



Electronic Service Requested

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 ANDREW L CARR
150 PINE STRAW RDG
GREENEVILLE TN 37745-0418

EXPRESS CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER	00220001605716
STATEMENT DATE	12/11/25

CUSTOMER SERVICE INFORMATION

-  **Customer Service: 1-800-382-5465**
-  **Visit Us Online: www.firsthorizon.com**
-  **Follow Us On Facebook!**
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ACCOUNT SUMMARY	DATE	BALANCE OF YOUR FUNDS
PREVIOUS BALANCE	11/14/25	\$13,057.94
10 DEPOSITS TOTALING		\$11,644.24
64 WITHDRAWALS TOTALING		\$24,596.79
NEW BALANCE	12/11/25	\$105.39

EXPRESS CHECKING ACCOUNT TRANSACTIONS

FOR THE PERIOD FROM 11/15/25 THROUGH 12/11/25

ACCOUNT HISTORY					
DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #	
11/17	WITHDRAWAL FROM ATM 0428 11/16 206 NORTH MAIN 206 NORTH MAIN GREENEVILLE TN 3			\$800.00	1915
11/17	POS DB WENDY'S 86 9100 11/16 601 ASHEVILLE H 601 ASHEVILLE HWY STE 4 GREENEVILLE TN 3			\$24.52	1915
11/17	WITHDRAWAL -LEADBANKSELFLEND PLATINUM 122953787			\$5.00	
11/17	WITHDRAWAL -CAPITAL ONE ONLINE PMT CA0E6DC1857ECCC			\$2,000.00	
11/17	WITHDRAWAL -Credit One Bank Payment 55566279			\$500.00	
11/17	WITHDRAWAL -OPENSKY ONLINEPYMT 253180482904013			\$46.33	
11/17	WITHDRAWAL -FIRST HORIZON A2A DEBIT L CARR, ANDREW			\$2,000.00	
11/17	WITHDRAWAL -Sezzle PSA ID10P3			\$272.63	
11/17	WITHDRAWAL -AFFIRM.COM PAYME AFFIRM.COM ST-M4S7P2S2T9H4			\$43.66	
11/17	WITHDRAWAL -LEADBANKSELFLEND CC PMT 122987425			\$500.00	
11/17	CASH FROM - CASH APP*JOHN Oakland CA DATE 11/14REF # 24059369Y00ED78XV			\$1,212.00	1915
11/17	PURCHASE - STATE FARM IN 800-956-6310 IL DATE 11/14REF # 24943009Z9G2V0WDA			\$151.24	1915
11/17	CASH FROM - VENMO *Arienne New York NY DATE 11/14REF # 24248189Y0062RW9J			\$666.00	1915
11/17	PURCHASE - KLARNA* EBAY KLARNA.COM OH DATE 11/14REF # 24011349Y2X8NPADY			\$107.96	1915



EASY CHECKBOOK BALANCING

CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT
TOTAL OUTSTANDING CHECKS									

STEP 1 Update your check register by entering all deposits and withdrawals which appear on this statement, but have not yet been entered into your check register. Be sure to include any service charges, finance charges, or interest credited to your checking account shown on the front of this statement.

STEP 2 Mark off () all deposits and withdrawals appearing on this statement in your check register. List any outstanding checks and withdrawals in the space provided above.

STEP 3 Enter your check register balance. \$ _____

* HINTS FOR CUSTOMERS WITH FIRST BANKING RESERVE. If this statement shows that your First Banking Reserve line is in use, you may find it helpful to enter your AVAILABLE RESERVE as shown on the front of this statement instead of the BALANCE OF YOUR FUNDS in step 4a. The result you obtain in step 4a will then be your current Available Reserve. You can then subtract this amount from your APPROVED RESERVE to obtain the current amount of First Banking Reserve in Use which should equal the amount in your check register.

FIRST BANKING RESERVE NOTICE

- When your First Banking Reserve is in use, Payments (Deposits) and other credits will be applied in the following order (1) to any negative balance, (2) to unpaid INTEREST CHARGE from a previous cycle, (3) to your "First Banking Reserve in Use," (4) to increase the "Balance of Your Funds."
- The INTEREST CHARGE is computed by multiplying a Monthly Periodic Rate by the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE." The Monthly Periodic Rate and ANNUAL PERCENTAGE RATE are subject to change. Your ANNUAL PERCENTAGE RATE for the cycle will be determined by multiplying your Monthly Periodic Rate by 12. If an INTEREST CHARGE is imposed on First Banking Reserve, an increase in your periodic rate and corresponding ANNUAL PERCENTAGE RATE

will result in an increase in that INTEREST CHARGE, and if your new balance exceeds \$50 it will result in an increase in your minimum payment.

- The "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE" for the cycle is calculated by adding the amount of "Reserve In Use" at the close of each day in the cycle, less any unpaid INTEREST CHARGE from a previous cycle and dividing this result by the number of days in the cycle. Any disputed amounts being investigated pursuant to the provisions of Paragraph N of Section II of the Overdraft Services Agreement are excluded in calculating the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE."

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR FIRST BANKING RESERVE BILL

If you think your First Banking Reserve Bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SAVINGS TRANSACTION RECORD

INSTRUCTIONS

- The space at the right is provided for you to enter all deposits and withdrawals made during the next interest period.
- Keep all deposits and withdrawal receipts so you may compare them with the next statement.
- A statement covering the next interest period will be mailed to you at the end of that period.
- PLEASE NOTIFY BANK PROMPTLY OF ANY CHANGE OF ADDRESS.**

PLEASE USE THIS FORM TO RECORD TRANSACTIONS FOR NEXT PERIOD

BALANCE SHOWN ON STATEMENT →			
DATE	WITHDRAWALS	DEPOSITS	BALANCE





EXPRESS CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER	*****5716
STATEMENT DATE	12/11/25

ANDREW L CARR

ACCOUNT HISTORY (continued)

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #
11/17	PURCHASE - KLARNA*STUBHUB WWW.KLARNA.CO DE DATE 11/14REF # 24803949ZSRS6L9NA		\$150.36	1915
11/17	PURCHASE - VZWRLSS*BILL P 800-922-0204 FL DATE 11/15REF # 2469216A035W1DX9X		\$61.10	1915
11/17	PURCHASE - VZWRLSS*BILL P 800-922-0204 FL DATE 11/15REF # 2469216A035W1DXHB		\$77.76	1915
11/17	PURCHASE - VZWRLSS*P1754- 800-922-0204 FL DATE 11/16REF # 2469216A12XD4MNA9		\$327.52	1915
11/17	CASH FROM - VENMO *Lola Ca New York NY DATE 11/16REF # 2424818A0005EWSSH		\$10.00	1915
11/17	PURCHASE - Prime Video Ch amzn.com/bill WA DATE 11/16REF # 2469216A036E0R8F2		\$10.94	1915
11/18	WITHDRAWAL -COMENITY PAY VI WEB PYMT P25320536009036		\$165.36	
11/18	WITHDRAWAL -PAYPAL INST XFER EASYCANVAS CAN		\$65.81	
11/18	WITHDRAWAL -GreeneCoYMCA PURCHASE 7900843		\$34.00	
11/18	WITHDRAWAL -Pearly a959 RogersFami ST-G6W6V9Z6E2W2		\$13.00	
11/18	WITHDRAWAL -Credit One Bank Payment 62780639		\$600.00	
11/18	PURCHASE - PAYPAL *PYPL P 888-221-1161 CA DATE 11/17REF # 2402762A11YX1A6N3		\$115.24	1915
11/18	PURCHASE - DIRECT AUTO IN 800-462-2123 NC DATE 11/17REF # 2469216A12Y1QA8AP		\$242.15	1915
11/19	WITHDRAWAL -MSPBNA ACH TRNSFR 4695841395		\$170.00	
11/19	WITHDRAWAL -MSPBNA ACH TRNSFR 4695895395		\$170.00	
11/19	WITHDRAWAL -CAPITAL ONE ONLINE PMT CA0D576E22AE7D0		\$300.00	
11/19	PURCHASE - AMAZON PRIME*B amzn.com/bill WA DATE 11/18REF # 2469216A22YAAYL4A		\$3.27	1915
11/20	WITHDRAWAL -SHEN ZHEN SHI AI IAT PAYPAL 1046298328812		\$8.30	
11/20	WITHDRAWAL -Rocket Savings Deposit 30771675013		\$190.00	
11/21	WITHDRAWAL -ALLY CC ONLINEPYMT 253240484135348		\$157.00	
11/24	POS DB AMAZON.COM 9100 11/23 AMAZON.COM AMAZON.COM SEATTLE WA		\$262.28	1915





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ACCOUNT HISTORY (continued)

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #
11/24	POS DB AMAZON.COM 9100 11/23 AMAZON.COM AMAZON.COM SEATTLE WA		\$15.79	1915
11/24	POS DB LOWE'S #12 9100 11/23 2375 E ANDREW J 2375 E ANDREW JOHNS GREENEVILLE TN		\$318.79	1915
11/24	WITHDRAWAL -PAYPAL INST XFER WETHEPEOPLE		\$53.01	
11/24	POS DB LOWE'S #12 9100 11/24 2375 E ANDREW J 2375 E ANDREW JOHNS GREENEVILLE TN		\$66.54	1915
11/24	CASH FROM - VENMO *Lola Ca Visa Direct NY DATE 11/21REF # 2424818A5006PT4XB		\$10.00	1915
11/24	PURCHASE - AMC 4460 JOHNS JOHNSON CITY TN DATE 11/22REF # 2443106A89LLA8QHD		\$48.75	1915
11/25	WITHDRAWAL -Greeneville Ligh WEB PMTS WNGLFR		\$271.52	
11/25	POS DB Walmart.co 9100 11/25 702 SW 8th St 702 SW 8th St Bentonville AR		\$218.35	1915
11/25	PURCHASE - VETERANTV.COM WWW.VETERANTV CA DATE 11/24REF # 2406466A92X499AKK		\$8.75	1915
11/25	PURCHASE - GREENEVILLE SM GREENEVILLE TN DATE 11/24REF # 2437735A90002E9W5		\$72.38	1915
11/26	PURCHASE - SAMSCLUB.COM 888-746-7726 AR DATE 11/23REF # 2422638A90G3NWLK9		\$499.32	1915
11/28	DEPOSIT -Venturi Group IN Cashflow36 016ZYDKTM3XMIRG	\$2,560.00		
11/28	DEPOSIT -Venturi Group IN Cashflow36 016IQWMKV3XMIRK	\$3,200.00		
11/28	DEPOSIT -INFOSYS LIMITED PAYROLL XAW000000301998	\$1,000.00		
11/28	WITHDRAWAL -AFFIRM.COM PAYME AFFIRM.COM ST-T8H7C6N4Z4Y5		\$102.27	
11/28	POS DB SHELL SERV 9160 11/28 SHELL SERVICE S SHELL SERVICE STATION JOHNSON CITY TN		\$11.94	1915
11/28	MISC. DEBIT		\$1,000.00	
12/01	WITHDRAWAL -PAYPAL INST XFER DISCORD		\$10.96	
12/01	WITHDRAWAL -AFFIRM.COM PAYME AFFIRM.COM ST-E1XTV5N4W8S4		\$414.49	
12/01	CASH FROM - CASH APP*JOHN Oakland CA DATE 11/28REF # 2405936AQ000PVKBX		\$1,232.00	1915
12/01	CASH FROM - VENMO *Harley Visa Direct NY DATE 11/28REF # 2424818AQ0063B4SE		\$25.00	1915
12/02	WITHDRAWAL -FarmersNewWrld 8002223738 R#: B250411921		\$24.00	





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ACCOUNT HISTORY (continued)

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #
12/02	WITHDRAWAL -ROCKET MORTGAGE MTG PYMTS 3566357145			\$3,703.83
12/02	ATM DEPOSIT	\$230.00		
12/02	ATM DEPOSIT	\$70.00		
12/02	PURCHASE - SEZZLE*ANYWHER 188-85401867 MN DATE 12/01REF # 2400077AF2X4YMKX0			\$19.99 1915
12/02	WITHDRAWAL -BETTERMENT SEC TRANSFER A148272019			\$500.00
12/03	DEPOSIT -MSPBNA ACH TRNSFR 5943274395	\$3,066.24		
12/03	WITHDRAWAL -Rocket Savings Deposit 30986711295			\$190.00
12/04	DEPOSIT -BETTERMENT SEC TRANSFER A148672180	\$400.00		
12/04	DEPOSIT -Rocket Savings Deposit 31027081682	\$470.00		
12/05	DEPOSIT -MSPBNA ACH TRNSFR 6163555395	\$641.00		
12/05	PURCHASE - ATMOS ENERGY 888-286-6700 TX DATE 12/04REF # 2469216AJ346YW4LN			\$96.58 1915
12/08	CASH FROM - PAYPAL *CRYPTO 4029357733 CA DATE 12/06REF # 2419880AMFYX8JP97			\$20.44 1915
12/08	CASH FROM - AFFIRM * PAY 8 855-423-3729 CA DATE 12/07REF # 2469216AM2XEY4HR7			\$160.73 1915
12/09	WITHDRAWAL -OPENSKY ONLINEPYMT 253400486745734			\$22.93
12/09	MISC. DEBIT			\$4,008.00
12/11	SERVICE CHARGE			\$7.00
12/11	REBATE SERVICE CHARGE	\$7.00		

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11/17	\$4,090.92	11/18	\$2,855.36	11/19	\$2,212.09	11/20	\$2,013.79
11/21	\$1,856.79	11/24	\$1,081.63	11/25	\$510.63	11/26	\$11.31
11/28	\$5,657.10	12/01	\$3,974.65	12/02	\$26.83	12/03	\$2,903.07
12/04	\$3,773.07	12/05	\$4,317.49	12/08	\$4,136.32	12/09	\$105.39
12/11	\$105.39						





P.O. BOX 84
MEMPHIS, TN 38101

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ANDREW L CARR

INQUIRY INFORMATION

*ALL INQUIRIES FOR BALANCES, GENERAL INFORMATION, ACCOUNT ERRORS, ACCOUNT ACTIVITY, AUTOMATED TELLER MACHINE ACTIVITY AND DEBIT CARD TRANSACTIONS SHOULD BE DIRECTED TO 1-800-382-5465.

*TO REPORT A LOST/STOLEN DEBIT CARD: CALL 1-800-382-5465 IMMEDIATELY AND FOLLOW THE VOICE PROMPTS.

*DIRECT INQUIRIES CONCERNING PREAUTHORIZED ELECTRONIC FUNDS TRANSFER TO 1-800-382-5465.

*YOU MAY MAIL INQUIRIES CONCERNING AUTOMATED TELLER MACHINE ACTIVITY, DEBIT CARD TRANSACTIONS, AND PREAUTHORIZED ELECTRONIC FUNDS TRANSFERS TO:
FIRST HORIZON BANK
P.O. BOX 84
MEMPHIS, TN 38101



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