

ATB0114003_5174749_043 E D 08739 02715

SITE ENGINEERING TECHNOLOGY INC.

S E T Inc.
PO BOX 20056 Red Deer
RED DEER AB T4N 6X5

Your ATB Financial Branch

08739 Red Deer North Gaetz Crossing Branch
6794 50 Ave
Red Deer AB
T4N 4E1

If you have any questions, contact us at
1 800 332-8383 or visit us at
www.atb.com

A summary of your accounts on Apr 15, 2025

Deposits	Value on Apr 15, 2025
	CAD
Flex Fit Business Banking #00184148300	- 730.53
Business Growth Plus #00195393100	76.87
Total Deposits	-\$653.66
Loans	Value on Apr 15, 2025
	CAD
Independent Business Loan - Revolving 31120138700 Credit limit \$160,000.00	160,000.00
Total Loans	\$160,000.00

All loan balances, with the exception of mortgage loans, do NOT include accrued interest. The above should not be relied upon for repayment purposes. Please contact your branch for a payout statement.

Find an error? Give us a call or drop by a branch. We'll take care of it.

As of June 16, 2025, you will see changes to the ATB Personal Line of Credit Terms and Conditions. To learn what this means for you, and to view the updated terms and conditions, visit go.atb.com/legalnotice

A summary of Deposit Account Flex Fit Business Banking

00184148300

Transit # 08739-219

Account Nickname

Flex Fit Business Banking

Your balance forward on Mar 15, 2025		\$0.00
Debits to your account (37 items)	-	\$19,245.94
Credits to your account (16 items)	+	\$18,515.41
Your closing balance on Apr 15, 2025	=	-\$730.53

Details of your account transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Mar 15	Balance forward			\$0.00
Mar 20	Interac e-Transfer Received		\$2,500.00	2,500.00
Mar 20	Direct Debit Insurance AB Blue Cross	\$349.72		2,150.28
Mar 20	Auto LOC Repayment Transfer To *****8700	\$2,150.28		0.00
Mar 22	Transfer Transfer From *****3100		\$2,272.08	2,272.08
Mar 22	Transfer Transfer From *****3100		\$5.00	2,277.08
Mar 22	Bill Payment FIRST INSURANCE FUNDING OF CANADA INC	\$2,272.08		5.00
Mar 22	Auto LOC Repayment Transfer To *****8700	\$5.00		0.00
Mar 25	Direct Debit Insurance INTACT INS. CO.	\$289.97		- 289.97
Mar 25	Overdraft Transfer Transfer From *****8700		\$7.92	- 282.05
Mar 27	EFT Return		\$289.97	7.92
Mar 27	Fee NSF Reverse	\$45.00		- 37.08
Mar 31	Interac e-Transfer Received		\$2,100.00	2,062.92
Mar 31	INTERAC e-Transfer Sent	\$100.00		1,962.92
Mar 31	INTERAC e-Transfer Sent-Autodep	\$152.00		1,810.92
Mar 31	INTERAC e-Transfer Sent-RT Acctdep	\$700.00		1,110.92

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Mar 31	Bill Payment ATB Mastercard	\$200.00		910.92
Mar 31	Loan Payment Transfer To *****4500	\$254.80		656.12
Mar 31	Loan Payment Transfer To *****8700	\$40.00		616.12
Mar 31	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		464.12
Mar 31	Overdraft Interest	\$2.79		461.33
Mar 31	Monthly Maintenance Fees	\$15.95		445.38
Mar 31	Fee Service	\$25.50		419.88
Mar 31	Auto LOC Repayment Transfer To *****8700	\$464.12		- 44.24
Apr 1	Overdraft Transfer Transfer From *****8700		\$44.24	0.00
Apr 1	Direct Debit ATB Govt Tax Filing MONTHLY FEE	\$1.00		- 1.00
Apr 1	Direct Debit Commercial Rent/Lease BODKINL50030694	\$2,090.31		- 2,091.31
Apr 1	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 2,243.31
Apr 1	Overdraft Transfer Transfer From *****8700		\$419.88	- 1,823.43
Apr 2	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 1,975.43
Apr 3	Interac e-Transfer Received		\$2,000.00	24.57
Apr 3	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 127.43
Apr 4	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 279.43
Apr 7	Transfer Transfer From *****3100		\$280.00	0.57
Apr 7	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 151.43
Apr 8	Transfer Transfer From *****3100		\$152.00	0.57
Apr 8	Pre-Authorized Debit ATB MASTERCARD	\$245.00		- 244.43
Apr 8	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 396.43
Apr 9	Transfer Transfer From *****3100		\$397.00	0.57
Apr 9	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 151.43
Apr 10	Interac e-Transfer Received		\$1,000.00	848.57

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Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Apr 10	Direct Debit Misc. Payments MBNA	\$6,780.72		- 5,932.15
Apr 10	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 6,084.15
Apr 11	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 6,236.15
Apr 14	Direct Debit Insurance INTACT INS. CO.	\$339.97		- 6,576.12
Apr 14	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 6,728.12
Apr 14	EFT Return		\$6,780.72	52.60
Apr 14	Fee NSF Reverse	\$45.00		7.60
Apr 14	EFT Return		\$152.00	159.60
Apr 14	Fee NSF Reverse	\$45.00		114.60
Apr 14	Auto LOC Repayment Transfer To *****8700	\$114.60		0.00
Apr 15	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 152.00
Apr 15	Direct Debit Insurance Loans FIRST INSURANCE	\$693.13		- 845.13
Apr 15	Overdraft Transfer Transfer From *****8700		\$114.60	- 730.53
Apr 15	Closing balance			-\$730.53

A summary of Deposit Account Business Growth Plus

00195393100	Transit # 08739-219
Your balance forward on Mar 15, 2025	\$0.02
Debits to your account (9 items)	- \$3,313.33
Credits to your account (4 items)	+ \$3,390.18
Your closing balance on Apr 15, 2025	= \$76.87

Details of your account transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Mar 15	Balance forward			\$0.02
Mar 21	Loan Disbursement		\$2,370.00	2,370.02

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Mar 22	Transfer Transfer To *****8300	\$2,272.08		97.94
Mar 22	Transfer Transfer To *****8300	\$5.00		92.94
Mar 28	INTERAC e-Transfer Sent-RT Acctdep	\$68.00		24.94
Mar 28	INTERAC e-Transfer Sent	\$20.00		4.94
Mar 28	Interac e-Transfer Cancel		\$20.00	24.94
Mar 31	Interest Payment		\$0.18	25.12
Mar 31	Fee Service	\$19.25		5.87
Apr 7	Interac e-Transfer Received		\$1,000.00	1,005.87
Apr 7	Transfer Transfer To *****8300	\$280.00		725.87
Apr 8	Transfer Transfer To *****8300	\$152.00		573.87
Apr 9	Transfer Transfer To *****8300	\$397.00		176.87
Apr 12	INTERAC e-Transfer Sent	\$100.00		76.87
Apr 15	Closing balance			\$76.87

A summary of Loan Account

Independent Business Loan - Revolving - 31120138700 Transit #07609-219

Interest rate 9.95000%

Details of Loan Account 31120138700 transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Mar 15	Balance forward			159,777.36
Mar 15	ACCRUED INTEREST BALANCE FORWARD \$623.19			
Mar 20	Auto LOC Repayment		2,150.28	157,627.08
Mar 21	Loan Disbursement	2,370.00		159,997.08
Mar 22	Auto LOC Repayment		5.00	159,992.08
Mar 25	EOD ODP Trf Funded Acc	7.92		160,000.00

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Details of Loan Account 31120138700 transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Mar 31	Fee Payment		40.00	160,000.00
Mar 31	Auto LOC Repayment		464.12	159,535.88
Mar 31	Fee Loan Administration	40.00		159,535.88
Apr 1	EOD ODP Trf Funded Acc	44.24		159,580.12
Apr 1	EOD ODP Trf Funded Acc	419.88		160,000.00
Apr 14	Auto LOC Repayment		114.60	159,885.40
Apr 15	EOD ODP Trf Funded Acc	114.60		160,000.00
Apr 15,	ACCRUED INTEREST CLOSING BALANCE \$1,974.18			
Apr 15,	Closing balance			160,000.00
	INTEREST PAID YEAR TO DATE	4,086.23		

Line of Credit (LOC)

LOC Limit	Interest Rate (%)
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Beginning of statement period

From \$0.00 to \$999,999,999.00	9.95000
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End of statement period

From \$0.00 to \$999,999,999.00	9.95000
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Minimum Payment

Amount of Accrued Interest Outstanding as of MAY 01, 2025 If your payment has already been made, thank you.

Please note: Your minimum payment due amount does not reflect payments that were already in arrears on the date of this statement. If your account is in arrears, you will be notified by ATB Financial separately.

Please note: If you dispute your liability for any transaction or ATB Financial's record of your use of the services, you may instruct ATB Financial to investigate the problem. ATB Financial will explain the dispute investigation procedure on your request.