

# Optimize Business Checking<sup>SM</sup>

Account number: 8244577832 ■ December 1, 2024 - December 31, 2024 ■ Page 1 of 6

WELLS  
FARGO

U.S. ROADWAYS ENTERPRISES, INC  
JOBANJEET SINGH CHHINA  
5749 WINCHESTER CT  
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## Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern  
Time, Sun 9:00am-10:00pm Eastern Time:  
1-800-CALL-WELLS (1-800-225-5935)

Online: [wellsfargo.com](https://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)  
P.O. Box 6995  
Portland, OR 97228-6995

## Account summary

### Optimize Business Checking<sup>SM</sup>

Account number	Beginning balance	Total credits	Total debits	Ending balance
8244577832	\$41.00	\$1,003,797.57	-\$1,003,751.57	\$87.00

## Credits

Electronic deposits/bank credits

Effective date	Posted date	Amount	Transaction detail
	12/02	24,112.00	WT Fed#00697 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01514414 Trn#241202159743 Rfb# 8579010
	12/02	463.06	Overdraft Protection From 9363681983
	12/03	72,372.00	WT Fed#00768 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01517153 Trn#241203128480 Rfb# 8583030
	12/04	6,237.00	Ship Secure Inc Bill.Com 015Rwotfzz9Ccxo Ship Secure Inc Bill.Com 015Rwotfzz9Ccxo Inv 117
	12/04	6,237.00	Ship Secure Inc Bill.Com 015Hwmfnxv9Ccxp Ship Secure Inc Bill.Com 015Hwmfnxv9Ccxp Inv 117
	12/04	52,517.00	WT Fed#00832 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01519369 Trn#241204124699 Rfb# 8586640
	12/04	24,800.00	WT Fed#04621 Jpmorgan Chase Ban /Org=Fin Whale Transportation Inc Srf# 3743974339Es Trn#241204185523 Rfb# Bmg of 24/12/04
	12/05	41,877.00	WT Fed#00736 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01521707 Trn#241205140281 Rfb# 8590441
	12/05	499.41	Overdraft Protection From 9363681983
	12/06	44,727.00	WT Fed#00702 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01523679 Trn#241206110817 Rfb# 8593857
	12/06	30,500.00	WT Fed#02063 Jpmorgan Chase Ban /Org=Fin Whale Transportation Inc Srf# 3689164341Es Trn#241206169079 Rfb# Bmg of 24/12/06
	12/09	33,612.00	WT Fed#01159 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01527524 Trn#241209167225 Rfb# 8600060
	12/10	20,407.00	WT Fed#00622 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01529325 Trn#241210112359 Rfb# 8603313
	12/11	48,622.00	WT Fed#00866 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01531939 Trn#241211144742 Rfb# 8607617

*Electronic deposits/bank credits (continued)*

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
	12/11	488.16	Overdraft Protection From 9363681983
	12/12	66,901.90	WT Fed#00475 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01533626 Trn#241212115793 Rfb# 8610381
	12/12	36,600.00	WT Fed#03586 Jpmorgan Chase Ban /Org=Fin Whale Transportation Inc Srf# 3658164347Es Trn#241212188088 Rfb# Bmg of 24/12/12
	12/13	2,945.00	eDeposit IN Branch 12/13/24 10:20:38 Am 4240 E 4th St Ontario CA
	12/13	23,447.00	WT Fed#01374 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01536705 Trn#241213140147 Rfb# 8615613
	12/13	3,705.00	WT Fed#01977 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01537501 Trn#241213179384 Rfb# 8616628
	12/16	6,237.00	Ship Secure Inc Bill.Com 015Maykrix9T74F Ship Secure Inc Bill.Com 015Maykrix9T74F Inv 120
	12/16	45,914.50	WT Fed#00583 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01538905 Trn#241216136088 Rfb# 8619075
	12/17	61,684.50	WT Fed#00615 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01541785 Trn#241217111291 Rfb# 8623759
	12/18	47,893.21	WT Fed#00745 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01544357 Trn#241218131376 Rfb# 8627958
	12/18	1,453.71	Overdraft Protection From 9363681983
	12/19	21,836.75	WT Fed#01301 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01547364 Trn#241219203157 Rfb# 8632804
	12/19	93.25	Overdraft Protection From 9363681983
	12/20	6,632.00	WT Fed#00921 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01549030 Trn#241220149808 Rfb# 8635900
	12/20	12,200.00	WT Fed#00774 Jpmorgan Chase Ban /Org=Fin Whale Transportation Inc Srf# 3838954355Es Trn#241220215050 Rfb# Bmg of 24/12/20
	12/23	11,667.00	WT Fed#00986 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01551929 Trn#241223218299 Rfb# 8640755
	12/24	6,237.00	Ship Secure Inc Bill.Com 015Rvrnsvga6H1J Ship Secure Inc Bill.Com 015Rvrnsvga6H1J Inv 122
	12/24	55,557.00	WT Fed#00321 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01553646 Trn#241224077670 Rfb# 8643669
	12/24	19,947.00	WT Fed#05917 Bank of America, N /Org=1/US Transline Inc Srf# 2024122400573743 Trn#241224142444 Rfb# 527652708
	12/26	38,267.00	WT Fed#00375 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01555681 Trn#241226099301 Rfb# 8646770
	12/26	1,421.12	Overdraft Protection From 9363681983
	12/27	27,912.00	WT Fed#00614 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01557911 Trn#241227108602 Rfb# 8649604
	12/30	26,392.00	WT Fed#00923 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01560771 Trn#241230161627 Rfb# 8654077
	12/30	1,134.00	eDeposit IN Branch 12/30/24 04:55:12 PM 10540 Foothill Blvd Rancho Cucamonga CA
	12/31	6,237.00	Ship Secure Inc Bill.Com 015Hygkruaadsoa Ship Secure Inc Bill.Com 015Hygkruaadsoa Inv 122
	12/31	64,012.00	WT Fed#00374 Tbk Bank, Ssb /Org=Triumph Srf# Dwr01562670 Trn#241231128618 Rfb# 8656696
		\$1,003,797.57	Total electronic deposits/bank credits
		\$1,003,797.57	Total credits

## Debits

Electronic debits/bank debits

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
	12/02	20,500.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qgl5Ddb on 12/02/24
	12/02	4,116.06	Roundpoint Mtg Payments 120124 2013043753 Jobanjeet Singh
	12/03	70,023.10	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qgx9Fv4 on 12/03/24
	12/03	1,000.00	Applec card Gs bank Payment 120224 2828690 Jobanjeet Singh
	12/03	1,177.54 <	Business to Business ACH Debit - Wiline Networks, Wiline M80758729193 US Roadways Inc
	12/04	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qh52D7G xxxxxx1983
	12/04	55,000.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qh8Pk6M on 12/04/24
	12/04	25,000.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qhbf94K on 12/04/24
	12/04	9,455.77 <	Business to Business ACH Debit - Cargo Solutions Bill.Com 015Wyywwpgg9Bw1A Cargo Solutions Management LLC - Inv #1231June604
	12/05	41,883.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qhncvgx on 12/05/24
	12/05	500.00 <	Business to Business ACH Debit - IRS Usatxpymt 120524 270474062045726 US Roadways Enterprise
	12/06	44,700.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qj23Qzx on 12/06/24
	12/06	30,500.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qj3Xc4T on 12/06/24
	12/09	30,000.00	WT Fed#08790 Bremer Bank, Natio /Ftr/Bnf=Wallwork Financials Srf# Gw00000072576117 Trn#241209134754 Rfb# 358
	12/09	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qk3Rj86 xxxxxx1983
	12/09	3,020.69 <	Business to Business ACH Debit - Mbfs.Com Auto Pay 241209 5002330101 U.S.Roadways Enter
	12/10	20,500.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qk95Vjn on 12/10/24
	12/11	77.26	Client Analysis Svc Chrg 241210 Svc Chge 1124 000008244577832
	12/11	48,450.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qklq2FG on 12/11/24
	12/11	608.21	Mbfs.Com Auto Pay 241211 5002095470 Jobanjeet Chhina
	12/12	66,873.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qkwtt9 on 12/12/24
	12/12	36,000.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qkzbn53 on 12/12/24
	12/12	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Ql3Kpww xxxxxx1983
	12/13	78.24	Recurring Payment authorized on 12/12 Spectrum 855-707-7328 MO S384347622637846 Card 4911
	12/13	22,900.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qld5Yb5 on 12/13/24
	12/13	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qlhrt88 xxxxxx1983

*Electronic debits/bank debits (continued)*

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
	12/13	1,114.74	Usbank Loan Payment 241212 000000516872780 NTE*Sph*Acct 00516872780 Effective 12/1
	12/16	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0QM7Vxb8 xxxxxx1983
	12/16	54,600.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qmbvyhb on 12/16/24
	12/16	2,595.85	Applec card Gs bank Payment 121524 2828690 Jobanjeet Singh
	12/17	61,700.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qmnmxyh on 12/17/24
	12/18	19.99	Recurring Payment authorized on 12/17 Adobe *Adobe 408-536-6000 CA S584352435002716 Card 4911
	12/18	43,900.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qmz8Wpl on 12/18/24
	12/18	1,500.00	IRS Usatxpymt 121824 222475375803028 Jobanjeet Singh
	12/18	4,000.00 <	Business to Business ACH Debit - Franchise Tax Bo Payments 241218 113249215 PM U.S. Roa
	12/19	21,800.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qnfmrmq on 12/19/24
	12/20	65.00	Recurring Payment authorized on 12/19 Intuit *Qbooks Onl Cl.Intuit.Com CA S304354489151547 Card 4911
	12/20	65.00	Recurring Payment authorized on 12/19 Intuit *Qbooks Onl Cl.Intuit.Com CA S384354489236278 Card 4911
	12/20	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qny3Rr6 xxxxxx1983
	12/20	652.51	ATT Payment 121924 058967002Epayw US Roadways Enterprise
	12/20	4,581.36	Porsche Financia Payments 241220 Aawpmcyoxuahfpw Chhina , Jobanjeet Sin
	12/23	13,000.00	Online Transfer to Lal Trucking LLC Business Checking xxxxxx5608 Ref #Ib0Qp73Vxr on 12/21/24
	12/23	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qpwg9Ff xxxxxx1983
	12/23	2,595.36 <	Business to Business ACH Debit - Mbfs.Com Auto Pay 241223 5001770320 US Roadways Enterp
	12/24	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qpyt6Lx xxxxxx1983
	12/24	68,900.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qq42Fcf on 12/24/24
	12/24	20,000.00	Online Transfer to Lal Trucking LLC Business Checking xxxxxx5608 Ref #Ib0Qq8Qj9B on 12/24/24
	12/24	208.12	Citi Autopay Payment 241223 291574195420022 Balkar Singh
	12/26	790.77	Recurring Payment authorized on 12/24 AAA CA Insurance - 800-924-6141 CA S304359473826677 Card 4911
	12/26	34,200.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qqlmxjl on 12/26/24
	12/26	4,000.00	Franchise Tax Bo Payments 241226 113357257 PM Singh
	12/26	1,500.00	IRS Usatxpymt 122624 221476102425206 Jobanjeet Singh
	12/27	27,900.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qqz3K97 on 12/27/24
	12/30	26,400.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qrvl4NW on 12/30/24

*Electronic debits/bank debits (continued)*

<i>Effective date</i>	<i>Posted date</i>	<i>Amount</i>	<i>Transaction detail</i>
	12/31	500.00	Recurring Transfer to U.S. Roadways Enterprises, Inc Business Market Rate Savings Ref #Op0Qs3x9S9 xxxxxx1983
	12/31	70,800.00	Online Transfer to Milestone Logistics Management Inc Business Checking xxxxxx1847 Ref #Ib0Qs663H3 on 12/31/24
		\$1,003,751.57	Total electronic debits/bank debits
		\$1,003,751.57	Total debits

< *Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*

## Daily ledger balance summary

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
11/30	41.00	12/11	0.00	12/20	13,098.13
12/02	0.00	12/12	128.90	12/23	8,669.77
12/03	171.36	12/13	5,632.92	12/24	802.65
12/04	6.59	12/16	88.57	12/26	0.00
12/05	0.00	12/17	73.07	12/27	12.00
12/06	27.00	12/18	0.00	12/30	1,138.00
12/09	118.31	12/19	130.00	12/31	87.00
12/10	25.31				
Average daily ledger balance		\$2,212.68			

## ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

## Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

## Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

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Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at [www.wellsfargo.com/online-banking/consumer-account-fees/](http://www.wellsfargo.com/online-banking/consumer-account-fees/), by calling the Bank at the number listed on your account statement, or by visiting a branch.

NOTICE: Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery PO Box 5058 Portland, OR. 97208-5058. You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.