



Regions Bank
Downtown Memphis
88 Union Avenue
Memphis, TN 38103

TERAN HOWARD
4090 RIDGE DR APT 150
MEMPHIS TN 38115-7339

ACCOUNT # 0302699257

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LIFEGREEN CHECKING

January 18, 2023 through February 13, 2023

SUMMARY

Beginning Balance	\$1,392.45 -	Minimum Balance	\$2,129 -
Deposits & Credits	\$3,007.52 +	Average Balance	\$1,023 -
Withdrawals	\$4,136.46 -		
Fees	\$222.00 -		
Automatic Transfers	\$0.00 +		
Returned Checks	\$613.98 +		
Checks	\$0.00 -		
Ending Balance	\$2,129.41 -		

DEPOSITS & CREDITS

01/20	Diverse Staffing 2824462508 Howard,Teran	1,040.82
01/27	Diverse Staffing 2824462508 Howard,Teran	785.11
01/30	Card Credit Earnin Transfer 6051 Palo Alto CA 94306 6880	50.00
01/30	Card Credit Brigit 6051 New York Ny 10016 6880	0.01
01/30	Card Credit Clover App Boos 6051 Chicago IL 60654 6880	10.00
01/30	EB From Savings # 0304191722 Ref# 000000 0000100	5.00
02/01	Td Synnex Corpor Payroll Teran Howard	1,116.58
Total Deposits & Credits		\$3,007.52

WITHDRAWALS

01/20	Brigit-Com Protection Teran Howard 34fce23a7787467	50.99
01/20	Cashnetusa13 Cashadvpay Teran Howard 147791744	100.00
01/20	Bridgecrest Dt Retail James Hill	302.00
01/27	EB to Savings # 0304191722 Ref# 000000 0000097	20.00
01/27	Cashnetusa13 Cashadvpay Teran Howard 148331631	100.00
01/27	Cashnetusa13 Cashadvpay Teran Howard 148355360	100.00

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)

For new purchase or refinance mortgage information, contact your
Mortgage Loan Originator, Laura Boyd, NMLS 1175847, at (901)672-5589
or online at www.regionsmortgage.com/lauraboyd.

For payment and other information about your existing mortgage loan, contact Mortgage
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



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



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WITHDRAWALS (CONTINUED)

01/27	Empower Inc	1000270996 Teranhoward	8.00
01/27	Empower	1000270974 Teranhoward	53.00
01/27	Dave.Com	P2p Account 9257 Teran Howard	26.99
01/30	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	25.00
01/30	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	10.00
01/30	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	25.00
01/30	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	10.00
01/30	Card Purchase Klover App Boos	6051 Chicago IL 60654 6880	50.19
01/30	Recurring Card Transaction Cleo Ai	5817 Httpswww.Meet DE 19801 6880	50.00
01/30	Card Purchase Cleo Ai Cash Ad	7299 Wilmington DE 19801 6880	3.99
01/30	EB to Savings # 0304191722 Ref#	000000 0000098	5.00
01/30	PIN Purchase Kirby Food and	5541 Memphis TN 6880	10.00
01/30	Bridgecrest Dt Retail Teran Howard		350.00
02/01	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	100.00
02/01	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	1,000.00
02/01	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	500.00
02/03	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	200.00
02/03	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	200.00
02/03	Card Purchase Cash App*teran*	4829 8774174551 CA 94103 6880	200.00
02/03	Earnin Paymentret Teran Howard	481818473	60.99
02/10	Cashnetusa13 Cashadvpay Teran Howard	149700712	100.00
02/13	Pybridgecrest Billpay lvr Anonymous		475.31
Total Withdrawals			\$4,136.46

FEES

01/30	Paid Overdraft Item Fee	36.00
02/01	Paid Overdraft Item Fee	72.00
02/06	Paid Overdraft Item Fee	108.00
02/13	Other Bank ATM Withdrawal Fee	3.00
02/13	Other Bank ATM Withdrawal Fee	3.00
Total Fees		\$222.00

Total For This Statement Period

Total Calendar Year-to-Date

Total Overdraft Fees (may include waived fees)	216.00	360.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

RETURNED CHECKS

01/23	Credit-Returned Ck#20007410808	50.99
01/23	Credit-Returned Ck#19015970437	100.00
01/23	Credit-Returned Ck#20009165665	302.00
02/06	Credit-Returned Ck#33012492235	60.99
02/13	Credit-Returned Ck#40015949276	100.00
Total Returned Checks		\$613.98



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DAILY BALANCE SUMMARY

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
01/20	804.62 -	01/30	384.68 -	02/06	1,648.10 -
01/23	351.63 -	02/01	940.10 -	02/10	1,748.10 -
01/27	125.49	02/03	1,601.09 -	02/13	2,129.41 -

**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>.