



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

RAW CONCEPTUAL
1199 S DONAHUE DR
AUBURN AL 36832-5849

ACCOUNT # 0229106249

001
Cycle 26
Enclosures 0
Page 1 of 4

ADVANTAGE BUSINESS CHECKING

September 30, 2023 through October 31, 2023

SUMMARY

Beginning Balance	\$1,744.40 -	Minimum Daily Balance	\$1,255 -
Deposits & Credits	\$19,899.09 +	Average Monthly Statement Balance	\$58 -
Withdrawals	\$18,731.50 -		
Fees	\$366.00 -		
Automatic Transfers	\$0.00 +		
Returned Checks	\$512.72 +		
Checks	\$0.00 -		
Ending Balance	\$430.09 -		

DEPOSITS & CREDITS

10/02	Paypal	Transfer Raw Conceptual	147.25
10/02	Regions Bank	Acct Trans 461398625 Matthewt	2,000.00
10/03	Klarna Inc	Edi Pymnts Raw Conceptual 103918372_n6929	93.95
10/03	Etsy Inc	Payout Matthew Tse Etsy	2,576.91
10/05	Regions Bank	Acct Trans 461398625 Matthewt	1,800.00
10/06	Fr Ck#0331721826		500.00
10/10	Regions Bank	Acct Trans 461398625 Matthewt	300.00
10/11	Etsy Inc	Payout Matthew Tse Etsy	2,517.80
10/11	Klarna Inc	Payments Raw Conceptual Rte-1185700	53.98
10/11	Klarna Inc	Payments Raw Conceptual Rte-1184568	121.54
10/11	Regions Bank	Acct Trans 461398625 Matthewt	2,000.00
10/12	Regions Bank	Acct Trans 461398625 Matthewt	100.00
10/13	Regions Bank	Acct Trans 461398625 Matthewt	1,000.00
10/16	Regions Bank	Acct Trans 461398625 Matthewt	700.00
10/17	Etsy Inc	Payout Matthew Tse Etsy	1,223.96
10/18	Paypal	Transfer Raw Conceptual	128.00
10/24	Etsy Inc	Payout Matthew Tse Etsy	1,306.17
10/24	Klarna Inc	Payments Raw Conceptual Rte-1206994	87.71
10/26	Regions Bank	Acct Trans 461398625 Matthewt	100.00
10/27	Regions Bank	Acct Trans 461398625 Matthewt	500.00
10/30	Paypal	Transfer Raw Conceptual	42.43
10/30	Regions Bank	Acct Trans 461398625 Matthewt	1,200.00
10/31	Etsy Inc	Payout Matthew Tse Etsy	1,245.83

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

DEPOSITS & CREDITS (CONTINUED)

10/31	Klarna Inc	Payments Raw Conceptual Rte-1216395	153.56
Total Deposits & Credits			\$19,899.09

WITHDRAWALS

10/02	Paypal	Inst Xfer Raw Conceptual Dropbox	19.99
10/02	Intuit *	Qbooks Onl Raw Media Conc 8497813	63.00
10/02	State Farm Ro 27 Sfpp	Matthew Tse	278.83
10/02	Paypal	Inst Xfer Printpresso Paypal Working	1,716.00
10/03	Regions Bank	Acct Trans 461398625 Matthewt	600.00
10/03	Grove Hill Acade	7708782924 Matthew Tse	366.00
10/03	Wetransfer B.V.	lat Paypal Raw Conceptual 1029745690936	12.00
10/04	Paypal	Inst Xfer Raw Conceptual Starbucks	100.00
10/04	Alabama Power	Apc EFT Raw Conceptual	391.42
10/04	Businessbacker 3 Weekly Tue	Raw Conceptual 1946750	455.03
10/04	Goto Communicati	Goto/Jive Raw Conceptual M80047889603	732.08
10/05	Paypal	Inst Xfer Raw Conceptual Alipayusinc	51.50
10/05	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
10/05	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
10/06	Paypal	Inst Xfer Raw Conceptual Norton	7.27
10/06	Paypal	Inst Xfer Raw Conceptual Norton	15.59
10/06	Fiverr Internati	Retry Pymt Raw Conceptual 1029668000556	512.72
10/10	Paypal	Inst Xfer Raw Conceptual Alipayusinc	51.50
10/10	Paypal	Inst Xfer Raw Conceptual Alipayusinc	51.50
10/10	Paypal	Inst Xfer Raw Conceptual Dropbox	72.00
10/10	Fiverr Internati	lat Paypal Raw Conceptual 1029835276505	28.61
10/10	Fiverr Internati	lat Paypal Raw Conceptual 1029829295238	174.08
10/11	Raw Conceptual	Rent1276 Raw Conceptual	3,621.60
10/11	Grove Hill Acade	7708782924 Matthew Tse	366.00
10/11	Businessbacker 3 Weekly Tue	Raw Conceptual 1947668	455.03
10/12	Paypal	Inst Xfer Raw Conceptual Chewy Inc	70.82
10/12	Auburn Water Wor Cy 4 & 9	Jiaojiao Feng	254.56
10/13	Paypal	Inst Xfer Printpresso Queenielovelee	1.00
10/13	Paypal	Inst Xfer Raw Conceptual Starbucks	55.42
10/13	Paypal	Inst Xfer Raw Conceptual Uggtevasanu	386.64
10/13	Paypal	Inst Xfer Printpresso Queenielovelee	530.00
10/16	Spire Alabama -	Payment Tse,Matthew	20.82
10/16	Paypal	Inst Xfer Raw Conceptual Debutifycor	79.00
10/16	Discover	E-Payment Feng Jiaojiao 1077	94.00
10/16	Discover	E-Payment Feng Jiaojiao 1077	200.00
10/16	Paypal	Inst Xfer Raw Conceptual Uniqlo USA	298.56
10/16	Canva Pty Limite	lat Paypal Raw Conceptual 1030021509775	12.99
10/16	Actitech Limited	lat Paypal Raw Conceptual 1030006694349	53.19
10/17	Paypal	Inst Xfer Raw Conceptual Google Google S	2.99
10/17	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
10/17	Paypal	Inst Xfer Raw Conceptual Alipayusinc	134.92
10/17	Grove Hill Acade	7708782924 Matthew Tse	366.00
10/18	Businessbacker 3 Weekly Tue	Raw Conceptual 1948661	455.03
10/19	Paypal	Inst Xfer Raw Conceptual Alipayusinc	72.10
10/19	Paypal	Inst Xfer Raw Conceptual Uniqlo USA	236.53
10/20	Paypal	Inst Xfer Raw Conceptual Google Youtube	25.06
10/23	Assurant	Ins.Prem Tse Matthew	11.75
10/23	Paypal	Inst Xfer Raw Conceptual Chanel	57.20



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

RAW CONCEPTUAL
1199 S DONAHUE DR
AUBURN AL 36832-5849

ACCOUNT # 0229106249

001
Cycle 26
Enclosures 0
Page 3 of 4

WITHDRAWALS (CONTINUED)

10/24	Paypal	Inst Xfer Raw Conceptual Instantink	20.70
10/24	Paypal	Inst Xfer Raw Conceptual Quickbooks	57.75
10/24	Grove Hill Acade	7708782924 Matthew Tse	366.00
10/25	Paypal	Inst Xfer Raw Conceptual Alipayusinc	4.44
10/25	Paypal	Inst Xfer Raw Conceptual Bluehostcom	27.99
10/25	Paypal	Inst Xfer Raw Conceptual Adobe Inc	59.39
10/25	Wow!	8664969669 Media Grou Raw	75.00
10/25	Paypal	Inst Xfer Raw Conceptual Alipayusinc	156.74
10/25	Businessbacker	3 Weekly Tue Raw Conceptual 1949614	455.03
10/26	Paypal	Inst Xfer Raw Conceptual Microsoft	10.89
10/26	Intuit Financin	Payment Raw Conceptual 001000056874040	75.13
10/27	Paypal	Inst Xfer Raw Conceptual Hulu	7.99
10/27	Citi Card Online	Payment Matthew M Tse 421205954368361	500.00
10/30	Paypal	Inst Xfer Raw Conceptual Starbucks	100.00
10/30	Ally	Ally Paymt Raw Conceptual 228012574855	835.47
10/30	Shopify Inc.	lat Paypal Printpresso 1030263642260	283.68
10/31	Cooks Pest Contr	Cpcauburn Southern Tatle	110.00
10/31	Paypal	Inst Xfer Printpresso Paypal Working	1,716.00

Total Withdrawals \$18,731.50

FEES

10/03	Paid Overdraft Item Fee	36.00
10/04	Paid Overdraft Item Fee	72.00
10/10	Analysis Charge 09-23	125.00
10/23	Paid Overdraft Item Fee	72.00
10/31	Monthly Fee	25.00
10/31	Paid Overdraft Item Fee	36.00

Total Fees \$366.00

RETURNED CHECKS

10/02	Credit-Returned Ck#72003607973	512.72
-------	--------------------------------	--------

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
10/02	1,162.25 -	10/12	73.64	10/23	142.59 -
10/03	494.61	10/13	100.58	10/24	806.84
10/04	1,255.92 -	10/16	42.02	10/25	28.25
10/05	286.60	10/17	659.08	10/26	42.23
10/06	251.02	10/18	332.05	10/27	34.24
10/10	48.33	10/19	23.42	10/30	57.52
10/11	299.02	10/20	1.64 -	10/31	430.09 -

**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

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>.