Citizens Bank

1-800-862-6200
Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

ROP450
P.O. Box 7000
Providence, RI 02940

Beginning October 01, 2019
through October 31, 2019

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

Business Checking

US702

SUMMARY

Balance Calculation

Previous Balance	50.54
Checks	.00 -
Debits	132.07 -
Deposits & Credits	309.00 +
Current Balance	**227.47 =**

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 November 29, 2019.

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

Previous Balance

50.54

TRANSACTION DETAILS

Debits

ATM/Purchases

Date	Amount	Description
10/02	5.00	3188 Dbt Purchase - 256379 Akismet N0du26bjh2877273 CA
10/15	13.77	3188 POS Debit - 251004 Netflix.Com Netflix.CO M CA
10/17	13.73	3188 Dbt Purchase - 261006 Intuit *quickbooks800-4 48 CA
10/21	3.49	3188 Dbt Purchase - 261008 Giant 6294 York PA
10/25	14.92	3188 Dbt Purchase - 1 Mcdonald's F10195 Etters PA
10/28	9.15	3188 Dbt Purchase - 019855 Brothers Pizza Ettetters PA
10/28	41.42	3188 Dbt Purchase - 023931 Country Table Famimount Joy PA
10/29	10.59	3188 Dbt Purchase - 000087 Kfc D131001 Etters PA

Other Debits

Date	Amount	Description
10/01	20.00	Service Charge Monthly Fee For Business Payments

Total Debits

132.07

Deposits & Credits

Date	Amount	Description
10/08	60.00	Farm Credit Mida ACH Credit 191007 001267995200
10/17	50.00	Farmers Natl Bk Auto Pay 101619
10/21	199.00	Mobile Deposit

Total Deposits & Credits

309.00

Current Balance

227.47

Citizens Bank

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Business Account
Statement

2 OF 2

Beginning October 01, 2019
through October 31, 2019

Business Checking continued from previous page

Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/01	30.54	10/15	71.77	10/25	288.63
10/02	25.54	10/17	108.04	10/28	238.06
10/08	85.54	10/21	303.55	10/29	227.47

LOTUS MARKETING SOLUTIONS LLC
Clearly Better Business Checking

630542-442-3

Member FDIC ⌂ Equal Housing Lender

Citizens Bank

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   (=) $ _____

     Subtotal of 1 and 2

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

Date/ Check No.	Amount	Date/ Check No.	Amount
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____
____	_____	____	_____

(−) $ _____

     Total of 4

5 Subtract 4 from 3. This should match your
checkbook register balance   (=) $ _____

     Total

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

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.

Citizens Bank is a brand name of Citizens Bank, N.A.
889155_CPOT2108Y_Stmt_7.65x9.165 Rev. Dec 2018

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
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.