

ATB0114003\_3281342\_043 E D 08739 03240

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](http://www.atb.com)**

## A summary of your accounts on Jan 15, 2025

### Deposits Value on Jan 15, 2025

CAD

Flex Fit Business Banking - 2,790.03  
#00184148300

Business Growth Plus 17.84  
#00195393100

**Total Deposits -\$2,772.19**

### Loans Value on Jan 15, 2025

CAD

Independent Business Loan - 160,000.00  
Revolving 31120138700  
Credit limit \$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.

ATB0114003\_3281342\_043 - 0213240 HRI - - 03 - 03 - 07 - - 011313

## A summary of Deposit Account Flex Fit Business Banking

00184148300

Transit # 08739-219

Account Nickname

Flex Fit Business Banking

|   |          |                    |
|---|----------|--------------------|
| Your balance forward on Dec 15, 2024        |          | \$0.00             |
| Debits to your account (42 items)           | -        | \$7,839.43         |
| Credits to your account (21 items)          | +        | \$5,049.40         |
| <b>Your closing balance on Jan 15, 2025</b> | <b>=</b> | <b>-\$2,790.03</b> |

### Details of your account transactions

| Date          | Description                              | Debits to your account (\$) | Credits to your account (\$) | Balance (\$)  |
|---------------|--|-----------------------------|------------------------------|---------------|
| <b>Dec 15</b> | <b>Balance forward</b>                   |                             |                              | <b>\$0.00</b> |
| Dec 16        | Direct Debit Business PAD JOURNEY/ONDECK | \$ 152.00                   |                              | - 152.00      |
| Dec 16        | Loan Transfer<br>Transfer From *****8700 |                             | \$ 152.00                    | 0.00          |
| Dec 17        | Direct Debit Business PAD JOURNEY/ONDECK | \$ 152.00                   |                              | - 152.00      |
| Dec 17        | Loan Transfer<br>Transfer From *****8700 |                             | \$ 152.00                    | 0.00          |
| Dec 18        | POS Purchase BURGER KING #12742 223408   | \$ 9.59                     |                              | - 9.59        |
| Dec 18        | Direct Debit Business PAD JOURNEY/ONDECK | \$ 152.00                   |                              | - 161.59      |
| Dec 18        | Loan Transfer<br>Transfer From *****8700 |                             | \$ 161.59                    | 0.00          |
| Dec 19        | Transfer<br>Transfer To *****0778        | \$ 3.08                     |                              | - 3.08        |
| Dec 19        | POS Purchase A&W BLACKFALDS 383377       | \$ 10.98                    |                              | - 14.06       |
| Dec 19        | Direct Debit Business PAD JOURNEY/ONDECK | \$ 152.00                   |                              | - 166.06      |
| Dec 19        | Loan Transfer<br>Transfer From *****8700 |                             | \$ 166.06                    | 0.00          |
| Dec 20        | POS Purchase MCDONALD'S #40533 608368    | \$ 8.68                     |                              | - 8.68        |
| Dec 20        | Direct Debit Insurance AB Blue Cross     | \$ 349.72                   |                              | - 358.40      |
| Dec 20        | Direct Debit Business PAD JOURNEY/ONDECK | \$ 152.00                   |                              | - 510.40      |
| Dec 20        | Loan Transfer<br>Transfer From *****8700 |                             | \$ 510.40                    | 0.00          |

### Details of your account transactions (continued)

| Date   | Description                                   | Debits to your account (\$) | Credits to your account (\$) | Balance (\$) |
|--------|---|-----------------------------|------------------------------|--------------|
| Dec 23 | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 152.00     |
| Dec 23 | Loan Transfer<br>Transfer From *****8700      |                             | \$ 152.00                    | 0.00         |
| Dec 24 | INTERAC e-Transfer Sent-Autodep               | \$75.00                     |                              | - 75.00      |
| Dec 24 | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 227.00     |
| Dec 24 | Loan Transfer<br>Transfer From *****8700      |                             | \$ 227.00                    | 0.00         |
| Dec 27 | POS Purchase FGP40222 TIMBERLAND FA 135342    | \$ 100.00                   |                              | - 100.00     |
| Dec 27 | Direct Debit Insurance Foresters Life         | \$431.55                    |                              | - 531.55     |
| Dec 27 | Direct Debit Insurance INTACT INS. CO.        | \$285.64                    |                              | - 817.19     |
| Dec 27 | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 969.19     |
| Dec 27 | Overdraft Transfer<br>Transfer From *****8700 |                             | \$ 195.87                    | - 773.32     |
| Dec 27 | Loan Transfer<br>Transfer From *****8700      |                             | \$ 531.55                    | - 241.77     |
| Dec 30 | Transfer<br>Transfer From *****9500           |                             | \$ 242.00                    | 0.23         |
| Dec 30 | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 151.77     |
| Dec 31 | Transfer<br>Transfer From *****9500           |                             | \$ 320.00                    | 168.23       |
| Dec 31 | Loan Payment<br>Transfer To *****8700         | \$40.00                     |                              | 128.23       |
| Dec 31 | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 23.77      |
| Dec 31 | Overdraft Interest                            | \$0.48                      |                              | - 24.25      |
| Dec 31 | Monthly Maintenance Fees                      | \$15.95                     |                              | - 40.20      |
| Dec 31 | Fee Service                                   | \$42.00                     |                              | - 82.20      |
| Jan 2  | Transfer<br>Transfer From *****9500           |                             | \$ 85.00                     | 2.80         |
| Jan 2  | Direct Debit ATB Govt Tax Filing MONTHLY FEE  | \$ 1.00                     |                              | 1.80         |
| Jan 2  | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 150.20     |
| Jan 3  | Direct Debit Business PAD JOURNEY/ONDECK      | \$ 152.00                   |                              | - 302.20     |
| Jan 4  | Transfer<br>Transfer From *****9500           |                             | \$ 303.00                    | 0.80         |



## Details of your account transactions (continued)

| Date          | Description  | Debits to your account (\$) | Credits to your account (\$) | Balance (\$)       |
|---------------|--|-----------------------------|------------------------------|--------------------|
| Jan 4         | Auto LOC Repayment<br>Transfer To *****8700        | \$0.80                      |                              | 0.00               |
| Jan 6         | Transfer<br>Transfer From *****9500                |                             | \$200.00                     | 200.00             |
| Jan 6         | Direct Debit Business PAD JOURNEY/ONDECK           | \$152.00                    |                              | 48.00              |
| Jan 6         | Auto LOC Repayment<br>Transfer To *****8700        | \$48.00                     |                              | 0.00               |
| Jan 7         | Direct Debit Business PAD JOURNEY/ONDECK           | \$152.00                    |                              | -152.00            |
| Jan 7         | Pre-Authorized Debit ATB MASTERCARD                | \$441.00                    |                              | -593.00            |
| Jan 7         | Overdraft Transfer<br>Transfer From *****8700      |                             | \$48.80                      | -544.20            |
| Jan 8         | Direct Debit Business PAD JOURNEY/ONDECK           | \$152.00                    |                              | -696.20            |
| Jan 8         | EFT Return   |                             | \$441.00                     | -255.20            |
| Jan 8         | Fee NSF Reverse                                    | \$45.00                     |                              | -300.20            |
| Jan 9         | Direct Debit Business PAD JOURNEY/ONDECK           | \$152.00                    |                              | -452.20            |
| Jan 9         | EFT Return   |                             | \$152.00                     | -300.20            |
| Jan 9         | Fee NSF Reverse                                    | \$45.00                     |                              | -345.20            |
| Jan 10        | ATB - Mobile Deposit                               |                             | \$20.00                      | -325.20            |
| Jan 10        | Direct Debit Misc. Payments MBNA                   | \$685.13                    |                              | -1,010.33          |
| Jan 10        | EFT Return   |                             | \$152.00                     | -858.33            |
| Jan 10        | Fee NSF Reverse                                    | \$45.00                     |                              | -903.33            |
| Jan 13        | EFT Return   |                             | \$152.00                     | -751.33            |
| Jan 13        | Fee NSF Reverse                                    | \$45.00                     |                              | -796.33            |
| Jan 14        | EFT Return   |                             | \$685.13                     | -111.20            |
| Jan 14        | Fee NSF Reverse                                    | \$45.00                     |                              | -156.20            |
| Jan 15        | Direct Debit Commercial Rent/Lease BODKINL50030694 | \$75.00                     |                              | -231.20            |
| Jan 15        | Direct Debit Commercial Rent/Lease BODKINL50030694 | \$2,165.31                  |                              | -2,396.51          |
| Jan 15        | Direct Debit Rent/Leases MERIDIAN                  | \$393.52                    |                              | -2,790.03          |
| <b>Jan 15</b> | <b>Closing balance</b>                             |                             |                              | <b>-\$2,790.03</b> |

### A summary of Deposit Account Business Growth Plus

|   |                            |
|---|----------------------------|
| <b>00195393100</b>                          | <b>Transit # 08739-219</b> |
| Your balance forward on Dec 15, 2024        | \$17.80                    |
| Debits to your account (0 items)            | - \$0.00                   |
| Credits to your account (1 item)            | + \$0.04                   |
| <b>Your closing balance on Jan 15, 2025</b> | <b>= \$17.84</b>           |

### Details of your account transactions

| Date          | Description            | Debits to your account (\$) | Credits to your account (\$) | Balance (\$)   |
|---------------|------------------------|-----------------------------|------------------------------|----------------|
| <b>Dec 15</b> | <b>Balance forward</b> |                             |                              | <b>\$17.80</b> |
| Dec 31        | Interest Payment       |                             | \$0.04                       | 17.84          |
| <b>Jan 15</b> | <b>Closing balance</b> |                             |                              | <b>\$17.84</b> |

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

Interest rate 10.45000%

### Details of Loan Account 31120138700 transactions

| Date          | Description                                      | Debits to your account (\$) | Credits to your account (\$) | Balance (\$)      |
|---------------|--|-----------------------------|------------------------------|-------------------|
| <b>Dec 15</b> | <b>Balance forward</b>                           |                             |                              | <b>157,751.53</b> |
| <b>Dec 15</b> | <b>ACCRUED INTEREST BALANCE FORWARD \$645.25</b> |                             |                              |                   |
| Dec 16        | LOC Disburse RealTime Adv                        | 152.00                      |                              | 157,903.53        |
| Dec 17        | LOC Disburse RealTime Adv                        | 152.00                      |                              | 158,055.53        |
| Dec 18        | LOC Disburse RealTime Adv                        | 161.59                      |                              | 158,217.12        |
| Dec 19        | LOC Disburse RealTime Adv                        | 166.06                      |                              | 158,383.18        |
| Dec 20        | LOC Disburse RealTime Adv                        | 510.40                      |                              | 158,893.58        |
| Dec 23        | LOC Disburse RealTime Adv                        | 152.00                      |                              | 159,045.58        |
| Dec 24        | LOC Disburse RealTime Adv                        | 227.00                      |                              | 159,272.58        |
| Dec 27        | LOC Disburse RealTime Adv                        | 531.55                      |                              | 159,804.13        |
| Dec 27        | EOD ODP Trf Funded Acc                           | 195.87                      |                              | 160,000.00        |
| Dec 31        | Fee Payment                                      |                             | 40.00                        | 160,000.00        |

## Details of Loan Account 31120138700 transactions (continued)

| Date           | Description  | Debits to your account (\$) | Credits to your account (\$) | Balance (\$)      |
|----------------|--|-----------------------------|------------------------------|-------------------|
| Dec 31         | Fee Loan Administration                            | 40.00                       |                              | 160,000.00        |
| Jan 4          | Auto LOC Repayment                                 |                             | 0.80                         | 159,999.20        |
| Jan 6          | Auto LOC Repayment                                 |                             | 48.00                        | 159,951.20        |
| Jan 7          | EOD ODP Trf Funded Acc                             | 48.80                       |                              | 160,000.00        |
| <b>Jan 15,</b> | <b>ACCRUED INTEREST CLOSING BALANCE \$2,060.67</b> |                             |                              |                   |
| <b>Jan 15,</b> | <b>Closing balance</b>                             |                             |                              | <b>160,000.00</b> |
|                | INTEREST PAID YEAR TO DATE                         | 0.00                        |                              |                   |

## Line of Credit (LOC)

| LOC Limit | Interest Rate (%) |
|-----------|-------------------|
|-----------|-------------------|

### Beginning of statement period

|                                 |          |
|---------------------------------|----------|
| From \$0.00 to \$999,999,999.00 | 10.45000 |
|---------------------------------|----------|

### End of statement period

|                                 |          |
|---------------------------------|----------|
| From \$0.00 to \$999,999,999.00 | 10.45000 |
|---------------------------------|----------|

## Minimum Payment

Amount of Accrued Interest Outstanding as of FEB 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.