

# First Citizens Checking

From 01 October 2025 to 28 October 2025

Page 1 of 3



RYAN DEAN BRAND  
10961 S SOPHIE LN  
SANDY, UT 84070

Write: First Citizens Bank, N.A. (345)  
P.O. Box 6995OR 97228-6995

### Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [first citizen.com](https://firstcitizen.com) or call the number above if you have questions or if you would like to add new services.

### You and First Citizens

Thank you for being a loyal First Citizens customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## IMPORTANT ACCOUNT INFORMATION

For all accounts except business analyzed checking, if the first new fee period created by our change is fewer than 25 days, the bank will automatically waive the monthly service fee for that period.

### Activity summary

Beginning balance on 10/01	\$20000.00
Deposits/Additions	\$20000.00
Withdrawals/Subtractions	\$25800.00
Ending balance on 10/10	\$68400.00

Account number: 001234567890

Indiana account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 0670-920-22

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your First Citizens store.

**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
10/2		Purchase authorized on 10/28 Valley View Diner LAND O LAKES FL, 46077 S469332497952314 Card 2343		8.7000	
10/2		Purchase authorized on 10/29 Giant 6336 LAND O LAKES FL, 46077 S589333659793485 Card 2343		2.0000	
10/2		Purchase with Cash Back \$ 30.00 authorized on 10/30 Shoprite SPRINGFIELD, S1 Easton MO P00469334615450591 Card 2343		3100.99	37000.45
10/4		Purchase authorized on 10/03 Dollar Tree LAND O LAKES FL, 46077 S469337756580429 Card 2343		1200.18	25000.27
10/5		Paypal Verifybank 191205 1009361400966 Chris Torres	0.05		
10/5		Paypal Verifybank 191205 1009361400965 Chris Torres	0.20		
10/5		Purchase with Cash Back \$ 50.00 authorized on 10/05 Shoprite SPRINGFIELD, S1 Easton MO P00469339615003632 Card 2343		5100.39	
10/5		Paypal Inst Xfer 191205 Alexwalt620 Chris Torres		1000.00	26000.87
10/6		Shoprite of Hunt Dir Dep 191130 xxxxx2116 Hughes,Shannon M	217.43		
10/6		Purchase with Cash Back \$60.00 authorized on 10/09 Wegmans SPRINGFIELD, 3791 Easton MO P00389340969913693 Card 2343		64000.24	12600.32
10/9		Purchase authorized on 10/09 Shoprite SPRINGFIELD, Easton MO S589340514776641 Card 2343		50000.00	
10/9		Purchase authorized on 10/09 Bath and Body Work SPRINGFIELD, MO S469341478708125 Card 2343		7000.42	68000.90
10/12		Purchase authorized on 10/11 Wegmans SPRINGFIELD, Easton MO S469345564947583 Card 2343		4000.19	64000.71
10/13		Shoprite of Hunt Dir Dep 191209 xxxxx2116 Hughes,Shannon M	188.50		
10/13		Purchase authorized on 10/11 Staples 0010 Easton MO S309345577830923 Card 2343		28000.55	
10/13		Purchase with Cash Back \$ 80.00 authorized on 10/13 Giant 6321 LAND O LAKES FL, 46077 P00589347631009837 Card 2343		125000.00	99000.66
10/16		Purchase authorized on 10/13 Substation LAND O LAKES FL, 46077 S469347651419648 Card 2343		14000.83	
10/16		Purchase authorized on 10/13 Wal-Mart #2252 Easton MO S309348010834355 Card 2343		16000.03	
10/16		Purchase authorized on 10/14 Dunkin #332118 Q35 LAND O LAKES FL, 46077 S389348398103929 Card 2343		3000.38	
10/16		Purchase with Cash Back \$ 20.00 authorized on 10/15 Shoprite SPRINGFIELD, S1 Easton MO P00589349616438801 Card 2343		21000.39	44000.03
10/17		Edeposited IN Branch/Store 1017/19 12:30:09 Pm 3926 Linden St LAND O LAKES FL, 46077 2343	25.00		
10/17		Purchase authorized on 10/16 Shoprite SPRINGFIELD, Easton MO S589350415936366 Card 2343		0.86	
10/17		Planet Fit Club Fees 1935010567340 610-365-8331		22000.71	45000.46
10/18		Purchase authorized on 10/16 Bodyguardz 801-495-3514 UT S469350967281539 Card 2343		7000.95	37000.51
10/20		Shoprite of Hunt Dir Dep 191214 xxxxx2116 Hughes,Shannon M	180.67		
10/24		Purchase with Cash Back \$ 100.00 authorized on 10/20 Shoprite SPRINGFIELD, S1 Easton MO P00309354417816737 Card 2343			114000.50
10/25		Purchase authorized on 10/20 Giant 6321 LAND O LAKES FL, 46077 S389354631832316 Card 2343		25000.00	
10/26		Purchase authorized on 10/21 Franks Italian Fam LAND O LAKES FL, 46077 S309355837526235 Card 2343		8000.05	
10/27		Purchase authorized on 10/21 Top Star Rt. 19 LAND O LAKES FL, 46077 P00000000487209489 Card 2343		9000.00	
10/28		Purchase authorized on 10/22 MOnera Bread #6008 Easton MO S389356624322541 Card 2343		14000.00	

**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
10/28		Purchase authorized on 1022 Rite Aid Store - 1 LAND O LAKES FL, 46077 S589356662745853 Card 2343		27000.64	30000.81
10/28		Purchase authorized on 1021 Substation LAND O LAKES FL, 46077 S389355633971126 Card 2343		9000.52	21000.29
10/28		E deposit IN Branch/Store 1026/19 10:21:27 Am 3926 Linden St LAND O LAKES FL, 46077 2343	20000.00		12100.29
10/28		Shoprite of Hunt Dir Dep 191221 xxxxx2116 Hughes, Shannon M	18800.49		
10/28		Cash e Withdrawal in Branch/Store 1027/2019 1:00 Pm 3840 Freemans burg Ave Easton MO 6200		300000.00	109000.78
10/28		Purchase authorized on 1028 Giant 6321 LAND O LAKES FL, 46077 S469362637101009 Card 6200		43000.27	
10/28		Purchase with Cash Back \$ 30.00 authorized on 1029 Shoprite SPRINGFIELD, S1 Easton MO P00389363416185814 Card 6200		31000.99	34000.52
10/28		Purchase authorized on 1027 Body guardz 801-495-3514 UT S309361861009553 Card 6200		7000.95	
10/28		Purchase authorized on 1030 Rite Aid Store - 1 LAND O LAKES FL, 46077 S389364677804374 Card 6200		3000.00	
10/28		Purchase authorized on 1031 Shoprite SPRINGFIELD, S1 Easton MO P00309365615772873 Card 6200		1000.58	21000.99
<b>Ending balance on 10/28</b>					<b>21000.99</b>
<b>Totals</b>			<b>\$60000.34</b>	<b>\$658000.49</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of Overdraft and Returned Item fee(s)**

	<i>Total this statement period</i>	<i>Total year-to-date †</i>
Total Overdraft Fees	\$0.00	\$8000.00
Total Returned Item Fees	\$0.00	\$2220.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Summary of Overdraft Rewind <sup>SM</sup> Benefits**

	<i>Total this statement period</i>	<i>Total year-to-date †</i>
Total Number of Overdraft and Return Item Fees Waived	1	15
Total Amount of Overdraft and Return Item Fees Waived	\$4500.00	\$62500.00

† Year-to-date total reflects fees waived since first full statement period of calendar year.

Fee period 10/01/2025 - 10/28/2025

Standard monthly service fee \$6000.00

You paid \$600.00

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

· Minimum daily balance

· Total amount of qualifying direct deposits

Minimum required

\$1,600.00

\$600.00

This fee period

-\$26.87 3

\$875.34 3