



# Citizens Bank

ROP450  
P.O. Box 7000  
Providence, RI 02940



**1-800-862-6200**

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Business Account Statement

1

OF 2

Beginning January 01, 2019  
through January 31, 2019

LOTUS MARKETING SOLUTIONS LLC  
1801 MONROE ST  
WEST YORK PA 17404-5429

### Business Checking

US 702

#### SUMMARY

#### Balance Calculation

Previous Balance	740.66
Checks	.00 -
Debits	1,736.78 -
Deposits & Credits	1,073.71 +
<b>Current Balance</b>	<b>77.59 =</b>

LOTUS MARKETING SOLUTIONS LLC  
**Clearly Better Business Checking**  
630542-442-3

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee.  
We appreciate your continued business.  
Your next statement period will end on February 28, 2019.

Previous Balance

740.66

#### TRANSACTION DETAILS

#### Debits

#### ATM/Purchases

Date	Amount	Description
01/02	20.63	3188 Dbt Purchase - 261007 Royal Farms #162 York PA
01/02	56.21	3188 Dbt Purchase - 000020 Bounce Kraze Lancaster PA
01/02	19.07	3188 Dbt Purchase - 003 Sheetz 0000marietta PA
01/02	5.00	3188 Dbt Purchase - 246374 Akismet 5we7umg31s877273 CA
01/03	123.69	3188 Dbt Purchase - 230270 A-1 Tire CO Inc York PA
01/03	44.14	3188 Dbt Purchase - 256375 Printify.Com Httpsprint Ifyde
01/07	19.07	3188 Dbt Purchase - 002 Sheetz 0000york PA
01/07	16.03	3188 Dbt Purchase - 276372 Printify.Com Httpsprint Ifyde
01/07	24.08	3188 Dbt Purchase - 001 Subway 0023lancaster PA
01/07	12.83	3188 Dbt Purchase - 000009 Auntie Annes Pa112lancaster PA
01/08	22.18	3188 Dbt Purchase - 073600 Sunoco 0736077900 Lemoyne PA
01/14	11.65	3188 POS Debit - 261000 Netflix.Com Netflix.CO M CA
01/15	9.94	3188 Dbt Purchase - 000006 Burger King #17241lancaster PA
01/15	21.63	3188 Dbt Purchase - 286370 Printify.Com Httpsprint Ifyde
01/15	17.63	3188 Dbt Purchase - 256370 Printify.Com Httpsprint Ifyde
01/15	37.69	3188 Dbt Purchase - 276370 Printify.Com Httpsprint Ifyde
01/16	15.85	3188 Dbt Purchase - 256370 Printify.Com Httpsprint Ifyde
01/16	12.03	3188 Dbt Purchase - 256370 Printify.Com Httpsprint Ifyde
01/16	29.67	3188 Dbt Purchase - 276370 Printify.Com Httpsprint Ifyde
01/17	13.73	3188 Dbt Purchase - 261001 Intuit *qb Online 800-286-68 00 C
01/18	2.00	3188 Dbt Purchase - 236371 Creativemarket.C 1 CA
01/22	32.64	3188 Dbt Purchase - 270010 Usps PO 4194940404york PA
01/22	26.49	3188 Dbt Purchase - 266372 Printify.Com Httpsprint Ifyde
01/22	120.30	3188 Dbt Purchase - 261005 Lowes #02409* York PA
01/22	309.15	3188 Dbt Purchase - 251008 Lowes #02409* York PA
01/22	17.63	3188 Dbt Purchase - 236372 Printify.Com Httpsprint Ifyde
01/22	40.42	3188 Dbt Purchase - 231000 Lowes #02409* York PA
01/22	25.43	3188 Dbt Purchase - 241009 Royal Farms #162 York PA
01/22	400.00	3188 Dbt Purchase - Lk6939 Cbpa/Delco Plaza Byork PA
01/24	16.03	3188 Dbt Purchase - 236373 Printify.Com Httpsprint Ifyde
01/25	27.66	3188 Dbt Purchase - 246374 Printify.Com Httpsprint Ifyde



Beginning January 01, 2019  
through January 31, 2019

Business Checking continued from previous page

### ATM/Purchases (continued)

Date	Amount	Description
01/28	12.19	3188 Dbt Purchase - 221006 Lowes #02409* York PA
01/28	18.01	3188 Dbt Purchase - 281005 Giant 6294 York PA
01/28	12.45	3188 Dbt Purchase - 277413 Sq *penny's Lancaster PA
01/28	19.07	3188 Dbt Purchase - 003 Sheetz 0000marietta PA
01/29	16.61	3188 Dbt Purchase - 000006 Burger King #17241lanaster PA
01/29	10.00	3188 Dbt Purchase - 276375 Creativemarket.C 1 CA

### Other Debits

Date	Amount	Description
01/02	29.00	Paypal Inst Xfer 181231 Ek Placeit
01/03	20.00	Paypal Inst Xfer 190102 Creativemar
01/30	37.00	Paypal Inst Xfer 190129 Envato USA
01/30	11.95	Axelmarketing Iat Paypal 190130 1004831825501

LOTUS MARKETING SOLUTIONS LLC  
**Clearly Better Business Checking**  
630542-442-3

**-** **Total Debits**  
1,736.78

### Deposits & Credits

Date	Amount	Description
01/02	69.95	Etsy Inc Deposit 123118 52990404
01/14	900.00	Mobile Deposit
01/16	50.00	Farmers Natl Bk Auto Pay 011519
01/28	53.76	3188 Dbt Return - 781006 Lowes #02409* York PA

**+** **Total Deposits & Credits**  
1,073.71

**=** **Current Balance**  
77.59

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/02	680.70	01/15	1,200.14	01/24	188.77
01/03	492.87	01/16	1,192.59	01/25	161.11
01/07	420.86	01/17	1,178.86	01/28	153.15
01/08	398.68	01/18	1,176.86	01/29	126.54
01/14	1,287.03	01/22	204.80	01/30	77.59



## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement \$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		⊕	\$ _____ Total of 2

**3** Subtotal by adding 1 and 2       $\textcircled{=}$  \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

[illegible]

**5** Subtract 4 from 3. This should match your checkbook register balance

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens Bank**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

### Change of Address

**Change of Address**  
Please call the number shown on the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)  
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- 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.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

## OVERDRAFT LINES OF CREDIT

## BILLING RIGHTS SUMMARY

### What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT  
ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**

### Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

### Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

### Credit Bureau Reporting

**Credit bureau reporting**  
We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citizens Bank.*