

Statement Ending 09/21/2018

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RETURN SERVICE REQUESTED

JOHN'S BAKERY 123 MAIN STREET BALTIMORE, MD 21224

Managing Your Accounts

m

Primary Branch Canton



Phone Number 443-573-4800



Online Banking HowardBank.com



Telephone 1-877-527-2703 Banking



Mailing Address

3301 Boston Street Baltimore, MD 21224

Summary of Accounts

Account TypeAccount NumberEnding BalanceSMALL BUSINESS CHECKINGXXXXXXXXX1234\$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



BILLING RIGHTS SUMMARY

In case of errors or questions about loans on your statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address on the reverse side of this form as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or item you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. You don't have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your outstanding balance that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. We can apply any unpaid amount against your credit limit.

TO REPORT A LOST OR STOLEN ATM OR VISA® DEBIT CARD

To report a lost or stolen Howard Bank Visa Debit Card or ATM Card call 410-750-0020 OR after hours call 1-800-472-3272.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 410-750-0020 or write us at 3301 Boston Street, Baltimore, MD 21224

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, you must contact us by phone or mail. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- · Describe the error or item you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

If you tell us verbally we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) calendar days (5 business days for VISA® Debit Card point of sale transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) calendar days (5 business days for VISA® Debit Card point of sale transactions) 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. If we decide that there was not error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation and we must make these available to you for your inspection.

If your alleged error concerns a transfer to or from a third party (for example, a social security payment) our investigation may be limited to a review of our own records. If we decide that there was no error, you may want to contact such third party to pursue the matter further.

IF THIS STATEMENT IS FOR A CHECKING ACCOUNT OR A N.O.W. ACCOUNT THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK WITH YOUR STATEMENT

CHECKS	OUTSTANDING	
NUMBER	AMOUNT	•
TOTAL		
OUTSTANDING		

- In your checkbook, enter the interest earned on your account as it appears on the front of this statement.
- Verify that checks are charged on the statement for amount drawn.
- Be sure that service charges (if any) or other authorized deductions shown on this statement have been deducted from your checkbook balance.
- Verify that all deposits have been credited for the same amount as on your records.
- Be sure that all checks outstanding on your previous statement have been included in this statement (otherwise, they are still outstanding).
- Check off on the stubs of your checkbook, each of the checks paid by us.
- Make a list of the numbers and amounts of those checks still outstanding in the space provided at the left.

	8.	ENTER FINAL BALANCE AS PER STATEMENT	
	9.	ADD ANY DEPOSITS NOT CREDITED	
	10.	TOTAL	
	11.	SUBTRACT	
RY R	→	CHECKS OUTSTANDING	
	12.	BALANCE SHOULD AGREE WITH CHECKBOOK	

WHENEVER A STATEMENT SHALL BE UNCLAIMED OR UNDELIVERED, EITHER BE CAUSE OF THE DEPOSITOR'S FAILURE TO PROVIDE ADEQUATE INSTRUCTIONS OR BECAUSE OF HIS OR HER FAILURE TO NOTIFY THE BANK OF A CHANGE OF ADDRESS, THE BANK MAY DISCONTINUE SENDING STATEMENTS UNTIL OTHERWISE INSTRUCTED BY THE DEPOSITOR.



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

<u>Date</u>	Description	<u>Amount</u>
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

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

Checks Cleared

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	_(Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
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		300876	09/05/2018	\$567.69	300881	09/06/2018	\$79,944.48	300885*	09/18/2018	\$1,700.00
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		300877*	09/04/2018	\$46,634.09	300882	09/12/2018	\$16,256.52	300885	09/21/2018	\$199.30
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		300879*	09/05/2018	\$161.22	300882	09/07/2018	\$2,722.85	300885	09/18/2018	\$165.98
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		300879*	09/11/2018	\$3,996.50	300882	09/10/2018	\$334.16	300885	09/18/2018	\$2,126.12
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		300879	09/04/2018	\$30,064.00	300883*	09/11/2018	\$2,456.04	300885	09/18/2018	\$259.38
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		300880*	09/06/2018	\$723.38	300883	09/10/2018	\$20,064.00	300885	09/18/2018	\$2,963.74
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		300880*	09/04/2018	\$450.00	300883	09/17/2018	\$537.32	300886*	09/18/2018	\$185.30
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		300880	09/05/2018	\$3,689.68	300883	09/06/2018	\$58,876.00	300886	09/18/2018	\$1,325.41
300880 09/04/2018 \$15,455.04 300883 09/13/2018 \$8,062.99 300886 09/18/2018 \$17.50		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
00 000 F0 000000 00440 FFF 40 000000 00400000 00400000000		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	09/05/2018	\$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	09/07/2018	\$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	09/12/2018	\$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	09/05/2018	\$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	09/12/2018	\$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	09/17/2018	\$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	\$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	\$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	09/05/2018	\$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		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		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

<u>Date</u>	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-XXXXXXXXX0669 (continued)

Daily Balances (continued)

<u>Date</u>	<u> Amount</u>	Date	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
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