



Regions Bank
Auburn Main
165 N College Street
Auburn, AL 36830

RAW CONCEPTUAL
1199 S DONAHUE DR
AUBURN AL 36832-5849

ACCOUNT # 0229106249

Cycle 001
Enclosures 26
Page 0
1 of 4

ADVANTAGE BUSINESS CHECKING

December 1, 2023 through December 29, 2023

SUMMARY

Beginning Balance	\$1,666.11 -	Minimum Daily Balance	\$1,358 -
Deposits & Credits	\$11,685.47 +	Average Monthly Statement Balance	\$31
Withdrawals	\$11,187.91 -		
Fees	\$516.00 -		
Automatic Transfers	\$0.00 +		
Returned Checks	\$1,716.00 +		
Checks	\$0.00 -		
Ending Balance	\$31.45		

DEPOSITS & CREDITS

12/04	Regions Bank	Acct Trans 461398625	Matthewt	745.00
12/05	Klarna Inc	Payments Raw Conceptual Rte-1278314		119.64
12/05	Etsy Inc	Payout Matthew Tse	Etsy	3,328.79
12/08	Regions Bank	Acct Trans 461398625	Matthewt	1,358.80
12/11	Klarna Inc	Payments Raw Conceptual Rte-1285111		34.34
12/11	Deposit - Thank You			200.00
12/12	Etsy Inc	Payout Matthew Tse	Etsy	1,760.84
12/14	Klarna Inc	Payments Raw Conceptual Rte-1293437		74.80
12/19	Etsy Inc	Payout Matthew Tse	Etsy	1,956.19
12/19	Klarna Inc	Payments Raw Conceptual Rte-1302833		28.73
12/21	Regions Bank	Acct Trans 461398625	Matthewt	500.00
12/26	Klarna Inc	Payments Raw Conceptual Rte-1307761		43.57
12/27	Etsy Inc	Payout Matthew Tse	Etsy	1,084.58
12/27	Rtp Credit From Paypal	Ref # 00500007177		150.19
12/29	Deposit - Thank You			300.00
Total Deposits & Credits				\$11,685.47

WITHDRAWALS

12/01	Paypal	Inst Xfer Raw Conceptual Ebay 800-456-32	405.00
12/04	Paypal	Inst Xfer Raw Conceptual Dropbox	19.99
12/04	American Strateg	8662748765 Raw Conceptual 23a1793d9365	25.33
12/04	Intuit *	Qbooks Onl Raw Media Conc 6591567	63.00
12/04	Alabama Power	Apc EFT Raw Conceptual	229.23

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



Thank You For Banking With Regions!
2023 Regions Bank Member FDIC. All loans subject to credit approval.



Regions Bank
Auburn Main
165 N College Street
Auburn, AL 36830

RAW CONCEPTUAL
1199 S DONAHUE DR
AUBURN AL 36832-5849

ACCOUNT # 0229106249

Cycle 001
Enclosures 26
Page 0
2 of 4

WITHDRAWALS (CONTINUED)

12/04	Wetransfer B.V. lat Paypal Raw Conceptual 1031009972797	12.00
12/05	Paypal Inst Xfer Raw Conceptual Chewy Inc	70.82
12/05	Grove Hill Acade 7708782924 Matthew Tse	366.00
12/05	Paypal Inst Xfer Raw Conceptual Alipayusinc	836.80
12/06	Paypal Inst Xfer Raw Conceptual Norton	7.27
12/06	Paypal Inst Xfer Raw Conceptual Norton	15.59
12/06	Businessbacker 3 Weekly Tue Raw Conceptual 1955518	400.00
12/06	Ally Ally Paymt Raw Conceptual 228012574855	501.29
12/06	Paypal Inst Xfer Raw Conceptual Alipayusinc	836.80
12/07	Paypal Inst Xfer Raw Conceptual Starbucks	25.00
12/07	Paypal Retry Pymt Printpresso Paypal Working	1,716.00
12/11	Paypal Inst Xfer Raw Conceptual Dropbox	72.00
12/11	Paypal Inst Xfer Raw Conceptual Starbucks	100.00
12/12	Regions Bank Acct Trans 461398625 Matthewt	800.00
12/13	Paypal Echeck Printpresso 1031234284638	9.95
12/13	Grove Hill Acade 7708782924 Matthew Tse	366.00
12/13	Businessbacker 3 Weekly Tue Raw Conceptual 1956247	400.00
12/14	Paypal Inst Xfer Raw Conceptual Expressvpn	12.95
12/14	Auburn Water Wor Cy 4 & 9 Jiaojiao Feng	63.97
12/14	Spire Alabama - Payment Tse,Matthew	71.22
12/14	Paypal Inst Xfer Raw Conceptual Debutifycor	79.00
12/15	Cooks Pest Contr Cpcauburn Southern Tatle	110.00
12/18	Paypal Inst Xfer Raw Conceptual Google Google S	2.99
12/18	Paypal Inst Xfer Raw Conceptual Canva	12.99
12/18	Paypal Inst Xfer Raw Conceptual Alipayusinc	836.80
12/20	Paypal Inst Xfer Raw Conceptual Google Youtube	25.06
12/20	Grove Hill Acade 7708782924 Matthew Tse	366.00
12/20	Businessbacker 3 Weekly Tue Raw Conceptual 1956962	400.00
12/20	Upsbillctr Payment Raw Conceptual 0000ek0925	432.00
12/21	Assurant Ins.Prem Tse Matthew	11.75
12/26	Paypal Inst Xfer Raw Conceptual Instantink	20.70
12/26	Paypal Inst Xfer Raw Conceptual Bluehostcom	27.99
12/26	Paypal Inst Xfer Raw Conceptual Adobe Inc	59.39
12/26	Paypal Inst Xfer Raw Conceptual Quickbooks	63.00
12/26	Wow! 8664969669 Media Grou Raw	75.00
12/26	Intuit Financin Payment Raw Conceptual 001000058106248	75.13
12/27	Paypal Inst Xfer Raw Conceptual Hulu	7.99
12/27	Paypal Inst Xfer Raw Conceptual Microsoft	10.89
12/27	Businessbacker 3 Weekly Tue Raw Conceptual 1957660	400.00
12/28	Grove Hill Acade 7708782924 Matthew Tse	366.00
12/28	Shopify Inc. lat Paypal Printpresso 1031540842768	248.40
12/29	Citi Autopay Payment Matthew M Tse 081261494502815	130.62
Total Withdrawals		\$11,187.91

FEES

12/01	Paid Overdraft Item Fee	36.00
12/07	Paid Overdraft Item Fee	36.00
12/12	Analysis Charge 11-23	95.00
12/15	Paid Overdraft Item Fee	36.00
12/18	Paid Overdraft Item Fee	72.00
12/19	Paid Overdraft Item Fee	36.00
12/20	Paid Overdraft Item Fee	36.00



Regions Bank
Auburn Main
165 N College Street
Auburn, AL 36830

RAW CONCEPTUAL
1199 S DONAHUE DR
AUBURN AL 36832-5849

ACCOUNT # 0229106249

Cycle 001
Enclosures 26
Page 0
3 of 4

FEES (CONTINUED)

12/26	Paid Overdraft Item Fee	108.00
12/28	Paid Overdraft Item Fee	36.00
12/29	Monthly Fee	25.00
Total Fees		\$516.00

RETURNED CHECKS

12/01	Credit-Returned Ck#33009576550	1,716.00
-------	--------------------------------	----------

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
12/01	391.11 -	12/12	928.18	12/20	381.03 -
12/04	4.34	12/13	152.23	12/21	107.22
12/05	2,179.15	12/14	0.11 -	12/26	278.42 -
12/06	418.20	12/15	146.11 -	12/27	537.47
12/07	1,358.80 -	12/18	1,070.89 -	12/28	112.93 -
12/08	0.00	12/19	878.03	12/29	31.45
12/11	62.34				

**PRICING FOR CERTAIN TREASURY MANAGEMENT
SERVICES AND ANALYZED DEPOSITORY
PRODUCTS IS CHANGING EFFECTIVE
JANUARY 1, 2024. CHANGES WILL BE
REFLECTED BEGINNING WITH THE JANUARY
ANALYSIS STATEMENT YOU WILL RECEIVE IN
FEBRUARY. TO VIEW ALL CHANGES, VISIT
REGIONS.COM/SPECIALMESSAGE. PLEASE
CONTACT YOUR TREASURY MGMT. OFFICER WITH
QUESTIONS SPECIFIC TO YOUR ACCOUNT.**

Easy Steps to Balance Your Account

		Checking Account
1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error 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 it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and 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 question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error.

If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment
EB - Electronic Banking

RI - Return Item
NSF - Nonsufficient Funds

CR - Credit
APY - Annual Percentage Yield

SC - Service Charge
FWT - Federal Withholding Tax

OD - Overdraw
*Break in Number Sequence

You can make a deposit at the branch during business hours or at a Regions Deposit-Smart ATM, and you can also make a transfer or deposit through Regions Online Banking or Mobile Banking. To make a deposit to an overdrawn account 24 hours a day, please visit <https://selfservice.regions.com>.