

ATB0114003_2613126_044 E D 08739 01628

SITE ENGINEERING TECHNOLOGY INC.

S E T Inc.
po box 20056 18-39207 rr 271
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 Dec 15, 2024

Deposits	Value on Dec 15, 2024
	CAD
Flex Fit Business Banking #00184148300	0.00
Business Growth Plus #00195393100	17.80
Total Deposits	\$17.80
Loans	Value on Dec 15, 2024
	CAD
Independent Business Loan - Revolving 31120138700 Credit limit \$160,000.00	157,751.53
Total Loans	\$157,751.53

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.

Reminder: Starting Feb 1, avoid the monthly fee on your ATB Advantage Account with a minimum daily balance of \$6,000, or your Unlimited Account with a minimum daily balance of \$4,000.

A summary of Deposit Account Flex Fit Business Banking

00184148300

Transit # 08739-219

Account Nickname

Flex Fit Business Banking

Your balance forward on Nov 15, 2024		\$0.00
Debits to your account (74 items)	-	\$26,519.61
Credits to your account (32 items)	+	\$26,519.61
Your closing balance on Dec 15, 2024	=	\$0.00

Details of your account transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Nov 15	Balance forward			\$0.00
Nov 16	POS Purchase SQ *BARBERSHOP ON GAET 645672	\$29.90		- 29.90
Nov 16	POS Purchase SAVE ON FOODS #6686 670420	\$24.64		- 54.54
Nov 16	Loan Transfer Transfer From *****8700		\$54.54	0.00
Nov 17	POS Purchase BOSTON PIZZA # 130 935734	\$83.62		- 83.62
Nov 17	POS Purchase BRUNCH GLORY 047741	\$74.27		- 157.89
Nov 17	Loan Transfer Transfer From *****8700		\$157.89	0.00
Nov 18	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 152.00
Nov 18	Loan Transfer Transfer From *****8700		\$152.00	0.00
Nov 19	POS Purchase PICCOLOS PIZZA PASTA 706544	\$39.16		- 39.16
Nov 19	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 191.16
Nov 19	Loan Transfer Transfer From *****8700		\$191.16	0.00
Nov 20	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 152.00
Nov 20	Direct Debit Insurance AB Blue Cross	\$349.72		- 501.72
Nov 20	Loan Transfer Transfer From *****8700		\$501.72	0.00
Nov 21	POS Purchase PICCOLOS PIZZA PASTA 424201	\$39.16		- 39.16

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Nov 21	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 191.16
Nov 21	Loan Transfer Transfer From *****8700		\$ 191.16	0.00
Nov 22	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 152.00
Nov 22	Loan Transfer Transfer From *****8700		\$ 152.00	0.00
Nov 24	POS Purchase BRUNCH GLORY 574733	\$85.73		- 85.73
Nov 24	Loan Transfer Transfer From *****8700		\$85.73	0.00
Nov 25	POS Purchase CHV52220 EXP 24 DEERPA 781738	\$92.04		- 92.04
Nov 25	POS Purchase LS THE BURGER PARLOUR 847323	\$31.45		- 123.49
Nov 25	Direct Debit Insurance Loans FIRST INSURANCE	\$ 1,038.71		- 1,162.20
Nov 25	Direct Debit Insurance INTACT INS. CO.	\$285.62		- 1,447.82
Nov 25	Direct Debit Insurance Foresters Life	\$431.55		- 1,879.37
Nov 25	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 2,031.37
Nov 25	Loan Transfer Transfer From *****8700		\$2,031.37	0.00
Nov 26	INTERAC e-Transfer Sent-Autodep	\$425.00		- 425.00
Nov 26	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 577.00
Nov 26	Loan Transfer Transfer From *****8700		\$577.00	0.00
Nov 27	INTERAC e-Transfer Sent-Autodep	\$400.00		- 400.00
Nov 27	POS Purchase EVERGREEN CO-OP @ GATE 651139	\$88.45		- 488.45
Nov 27	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 640.45
Nov 27	Loan Transfer Transfer From *****8700		\$640.45	0.00
Nov 28	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 152.00
Nov 28	Loan Transfer Transfer From *****8700		\$ 152.00	0.00
Nov 29	Interac e-Transfer Received		\$3,000.00	3,000.00
Nov 29	Interac e-Transfer Received		\$3,000.00	6,000.00
Nov 29	INTERAC e-Transfer Sent-Autodep	\$900.00		5,100.00
Nov 29	Bill Payment MANULIFE BANK	\$1,500.00		3,600.00

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Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Nov 29	Interac e-Transfer Received		\$3,000.00	6,600.00
Nov 29	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		6,448.00
Nov 29	Auto LOC Repayment Transfer To *****8700	\$6,448.00		0.00
Nov 30	Loan Payment Transfer To *****4500	\$246.58		- 246.58
Nov 30	Loan Payment Transfer To *****8700	\$40.00		- 286.58
Nov 30	INTERAC e-Transfer Sent-Autodep	\$400.00		- 686.58
Nov 30	POS Purchase THE HOME DEPOT #7131 821452	\$106.85		- 793.43
Nov 30	POS Purchase SQ *BACKCOUNTRY RECREA 838119	\$37.99		- 831.42
Nov 30	POS Purchase LOMSNE VETERINARY HOS 915819	\$459.38		- 1,290.80
Nov 30	POS Purchase 1 CALL 4 ALL 002767	\$77.55		- 1,368.35
Nov 30	Monthly Maintenance Fees	\$15.95		- 1,384.30
Nov 30	Fee Service	\$63.85		- 1,448.15
Nov 30	Loan Transfer Transfer From *****8700		\$1,368.35	- 79.80
Dec 1	Overdraft Transfer Transfer From *****8700		\$79.80	0.00
Dec 1	Loan Payment Transfer To *****8700	\$1,346.53		- 1,346.53
Dec 1	POS Purchase IMPACT LIFE CHURCH 225799	\$200.00		- 1,546.53
Dec 1	POS Purchase STACKED PANCAKE AND BR 316580	\$44.98		- 1,591.51
Dec 1	POS Purchase COSTCO WHOLESALE W164 348722	\$376.78		- 1,968.29
Dec 1	Loan Transfer Transfer From *****8700		\$1,968.29	0.00
Dec 2	Interac e-Transfer Received		\$1,160.85	1,160.85
Dec 2	POS Purchase DOLLARAMA #1307 622606	\$4.46		1,156.39
Dec 2	POS Purchase PICCOLOS PIZZA PASTA 625011	\$36.91		1,119.48
Dec 2	Direct Debit ATB Govt Tax Filing MONTHLY FEE	\$1.00		1,118.48
Dec 2	Direct Debit Commercial Rent/Lease BODKINL50030694	\$2,090.31		- 971.83
Dec 2	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 1,123.83

Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Dec 2	Direct Debit Rent/Leases MERIDIAN	\$376.00		- 1,499.83
Dec 2	Loan Transfer Transfer From *****8700		\$1,499.83	0.00
Dec 3	POS Purchase ESSO 7-ELEVEN 37789 480442	\$90.96		- 90.96
Dec 3	POS Purchase LAND TITLES (SOUTH) 980572	\$20.00		- 110.96
Dec 3	POS Purchase LILY'S ASIAN MASSAGE T 201682	\$159.00		- 269.96
Dec 3	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 421.96
Dec 3	Loan Transfer Transfer From *****8700		\$421.96	0.00
Dec 4	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 152.00
Dec 4	Loan Transfer Transfer From *****8700		\$152.00	0.00
Dec 5	POS Return COSTCO WHOLESALE W164 721812		\$26.24	26.24
Dec 5	POS Purchase COSTCO WHOLESALE W164 737500	\$235.06		- 208.82
Dec 5	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 360.82
Dec 5	Loan Transfer Transfer From *****8700		\$360.82	0.00
Dec 6	Bill Payment SCOTIA VISA	\$185.47		- 185.47
Dec 6	Transfer Transfer To *****9500	\$1,000.00		- 1,185.47
Dec 6	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 1,337.47
Dec 6	Loan Transfer Transfer From *****8700		\$1,337.47	0.00
Dec 9	POS Purchase Store 321768	\$29.98		- 29.98
Dec 9	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 181.98
Dec 9	Loan Transfer Transfer From *****8700		\$181.98	0.00
Dec 10	POS Purchase BG FUELS 762325	\$48.73		- 48.73
Dec 10	POS Purchase EVERGREEN CO-OP @ GATE 723371	\$100.40		- 149.13
Dec 10	Pre-Authorized Debit ATB MASTERCARD	\$444.00		- 593.13
Dec 10	Direct Debit Business PAD JOURNEY/ONDECK	\$152.00		- 745.13
Dec 10	Loan Transfer Transfer From *****8700		\$745.13	0.00

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Details of your account transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Dec 11	Interac e-Transfer Received		\$ 1,160.85	1,160.85
Dec 11	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		1,008.85
Dec 11	Auto LOC Repayment Transfer To *****8700	\$ 1,008.85		0.00
Dec 12	Direct Debit Misc. Payments MBNA	\$ 751.32		- 751.32
Dec 12	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 903.32
Dec 12	Loan Transfer Transfer From *****8700		\$ 903.32	0.00
Dec 13	POS Purchase PICCOLOS PIZZA PASTA 083821	\$ 38.35		- 38.35
Dec 13	Direct Debit Business PAD JOURNEY/ONDECK	\$ 152.00		- 190.35
Dec 13	Loan Transfer Transfer From *****8700		\$ 190.35	0.00
Dec 14	POS Purchase CHATTERS SALON 267 545773	\$ 50.00		- 50.00
Dec 14	Loan Transfer Transfer From *****8700		\$ 50.00	0.00
Dec 15	POS Purchase BRUNCH GLORY 983151	\$ 75.35		- 75.35
Dec 15	INTERAC e-Transfer Sent-Autodep	\$ 200.00		- 275.35
Dec 15	Transfer Transfer To *****9500	\$ 750.00		- 1,025.35
Dec 15	Loan Transfer Transfer From *****8700		\$ 1,025.35	0.00
Dec 15	Closing balance			\$ 0.00

A summary of Deposit Account Business Growth Plus

00195393100	Transit # 08739-219
Your balance forward on Nov 15, 2024	\$ 17.76
Debits to your account (0 items)	- \$ 0.00
Credits to your account (1 item)	+ \$ 0.04
Your closing balance on Dec 15, 2024	= \$ 17.80

Details of your account transactions

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Nov 15	Balance forward			\$17.76
Nov 30	Interest Payment		\$0.04	17.80
Dec 15	Closing balance			\$17.80

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 (\$)
Nov 15	Balance forward			150,036.71
Nov 15	ACCRUED INTEREST BALANCE FORWARD \$619.39			
Nov 16	LOC Disburse RealTime Adv	54.54		150,091.25
Nov 17	LOC Disburse RealTime Adv	157.89		150,249.14
Nov 18	LOC Disburse RealTime Adv	152.00		150,401.14
Nov 19	LOC Disburse RealTime Adv	191.16		150,592.30
Nov 20	LOC Disburse RealTime Adv	501.72		151,094.02
Nov 21	LOC Disburse RealTime Adv	191.16		151,285.18
Nov 22	LOC Disburse RealTime Adv	152.00		151,437.18
Nov 24	LOC Disburse RealTime Adv	85.73		151,522.91
Nov 25	LOC Disburse RealTime Adv	2,031.37		153,554.28
Nov 26	LOC Disburse RealTime Adv	577.00		154,131.28
Nov 27	LOC Disburse RealTime Adv	640.45		154,771.73
Nov 28	LOC Disburse RealTime Adv	152.00		154,923.73
Nov 29	Auto LOC Repayment		6,448.00	148,475.73
Nov 30	LOC Disburse RealTime Adv	1,368.35		149,844.08
Nov 30	Fee Payment		40.00	149,844.08
Nov 30	Fee Loan Administration	40.00		149,844.08
Dec 1	EOD ODP Trf Funded Acc	79.80		149,923.88
Dec 1	LOC Disburse RealTime Adv	1,968.29		151,892.17

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Details of Loan Account 31120138700 transactions (continued)

Date	Description	Debits to your account (\$)	Credits to your account (\$)	Balance (\$)
Dec 1	Installment Payment		1,346.53	151,892.17
Dec 1	Interest paid 1346.53			151,892.17
Dec 2	LOC Disburse RealTime Adv	1,499.83		153,392.00
Dec 3	LOC Disburse RealTime Adv	421.96		153,813.96
Dec 4	LOC Disburse RealTime Adv	152.00		153,965.96
Dec 5	LOC Disburse RealTime Adv	360.82		154,326.78
Dec 6	LOC Disburse RealTime Adv	1,337.47		155,664.25
Dec 9	LOC Disburse RealTime Adv	181.98		155,846.23
Dec 10	LOC Disburse RealTime Adv	745.13		156,591.36
Dec 11	Auto LOC Repayment		1,008.85	155,582.51
Dec 12	LOC Disburse RealTime Adv	903.32		156,485.83
Dec 13	LOC Disburse RealTime Adv	190.35		156,676.18
Dec 14	LOC Disburse RealTime Adv	50.00		156,726.18
Dec 15	LOC Disburse RealTime Adv	1,025.35		157,751.53
Dec 15,	ACCRUED INTEREST CLOSING BALANCE \$645.25			
Dec 15,	Closing balance			157,751.53
	INTEREST PAID YEAR TO DATE	17,844.29		

Line of Credit (LOC)

LOC Limit	Interest Rate (%)
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Beginning of statement period

From \$0.00 to \$999,999,999.00	10.95000
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End of statement period

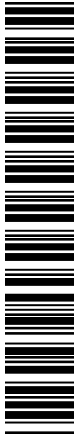
From \$0.00 to \$999,999,999.00	10.45000
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Minimum Payment

Amount of Accrued Interest Outstanding as of JAN 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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Reminder: Starting Feb 1, avoid the monthly fee on your ATB Advantage Account with a minimum daily balance of \$6,000, or your Unlimited Account with a minimum daily balance of \$4,000.

