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AMERICAN DREAM BUILDERS OF SW FL INC  
1813 COLLIER AVE  
FORT MYERS FL 33901-7914

**BIZESSENTIALS BASIC**

**CUSTOMER INFORMATION**

**ACCOUNT NUMBER** 00560029376506  
**STATEMENT DATE** 06/03/25

**CUSTOMER SERVICE INFORMATION**

 **Customer Service:** 1-888-382-4968  
 **Visit Us Online:** [www.firsthorizon.com](http://www.firsthorizon.com)  
 **Follow Us On Facebook!**  
 **Follow Us On Twitter!**

ACCOUNT SUMMARY	DATE	BALANCE OF YOUR FUNDS
PREVIOUS BALANCE	05/02/25	\$7,686.77
6 DEPOSITS TOTALING		\$164,427.52
64 WITHDRAWALS TOTALING		\$140,985.83
NEW BALANCE	06/03/25	\$31,128.46

**CHECKING ACCOUNT TRANSACTIONS**

**FOR THE PERIOD FROM 05/03/25 THROUGH 06/03/25**

ACCOUNT HISTORY				
DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #
05/05	WITHDRAWAL -SamsClub MstrCRD SYF PAYMNT 521333126427658		\$1,449.88	
05/05	WIRE IN 250505014539 TD BANK	\$49,250.00		
05/05	WIRE TRANSFER FEE		\$15.00	
05/06	WITHDRAWAL -GMCARD GSBANK PAYMENT 10451403		\$405.46	
05/06	WITHDRAWAL -SHEFFIELD FIN WEB DRAFT WWW 21-124450-7		\$311.68	
05/06	WITHDRAWAL -ALLY ALLY PAYMT 228331914016		\$1,325.35	
05/06	WITHDRAWAL -Avant LLC 800-71 avant.com 000001728269937		\$38.78	
05/06	WITHDRAWAL -Caterpillar SPI/Cat 00170083712		\$2,150.54	
05/06	WITHDRAWAL -Caterpillar SPI/Cat 00170125976		\$1,344.85	
05/07	ONLINE TRANSFER TO CHECKING 0000560044247606		\$5,000.00	
05/07	WITHDRAWAL -MISSION LANE EDI PYMNTS ORE7I6OPCE6VYXA		\$59.00	
05/07	WITHDRAWAL -WELLS FARGO CARD CCPYMT 90496404401857		\$4,174.50	
05/07	TRANSFER TO X*****8006		\$8,000.00	
05/08	WITHDRAWAL -Lowe's SYF PAYMNT 99005155801		\$372.74	
05/08	WITHDRAWAL -HOME DEPOT COMM ONLINE PMT 631690344005393		\$5,945.67	
05/08	WITHDRAWAL -Credit One Bank Payment 50784586		\$14.41	



## EASY CHECKBOOK BALANCING

CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT
<b>TOTAL OUTSTANDING CHECKS</b>									

**STEP 1** Update your check register by entering all deposits and withdrawals which appear on this statement, but have not yet been entered into your check register. Be sure to include any service charges, finance charges, or interest credited to your checking account shown on the front of this statement.

**STEP 2** Mark off ( ✓ ) all deposits and withdrawals appearing on this statement in your check register. List any outstanding checks and withdrawals in the space provided above.

**STEP 3** Enter your check register balance. \$ \_\_\_\_\_

**STEP 4** Adjust the balance reported on this statement to match your records.

- a. BALANCE OF YOUR FUNDS reported on this statement.\* \$ \_\_\_\_\_
- b. ADD the total of any deposits appearing in your check register but not shown on this statement. + \_\_\_\_\_
- c. SUBTOTAL \$ \_\_\_\_\_
- d. SUBTRACT the total of outstanding checks or withdrawals - posted in your check register but not shown on this statement. \_\_\_\_\_
- e. The result is your current balance and should equal the amount \$ \_\_\_\_\_ in your check register.\*

\* HINTS FOR CUSTOMERS WITH FIRST BANKING RESERVE. If this statement shows that your First Banking Reserve line is in use, you may find it helpful to enter your AVAILABLE RESERVE as shown on the front of this statement instead of the BALANCE OF YOUR FUNDS in step 4a. The result you obtain in step 4a will then be your current Available Reserve. You can then subtract this amount from your APPROVED RESERVE to obtain the current amount of First Banking Reserve in Use which should equal the amount in your check register.

### FIRST BANKING RESERVE NOTICE

- When your First Banking Reserve is in use, Payments (Deposits) and other credits will be applied in the following order (1) to any negative balance, (2) to unpaid INTEREST CHARGE from a previous cycle, (3) to your "First Banking Reserve in Use," (4) to increase the "Balance of Your Funds."
- The INTEREST CHARGE is computed by multiplying a Monthly Periodic Rate by the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE." The Monthly Periodic Rate and ANNUAL PERCENTAGE RATE are subject to change. Your ANNUAL PERCENTAGE RATE for the cycle will be determined by multiplying your Monthly Periodic Rate by 12. If an INTEREST CHARGE is imposed on First Banking Reserve, an increase in your periodic rate and corresponding ANNUAL PERCENTAGE RATE will result in an increase in that INTEREST CHARGE, and if your new balance exceeds \$50 it will result in an increase in your minimum payment.
- The "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE" for the cycle is calculated by adding the amount of "Reserve In Use" at the close of each day in the cycle, less any unpaid INTEREST CHARGE from a previous cycle and dividing this result by the number of days in the cycle. Any disputed amounts being investigated pursuant to the provisions of Paragraph N of Section II of the Overdraft Services Agreement are excluded in calculating the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE."

### BILLING RIGHTS SUMMARY

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR FIRST BANKING RESERVE BILL

If you think your First Banking Reserve Bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay parts of your bill 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.

### SAVINGS TRANSACTION RECORD

#### INSTRUCTIONS

- The space at the right is provided for you to enter all deposits and withdrawals made during the next interest period.
- Keep all deposits and withdrawal receipts so you may compare them with the next statement.
- A statement covering the next interest period will be mailed to you at the end of that period.
- PLEASE NOTIFY BANK PROMPTLY OF ANY CHANGE OF ADDRESS.**

PLEASE USE THIS FORM TO RECORD TRANSACTIONS FOR NEXT PERIOD

BALANCE SHOWN ON STATEMENT →			
DATE	WITHDRAWALS	DEPOSITS	BALANCE

**CUSTOMER INFORMATION**

**ACCOUNT NUMBER** \*\*\*\*\*6506  
**STATEMENT DATE** 06/03/25

AMERICAN DREAM BUILDERS OF SW FL INC

ACCOUNT HISTORY (continued)				
DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #
05/08	WITHDRAWAL -BK OF AMER VISA ONLINE PMT CKF380202667POS		\$187.50	
05/08	WITHDRAWAL -AMEX EPAYMENT ACH PMT W9222		\$2,389.98	
05/08	WITHDRAWAL -PAYPAL INST XFER 1042054554477		\$220.00	
05/08	TRANSFER TO X*****8006		\$4,500.00	
05/08	WITHDRAWAL -CREDIT FIRST NA CFNA PYMT C 440820435		\$1,000.00	
05/08	DEPOSIT	\$32,543.47		
05/09	WITHDRAWAL -WEX INC FLEET DEBI 9100011699865		\$139.19	
05/09	WITHDRAWAL -FPL DIRECT DEBIT ELEC PYMT 0987272259 WEBI		\$66.27	
05/09	WITHDRAWAL -MERCURY CARD FBT PAYMENT FPP18977888		\$4,651.33	
05/09	DEPOSIT	\$39,217.00		
05/12	WITHDRAWAL -COMENITY PAY IL WEB PYMT P25129435025959		\$4,927.46	
05/13	TRANSFER TO X*****7606		\$5,000.00	
05/14	WITHDRAWAL -CAT COMMERCIAL A PAYMENT 274-66041-25		\$678.15	
05/14	WITHDRAWAL -Credit One Bank Payment 57986886		\$767.10	
05/15	WITHDRAWAL -ALLSTATE INS CO INS PREM 000000991164989		\$269.57	
05/16	WITHDRAWAL -GM Financial GMF Pymt 00211071433473		\$1,377.79	
05/20	WITHDRAWAL -WEX INC FLEET DEBI 9100011699865		\$623.78	
05/20	WITHDRAWAL -TD AUTO FINANCE WEB PAY 0001104283691		\$1,604.56	
05/20	WITHDRAWAL -CITI CARD ONLINE PAYMENT 431700819465590		\$2,145.05	
05/20	WITHDRAWAL -DISCOVER E-PAYMENT 8973		\$2,298.36	
05/20	DEPOSIT	\$4,249.15		
05/21	WITHDRAWAL -ATT Payment 598135003EPAYS		\$148.74	
05/22	ONLINE TRANSFER TO CHECKING 0000560044247606		\$5,000.00	
05/22	WITHDRAWAL -DISCOVER E-PAYMENT 2752		\$300.00	
05/22	WITHDRAWAL -SOFI BANK, N.A CARD PAYMT 043000095949420		\$196.21	
05/22	DEPOSIT	\$35,667.90		
05/27	WITHDRAWAL -CAT COMMERCIAL A PAYMENT 274-71043-25		\$2,033.97	
05/27	WITHDRAWAL -Caterpillar SPI/Cat 00170122152		\$1,057.89	

CUSTOMER INFORMATION

ACCOUNT NUMBER \*\*\*\*\*6506  
STATEMENT DATE 06/03/25

AMERICAN DREAM BUILDERS OF SW FL INC

ACCOUNT HISTORY (continued)

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	CARD #
05/27	WITHDRAWAL -ACHMA VISB BILL PYMNT 9153267		\$108.39	
05/27	WITHDRAWAL -T-MOBILE PCS SVC 8988315		\$202.50	
05/27	WITHDRAWAL -Stellantis Finan D001726754 21-C72FC7A227CB		\$1,066.31	
05/28	WITHDRAWAL -FPL DIRECT DEBIT ELEC PYMT 3160252262 WEBI		\$250.98	
05/28	TRANSFER TO X*****7606		\$5,000.00	
05/28	DEPOSIT	\$3,500.00		
05/29	WITHDRAWAL -Avant LLC 800-71 avant.com 000001734625723		\$99.65	
05/29	WITHDRAWAL -GMCARD GSBANK PAYMENT 10451403		\$20.32	
05/30	WITHDRAWAL -SamsClub MstrCRD SYF PAYMNT 521333126427658		\$1,344.54	
05/30	WITHDRAWAL -CFM UTILITIES BILLPAY CITY OF FORT MY		\$76.90	
05/30	TRANSFER TO X*****8006		\$2,000.00	
06/02	ONLINE TRANSFER TO CHECKING 0000560043868006		\$3,500.00	
06/02	WITHDRAWAL -GULF EAGLE BT0530 000000325911877		\$21,005.72	
06/03	WITHDRAWAL -DAVID ALLGOOD ACH XFER		\$404.25	

CHECKS PAID SUMMARY

DATE	CHECK #	AMOUNT	DATE	CHECK #	AMOUNT	DATE	CHECK #	AMOUNT
05/20	3638	\$320.00	05/28	3657	\$576.00	05/14	3845	\$2,000.00
05/19	3639	\$3,250.00	05/15	3841 *	\$720.00	05/20	3847 *	\$640.00
05/27	3655 *	\$3,750.00	05/16	3843 *	\$7,019.51	05/20	3848	\$720.00
06/02	3656	\$640.00	05/06	3844	\$13,440.00	05/20	3849	\$640.00

CHECKING ACCOUNT MONTHLY SUMMARY

MINIMUM LEDGER BALANCE: \$51,998.58  
DEPOSITS: 6  
ITEMS DEPOSITED: 7  
WITHDRAWALS: 64  
CASH DEPOSITED (EACH \$250 / FULL OR PARTIAL): 0  
TRANSACTIONS COUNTED TOWARD LIMIT: 77

**CUSTOMER INFORMATION**

**ACCOUNT NUMBER** \*\*\*\*\*6506  
**STATEMENT DATE** 06/03/25

AMERICAN DREAM BUILDERS OF SW FL INC

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05/05	\$55,471.89	05/06	\$36,455.23	05/07	\$19,221.73	05/08	\$37,134.90
05/09	\$71,495.11	05/12	\$66,567.65	05/13	\$61,567.65	05/14	\$58,122.40
05/15	\$57,132.83	05/16	\$48,735.53	05/19	\$45,485.53	05/20	\$40,742.93
05/21	\$40,594.19	05/22	\$70,765.88	05/27	\$62,546.82	05/28	\$60,219.84
05/29	\$60,099.87	05/30	\$56,678.43	06/02	\$31,532.71	06/03	\$31,128.46

**INQUIRY INFORMATION**

\*ALL INQUIRIES FOR BALANCES, GENERAL INFORMATION, ACCOUNT ERRORS, ACCOUNT ACTIVITY, AUTOMATED TELLER MACHINE ACTIVITY AND DEBIT CARD TRANSACTIONS SHOULD BE DIRECTED TO 1-888-382-4968.  
\*TO REPORT A LOST/STOLEN DEBIT CARD: CALL 1-888-382-4968 IMMEDIATELY AND FOLLOW THE VOICE PROMPTS.  
\*DIRECT INQUIRIES CONCERNING PREAUTHORIZED ELECTRONIC FUNDS TRANSFER TO 1-888-382-4968.  
\*YOU MAY MAIL INQUIRIES CONCERNING AUTOMATED TELLER MACHINE ACTIVITY, DEBIT CARD TRANSACTIONS, AND PREAUTHORIZED ELECTRONIC FUNDS TRANSFERS TO:  
FIRST HORIZON BANK  
P.O. BOX 84  
MEMPHIS, TN 38101

**A MESSAGE FOR YOU**

ATTENTION: WIRE FEE CHANGES

EFFECTIVE AUGUST 1, 2025, YOUR ACCOUNT WILL HAVE THE FOLLOWING CHANGES:  
A \$30 FEE (FORMERLY \$25) FOR EACH OUTGOING DOMESTIC WIRE TRANSFER.  
A \$60 FEE (FORMERLY \$55) FOR EACH OUTGOING FOREIGN WIRE TRANSFER.  
THIS CHANGE DOES NOT IMPACT BUSINESS ACCOUNTS ON ACCOUNT ANALYSIS.  
FOR QUESTIONS, PLEASE CONTACT YOUR BANKER OR CALL 1-800-382-5465.