



Joseph Radcliff
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Ormond Beach FL 32176

Thanks for saving with Capital One 360®

Here's your **December 2025** bank statement.

STATEMENT PERIOD
Dec 1 - Dec 31, 2025

- **\$99.84**
TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Dec 1	Dec 31
Personal Checking	- \$99.54	- \$99.87
Personal Savings	\$0.00	\$0.03
All Accounts	- \$99.54	- \$99.84

Cashflow Summary

+ \$0.13	INTEREST EARNED THIS PERIOD
- \$0.00	OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
- \$0.00	FINANCE CHARGES THIS PERIOD

Personal Checking - 36366575614

360 CHECKING

0.12%

ANNUAL PERCENTAGE YIELD
(APY) EARNED

\$0.25

YTD INTEREST AND BONUSES

31

DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 1	Opening Balance			- \$99.54
Dec 1	Zelle money received from HOMEOVER GENERAL CONTRACTORS, LLC	Credit	+ \$3,500.00	\$3,400.46
Dec 1	Zelle money sent to SYNERGY CONSULTING, LLC	Debit	- \$3,000.00	\$400.46
Dec 1	ATM Withdrawal - 7ELEVEN-FCTI 7E150152 HOLLY HILL, FL	Debit	- \$200.00	\$200.46
Dec 1	Debit Card Purchase - SUNOCO 0117258401 HOLLY HILL, FL US	Debit	- \$10.87	\$189.59
Dec 1	Zelle money received from HOMEOVER GENERAL CONTRACTORS, LLC	Credit	+ \$875.00	\$1,064.59
Dec 2	Withdrawal from PREMIER BANKCARD AUTOPAY	Debit	- \$172.34	\$892.25
Dec 2	ATM Withdrawal - 300 SUNOCO -715414 P715414 DAYTONA BEACH, FL	Debit	- \$103.50	\$788.75
Dec 2	Dispute Credit - WESTERN UNION Effective: 09/24/2025	Credit	+ \$143.99	\$932.74
Dec 2	Interest Paid Effective: 09/30/2025	Credit	+ \$0.01	\$932.75
Dec 2	Interest Paid Effective: 10/31/2025	Credit	+ \$0.01	\$932.76
Dec 2	Interest Paid Effective: 11/30/2025	Credit	+ \$0.01	\$932.77
Dec 2	Dispute Credit - APPLE CASH SENT MONEY Effective: 09/24/2025	Credit	+ \$130.00	\$1,062.77
Dec 2	Interest Paid Effective: 10/31/2025	Credit	+ \$0.01	\$1,062.78
Dec 2	Interest Paid Effective: 11/30/2025	Credit	+ \$0.01	\$1,062.79
Dec 2	Dispute Credit - WESTERN UNION Effective: 09/24/2025	Credit	+ \$130.99	\$1,193.78
Dec 2	Interest Paid Effective: 10/31/2025	Credit	+ \$0.01	\$1,193.79
Dec 2	Interest Paid Effective: 11/30/2025	Credit	+ \$0.01	\$1,193.80
Dec 2	Dispute Credit - WU Effective: 09/23/2025	Credit	+ \$126.99	\$1,320.79
Dec 2	Interest Paid Effective: 10/31/2025	Credit	+ \$0.01	\$1,320.80
Dec 2	Interest Paid Effective: 11/30/2025	Credit	+ \$0.01	\$1,320.81
Dec 2	Debit Card Purchase - 7-ELEVEN ORMOND BEACH, FL US	Debit	- \$22.18	\$1,298.63

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 2	ATM Withdrawal - PAI ATM NW03714 DAYTONA BEACH, FL	Debit	- \$203.25	\$1,095.38
Dec 2	ATM Withdrawal - PAI ATM NW03714 DAYTONA BEACH, FL	Debit	- \$23.25	\$1,072.13
Dec 2	Debit Card Purchase - 580 MASON AVE FUEL MAR DAYTONA BEACH, FL	Debit	- \$24.61	\$1,047.52
Dec 2	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$220.00	\$827.52
Dec 2	Debit Card Purchase - XAI LLC 8002698161 CA	Debit	- \$30.00	\$797.52
Dec 3	Withdrawal for \$36.7 was Rejected			\$797.52
Dec 3	Withdrawal for \$91 was Rejected			\$797.52
Dec 3	Debit Card Purchase - VENMO LARRY HENRY 888 221 1161 NY	Debit	- \$60.00	\$737.52
Dec 3	Debit Card Purchase - VENMO JAMES MAPLES 888 221 1161 NY	Debit	- \$500.00	\$237.52
Dec 3	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$30.00	\$207.52
Dec 3	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$100.00	\$107.52
Dec 3	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$100.00	\$7.52
Dec 3	Debit Card Purchase - DNH GODADDY COM 480 505 8855 AZ	Debit	- \$55.18	- \$47.66
Dec 4	Withdrawal for \$200 was Rejected			- \$47.66
Dec 4	Withdrawal for \$200 was Rejected			- \$47.66
Dec 4	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$50.00	- \$97.66
Dec 4	Debit Card Purchase - CHEVRON 0047154 DAYTONA BEAC FL	Debit	- \$63.32	- \$160.98
Dec 5	Withdrawal for \$91 was Rejected			- \$160.98
Dec 5	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$200.00	\$39.02
Dec 5	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$40.00	\$79.02
Dec 6	Debit Card Purchase - PAYPAL *APPLE.COM/BILL SAN JOSE, CA US	Debit	- \$1.99	\$77.03
Dec 6	360 Checking Card Adjustment POS PIN (Credit) PAYPAL *APPLE.COM/BILL SAN JOSE, CA US	Credit	+ \$1.99	\$79.02
Dec 6	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$90.00	\$169.02
Dec 6	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$200.00	\$369.02

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 6	ATM Withdrawal - 7ELEVEN-FCTI 7E150152 HOLLY HILL, FL	Debit	- \$200.00	\$169.02
Dec 6	Deposit from Capital One Bank XXXXXX0489	Credit	+ \$30.00	\$199.02
Dec 6	Deposit from Capital One Bank XXXXXX8101	Credit	+ \$30.00	\$229.02
Dec 6	Deposit from Capital One Bank XXXXXX2345	Credit	+ \$10.00	\$239.02
Dec 6	Deposit from Capital One Bank XXXXXX8101	Credit	+ \$15.00	\$254.02
Dec 6	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$11.00	\$265.02
Dec 7	Debit Card Purchase - PAYPAL *APPLE.COM/BILL SAN JOSE, CA US	Debit	- \$1.99	\$263.03
Dec 7	360 Checking Card Adjustment POS PIN (Credit) PAYPAL *APPLE.COM/BILL SAN JOSE, CA US	Credit	+ \$1.99	\$265.02
Dec 7	Debit Card Purchase - PAYPAL *APPLE.COM/BILL SAN JOSE, CA US	Debit	- \$69.99	\$195.03
Dec 7	Deposit from Capital One Bank XXXXXX3740	Credit	+ \$49.00	\$244.03
Dec 7	Deposit from Capital One Bank XXXXXX7312	Credit	+ \$49.00	\$293.03
Dec 7	Deposit from Capital One Bank XXXXXX2345	Credit	+ \$39.00	\$332.03
Dec 7	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$8.00	\$340.03
Dec 7	Deposit from Capital One Bank XXXXXX8265	Credit	+ \$9.00	\$349.03
Dec 7	Deposit from Capital One Bank XXXXXX8101	Credit	+ \$4.00	\$353.03
Dec 7	Deposit from Capital One Bank XXXXXX0489	Credit	+ \$9.00	\$362.03
Dec 7	ATM Withdrawal - 7ELEVEN-FCTI 7E008232 ORMOND BEACH, FL	Debit	- \$140.00	\$222.03
Dec 7	Deposit from Capital One Bank XXXXXX0489	Credit	+ \$1.00	\$223.03
Dec 7	Deposit from Capital One Bank XXXXXX8265	Credit	+ \$1.00	\$224.03
Dec 7	Deposit from Capital One Bank XXXXXX8101	Credit	+ \$1.00	\$225.03
Dec 7	Deposit from Capital One Bank XXXXXX2345	Credit	+ \$1.00	\$226.03
Dec 7	Deposit from Capital One Bank XXXXXX7312	Credit	+ \$1.00	\$227.03
Dec 7	Deposit from Personal Savings XXXXXXX9006	Credit	+ \$1.00	\$228.03
Dec 7	Deposit from Capital One Bank XXXXXX3740	Credit	+ \$1.00	\$229.03
Dec 7	Digital Card Purchase - DD DOORDASH SUBWAY 6506819470 CA	Debit	- \$63.18	\$165.85
Dec 7	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$30.00	\$135.85

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 7	Debit Card Purchase - CLAUDE AI SUBSCRIPTION 4152360599 CA	Debit	- \$100.00	\$35.85
Dec 7	Debit Card Purchase - CLAUDE AI SUBSCRIPTION 4152360599 CA	Debit	- \$101.11	- \$65.26
Dec 8	Withdrawal for \$36.7 was Rejected			- \$65.26
Dec 8	Digital Card Purchase - SPEEDY MART DELI ORMOND BEACH FL	Debit	- \$7.76	- \$73.02
Dec 8	Digital Card Purchase - SPEEDY MART DELI ORMOND BEACH FL	Debit	- \$5.52	- \$78.54
Dec 9	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$20.00	- \$98.54
Dec 10	Withdrawal for \$106.71 was Rejected			- \$98.54
Dec 11	Zelle money received from LEGACY BUILT RENOVATIONS LLC .	Credit	+ \$1,500.00	\$1,401.46
Dec 11	Withdrawal to Capital One Bank XXXXXX8265	Debit	- \$150.00	\$1,251.46
Dec 11	Withdrawal to Capital One Bank XXXXXX8101	Debit	- \$150.00	\$1,101.46
Dec 11	Withdrawal to Capital One Bank XXXXXX2345	Debit	- \$150.00	\$951.46
Dec 11	Withdrawal to Capital One Bank XXXXXX0489	Debit	- \$150.00	\$801.46
Dec 11	Withdrawal to Capital One Bank XXXXXX7312	Debit	- \$150.00	\$651.46
Dec 11	Withdrawal to Capital One Bank XXXXXX3740	Debit	- \$150.00	\$501.46
Dec 11	Withdrawal to Personal Savings XXXXXX9006	Debit	- \$100.00	\$401.46
Dec 11	Debit Card Purchase - THE RITE TRACK DAYTONA BEAC FL	Debit	- \$26.63	\$374.83
Dec 12	Withdrawal from FPB CR CARD RETRY PYMT	Debit	- \$36.70	\$338.13
Dec 12	ATM Withdrawal - 7ELEVEN-FCTI 7E008232 ORMOND BEACH, FL	Debit	- \$60.00	\$278.13
Dec 12	Debit Card Purchase - TMOBILE POSTPAID PDA BELLEVUE, WA US	Debit	- \$100.00	\$178.13
Dec 12	Deposit from Personal Savings XXXXXX9006	Credit	+ \$100.00	\$278.13
Dec 12	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$75.00	\$203.13
Dec 12	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$125.00	\$78.13
Dec 12	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$50.00	\$28.13
Dec 13	Deposit from Capital One Bank XXXXXX0489	Credit	+ \$39.00	\$67.13

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 13	Deposit from Capital One Bank XXXXXX2345	Credit	+ \$14.00	\$81.13
Dec 13	Deposit from Capital One Bank XXXXXX8265	Credit	+ \$14.00	\$95.13
Dec 13	Deposit from Capital One Bank XXXXXX7312	Credit	+ \$4.00	\$99.13
Dec 13	Deposit from Capital One Bank XXXXXX8101	Credit	+ \$4.00	\$103.13
Dec 13	ATM Withdrawal - 7ELEVEN-FCTI 7E005987 HOLLY HILL, FL	Debit	- \$80.00	\$23.13
Dec 13	Debit Card Purchase - RINGCENTRAL INC 888 898 4591 CA	Debit	- \$111.88	- \$88.75
Dec 14	Deposit from Capital One Bank XXXXXX0489	Credit	+ \$1.00	- \$87.75
Dec 14	Deposit from Capital One Bank XXXXXX8101	Credit	+ \$1.00	- \$86.75
Dec 14	Deposit from Capital One Bank XXXXXX2345	Credit	+ \$1.00	- \$85.75
Dec 14	Deposit from Capital One Bank XXXXXX7312	Credit	+ \$1.00	- \$84.75
Dec 14	Deposit from Capital One Bank XXXXXX8265	Credit	+ \$1.00	- \$83.75
Dec 15	Withdrawal for \$30 was Rejected			- \$83.75
Dec 15	Deposit from GOOGLE ACCTVERIFY	Credit	+ \$0.12	- \$83.63
Dec 15	Debit Card Purchase - VENMO JORDAN BRILL 888 221 1161 NY	Debit	- \$10.00	- \$93.63
Dec 15	Debit Card Purchase - VENMO JORDAN BRILL 888 221 1161 NY	Debit	- \$6.25	- \$99.88
Dec 16	Withdrawal for \$4107.55 was Rejected			- \$99.88
Dec 18	Withdrawal for \$30 was Rejected			- \$99.88
Dec 18	Withdrawal for \$4107.55 was Rejected			- \$99.88
Dec 22	Withdrawal for \$4107.55 was Rejected			- \$99.88
Dec 24	Withdrawal for \$4107.55 was Rejected			- \$99.88
Dec 24	Withdrawal for \$100 was Rejected			- \$99.88
Dec 29	Withdrawal for \$27 was Rejected			- \$99.88
Dec 29	Withdrawal for \$30 was Rejected			- \$99.88
Dec 30	Withdrawal for \$100 was Rejected			- \$99.88
Dec 31	Monthly Interest Paid	Credit	+ \$0.01	- \$99.87
Dec 31	Closing Balance			- \$99.87

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	\$0.00	\$0.00
Total Return Item Fees	\$0.00	\$0.00

Personal Savings - 36101649006

360 PERFORMANCE SAVINGS

3.01%	\$75.47	31		
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE		
DATE DESCRIPTION CATEGORY AMOUNT BALANCE				
Dec 1	Opening Balance			\$0.00
Dec 5	Cash Added - 7 Eleven	Credit	+ \$800.00	\$800.00
Dec 5	Withdrawal to Capital One Bank XXXXXX8101	Debit	- \$100.00	\$700.00
Dec 5	Withdrawal to Capital One Bank XXXXXX8265	Debit	- \$100.00	\$600.00
Dec 5	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$200.00	\$400.00
Dec 5	Withdrawal to Capital One Bank XXXXXX0489	Debit	- \$50.00	\$350.00
Dec 5	Withdrawal to Capital One Bank XXXXXX3740	Debit	- \$50.00	\$300.00
Dec 5	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$40.00	\$260.00
Dec 6	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$90.00	\$170.00
Dec 6	Deposit from Capital One Bank XXXXXX8265	Credit	+ \$40.00	\$210.00
Dec 6	Deposit from Capital One Bank XXXXXX0489	Credit	+ \$10.00	\$220.00
Dec 6	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$200.00	\$20.00
Dec 6	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$11.00	\$9.00
Dec 7	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$8.00	\$1.00
Dec 7	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$1.00	\$0.00
Dec 9	Withdrawal for \$125 was Rejected			\$0.00

Joseph Radcliff

STATEMENT PERIOD
Dec 1 - Dec 31, 2025

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 11	Deposit from Personal Checking XXXXXX5614	Credit	+ \$100.00	\$100.00
Dec 12	Withdrawal to Personal Checking XXXXXX5614	Debit	- \$100.00	\$0.00
Dec 15	Withdrawal for \$86 was Rejected			\$0.00
Dec 23	Withdrawal for \$100 was Rejected			\$0.00
Dec 31	Monthly Interest Paid	Credit	+ \$0.03	\$0.03
Dec 31	Closing Balance			\$0.03

Fees Summary

TOTAL FOR THIS PERIOD TOTAL YEAR-TO-DATE

Total Fees **\$0.00** **\$0.00**

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at [capitalone.com](#) and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.