



999-99-99 16769 3 C 001 11 S 66 002
RICARDO D BROUGHTON
926 SPRING RD NW
WASHINGTON DC 20010-1539

Your consolidated statement

For 06/17/2020

Contact us



BBT.com



(600) BANK-BBT or
(800) 226-5228

Do more with digital banking

Bank without having to leave home. Check your account balances, make transfers, pay bills and deposit checks with your mobile device. If you are not enrolled in digital banking, it only takes a minute to get started today at BBT.com/U.

Truist Bank, Member FDIC. To learn more, visit [BBT.com/Truist](https://www.bbt.com/truist). ©2020 Truist Financial Corporation.

If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 800-BANK BBT.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE (\$)	DETAILS ON
BRIGHT BANKING	1090001004290	964.80	page 1
Total checking and money market savings accounts		\$964.80	
BRIGHT BANKING	1090001004290	7.60	page 3
Total savings accounts		\$7.60	



Checking and money market savings accounts

■ BRIGHT BANKING 1090001004290

Account summary

Your previous balance as of 05/18/2020	\$2,074.21
Checks	- 701.39
Other withdrawals, debits and service charges	- 6,242.34
Deposits, credits and interest	+ 5,834.32
Your new balance as of 06/17/2020	= \$964.80

Average Posted Balance in Statement Cycle \$1,048.00

Checks

DATE	CHECK #	AMOUNT (\$)	DATE	CHECK #	AMOUNT (\$)	DATE	CHECK #	AMOUNT (\$)
05/26	1401	450.00	06/05	*965025	101.39	06/09	985026	150.00

* indicates a skip in sequential check numbers above this item

Total checks = \$701.39

Other withdrawals, debits and service charges

BRIGHT BANKING 1090001004290 (continued)

DATE	DESCRIPTION	AMOUNT (\$)
05/19	BB&T ONLINE BILL PAYMENT ONLINE PMT CREDIT CARD CKF768752662POS	100.00
05/19	BB&T ONLINE BILL PAYMENT ONLINE PMT FIRST PROGRESS CKF768752662POS	100.00
05/19	BB&T ONLINE BILL PAYMENT ONLINE PMT MERRICK BANK CKF768752662POS	100.00
05/19	BB&T ONLINE BILL PAYMENT ONLINE PMT CREDIT ONE BANK CKF768752662POS	200.00
05/19	DEBIT CARD PURCHASE-PIN 05-18-20 WASHINGTON DC 6901 SAFEWAY 2808	27.21
05/19	CC PMT LEADBANKSELFLEND 6438 RICARDO BROUGHTON	62.62
05/20	INTERNET PAYMENT PAYMENT FSB BLAZE 518213010852770	75.00
05/21	DEBIT CARD PURCHASE SHELL OIL 10000581 05-19 WASHINGTON DC 6901	1.99
05/21	INTERNET PAYMENT PAYMENT FIRST SAVINGS 543360180270219	100.00
05/22	DEBIT CARD PURCHASE SHELL OIL 57525762 05-20 BALTIMORE MD 6901	28.00
05/22	DEBIT CARD PURCHASE PREMIER Bankcard 05-21 605-3573440 SD 6901	335.00
05/22	DEBIT CARD PURCHASE-PIN 05-22-20 BALTIMORE MD 6901 ROYAL FARMS 138	16.60
05/26	DEBIT CARD PURCHASE-PIN 05-22-20 BALTIMORE MD 6901 RUSSELL STREET C	20.00
05/26	DEBIT CARD PURCHASE-PIN 05-25-20 CLINTON MD 6901 CVS/PHARMACY #01 01491--8	26.67
05/26	PAYMENT LEGACY VISA PYMT 5169 BROUGHTON.RICARDO D	56.50
05/26	DEBIT CARD PURCHASE-PIN 05-28-20 BALTIMORE MD 6901 RUSSELL STREET C	24.50
06/01	DEBIT CARD PURCHASE Q & Q CLEANERS 05-29 WASHINGTON DC 6901	47.55
06/01	DEBIT CARD PURCHASE-PIN 05-29-20 WASHINGTON DC 6901 SAFEWAY 2808	27.34
06/01	DEBIT CARD RECURRING PYMT METROPCS AUTO PAY 05-30 888-863-8768 WA 6901	60.00
06/01	DEBIT CARD PURCHASE-PIN 05-30-20 WASHINGTON DC 6901 1601 NEW YORK AVE	11.99
06/01	DEBIT CARD PURCHASE FORESTVILLE EXXON 05-30 FORESTVILLE MD 6901	10.00
06/01	DEBIT CARD PURCHASE COLDSTONE CREAMERY 05-30 WALDORF MD 6901	28.93
06/01	DEBIT CARD PURCHASE-PIN 05-30-20 WALDORF MD 6901 SAFEWAY 0105	15.00
06/01	DEBIT CARD PURCHASE-PIN 05-30-20 FORESTVILLE MD 6901 SHOPPERS FOOD/PHARM 2669	69.43
06/01	DEBIT CARD PURCHASE RENTSPREE LLC 05-31 323-515-7757 CA 6901	30.00
06/01	DEBIT CARD PURCHASE SHOPPERS FOOD / PH 05-31 FORESTVILLE MD 6901	8.99
06/01	DEBIT CARD PURCHASE-PIN 06-01-20 FORESTVILLE MD 6901 7-ELEVEN	4.23
06/01	CC PMT LEADBANKSELFLEND 5387 RICARDO BROUGHTON	64.87
06/01	INTERNET PAYMENT PAYMENT FSB BLAZE 51 821 301 0852770	102.78
06/02	BB&T ONLINE BILL PAYMENT ONLINE PMT MERRICK BANK CKF768752662POS	92.83
06/02	BB&T ONLINE BILL PAYMENT ONLINE PMT CREDIT ONE BANK CKF768752662POS	150.00
06/02	BB&T ONLINE BILL PAYMENT ONLINE PMT FIRST PROGRESS CKF768752662POS	150.00
06/02	DEBIT CARD PURCHASE-PIN 06-01-20 WASHINGTON DC 6901 SAFEWAY 2808	24.31
06/02	BB&T 24 CASH WITHDRAWAL 06-02-20 6901 DC-KENYON SQUARE WASHINGTON DC	160.00
06/02	TELEPHONE PAYMENT PAYBYPHONE CREDITCARD PYMNT 1361403418	138.72
06/03	DEBIT CARD PURCHASE-PIN 06-02-20 BALTIMORE MD 6901 ROYAL FARMS 138	32.60
06/03	PAYMENTS LEADBANKSELFLEND 1496 RICARDO BROUGHTON	25.00
06/03	INTERNET PAYMENT ePay Fortiva MC PMT FORTIVA MC PMT	98.09
06/03	INTERNET PAYMENT Payment Credit One Bank 42144109	109.00
06/04	DEBIT CARD PURCHASE PRICE BUSTERS FURN 06-02 BROOKLYN PARK MD 6901	200.00
06/04	DEBIT CARD PURCHASE AMZN Mktp US'MY9MU 06-03 Amzn.com/bill WA 6901	57.18
06/04	BB&T ONLINE BILL PAYMENT ONLINE PMT FIRST PROGRESS CKF768752662POS	104.94
06/04	DEBIT CARD PURCHASE DOUBLE GOOD POPCOR 06-03 630-568-5544 IL 6901	51.45
06/04	DEBIT CARD PURCHASE-PIN 06-03-20 BALTIMORE MD 6901 ROYAL FARMS 138	12.60
06/04	DEBIT CARD PURCHASE-PIN 06-03-20 WASHINGTON DC 6901 SAFEWAY 2808	32.87
06/05	DEBIT CARD PURCHASE-PIN 06-04-20 BALTIMORE MD 6901 RUSSELL STREET C	25.00
06/05	DEBIT CARD PURCHASE-PIN 06-04-20 WASHINGTON DC 6901 SAFEWAY 2808	3.00
06/05	DEBIT CARD PURCHASE-PIN 06-05-20 WASHINGTON DC 6901 SMM CORPORATION	4.22
06/05	RECURRING INTERNET PAYMENT DIRECTPAY CAPITAL ONE AUTO 006206270989798	403.88
06/08	DEBIT CARD PURCHASE Etsy.com 06-05 718-8557955 NY 6901	46.40
06/08	DEBIT CARD PURCHASE DASH IN #1501 - HA 06-05 BALTIMORE MD 6901	8.00
06/08	DEBIT CARD PURCHASE-PIN 06-05-20 BALTIMORE MD 6901 ROYAL FARMS 138	12.60
06/08	DEBIT CARD PURCHASE-PIN 06-05-20 CLINTON MD 6901 WAL-MART #2799	78.33
06/08	DEBIT CARD PURCHASE RENTLY.COM 06-05 888-340-6340 CA 6901	0.99
06/08	DEBIT CARD PURCHASE WENDYS #6535 06-06 WASHINGTON DC 6901	17.13
06/08	DEBIT CARD PURCHASE ROYAL FARMS #287 06-06 DISTRICT HEIG MD 6901	20.00
06/08	DEBIT CARD PURCHASE FAMILY DOLLAR #413 06-06 TEMPLE HILLS MD 6901	5.30
06/08	DEBIT CARD PURCHASE GOLDEN SKILLET 06-06 FORESTVILLE ME 6901	11.33
06/08	DEBIT CARD PURCHASE SAVE-A-LOT #533 06-06 FORESTVILLE MD 6901	24.63
06/08	DEBIT CARD PURCHASE NY CHICKEN AND GRI 06-07 DISTRICT HEIG MD 6901	22.77
06/08	DEBIT CARD PURCHASE-PIN 06-07-20 DISTRICT HEIG MD 6901 ROYAL FARMS #287	4.01

continued



■ BRIGHT BANKING 1 090001 004290 (continued)

DATE	DESCRIPTION	AMOUNT (\$)
06/08	DEBIT CARD PURCHASE-PIN 06-07-20 DISTRICT HEIG MD 6901 ROYAL FARMS #287	10
06/08	DEBIT CARD PURCHASE PAYPAL*LATAPA2019 06-07 402-935-7733 CA 6901	36.78
06/08	INTERNET PAYMENT PAYMENT FIRST SAVINGS 543360180270219	0.90
06/09	INTERNET PAYMENT June Subsc Current kZJFJ6uPk56ybWC	4.99
06/10	DEBIT CARD PURCHASE-PIN 06-09-20 BALTIMORE MD 6901 ROYAL FARMS 138	20.69
06/10	DEBIT CARD PURCHASE-PIN 06-09-20 WASHINGTON DC 6901 SAFEWAY 2808	6.99
06/11	DEBIT CARD PURCHASE-PIN 06-10-20 WASHINGTON DC 6901 SAFEWAY 2808	5.78
06/12	DEBIT CARD PURCHASE-PIN 06-12-20 BALTIMORE MD 6901 SHELL SERVICE STATION	32.37
06/12	8662580165 VBS BetterDay 43in Ricardo Broughton	203.05
06/12	8662580165 VBS BetterDay 44pd Ricardo Broughton	1,149.69
06/15	DEBIT CARD PURCHASE SHELL OIL 57525762 06-11 BALTIMORE MD 6901	7.79
06/15	DEBIT CARD PURCHASE SUBWAY 0448 06-11 WASHINGTON DC 6901	7.30
06/15	DEBIT CARD PURCHASE-PIN 06-12-20 BALTIMORE MD 6901 SHELL SERVICE STATION	16.47
06/15	DEBIT CARD PURCHASE-PIN 06-12-20 BALTIMORE MD 6901 7-ELEVEN	7.22
06/15	DEBIT CARD PURCHASE OCEAN BEAUTY 06-12 TEMPLE HILLS MD 6901	6.35
06/15	DEBIT CARD PURCHASE SUBWAY 0448 06-12 WASHINGTON DC 6901	10.60
06/15	DEBIT CARD PURCHASE Q & Q CLEANERS 06-13 WASHINGTON DC 6901	13.98
06/15	DEBIT CARD PURCHASE-PIN 06-13-20 WASHINGTON DC 6901 SAFEWAY 2808	21.83
06/15	DEBIT CARD PURCHASE-PIN 06-13-20 DISTRICT HEIG MD 6901 ROYAL FARMS #287	10.00
06/15	DEBIT CARD PURCHASE CHECKERS #5936 06-13 CAMP SPRINGS MD 6901	19.48
06/15	DEBIT CARD PURCHASE-PIN 06-13-20 SUITLAND MD 6901 AUTOZONE 6539 4803 ALLEN	19.06
06/15	DEBIT CARD PURCHASE-PIN 06-14-20 DISTRICT HEIG MD 6901 ROYAL FARMS #269	22.36
06/16	DEBIT CARD PURCHASE METRO PCS 5600 06-14 201-538-1876 MD 6901	114.30
06/16	DEBIT CARD PURCHASE AMZN Mkt US*MS6JM 06-15 Amzn.com/bill WA 6901	9.53
06/16	DEBIT CARD PURCHASE-PIN 06-15-20 WASHINGTON DC 6901 SAFEWAY 2808	44.42
06/16	USCAP PYMT U.S. CAPITAL 9308 RICARDO BROUGHTON	3.00
06/16	INTERNET PAYMENT ePay Fortiva MC PMT FORTIVA MC PMT	150.00
06/16	USCAP PYMT U.S. CAPITAL 9308 RICARDO BROUGHTON	193.22
06/17	DEBIT CARD PURCHASE AMZN Mkt US*MYOTK 06-16 Amzn.com/bill WA 6901	169.48
06/17	DEBIT CARD PURCHASE SHAKE SHACK 1136 06-15 646-747-7200 MD 6901	22.43
06/17	DEBIT CARD PURCHASE-PIN 06-16-20 BALTIMORE MD 6901 RUSSELL STREET C	20.00
Total other withdrawals, debits and service charges		= \$6,242.34

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT (\$)
05/29	PAYROLL MJ VALET. LLC 39-0 RICARDO BROUGHTON	1,651.82
06/01	8662580165 VBS BetterDay 61cd Ricardo Broughton	1,150.00
06/12	BB&T M-APP TRANSFER FROM SAVINGS 4090000615637 06-12-20	160.00
06/12	PAYROLL MJ VALET, LLC 39-0 RICARDO BROUGHTON	1,651.82
06/15	VISA MONEY TRANSFER CREDIT 06-15-20 VISA DIRECT CA 6901 CASH APP*CASH OUT	20.68
06/15	8662580165 VBS BetterDay 80cd Ricardo Broughton	1,200.00
Total deposits, credits and interest		= \$5,834.32



Savings Accounts

■ BB&T ESAVINGS 4090000615637

Account summary

Your previous balance as of 05/18/2020	\$447.60
Other withdrawals, debits and service charges	- 440.00
Deposits, credits and interest	+ 0.00
Your new balance as of 06/17/2020	= \$7.60

Interest summary

Interest paid this statement period	\$0.00
2020 interest paid year-to-date	\$0.03
Interest rate	0.01%

Other withdrawals, debits and service charges

Date	DESCRIPTION	AMOUNT (\$)
05/26	BB&T 24 CASH WITHDRAWAL 05-25-20 6901 CLINTON-MAIN CLINTON MD	20.00

continued

Date	DESCRIPTION	AMOUNT (\$)
05/29	BB&T 24 CASH WITHDRAWAL 05-29-20 6901 CLINTON-MAIN CLINTON MD	260.00
06/12	BB&T M-APP TRANSFER TRANSFER TO CHECKING 1090001004290 06-12-20	160.00
Total other withdrawals, debits and service charges		= \$440.00

AMENDMENT TO YOUR DEPOSIT AGREEMENT

EFFECTIVE JUNE 15, 2020

The following changes have been made to the Bank Services Agreement (BSA) that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. You are directed to obtain the most current version of the BSA from any branch or online at www.bbt.com. The current version of the BSA will govern your account upon receipt of this Amendment. If you have any questions about this change, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228).

Included within the Funds Availability section:

Effective June 15, 2020, a total of \$225 (currently \$200) of your check deposit will be made available during nightly processing on the business day we receive your deposit, \$100 of which is immediate. Funds you deposit by check may be delayed for a longer period for checks totaling more than \$5,525 (currently \$5,000) on any one day. In addition, under the Funds Availability section titled 'SPECIAL RULES FOR NEW ACCOUNTS', the last sentence of the second paragraph has been revised to state:

Funds from all other check deposits may not be available until the ninth business day after the day of your deposit.



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Care Center Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-800-226-5228 or write to:

Fraud Management
P.O. Box 1014 Charlotte,
NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we 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 questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we

could have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance. The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Bankcard Services Division
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question: you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
		Outstanding Checks and Other Debits (Section A)			
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local BB&T branch, visit BBT.com or contact us at 1-800 BANK BBT (1-800-226-5228). MEMBER FDIC