



US702 | BR152  
ROP 450  
P.O. Box 7000  
Providence, RI 02940

TC TECHNOLOGIES INC.  
OPERATING ACCOUNT  
425 FILLMORE AVE STE 2  
TONAWANDA NY 14150-2519

## Business Advisor Account Statement

Page 1 of 6

Beginning July 01, 2025  
through July 31, 2025

**Questions? Contact us today:**



**CALL:**  
Business Advisor Customer  
Service  
1-800-862-6200



**VISIT:**  
Access your account online:  
citizensbank.com



**MAIL:**  
Citizens  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

### --IMPORTANT NOTICE ABOUT YOUR ACCOUNTS

#### Changes to our Funds Availability Disclosure

Effective July 1, 2025, we are increasing the amount of funds available to you by the next business day when a longer delay may be applied to your deposits. The amount available increases from \$225 to \$275 and from \$5,525 to \$6,725. The first \$275 of your deposit will normally be available on the next business day after the day of your deposit. In the case of large deposits totaling more than \$6,725, the first \$6,725 will normally be available on the next business day after the day of your deposit if the deposit meets certain conditions. For additional information or to obtain our full disclosures on this topic call us any time at the number on your statement or visit your local branch.

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**TC TECHNOLOGIES INC.  
OPERATING ACCOUNT  
Business Advisor Checking  
XXXXXX-915-1**

### Business Advisor Checking Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-915-1	21,211.63	-5,693.66
Clearly Better Business Checking	XXXXXXXX-928-3	4.94	143.76
Clearly Better Business Checking	XXXXXXXX-937-2	245.25	100.95
Clearly Better Business Checking	XXXXXXXX-776-5	56.90	56.90
		<b>Total Deposit Balance</b>	
		=	-5,392.05
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	as of 07/30/25 XXXXXXXX-525-4	5,428.95	5,483.43

Please See Additional Information on Next Page

## Business Advisor Checking Summary Continued

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
			<b>Total Loan Balance</b>
			= 5,483.43
			<b>Total Relationship Balance</b>
			= 91.38

## Business Advisor Checking for XXXXXX-915-1

### Balance Calculation

Previous Balance		21,211.63
Checks	-	.00
Debits	-	105,166.71
Deposits & Credit	+	78,261.42
<b>Current Balance</b>	<b>=</b>	<b>-5,693.66</b>

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined balance of \$35,000 or an average daily balance in your checking account of \$10,000.

Your monthly combined balance used to qualify this statement period is \$12,842

Your average daily checking balance used to qualify this statement period is: \$5,697

Your next statement period will end on August 29, 2025.

## TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 915-1

### Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<i>Previous Balance</i>
			<b>21,211.63</b>
			<b>Total Debits</b>
<b>Other Debits</b>			<b>- 105,166.71</b>
07/01	450.00	ONLINE TRANSFER TO CHECKING 4003819283	
07/01	538.00	DLP FUND DAILY 070125 000000179693	
07/01	200.00	R BRADT & A 0368 PPD 250701 TC Tech_BUS	
07/01	168.00	FDM001 DEBIT 250701 C25063019005838	
07/02	2,499.00	SBA EIDL LOAN PAYMENT 250701 0000	
07/02	1,000.00	CITI CARD ONLINE PAYMENT 250701 421737806052546	
07/02	607.12	ONDECK CAPITAL 9 35584 250702 273751703	
07/02	538.00	DLP FUND DAILY 070225 000000180059	
07/02	168.00	FDM001 DEBIT 250702 C25070118003926	
07/02	5.64	INTUIT 47789343 TRAN FEE 250702 524771997375506	
07/03	4,994.69	ONLINE TRANSFER TO CHECKING 4003819372	
07/03	2,980.22	Clover Imaging G 9 Bills 250703 e66931574	
07/03	1,457.01	TDSynnex Corpora 4 Bills 250703 e66931501	
07/03	1,137.00	FORWARD FINANCIN FF 250702	
07/03	736.82	Metrofuser 6 Bills 250703 e66931258	
07/03	500.00	OUREA 3293 250703 e66933767	
07/03	340.86	LD Products - CP SIP0032078 250703 e66933650	
07/03	313.70	DLP FUND ONETIME 070325 000000180844	
07/03	224.30	DLP FUND DAILY 070325 000000180406	
07/03	168.00	FDM001 DEBIT 250703 C25070217007690	
07/03	122.37	United Parcel Se 2 Bills 250703 e66931467	
07/03	105.00	Kenmore - Town o 4550 250703 e66931076	

Please See Additional Information on Next Page

**Business Advisor Checking for XXXXXX-915-1 Continued**
**Debits (Continued) \*\***

*\*\*May include checks that have been processed electronically by the payee/merchant.*

<b>Date</b>	<b>Amount</b>	<b>Description</b>
<b>Other Debits (Continued)</b>		
07/07	1,261.00	Capytal Com Debits 070725 NC2073652
07/07	681.24	LINCOLN AFS FORDCREDIT 250703 063962048
07/07	582.15	CHASE CREDIT CRD EPAY 250705 8539252009
07/07	538.00	DLP FUND DAILY 070725 000000181012
07/07	168.00	FDM001 DEBIT 250707 C25070319007404
07/07	168.00	FDM001 DEBIT 250707 C25070319007405
07/08	538.00	DLP FUND DAILY 070825 000000181431
07/08	168.00	FDM001 DEBIT 250708 C25070721001913
07/08	1.50	Melio TX_0121747 250708 e67019017
07/08	1.50	Melio TX_0122006 250708 e67017120
07/08	1.50	Melio TX_0121291 250708 e67017535
07/09	607.12	ONDECK CAPITAL 9 35740 250709 274896831
07/09	538.00	DLP FUND DAILY 070925 000000181758
07/09	168.00	FDM001 DEBIT 250709 C25070819004309
07/10	3,573.08	ONLINE TRANSFER TO CHECKING 4003819372
07/10	1,137.00	FORWARD FINANCIN FF 250709
07/10	538.00	DLP FUND DAILY 071025 000000182109
07/10	168.00	FDM001 DEBIT 250710 C25070918004785
07/11	2,905.80	IHA WEB PAY 250710 IHA1
07/11	2,173.80	FIRST HOME BANK SBA LN PMT 250710
07/11	538.00	DLP FUND DAILY 071125 000000182496
07/11	168.00	FDM001 DEBIT 250711 C25071018013640
07/14	1,545.43	TRAVELERS BUS INSUR 250712 7426959
07/14	1,261.00	Capytal Com Debits 071425 NC2073652
07/14	538.00	DLP FUND DAILY 071425 000000182903
07/14	168.00	FDM001 DEBIT 250714 C25071117003090
07/15	538.00	DLP FUND DAILY 071525 000000183290
07/15	168.00	FDM001 DEBIT 250715 C25071420006217
07/15	67.60	INTUIT 80829913 TRAN FEE 250715 524771997375506
07/15	105.00	OVERDRAFT FEE ( 3 AT \$35 EACH )
07/16	607.12	ONDECK CAPITAL 9 35951 250716 276183679
07/16	538.00	DLP FUND DAILY 071625 000000183630
07/16	168.00	FDM001 DEBIT 250716 C25071518004648
07/16	105.96	INTUIT 86941393 TRAN FEE 250716 524771997375506
07/17	4,819.20	ONLINE TRANSFER TO CHECKING 4003819372
07/17	1,137.00	FORWARD FINANCIN FF 250716
07/17	538.00	DLP FUND DAILY 071725 000000184037
07/17	281.97	T-MOBILE PCS SVC 250716 8768536
07/17	168.00	FDM001 DEBIT 250717 C25071619003138
07/17	160.78	INTUIT 90187683 TRAN FEE 250717 524771997375506
07/18	538.00	DLP FUND DAILY 071825 000000184388
07/18	168.00	FDM001 DEBIT 250718 C25071720014705
07/18	1.68	INTUIT 92632773 TRAN FEE 250718 524771997375506
07/21	2,075.00	Citizens Bank, N COMM LOANS 250721 880880000036489
07/21	1,261.00	Capytal Com Debits 072125 NC2073652
07/21	376.76	DLP FUND DAILY 072125 000000184757
07/21	168.00	FDM001 DEBIT 250721 C25071817003262

Please See Additional Information on Next Page

## Business Advisor Checking for XXXXXX-915-1 Continued

### Debits (Continued) \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description
<b>Other Debits (Continued)</b>		
07/21	161.24	DLP FUND ONETIME 072125 000000184978
07/22	538.00	DLP FUND DAILY 072225 000000185171
07/22	400.00	CHASE CREDIT CRD EPAY 250720 8579152708
07/22	240.00	SPECTRUM SPECTRUM 250721 0600350
07/22	168.00	FDM001 DEBIT 250722 C25072119005288
07/23	4,727.20	ONLINE TRANSFER TO CHECKING 4003819372
07/23	3,748.04	Clover Imaging G 10 Bills 250723 e67888732
07/23	3,625.00	Shield MFG. Inc Invoices 250723 e67889601
07/23	940.18	LD Products - CP 2 Bills 250723 e67890531
07/23	830.56	TDSynnex Corpora 5 Bills 250723 e67888746
07/23	697.50	Metrofuser 820126NJ-F 250723 e67887330
07/23	681.54	LINCOLN AFS FORDCREDIT 250722 063962048
07/23	607.12	ONDECK CAPITAL 9 36147 250723 277340989
07/23	538.00	DLP FUND DAILY 072325 000000185525
07/23	250.07	Metrofuser 2 Bills 250723 e67889757
07/23	202.84	United Parcel Se 3 Bills 250723 e67888598
07/23	200.00	HOME DEPOT ONLINE PMT 250722 611755798702599
07/23	168.00	FDM001 DEBIT 250723 C25072218003859
07/24	15,000.00	AMEX EPAYMENT ACH PMT 250724 W7814
07/24	1,137.00	FORWARD FINANCIN FF 250723
07/24	708.86	WEX INC FLEET DEBI 250723 9100010678266
07/24	538.00	DLP FUND DAILY 072425 000000185901
07/24	168.00	FDM001 DEBIT 250724 C25072318004298
07/25	831.97	FORD MOTOR CR FORDCREDIT 250724 494160
07/25	538.00	DLP FUND DAILY 072525 000000186320
07/25	168.00	FDM001 DEBIT 250725 C25072418007201
07/25	1.50	Melio TX_0487765 250726 e67960809
07/28	1,261.00	Capytal Com Debits 072825 NC2073652
07/28	538.00	DLP FUND DAILY 072825 000000186687
07/28	168.00	FDM001 DEBIT 250728 C25072518002175
07/28	110.45	CITIZENS BANK LOAN PYMNT 250726 00005047535254
07/28	4.95	INTUIT 15736163 TRAN FEE 250726 524771997375506
07/29	538.00	DLP FUND DAILY 072925 000000187097
07/29	168.00	FDM001 DEBIT 250729 C25072819001975
07/29	26.25	AMEX EPAYMENT ACH PMT 250729 W9650
07/30	3,419.43	ONLINE TRANSFER TO CHECKING 4003819372
07/30	607.12	ONDECK CAPITAL 9 36342 250730 278514113
07/30	538.00	DLP FUND DAILY 073025 000000187442
07/30	500.00	CHASE CREDIT CRD EPAY 250729 8598628056
07/30	168.00	FDM001 DEBIT 250730 C25072919003711
07/31	4,055.97	HWCRCVBLS23 HEADWAY 250731 278777062
07/31	1,137.00	FORWARD FINANCIN FF 250730
07/31	538.00	DLP FUND DAILY 073125 000000187880
07/31	168.00	FDM001 DEBIT 250731 C25073017006825
07/31	25.00	MONTHLY MAINTENANCE FEE

Please See Additional Information on Next Page

**Business Advisor Checking for XXXXXX-915-1 Continued**

<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>	
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>78,261.42</b>
07/02	188.57	INTUIT 33822783 DEPOSIT 250702 524771997375506		
07/03	3,845.10	DLPBUS FUND 5801 FUNDING 070325 000000180836		
07/07	1,660.03	DEPOSIT		
07/08	587.02	INTUIT 50403363 DEPOSIT 250708 524771997375506		
07/08	561.60	DEPOSIT		
07/10	5,000.00	HEADWAYCAPITAL 2 HEADWAY 250710 274963557		
07/10	200.00	ONLINE TRANSFER FROM CHECKING 4003819283		
07/11	3,845.10	DLPBUS FUND 5801 FUNDING 071125 000000182709		
07/11	1,180.00	FlexPrint Integr PAYABLES 250711 1885		
07/14	71.05	OVERDRAFT LINE OF CREDIT TRANSFER FROM 5254		
07/15	2,135.52	INTUIT 67568073 DEPOSIT 250715 524771997375506		
07/15	1,749.80	DEPOSIT		
07/16	3,164.27	INTUIT 73820483 DEPOSIT 250716 524771997375506		
07/17	4,796.78	INTUIT 77135413 DEPOSIT 250717 524771997375506		
07/18	3,845.10	DLPBUS FUND 5801 FUNDING 071825 000000184612		
07/18	2,475.18	DEPOSIT		
07/18	1,369.11	CONTOUR ST- 4750 CORP PAY 250718		
07/18	169.64	INTUIT 79617123 DEPOSIT 250718 524771997375506		
07/21	8,635.11	DEPOSIT		
07/23	20,000.00	HEADWAYCAPITAL 2 HEADWAY 250723 277378441		
07/23	2,454.42	DEPOSIT		
07/23	2,044.41	Account Services Account Se 250722 L0157780000		
07/24	114.54	Pulsar360 Corp Commission 072425 TC Technologies		
07/25	3,669.10	DLPBUS FUND 5801 FUNDING 072525 000000186549		
07/28	4,155.30	DEPOSIT		
07/28	186.72	DEPOSIT		
07/28	141.38	INTUIT 03261703 DEPOSIT 250726 524771997375506		
07/31	16.57	OVERDRAFT LINE OF CREDIT TRANSFER FROM 5254		

<b>Daily Balance</b>						<b>Current Balance</b>	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>=</b>	<b>-5,693.66</b>
07/01	19,855.63	07/14	-1,039.75	07/23	19,085.23		
07/02	15,226.44	07/15	1,966.97	07/24	1,647.91		
07/03	5,991.57	07/16	3,712.16	07/25	3,777.54		
07/07	4,253.21	07/17	1,403.99	07/28	6,178.54		
07/08	4,691.33	07/18	8,555.34	07/29	5,446.29		
07/09	3,378.21	07/21	13,148.45	07/30	213.74		
07/10	3,162.13	07/22	11,802.45	07/31	-5,693.66		
07/11	2,401.63						



## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

Current Balance

**2** List deposits which do not appear on this statement.

Date	Amount	Date	Amount
		+ \$	
			Total of 2

**3** Subtotal by adding 1 and 2

= \$

---

Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

[illegible]

**5** Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_ Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001**

## Change of Address

**Change of Address**  
Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## ELECTRONIC TRANSFERS

### **In Case of Errors or Questions About Your Electronic Transfers**

**In Case of Errors or Questions About Your Electronic Transfers**  
(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

## OVERDRAFT LINES OF CREDIT

## BIL LING RIGHTS SUMMARY

### What To Do If You Think You Find A Mistake On Your Statement:

**What To Do If You Think You Find A Mistake On Your Statement:**  
If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

### Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

## Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

*Thank you for banking with Citizens.*