






RETURN SERVICE REQUESTED

JOHN'S BAKERY
123 MAIN STREET
BALTIMORE, MD 21224

Managing Your Accounts

	Primary Branch	Canton
	Phone Number	443-573-4800
	Online Banking	HowardBank.com
	Telephone Banking	1-877-527-2703
	Mailing Address	3301 Boston Street Baltimore, MD 21224

Summary of Accounts

Account Type	Account Number	Ending Balance
SMALL BUSINESS CHECKING	XXXXXXXX1234	\$21,060.29

SMALL BUSINESS CHECKING-XXXXXXXX1234
Account Summary

Date	Description	Amount
09/01/2018	Beginning Balance	\$0.00
	36 Credit(s) This Period	\$1,247,791.86
	73 Debit(s) This Period	\$1,226,731.57
09/21/2018	Ending Balance	\$21,060.29

Deposits

Date	Description	Amount
09/04/2018	MERCHANT CAPTURE DEPOSIT	\$5,442.23
09/06/2018	MERCHANT CAPTURE DEPOSIT	\$2,482.00
09/06/2018	MERCHANT CAPTURE DEPOSIT	\$92,379.04
09/10/2018	MERCHANT CAPTURE DEPOSIT	\$3,558.82
09/14/2018	MERCHANT CAPTURE DEPOSIT	\$9,859.04
09/17/2018	MERCHANT CAPTURE DEPOSIT	\$137.94
09/17/2018	MERCHANT CAPTURE DEPOSIT	\$628.05
09/17/2018	MERCHANT CAPTURE DEPOSIT	\$6,183.89
09/20/2018	MERCHANT CAPTURE DEPOSIT	\$3,315.51
09/21/2018	MERCHANT CAPTURE DEPOSIT	\$21,060.29

Electronic Credits

Date	Description	Amount
09/04/2018	MMILER BXXXXXX7618	\$148.87
09/04/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$107,532.01
09/05/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$45,450.81
09/06/2018	Incoming Wire	\$11,793.22
09/06/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$127,765.64
09/07/2018	CUSTOMER PAYMENT	\$3,324.97
09/07/2018	DIRECT DEP	\$40,693.13
09/07/2018	Freddie Mac ACH	\$56,111.25
09/07/2018	CUSTOMER PAYMENT	\$70,147.56
09/10/2018	MMILER BXXXXXX7618	\$33,881.16
09/10/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$136,072.12
09/11/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$63,637.02
09/12/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$131,862.01

SMALL BUSINESS CHECKING-XXXXXXXX1234 (continued)
Electronic Credits (continued)

Date	Description	Amount
09/13/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$29,745.25
09/14/2018	NRACH PYMTS 218	\$1,728.00
09/14/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$233.12
09/17/2018	MILLER BXXXXXX89	\$312.50
09/17/2018	PAYMENTS	\$4,280.15
09/17/2018	EDI PYMNTS	\$4,446.21
09/17/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$19,771.26
09/18/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$2,171.32
09/19/2018	XYZ INC PAYMENTS	\$1,554.76
09/19/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$85,572.21
09/20/2018	ACCTS PAY 07	\$1,110.42
09/20/2018	TRANSFER FROM BUSINESS SOLUTIONS ACCOUNT	\$26,848.08
09/21/2018	Freddie Mac ACH APXX60	\$96,552.00

Electronic Debits

Date	Description	Amount
09/05/2018	BUSINESS ONLINE BANKING TRANSFER ON 9/05/18 AT 9:05	\$23,973.24
09/07/2018	WEBFILE TAX PYMT DD	\$50.00
09/07/2018	TRANSFER TO BUSINESS SOLUTIONS ACCOUNT	\$261,277.10
09/12/2018	BUSINESS ONLINE BANKING TRANSFER ON 9/12/18 AT 11:12	\$23,825.85
09/19/2018	BUSINESS ONLINE BANKING TRANSFER ON 9/19/18 AT 8:35	\$53,411.81
09/21/2018	TRANSFER TO BUSINESS SOLUTIONS ACCOUNT	\$97,615.62

Other Debits

Date	Description	Amount
09/06/2018	Wire Transfer Fee	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
300876	09/05/2018	\$567.69	300881	09/06/2018	\$79,944.48	300885*	09/18/2018	\$1,700.00
300877*	09/04/2018	\$46,634.09	300882	09/12/2018	\$16,256.52	300885	09/21/2018	\$199.30
300879*	09/05/2018	\$161.22	300882	09/07/2018	\$2,722.85	300885	09/18/2018	\$165.98
300879*	09/11/2018	\$3,996.50	300882	09/10/2018	\$334.16	300885	09/18/2018	\$2,126.12
300879	09/04/2018	\$30,064.00	300883*	09/11/2018	\$2,456.04	300885	09/18/2018	\$259.38
300880*	09/06/2018	\$723.38	300883	09/10/2018	\$20,064.00	300885	09/18/2018	\$2,963.74
300880*	09/04/2018	\$450.00	300883	09/17/2018	\$537.32	300886*	09/18/2018	\$185.30
300880	09/05/2018	\$3,689.68	300883	09/06/2018	\$58,876.00	300886	09/18/2018	\$1,325.41
300880	09/05/2018	\$333.41	300883	09/11/2018	\$29,074.58	300886	09/19/2018	\$2,815.81
300880*	09/12/2018	\$65,391.76	300883	09/11/2018	\$30,580.72	300886	09/19/2018	\$191.27
300880	09/04/2018	\$15,455.04	300883	09/13/2018	\$8,062.99	300886	09/18/2018	\$17.50
300881	09/05/2018	\$2,266.50	300883	09/10/2018	\$149,555.12	300886	09/20/2018	\$6,809.21
300881	09/07/2018	\$1,088.00	300883	09/17/2018	\$12,259.66	300886	09/18/2018	\$377.77
300881	09/12/2018	\$2,080.00	300884	09/14/2018	\$1,027.72	300886	09/20/2018	\$4,672.44
300881	09/05/2018	\$2,507.46	300884	09/11/2018	\$1,088.00	300886	09/17/2018	\$1,345.22
300881	09/12/2018	\$24,307.88	300884	09/14/2018	\$63.00	300887	09/21/2018	\$1,062.07
300881	09/17/2018	\$360.44	300884	09/17/2018	\$191.70	300887*	09/19/2018	\$308.08
300881	09/05/2018	\$15,114.78	300884*	09/13/2018	\$21,145.00	300887	09/21/2018	\$349.34
300881	09/05/2018	\$1,367.06	300884	09/13/2018	\$198.63	300887*	09/20/2018	\$12,036.74
300881	09/05/2018	\$912.00	300884*	09/13/2018	\$338.63	300887	09/21/2018	\$641.18
300881	09/04/2018	\$203.75	300884	09/14/2018	\$870.40	300888*	09/19/2018	\$30,400.00
300882	09/04/2018	\$14,874.00	300885*	09/17/2018	\$23,974.82	308883	09/20/2018	\$4,440.11

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/04/2018	\$5,442.23	09/05/2018	\$0.00	09/06/2018	\$94,861.04

SMALL BUSINESS CHECKING-XXXXXXXX0669 (continued)**Daily Balances (continued)**

Date	Amount	Date	Amount	Date	Amount
09/07/2018	\$0.00	09/13/2018	\$0.00	09/19/2018	\$0.00
09/10/2018	\$3,558.82	09/14/2018	\$9,859.04	09/20/2018	\$3,315.51
09/11/2018	\$0.00	09/17/2018	\$6,949.88	09/21/2018	\$21,060.29
09/12/2018	\$0.00	09/18/2018	\$0.00		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00