex  
Payroll – if not from company they own. Search SOS for that state  
Paycheck Protection Program (PPP) loan disbursement (Covid Stimulus)  
Rewards  
SBAD Treasury (Internal Revenue Service)  
Service Fee Reversals/reversals of any kind  
Small Business loans  
Transfers from relatives (i.e. Venmo, Zelle, wires etc.)  
Venmo and Zelle from relatives  
Wire Transfers - that are large and not typical  
Wire transfers from title companies if business not associated with real estate  
Yields

V2022.1502

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## Include

Amazon EDI payments  
ATM check/cash Deposit  
Bankcard Deposit  
Cash App  
Checkcard Deposit  
Counter Credits  
Deposit  
Doordash  
E-bay  
E-Trade  
EDeposits  
EDeposits in Branch  
Electronic Deposits  
Grubhub  
Lockbox Deposit  
Merchant bankcard settlements/deposits (usually business accounts)  
Mobile banking Transfers – as long as not circular  
Mobile Check Deposit  
Mobile Deposits  
Money Transfers – as long as not circular  
Intuit  
Paypal  
Patreon – *a membership platform that makes it easy for artists and creators to get paid.*  
Postmates  
Raiser – *this is Uber*  
Robinhood  
Square  
Stripe  
Transfers – as long as not circular  
Uber  
Venmo  
Zelle

<b>Deposits MUST be tied to and consistent with borrower's self-employed business type</b>
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\*\*\*When in doubt google something. Example below

10-26	Payx-Pia-Wc Wc-Premium *****1501	3,659.00
10-27	Clearnet Life Deposits *****0640	648.47

\*\*\*Also, If there isn't a borrowers full name in the request and the bank statement has business name you can look up the borrowers name under the Secretary of State's website

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