

ATB0114003_3975818_043 E D 08739 04037

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 Feb 15, 2025

Deposits	Value on Feb 15, 2025
	CAD
Flex Fit Business Banking #00184148300	- 116.19
Business Growth Plus #00195393100	10.88
Total Deposits	-\$105.31
Loans	Value on Feb 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.

A summary of Deposit Account Flex Fit Business Banking

00184148300

Transit # 08739-219

Account Nickname

Flex Fit Business Banking

Your balance forward on Jan 15, 2025		-\$2,790.03
Debits to your account (49 items)	-	\$16,988.94
Credits to your account (24 items)	+	\$19,662.78
Your closing balance on Feb 15, 2025	=	-\$116.19

Details of your account transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Jan 15	Balance forward			-\$2,790.03
Jan 17	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 2,942.03
Jan 17	EFT Return		\$393.52	- 2,548.51
Jan 17	Fee NSF Reverse	\$45.00		- 2,593.51
Jan 17	EFT Return		\$75.00	- 2,518.51
Jan 17	Fee NSF Reverse	\$45.00		- 2,563.51
Jan 17	EFT Return		\$2,165.31	- 398.20
Jan 17	Fee NSF Reverse	\$45.00		- 443.20
Jan 20	Direct Debit Insurance AB Blue Cross	\$349.72		- 792.92
Jan 20	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 944.92
Jan 21	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 1,096.92
Jan 21	EFT Return		\$152.00	- 944.92
Jan 21	Fee NSF Reverse	\$45.00		- 989.92
Jan 22	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 1,141.92
Jan 22	EFT Return		\$349.72	- 792.20
Jan 22	Fee NSF Reverse	\$45.00		- 837.20
Jan 22	EFT Return		\$152.00	- 685.20
Jan 22	Fee NSF Reverse	\$45.00		- 730.20
Jan 23	EFT Return		\$152.00	- 578.20
Jan 23	Fee NSF Reverse	\$45.00		- 623.20

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Jan 24	Direct Debit Rent/Leases MERIDIAN	\$446.02		- 1,069.22
Jan 24	EFT Return		\$152.00	- 917.22
Jan 24	Fee NSF Reverse	\$45.00		- 962.22
Jan 27	Direct Debit Insurance Foresters Life	\$431.55		- 1,393.77
Jan 28	EFT Return		\$446.02	- 947.75
Jan 28	Fee NSF Reverse	\$45.00		- 992.75
Jan 29	EFT Return		\$431.55	- 561.20
Jan 29	Fee NSF Reverse	\$45.00		- 606.20
Jan 31	Interac e-Transfer Received		\$400.00	- 206.20
Jan 31	Interac e-Transfer Received		\$200.00	- 6.20
Jan 31	Transfer Transfer From *****3100		\$7.00	0.80
Jan 31	Interac e-Transfer Received		\$600.00	600.80
Jan 31	Loan Payment Transfer To *****4500	\$254.79		346.01
Jan 31	Loan Payment Transfer To *****4500	\$254.79		91.22
Jan 31	Loan Payment Transfer To *****8700	\$40.00		51.22
Jan 31	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 100.78
Jan 31	Overdraft Interest	\$4.91		- 105.69
Jan 31	Monthly Maintenance Fees	\$15.95		- 121.64
Jan 31	Fee Service	\$31.50		- 153.14
Feb 3	Direct Debit ATB Govt Tax Filing MONTHLY FEE	\$1.00		- 154.14
Feb 3	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 204.14
Feb 3	Direct Debit Commercial Rent/Lease BODKINL50030694	\$2,090.31		- 2,294.45
Feb 4	ATB - Mobile Deposit		\$10,000.00	7,705.55
Feb 4	INTERAC e-Transfer Sent-RT Acctdep	\$3,000.00		4,705.55
Feb 4	Loan Payment Transfer To *****8700	\$1,379.37		3,326.18
Feb 4	Loan Payment Transfer To *****8700	\$1,417.85		1,908.33
Feb 4	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		1,858.33

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Feb 4	Auto LOC Repayment Transfer To *****8700	\$1,858.33		0.00
Feb 5	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 50.00
Feb 5	Loan Transfer Transfer From *****8700		\$50.00	0.00
Feb 6	POS Purchase RED DEER REGISTRIES 876234	\$150.00		- 150.00
Feb 6	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 200.00
Feb 6	Loan Transfer Transfer From *****8700		\$200.00	0.00
Feb 7	Direct Debit Rent/Leases MERIDIAN	\$498.52		- 498.52
Feb 7	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 548.52
Feb 7	Pre-Authorized Debit ATB MASTERCARD	\$891.00		- 1,439.52
Feb 7	Loan Transfer Transfer From *****8700		\$1,439.52	0.00
Feb 9	POS Purchase IMPACT LIFE CHURCH 871244	\$5.00		- 5.00
Feb 9	Loan Transfer Transfer From *****8700		\$5.00	0.00
Feb 10	Direct Debit Misc. Payments MBNA	\$1,978.33		- 1,978.33
Feb 10	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 2,028.33
Feb 10	Overdraft Transfer Transfer From *****8700		\$163.81	- 1,864.52
Feb 11	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 1,914.52
Feb 12	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 1,964.52
Feb 12	EFT Return		\$50.00	- 1,914.52
Feb 12	Fee NSF Reverse	\$45.00		- 1,959.52
Feb 12	EFT Return		\$1,978.33	18.81
Feb 12	Fee NSF Reverse	\$45.00		- 26.19
Feb 13	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 76.19
Feb 13	EFT Return		\$50.00	- 26.19
Feb 13	Fee NSF Reverse	\$45.00		- 71.19
Feb 14	Direct Debit Business PAD JOURNEY/ONDECK	\$50.00		- 121.19

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Feb 14	EFT Return		\$50.00	- 71.19
Feb 14	Fee NSF Reverse	\$45.00		- 116.19
Feb 15	Closing balance			-\$116.19

A summary of Deposit Account Business Growth Plus

00195393100	Transit # 08739-219
Your balance forward on Jan 15, 2025	\$17.84
Debits to your account (1 item)	- \$7.00
Credits to your account (1 item)	+ \$0.04
Your closing balance on Feb 15, 2025	= \$10.88

Details of your account transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Jan 15	Balance forward			\$17.84
Jan 31	Transfer Transfer To *****8300	\$7.00		10.84
Jan 31	Interest Payment		\$0.04	10.88
Feb 15	Closing balance			\$10.88



A summary of Loan Account Independent Business Loan - Revolving - 31120138700 Transit #07609-219

Interest rate 10.20000%

Details of Loan Account 31120138700 transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Jan 15	Balance forward			160,000.00
Jan 15	ACCRUED INTEREST BALANCE FORWARD \$2,060.67			
Jan 31	Installment Payment		40.00	160,000.00
Jan 31	Fee Loan Administration	40.00		160,000.00
Jan 31	Interest paid 40.00			160,000.00
Feb 4	Installment Payment		1,379.37	160,000.00
Feb 4	Fee Payment		40.00	160,000.00
Feb 4	Installment Payment		1,377.85	160,000.00
Feb 4	Auto LOC Repayment		1,858.33	158,141.67
Feb 4	Interest paid 2757.22			158,141.67
Feb 5	LOC Disburse RealTime Adv	50.00		158,191.67
Feb 6	LOC Disburse RealTime Adv	200.00		158,391.67
Feb 7	LOC Disburse RealTime Adv	1,439.52		159,831.19
Feb 9	LOC Disburse RealTime Adv	5.00		159,836.19
Feb 10	EOD ODP Trf Funded Acc	163.81		160,000.00
Feb 15,	ACCRUED INTEREST CLOSING BALANCE \$664.36			
Feb 15,	Closing balance			160,000.00
	INTEREST PAID YEAR TO DATE	2,797.22		

Line of Credit (LOC)

LOC Limit	Interest Rate (%)
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Beginning of statement period

From \$0.00 to \$999,999,999.00	10.45000
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End of statement period

From \$0.00 to \$999,999,999.00	10.20000
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Minimum Payment

Amount of Accrued Interest Outstanding as of MAR 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.



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