



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

RAW CONCEPTUAL  
1199 S DONAHUE DR  
AUBURN AL 36832-5849

**ACCOUNT # 0229106249**

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**ADVANTAGE BUSINESS CHECKING**

September 1, 2023 through September 29, 2023

**SUMMARY**

<b>Beginning Balance</b>	<b>\$1,943.91</b>	Minimum Daily Balance	\$1,744 -
Deposits & Credits	\$18,079.17 +	Average Monthly Statement Balance	\$15 -
Withdrawals	\$21,177.98 -		
Fees	\$589.50 -		
Automatic Transfers	\$0.00 +		
Checks	\$0.00 -		
<b>Ending Balance</b>	<b>\$1,744.40 -</b>		

**DEPOSITS & CREDITS**

09/01	Shoppayinst Afrm Payments Kupresso	Qoy3vkcin2q2l9m	185.59
09/01	Klarna Inc Edi Pymnts Raw Conceptual	103005448_n6929	192.83
09/05	Shoppayinst Afrm Payments Kupresso	Ns1kmimrhithghjo	96.29
09/05	Regions Bank Acct Trans 461398625	Matthewt	1,000.00
09/06	Shoppayinst Afrm Payments Kupresso	954y6fr8g0whqoc	53.70
09/06	Shoppayinst Afrm Payments Kupresso	Lpv4yvdwhszra9t	57.61
09/06	Shoppayinst Afrm Payments Kupresso	Pyieuqxf1nnv3yf	150.73
09/06	Etsy Inc Payout Matthew Tse Etsy		1,030.75
09/06	Klarna Inc Edi Pymnts Raw Conceptual	103097108_n6929	202.33
09/06	Klarna Inc Edi Pymnts Raw Conceptual	103138560_n6929	234.12
09/07	Shopifykupressoo Transfer Raw Conceptual	ST-S2g9l7l7m5i5	3,298.88
09/07	Paypal Transfer Raw Conceptual		324.86
09/11	Shoppayinst Afrm Payments Kupresso	0eys8cuyypipigi	236.55
09/11	Klarna Inc Edi Pymnts Raw Conceptual	103242261_n6929	49.29
09/12	Shoppayinst Afrm Payments Kupresso	15fvcvz5d8l0v8u	140.10
09/12	Shoppayinst Afrm Payments Kupresso	Wl0emfklmecwwb3	173.27
09/12	Etsy Inc Payout Matthew Tse Etsy		1,568.02
09/14	Shoppayinst Afrm Payments Kupresso	F8jh9am8n8ws86n	49.34
09/14	Shopifykupressoo Transfer Raw Conceptual	ST-Z4o2v4p0e4q6	2,464.45
09/15	Shoppayinst Afrm Payments Kupresso	Qz1iwrhk2y6m7lf	95.24
09/18	Shoppayinst Afrm Payments Kupresso	Ykuqactsmhpjeef	94.70
09/18	Shoppayinst Afrm Autopay Kupresso	1y7xwcbtiuepa6d	153.88
09/18	Regions Bank Acct Trans 461398625	Matthewt	650.00
09/19	Shoppayinst Afrm Payments Kupresso	Lkp9i0hpyrnwejr	47.09
09/19	Shoppayinst Afrm Autopay Kupresso	Myxfs4foiqn6q0v	147.78
09/19	Etsy Inc Payout Matthew Tse Etsy		1,323.41

For all your banking needs, please call 1-800-REGIONS (734-4667)  
or visit us on the Internet at [www.regions.com](http://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.



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### DEPOSITS & CREDITS (CONTINUED)

09/20	Regions Bank	Acct Trans 461398625	Matthewt	200.00
09/21	Klarna Inc	Edi Pymnts Raw Conceptual 103584813_n6929		45.19
09/22	Regions Bank	Acct Trans 461398625	Matthewt	200.00
09/26	Klarna Inc	Edi Pymnts Raw Conceptual 103705508_n6929		93.28
09/26	Etsy Inc	Payout Matthew Tse	Etsy	1,751.52
09/27	Regions Bank	Acct Trans 461398625	Matthewt	1,500.00
09/28	Square Inc	230928p2 Raw Conceptual L210832407516		20.89
09/28	Klarna Inc	Edi Pymnts Raw Conceptual 103794710_n6929		51.73
09/29	Klarna Inc	Edi Pymnts Raw Conceptual 103844598_n6929		195.75
Total Deposits & Credits				\$18,079.17

### WITHDRAWALS

09/01	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
09/01	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
09/01	Wayfair	Payment Matthew Tse 091158145915984	115.00
09/01	Shopify Capital	Shopify Raw Conceptual 20794735	276.89
09/01	Paypal	Inst Xfer Raw Conceptual Hzl0102	620.00
09/01	Paypal	Inst Xfer Printpresso Paypal Working	1,716.00
09/05	Upsbillctr	Payment Raw Conceptual 0000438326	17.71
09/05	Paypal	Inst Xfer Raw Conceptual Dropbox	19.99
09/05	Intuit *	Qbooks Onl Raw Media Conc 0091762	63.00
09/05	Shopify Capital	Shopify Raw Conceptual 20823174	164.70
09/05	Alabama Power	Apc EFT Raw Conceptual	751.88
09/06	Shopify Capital	Shopify Raw Conceptual 20847898	112.70
09/06	Grove Hill Acade	7708782924 Matthew Tse	366.00
09/06	Businessbacker 3 Weekly Tue	Raw Conceptual 1942132	455.03
09/06	Ally	Ally Paymt Raw Conceptual 228012574855	835.47
09/07	Shopify Capital	Shopify Raw Conceptual 20929696	96.11
09/07	Shopify Capital	Shopify Raw Conceptual 20910206	103.85
09/07	Shopify Capital	Shopify Raw Conceptual 20891793	110.21
09/07	Shopify Capital	Shopify Raw Conceptual 20872659	131.11
09/07	Paypal	Inst Xfer Raw Conceptual Uprinting	426.90
09/07	Ally	Ally Paymt Raw Conceptual 228012574855	668.40
09/08	Paypal	Inst Xfer Raw Conceptual Alipayusinc	51.50
09/08	Shopify Capital	Shopify Raw Conceptual 20963947	52.78
09/08	Paypal	Inst Xfer Raw Conceptual Starbucks	100.00
09/08	Payoneer Inc.	96440 Matthew Tse 580020088	500.00
09/11	Paypal	Inst Xfer Raw Conceptual Dropbox	72.00
09/11	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
09/11	Shopify Capital	Shopify Raw Conceptual 20991503	128.89
09/12	Shopify Capital	Shopify Raw Conceptual 21022561	90.82
09/12	Upsbillctr	Payment Raw Conceptual 0000438326	96.03
09/12	Paypal	Inst Xfer Raw Conceptual Alipayusinc	243.32
09/12	Grove Hill Acade	7708782924 Matthew Tse	366.00
09/12	Upsbillctr	Payment Raw Conceptual 0000438326	923.99
09/13	Shopify Capital	Shopify Raw Conceptual 21065741	52.81
09/13	Shopify Capital	Shopify Raw Conceptual 21084500	80.86
09/13	Discover	E-Payment Feng Jiaojiao 1077	94.00
09/13	Paypal	Inst Xfer Raw Conceptual Alipayusinc	102.99
09/13	Shopify Capital	Shopify Raw Conceptual 21046763	139.07
09/13	Businessbacker 3 Weekly Tue	Raw Conceptual 1943237	455.03
09/14	Appfolio, Inc.	F Web Pmts Raw Conceptual 5d4qb8	2.49



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**WITHDRAWALS (CONTINUED)**

09/14	Spire Alabama - Payment Tse,Matthew	18.74
09/14	Paypal Inst Xfer Raw Conceptual Chewy Inc	70.82
09/14	Paypal Inst Xfer Raw Conceptual Debutifycor	79.00
09/14	Shopify Capital Shopify Raw Conceptual 21107175	151.52
09/14	Paypal Inst Xfer Raw Conceptual Alipayusinc	183.84
09/14	Auburn Water Wor Cy 4 & 9 Jiaojiao Feng	224.20
09/14	First Realty-A11 Web Pmts Raw Conceptual Jk2qb8	800.00
09/15	Paypal Inst Xfer Raw Conceptual Hzl0102	100.00
09/15	Paypal Inst Xfer Raw Conceptual Hzl0102	100.00
09/15	Shopify Capital Shopify Raw Conceptual 21130852	102.23
09/15	Payoneer Inc. 96948 Matthew Tse 582680207	720.00
09/18	Paypal Inst Xfer Raw Conceptual Google Google S	2.99
09/18	Paypal Inst Xfer Raw Conceptual Norton	41.59
09/18	Shopify Capital Shopify Raw Conceptual 21159440	117.00
09/18	Canva Pty Limite lat Paypal Raw Conceptual 1029425293936	12.99
09/18	Wire Transfer Chau Fung Sin	500.00
09/19	Paypal Inst Xfer Raw Conceptual Alipayusinc	102.99
09/19	Grove Hill Acade 7708782924 Matthew Tse	366.00
09/19	Fiverr Internati lat Paypal Raw Conceptual 1029476490764	341.82
09/20	Paypal Inst Xfer Raw Conceptual Google Youtube	25.06
09/20	Businessbacker 3 Weekly Tue Raw Conceptual 1944337	455.03
09/20	Cheng Dou Huang lat Paypal Printpresso 1029484852365	426.42
09/21	Assurant Ins.Prem Tse Matthew	11.75
09/21	Upsbillctr Payment Raw Conceptual 0000438326	15.75
09/22	Paypal Inst Xfer Raw Conceptual Starbucks	100.00
09/25	Paypal Inst Xfer Raw Conceptual Instantink	20.70
09/25	Paypal Inst Xfer Raw Conceptual Bluehostcom	27.99
09/25	Paypal Inst Xfer Raw Conceptual Quickbooks	57.75
09/25	Paypal Inst Xfer Raw Conceptual Adobe Inc	59.39
09/25	Wow! 8664969669 Media Grou Raw	75.00
09/26	Appfolio, Inc. F Web Pmts Raw Conceptual N0hmc8	2.49
09/26	Paypal Inst Xfer Raw Conceptual Alipayusinc	51.50
09/26	Intuit Financin Payment Raw Conceptual 001000056252714	75.13
09/26	Paypal Inst Xfer Raw Conceptual Uniqlo USA	108.68
09/26	Grove Hill Acade 7708782924 Matthew Tse	366.00
09/26	Paypal Inst Xfer Raw Conceptual Alipayusinc	369.90
09/26	First Realty-A11 Web Pmts Raw Conceptual Cwgmc8	800.00
09/26	Pan Tie Jin lat Paypal Raw Conceptual 1029617731914	522.04
09/27	Paypal Inst Xfer Raw Conceptual Hulu	7.99
09/27	Paypal Inst Xfer Raw Conceptual Microsoft	10.89
09/27	Paypal Inst Xfer Raw Conceptual Alipayusinc	51.50
09/27	Paypal Inst Xfer Raw Conceptual Alipayusinc	51.50
09/27	Paypal Inst Xfer Raw Conceptual Alipayusinc	51.50
09/27	Businessbacker 3 Weekly Tue Raw Conceptual 1945711	455.03
09/28	American Strateg 8662748765 Raw Conceptual 38d74fa05faa	25.32
09/28	Cooks Pest Contr Cpcauburn Southern Tatle	110.00
09/28	Paypal Inst Xfer Raw Conceptual Zoomvideoco	149.90
09/28	Fiverr Internati lat Paypal Raw Conceptual 1029654185004	242.12
09/29	Citi Autopay Payment Matthew M Tse 081182834470119	734.64
09/29	Shopify Inc. lat Paypal Printpresso 1029659831070	256.06
09/29	Fiverr Internati lat Paypal Raw Conceptual 1029668000556	512.72

Total Withdrawals

\$21,177.98



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### FEES

09/01	Paid Overdraft Item Fee	36.00
09/05	Paid Overdraft Item Fee	36.00
09/07	Paid Overdraft Item Fee	36.00
09/11	Analysis Charge 08-23	96.50
09/13	Paid Overdraft Item Fee	36.00
09/15	Paid Overdraft Item Fee	36.00
09/25	Paid Overdraft Item Fee	72.00
09/26	Paid Overdraft Item Fee	72.00
09/28	Paid Overdraft Item Fee	72.00
09/29	Monthly Fee	25.00
09/29	Paid Overdraft Item Fee	72.00

Total Fees \$589.50

### DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
09/01	647.54 -	09/13	211.68 -	09/22	151.17
09/05	604.53 -	09/14	771.50	09/25	161.66 -
09/06	644.49 -	09/15	191.49 -	09/26	684.60 -
09/07	1,406.67	09/18	32.52	09/27	186.99
09/08	702.39	09/19	739.99	09/28	339.73 -
09/11	587.85	09/20	33.48	09/29	1,744.40 -
09/12	749.08	09/21	51.17		

**THE REGIONS MOBILE WALLET  
TERMS AND CONDITIONS HAVE BEEN  
REVISED. FOR DETAILS VISIT  
REGIONS.COM/MOBILEWALLETTTC.**

## Easy Steps to Balance Your Account

		Checking Account
1.	Write here the amount shown on statement for <b>ENDING BALANCE</b>	\$
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>.

