



**NAILAH K. BYRD**  
**CUYAHOGA COUNTY CLERK OF COURTS**  
1200 Ontario Street  
Cleveland, Ohio 44113

**Court of Common Pleas**

**BRIEF IN OPPOSITION**  
**December 29, 2023 14:28**

By: SUBODH CHANDRA 0069233

Confirmation Nbr. 3050103

GEORGEANNA M. SEMARY

CV 23 984974

vs.

LESLIE ANN CELEBREZZE, ET AL.

**Judge:** REEVE KELSEY

**Pages Filed:** 536

**IN THE COURT OF COMMON PLEAS  
CUYAHOGA COUNTY, OHIO**

<b>GEORGEANNA M. SEMARY,</b>  <i>Plaintiff,</i>  v.  <b>LESLIE ANN CELEBREZZE, ET AL.,</b>  <i>Defendants.</i>	Case No. CV-23-984974  Visiting Judge Reeve Kelsey
<b>PLAINTIFF GEORGEANNA SEMARY’S OPPOSITION TO DEFENDANT LESLIE ANN CELEBREZZE’S MOTION TO STRIKE FROM THE RECORD PORTIONS OF THE SUBPOENA SERVICE RETURNS TO MARK DOTTORE AND THE DOTTORE COS.</b>	

Plaintiff Georgeanna Semary respectfully opposes Defendant Leslie Ann Celebrezze’s motion to strike from the record portions of the subpoena service returns to Mark Dottore and The Dottore Cos. (jointly, “Dottore”). Celebrezze seeks to strike and hide from public view a quoted text message the evidence shows she sent Mark Dottore: “I know its [*sic*] early but my house is still quiet. I know your [*sic*] stressed out. You need to make love to me this week I feel safe when I am in your arms.”

**I. ISSUES PRESENTED**

- A. A party generally lacks standing to complain about a subpoena to a nonparty unless the party asserts privilege or confidentiality. Celebrezze’s sexual proposition to Mark Dottore to come over and “make love” to her is neither privileged nor confidential. Should the Court deny Celebrezze’s motion to strike portions of the Dottore subpoena service returns because Celebrezze lacks standing?
- B. Civ. R. 45 requires parties to file subpoena service returns. Sup.R. 44–45 require court records be open except under narrow circumstances that don’t apply here. These rules effect the First Amendment right of access to court records and Ohio Const. Art. 1, § 16’s open-courts requirement. Violations invite writs of mandamus and prohibition. Celebrezze’s lack of standing aside, should this Court defy this law and hide from public access subpoena language Celebrezze doesn’t like?
- C. Striking court-filing content is a drastic and seldom-granted remedy. Courts strike such content as (1) scandalous or impertinent only where the language is “extreme or

offensive” and (2) immaterial only when they “bear no possible relationship to the controversy.” The challenged language is neither extreme nor offensive (although Celebrezze’s alleged misconduct is) but does advance Ms. Semary’s claims. Celebrezze’s standing-deficiency aside, should the Court let her rewrite its public record to her liking?

## II. ARGUMENT

### A. Defendant Celebrezze lacks standing to join nonparty Dottore’s motion to strike because the subpoenas were not directed to her, she claims no privilege or confidentiality, and she faces no concrete injury.

To start, Defendant Celebrezze lacks standing to challenge subpoena language directed to a nonparty. For this reason alone the Court should deny her motion. A party generally lacks standing to complain about a third-party subpoena unless the party is asserting privilege or confidentiality.<sup>1</sup>

So Celebrezze lacks standing to purportedly “join” nonparty Dottore’s motion. Celebrezze makes no claim of privilege or confidentiality over the challenged subpoena-return language. And how could she? Even with the greatest lawyerly creativity, her sexual come-on to Mark Dottore isn’t privileged. The whole point is that they weren’t married. She was a judge. He wasn’t her “client”—he was the receiver she regularly appointed to profit from her parties’ cases. And the sexual overture isn’t confidential in any legal sense, like supposedly being a trade secret. The sexual invitation could also hardly be said to stem from internal judicial deliberation. Indeed, by harrumphing about authenticity, foundation, and supposed lack of testimony, Celebrezze tries to cast doubt on whether the communication even *existed*—without denying it does. She isn’t claiming that if it does or did exist, it’s privileged or confidential.

Beyond her indignancy at being caught and called out for her hanky-panky with Mark Dottore, Celebrezze faces and argues no concrete injury from the language of a subpoena service

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<sup>1</sup> See, e.g., *YIDI, L.L.C. v. JHB Hotel, L.L.C.*, 2016-Ohio-6955, 70 N.E.3d 1231, ¶8 (8th Dist.) (citing *Donahoo v. Ohio Dept. of Youth Servs.*, 211 F.R.D. 303, 306 (N.D. Ohio 2002)) (denying motion to quash subpoena directed to nonparty because absent claim to protect privileged or confidential information, party lacks standing to challenge a subpoena issued to nonparty).

return issued to him. Chafing about what is in the Court record because it exposes allegations about your misconduct is different from experiencing concrete injury.

Having failed to assert privilege or confidentiality to establish standing, Celebrezze can't now introduce new arguments on reply. And after finding Celebrezze lacks standing and denying her motion for that reason, the Court need address no further arguments. But if the Court does, the next substantive one about open courts is most important.

**B. The Court should deny Defendant Celebrezze's motion to strike for all the reasons related to Sup.R. 44–45, Ohio Const. Art. I, § 16, and the First Amendment to the U.S. Constitution contained in Ms. Semaury's opposition to nonparties Dottore's brief.**

If, contrary to the controlling authority on subpoenas to nonparties, the Court still somehow finds Celebrezze has standing to move to strike—which it shouldn't, the Court should still deny Celebrezze's motion because she's urging this Court to violate bedrock Ohio- and federal-constitutional open-court principles.

Because most of her arguments are the same as Dottore's, Ms. Semaury incorporates by reference her opposition and its relevant exhibits to Dottore's fully briefed motion to strike the subpoena returns. For the Court's convenience, she re-attaches the relevant exhibits here.<sup>2</sup> To sum up, Celebrezze beseeches this Court to violate the First Amendment and Ohio Const. Art. I, § 16 rights of public access to court records, along with Sup.R. 44–45. The answer to this request, as explained, should be “no.”

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<sup>2</sup> Aff. of Lisa Moran Dottore (testifying about seeing Celebrezze's sexual text message to Mark Dottore and authenticating Moran Dottore's contemporaneous notes about that (attached as **Ex. 1**); Aff. of Alejandro Semaury (testifying about seeing Celebrezze weep when Mark Dottore did not come to Georgeanna Semaury's birthday party (attached as **Ex. 2**); Aff. of Nicole Wilson (same) (attached as **Ex. 3**); Aff. of Sandra Wolff (same) (attached as **Ex. 4**); Def. Celebrezze's Response to Requests for Admissions (denying affair but admitting Dottore was supposed to attend Ms. Semaury's birthday party and cancelled) (attached as **Ex. 5**).

Beyond all of this, Ms. Semaury's testimony about her detailed knowledge of the Celebrezze/Dottore affair will be consistent with her allegations in the Complaint.

**C. Contrary to Celebrezze’s claims, firm evidentiary foundation for the subpoena-return language exists in the form of testimony from Mark Dottore’s former wife Lisa Moran Dottore.**

Neither receiver Mark Dottore nor his benefactor Judge Celebrezze can leverage a protest about supposed lack of evidentiary foundation—which as to subpoenas is an unprecedented, tautological argument anyway—because firm evidentiary foundation exists. Celebrezze asked and so Ms. Serny provides evidence again—indeed, even more—here.

Celebrezze claims that the witness (Lisa Moran Dottore) hasn’t been deposed, nor her notes authenticated. But neither is necessary for a party to request a specific document from a third party via subpoena, nor for that party to file—and for the Court’s record to reflect—an accurate subpoena return. Celebrezze cites no law to support her circular argument that a party must already have evidentiary foundation before seeking evidence from a nonparty. Were that the law, there would hardly be a need for subpoenas.

In any case, Celebrezze is wrong. Lisa Moran Dottore, Mark Dottore’s former wife, testified in her attached affidavit about Celebrezze’s explicit, August 6, 2008 sexual text-message to Mark Dottore that her house is quiet, she knows he’s “stressed out,” that she “feels safe in [his] arms,” and that she wants him to “make love to” her that week. Ms. Moran Dottore also authenticated her contemporaneous notes writing that text message down verbatim shortly after she memorized it.<sup>3</sup>

In her deposition, too, which Celebrezze fought to prevent (so much for wanting evidentiary foundation), Ms. Moran Dottore reinforced her affidavit testimony, again authenticating her contemporaneous notes about the text message’s content.<sup>4</sup> She didn’t waiver.

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<sup>3</sup> Aff. of Lisa Moran Dottore and her contemporaneous notes (attached as Ex. 1; also attached as Ex. 1 to the Dep. of Lisa Moran Dottore—*see* n. 4 below).

<sup>4</sup> Dep. of Lisa Moran Dottore at 10:25–12:20 and 15:3–16:5 and Ex. 2 to that deposition transcript (transcript and exhibits attached to this opposition as **Ex. 6**) (Plaintiff will refile this transcript once Ms. Moran Dottore has signed it and provided any errata pages; captioned video of Ms. Moran Dottore’s deposition is being manually filed today as **Ex. 6-Video**).

Beyond Celebrezze's explicit beckoning of Mark Dottore for a tryst, Ms. Moran Dottore testified about even more reasons she reached a "well-founded" conclusion<sup>5</sup> that Celebrezze and her now-ex-husband were having an affair, including

- Celebrezze's inexplicably rude behavior toward Ms. Moran Dottore at a birthday party for Mark Dottore that Ms. Moran Dottore organized for him (and to which Celebrezze was not invited)<sup>6</sup>;
- abundant texting between Celebrezze and Mark Dottore at all hours of the day and night<sup>7</sup>;
- multiple charges at the LaQuinta Inn by Wyndham in Independence, Ohio on Mark Dottore's business credit card for overnight stays, including on New Year's Eve, just minutes from Celebrezze's home<sup>8</sup>;
- multiple people in the legal community informed Ms. Moran Dottore about the affair<sup>9</sup>;

And Celebrezze well knew that Ms. Moran Dottore knew about the affair. After Celebrezze's August 6, 2008 sexual text-message invitation, when Celebrezze called Mark Dottore, Ms. Moran Dottore answered the phone and told her to "stay the fuck away from my family".<sup>10</sup> Celebrezze never denied anything.<sup>11</sup> Ms. Semaury will testify that Celebrezze came into the office weeping about Moran Dottore's knowledge of the affair.

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<sup>5</sup> *Id.* at 66:7–20.

<sup>6</sup> *Id.* at 12:25–13:16 and 15:3–16:5.

<sup>7</sup> *Id.* at 16:22–17:6.

<sup>8</sup> *Id.* at 20:9–16 and 63:20–64:19.

<sup>9</sup> *Id.* at 51:10–53:11.

<sup>10</sup> *Id.* at 23:16–26:14.

<sup>11</sup> *See id.*

Beyond all of this, at least three witnesses, like Ms. Semaury, saw Celebrezze bawling when Mark Dottore at the last minute said he would not attend Ms. Semaury's birthday party.<sup>12</sup> Celebrezze admits Dottore was supposed to attend but cancelled.<sup>13</sup> And Ms. Semaury will testify that Mark Dottore was no friend of hers. So Mark Dottore was Celebrezze's date to the party and he stood her up. Hence the heartbreak.

**D. The Court should deny Celebrezze's motion to strike because she cannot meet her high burden of showing that the challenged sentence is immaterial, impertinent, or scandalous under Civ.R. 12(F)—or for that matter that the allegations are "obviously false."**

Celebrezze's motion asks this Court to strike portions of the subpoena service returns under Civ.R. 12(F), declaring them "redundant, immaterial, [...] or scandalous matter." She's wrong on every front.

**1. The standard under which portions of a court filing may be stricken is very high and Celebrezze cannot surmount it.**

While Civ.R. 12(F) provides: "the court may order stricken from any pleading any... immaterial, impertinent, or scandalous matter," Defendant Celebrezze failed to disclose the high standard under which a court may do so:

The striking of a portion of a pleading is a drastic remedy which is seldom granted absent a showing of real prejudice to the moving party. Courts generally strike parts of a pleading for being scandalous or impertinent only where the language is extreme or offensive. An allegation may be stricken for being immaterial only when it bears *no possible relationship* to the controversy.<sup>14</sup>

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<sup>12</sup> See Aff. of Alejandro Semaury at 6–10 (attached as **Ex. 2**); Aff. of Nicole Wilson at 4–6 (attached as **Ex. 3**); Aff. of Sandra Wolf at 5–8 (attached as **Ex. 4**).

<sup>13</sup> Def. Celebrezze's Responses to Plaintiff Semaury's Requests for Admissions, Response to Req. Nos. 58 and 59 at p. 11 (attached as **Ex. 5**).

<sup>14</sup> See, e.g., *Hughes v. Lavender*, S.D. Ohio No. 2:10-cv-674, 2011 U.S. Dist. LEXIS 79710, at \*2 (July 20, 2011) (emphasis added). We set aside for the moment but preserve the fact that Civ.R. 12(F)'s plain language refers only to pleadings (that is, complaints and answers) and not other filings like subpoena service returns.

The policy reasons behind this are apparent: Court should afford parties the freedom to litigate their cases, should not permit parties to increase the costs of litigation with side battles about what is in the case record, and above all should not try to distort the public case record.

The specific text message being quoted in the subpoena return in which Celebrezze urges Dottore to come over and “make love to” her that week, saying she “feels safe in [his] arms,” isn’t “redundant.” It can’t possibly be said to bear no possible relationship to the controversy. It is specific direction to the subpoena recipients to not pretend to “forget” to provide a particular relevant Celebrezze/Mark Dottore message from the requested time span. The language sends the message to both Mark Dottore and his lawyers: “We know this exists. Don’t pretend otherwise.” Claiming that specifying this message is redundant is like protesting that highway construction-zone warning signs provide too much information.

Celebrezze protests that “Inclusion of the language is not only unnecessary, it is a transparent attempt to get the substance of an unauthenticated document...into the court’s public record for the purpose of facilitating publication on counsel’s website and by media out[lets]...” First, the subpoenas to Dottore reacted to the fact that she has yet to comply with document requests for all her messages with Mark Dottore. And the specific language was necessary because she falsely denied the affair in her responses to requests for admissions.

Her claimed clairvoyance about motive and its irrelevance aside, she happens to be wrong. Plaintiff’s counsel published nothing about this obscure subpoena-return language *until Dottore and Celebrezze raised this controversy* with their unprecedented motions asking this trial Court to unconstitutionally distort the public court record—actions that would trigger proceedings in mandamus and prohibition. Celebrezze and Dottore’s gambits raise a matter of genuine public interest and alarm. Before Dottore and Celebrezze urged the Court toward lawlessness, the filing of a subpoena return hardly seemed newsworthy. Thus, any purported wounds to Celebrezze and



Dottore—and they show none—are self-inflicted.<sup>15</sup> In any case, all of Plaintiff’s counsel’s communications about this matter strictly comply with Prof.Cond.R. 3.6(b) (Trial Publicity safe harbors), which reflects First Amendment interests.

In any case, the alleged falsity of a matter is not among the grounds for a motion to strike.<sup>16</sup> “The Court is ill-equipped at the pleading stage to determine whether or not an allegation is false.”<sup>17</sup> “But even if an allegation is deemed to be untrue, that does not mean it must be stricken.”<sup>18</sup> “Motions to strike should be granted only where the pleading contains allegations which are *obviously false* and clearly injurious to a party.”<sup>19</sup> Here, when Celebrezze is challenging not even a complaint allegation but particular subpoena-return language that accurately and precisely describes records Plaintiff is seeking, the Court should not be micromanaging, much less distorting, the Court record’s accuracy.

**2. The subpoena’s language specifying Defendant Celebrezze’s sexual invitation when she has both regularly appointed Mark Dottore as a receiver and denied an affair in the litigation is not “extreme or offensive”—it is central to issues in this suit and bears on her credibility.**

To begin with, the language used in Ms. Semary’s duly served subpoena is neither extreme nor offensive. As Lisa Moran’s testimony, contained in both her affidavit and deposition transcript, show, the language accurately quotes the specific Celebrezze-to-Dottore text message that Ms. Semary is seeking to help her corroborate her knowledge of an affair and defuse Celebrezze’s

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<sup>15</sup> See Streisand Effect, Wikipedia, [https://en.wikipedia.org/wiki/Streisand\\_effect](https://en.wikipedia.org/wiki/Streisand_effect) (“The **Streisand effect** is an unintended consequence of attempts to hide, remove, or censor information, where the effort instead backfires by increasing awareness of that information.”)

<sup>16</sup> *Fleischer v. A.A.P., Inc.*, 180 F. Supp. 717, 721 (S.D.N.Y. 1959).

<sup>17</sup> *Hagbes*, S.D. Ohio No. 2:10-cv-674, 2011 U.S. Dist. LEXIS 79710, at \*6 (citing *E.E.O.C. v. FPM Group, Ltd.*, 657 F. Supp. 2d 957, 966 (E.D. Tenn. 2009)).

<sup>18</sup> *Id.* at \*6–7 (citing *Housing Opportunities Project for Excellence, Inc. v. Ky Colony No. 4 Condo. Assoc., Inc.*, 510 F. Supp. 2d 1003, 1015 (S.D. Fla. 2007)).

<sup>19</sup> *Id.* at \*7 (citing *Watson & Son Pet Supplies v. Iams Co.*, 107 F. Supp. 2d 883, 887 (S.D. Ohio 1999) (emphasis added)).

baseless denials. This is an affair that Celebrezze—despite mounting evidence to the contrary—denies in her responses to requests for admission.<sup>20</sup> What *is* “extreme and offensive” is Defendant Celebrezze’s behavior in carrying on an illicit affair with a receiver she regularly appoints to loot divorcing couples’ assets and from whom she receives benefits. That a defendant engaged in scandalous conduct is not grounds to strike from a court filing that defendant’s *own words*.

It’s ironic that Celebrezze, who regularly presides over divorce cases in which evidence far more extreme than the supposedly offensive sentences at issue, and Mark Dottore, who profits as a receiver in those cases, purport to pearl clutch when it is their own shenanigans at issue.

**3. The allegations are material and pertinent: that is, given the claims involved, it cannot be seriously argued that “they bear no possible relationship to the controversy.”**

Next, the subpoena language that Defendant Celebrezze, sans standing, protests is material and pertinent to Ms. Semary’s claims. The gist of Ms. Semary’s complaint is that

- Celebrezze made various admissions to Ms. Semary about the Mark Dottore affair,
  - Celebrezze retaliated against her for the discharge of her duties as a public servant in providing open-court records to a news organization investigating the relationship, and
  - Celebrezze did so to retaliate against and intimidate Ms. Semary because of Ms. Semary’s knowledge of the corrupt Celebrezze/Mark Dottore sexual affair.
- Celebrezze has committed herself to denying the affair.

Evidence to the contrary is thus not only material and pertinent, but bears directly on Celebrezze’s lack of credibility.

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<sup>20</sup> Def. Celebrezze’s Responses to Plaintiff Semary’s Requests for Admissions, Response to Req. No. 110 at p. 20 (attached as Ex. 5).

To recover punitive damages, a plaintiff must prove that a defendant acted with “actual malice”—that is, “(1) that state of mind under which a person’s conduct is characterized by hatred, ill will, or a spirit, of revenge; *or* (2) a conscious disregard for the rights and safety of other persons that has a great probability of causing substantial harm.”<sup>21</sup> The “conscious disregard” type of malice (which must be proved to recover punitive damages) “requires a party to possess knowledge of the harm that might be caused by his behavior.”<sup>22</sup>

Because “it is rarely possible to prove actual malice otherwise than by conduct and surrounding circumstances,” “actual malice can be inferred from conduct and surrounding circumstances which may be characterized as reckless, wanton, willful, or gross.”<sup>23</sup> And the U.S. Supreme Court has held that while a defendant need not have engaged in independent egregious conduct to be subject to punitive damages, “[e]gregious or outrageous acts may serve as evidence supporting an inference of ... evil motive.”<sup>24</sup>

Thus, Celebrezze’s motive and intent (which continues to this very day) to cover up her lascivious, corrupt conduct is relevant to Ms. Sema’s discovery endeavors.

### III. CONCLUSION

Defendant Celebrezze, like nonparties Mark Dottore and The Dottore Cos., urges this Court to violate Ohio’s open-court principles. She lacks standing to do so. Her motion offers this non

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<sup>21</sup> See, e.g., *Preston v. Mur’g*, 32 Ohio St.3d 334, 336 (1987).

<sup>22</sup> *Freudeman v. Landing of Canton*, 702 F.3d 318, 330 (6th Cir. 2012) (quoting *Malone v. Courtyard by Marriott L.P.*, 74 Ohio St.3d 440, 446 (1996)) (emphasis added). By addressing the “conscious disregard” theory above, Ms. Sema does not limit her prerogative to argue at trial that “actual malice” was present under both the “conscious disregard” and “vengeance” theories.

<sup>23</sup> *Freudeman*, 702 F.3d at 330 (quoting *Villella v. Waiken Motors, Inc.*, 45 Ohio St.3d 36, 37 (1989) (citations omitted), *abrogated on other grounds by* R.C. 2315.21(D)).

<sup>24</sup> *Kolstad v. Amer. Dental Ass’n*, 527 U.S. 526, 538 (1999) (“The allowance of exemplary damages depends upon the bad motive of the wrong-doer *as exhibited by his acts.*”) (citation omitted) (emphasis in opinion). See also Ohio R. Evid. 404(b) (other-acts evidence is admissible to prove “motive, opportunity, intent, preparation, plan, *knowledge*, identity, or absence of mistake or accident”).

sequitur in support: “This is a new case, with no case management schedule...” This doesn’t bear on whether this Court should strike from the record language in an accurate subpoena return. Sunshine is the best disinfectant, and Celebrezze seeks to conduct this litigation in the shadows.

We echo the theme of questions we asked in opposition to Dottore’s motion to strike. Thoroughly responding to these motions to strike has required submitting the very evidence that nonparty and party alike falsely insinuated (without coming out and saying) did and could not exist. Will Celebrezze now lead the Court down the path of infinite regression in which she files additional motions to strike the oppositions to motions to strike and the attached evidence? Or will she learn her lesson and—with proper ethical guidance from her counsel under Prof.Cond.R. 3.3—finally grasp that at some point, she would be best served to stop her efforts at denial and cover up? Yes, the consequences of accepting responsibility will be significant—perhaps judicial-career ending. But her every move here, from her refusals to comply with discovery requests for her communications with Mark Dottore, to her false denials, to this latest gambit in trying to hide from the public the content of her own erotic, adulterous text message—each is fraught with even greater peril.

For these, all the above reasons, and those in Ms. Sema’s opposition to Dottore’s motion to strike, the Court should deny Celebrezze’s motion to strike and encourage no more side litigation asking the Court to distort the public record.

December 29, 2023

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**Certificate of Service**

I certify that my office served a copy of this filing today through the Court's electronic-filing system and by email to Defendants' counsel.

/s/ Subodh Chandra

One of the attorneys for Plaintiff Georgeanna M. Semaury

Affidavit of Lisa Moran

I, **Lisa Moran**, being duly sworn according to law, testify as follows:

1. I am over the age of 18, I have personal knowledge of and am competent to testify regarding the matters set forth in this Affidavit.
2. I was married to Mark Dottore from November 27, 1987 to January 6, 2020.
3. At 7:30 am on August 6, 2008, while I was at home in our bedroom, I saw a text message from Leslie Ann Celebrezze (hereinafter "Celebrezze") appear on the screen of Mark's iPhone. His phone was on the nightstand and he was outside watering flowers. I read the message, which said: "I know it is early but my house is still quiet. I know your stressed out. You need to make love to me this week I feel safe when I am in your arms." I read the text three times.
4. I had previously seen Mark receive texts and telephone calls from Celebrezze. He would respond to her.
5. I was upset to see Celebrezze's text message on Mark's phone, which is why I read it three times to sear it into my memory. Later that day, I transcribed on a notecard, word-for-word, what Celebrezze wrote to my husband. A true and correct copy of my transcription is attached.
6. My additional contemporaneous notes, which I also wrote August 6, 2000 underneath the transcription for context, read as follows:

SAME DAY CHARLES TOLD ME THAT HE PICKED UP TEXTS  
WHILE WE WERE IN NEMACOLIN – SHE CALLED HIM

THE NIGHT OF HIS SURPRISE PARTY SHE WAS SO INCREDIBLY  
RUDE TO ME I GOT SUSPICIOUS – SHE HAD TO LEAVE EARLY  
AND SHE TEXT HIM AGAIN "DON'T BE MAD" SEEMS SHE  
KNEW HIM BETTER THAN ME.

7. Charles is my son Charles. Nemaocolin is a resort in Farmington, Pennsylvania. The "she" I was referring to was Celebrezze. Our vacation at Nemaocolin and the surprise birthday party for Mark (July 9, 2008) were events that led up to the text on August 6, 2008, after which I asked Mark Dottore to "pack a bag" and leave our house. I wanted to document these events to remind myself of the hurt and anger Mark Dottore and Celebrezze caused me and to create a record in case something happened to me.
8. I do not have access to Mark Dottore's phone anymore. I cannot obtain the original text message. He changed phones since 2008 multiple times.

PLAINTIFF'S  
EXHIBIT

1

Electronically Filed 12/19/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

*Lisa Moran Dottore*

12/2/23

State of Ohio )  
 ) SS.  
County of Cuyahoga )

Sworn to and subscribed before me this 2nd day of December, 2023.

Sharon A. Skirbunt  
Notary Public, State of Ohio

My commission expires: No Expiration Date

SHARON A. SKIRBUNT, ATTORNEY AT LAW  
NOTARY PUBLIC-State of Ohio  
My Commission has no expiration date  
Section 147.05 C

8/6/08 7:30 AM. TEXT

I KNOW ITS EARLY BUT  
MY HOUSE IS STILL QUIET.  
I KNOW YOUR STRESSED  
OUT. YOU NEED TO MAKE  
LOVE TO ME THIS WEEK  
I FEEL SAFE WHEN I AM  
IN YOUR ARMS.

SAME DAY CHARLES TOLD  
ME THAT HE PICKED UP  
TEXTS WHILE WE WERE IN  
NEMACOUNT - SHE CALLED HIM

THE NIGHT OF HIS SURPRISE  
PARTY SHE WAS SO  
INCREDBLY RODE TO ME  
I GOT SUSPICIOUS - SHE HAD  
TO LEAVE EARLY AND SHE  
TEXT HIM AGAIN "DON'T  
BE MAD" SEEMS SHE  
KNEW HIM BETTER THAN  
ME.



### Affidavit of Alejandro Sernary

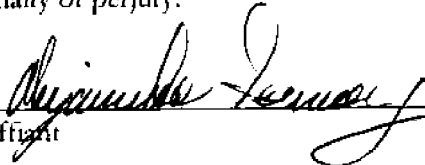
I, Alejandro Sernary, having been duly sworn, state the following to the best of my knowledge and recollection:

1. I am over the age of 18. I reside in Cleveland, Ohio. I have personal knowledge of and am competent to testify about the matters discussed in this affidavit. My nickname is "Alex."
2. My mother is Georgeanna ("Georgia") Sernary.
3. I recommended my mother have a party at the All Saints Pub for her 50th birthday party in February 2022.
4. I attended the party with my girlfriend, Nicole Wilson. We arrived late, after the other attendees had already arrived.
5. Because it was cold, I dropped off Nicole at the front of the pub before parking the car. At the time, my mother was smoking outside with at least Judge Leslie Ann Celebrezze and Sandra Wolf.
6. Leslie, who I've known for many years, was visibly upset and appeared distressed. This stood out to me because, from my experience, Leslie tended to be a happy and up-beat person.
7. By the time I parked the car, everyone had gone inside.
8. Later that evening, the party moved to Parkview. Leslie's demeanor was unchanged—she still seemed distraught and defeated, and she remained quiet for the rest of the evening. Her demeanor reminded me of a pouting child. While I don't know how exactly how much alcohol Leslie consumed over the course of the party, I remember her being notably intoxicated that night.
9. Seeing Leslie this upset, I assumed it had something to do with Mark Dottore. My mother and Leslie were close friends, and my mother would sometimes talk with me about work, which included details about Leslie's affair with Mark, her favoritism toward him, and her overprotective nature toward him, always looking out for Mark and his interests.
10. I did not speak with Leslie directly about why she was upset during the party. But I confirmed with my mother that Leslie was upset about Mark during the party. My mother told me that Mark had stood-up Leslie by not coming to the party as planned.
11. Similar incidents occurred over the course of my mother's friendship with Celebrezze. While I can't recall the exact date, I remember Leslie being upset at my stepfather's bar, Memphis Tavern (where Leslie has been approximately three-to-five times), because Mark did not join her there. At the time, Leslie's demeanor reminded me of her demeanor during my mother's birthday party in February.
12. Over the course of my mother's friendship with Leslie, I grew to perceive Leslie as someone who tried to control or change people using high-school-bullying tactics. And, if those people resisted and remained principled, she would change her approach toward them.

13. Leslie also exhibited a coldness toward her husband. My mother, Nicole, and I passed out candy during the Fourth of July parades in Parma to help Leslie's campaign. At these events, Leslie and her husband would not even walk together. I noted their behavior and way of communicating with each other while visiting their home to pick up furniture—it gave me the impression that something was wrong in their relationship. Leslie appeared completely checked out during their interactions, and they never displayed physical affection. Not even holding hands.

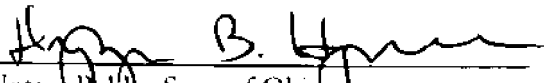
I declare the preceding facts to be true under penalty of perjury.

Dated: November 3, 2023

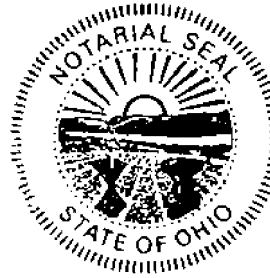
  
Affiant

State of Ohio                                    )  
                                                          ) SS.  
County of Cuyahoga                         )

Sworn to and subscribed before me this 3 day of November, 2023.

  
Notary Public, State of Ohio

My commission expires: May 20, 2026



DYLYN BAYZL HAZEN  
NOTARY PUBLIC  
STATE OF OHIO  
Comm. Expires  
05-20-2026

### Affidavit of Nicole Wilson

I, Nicole Wilson, having been duly sworn, state the following to the best of my knowledge and recollection:

1. I am over the age of 18. I reside in Cleveland, Ohio. I have personal knowledge of and am competent to testify about the matters discussed in this affidavit.
2. My boyfriend is Alejandro ("Alex") Semary. His mother is Georgeanna ("Georgia") Semary. Through my relationships with Alex and Georgia, I have known Leslie Ann Celebrezze for years, during which time I engaged with her socially many times. I volunteered during Leslie's campaign for Judge and attended a birthday party at her home.
3. In February 2022, Alex and I attended Georgia's 50th birthday party. Leslie, being a close friend of Georgia's, also attended the party, which began at All Saints Public House.
4. Alex dropped me off in front of the pub, where Georgia was smoking with at least Leslie and Sandra Wolf. At the time, Leslie was crying and visibly upset. I was confused because I did not know what was going on but stood outside with them for a minute or two before going inside because it was cold.
5. I never had a one-on-one conversation with Leslie about what was upsetting her, but I asked Georgia about it during the party. Georgia told me that Leslie was having a hard time with her husband. Georgia also told me that Leslie was having an affair with Mark Dottore, who was supposed to meet her at the party.
6. Later that night, the party moved to Parkview Nite Club. Leslie remained upset and continued to mope the entire evening.

I declare the preceding facts to be true under penalty of perjury.

Dated: November 3, 2023

Nicole Wilson  
Affiant

State of Ohio                     )  
                                               ) SS.  
County of Cuyahoga            )

Sworn to and subscribed before me this 3 day of November, 2023.

Dylyn B. Hazen  
Notary Public, State of Ohio

My commission expires: May 20, 2026



DYLYN BAYZL HAZEN  
NOTARY PUBLIC  
STATE OF OHIO  
Comm. Expires  
05-20-2026



**Affidavit of Sandra Wolf**

I, Sandra Wolf, having been duly sworn, state the following to the best of my knowledge and recollection:

1. I am over the age of 18. I reside in North Royalton, Ohio. I have personal knowledge of and am competent to testify about the matters discussed in this affidavit.
2. Georgeanna ("Georgia") Semary is my first cousin and one my best friends.
3. Over the years, I encountered Leslie Ann Celebrezze several times when would visit Georgia at work. I know that Leslie and Georgia were close friends and not just coworkers.
4. Celebrezze and I attended Georgia's 50th birthday party in February 2022, which began at All Saints Public House.
5. During the party, Georgia and I stepped outside to smoke. Celebrezze joined us—she appeared upset and said she was waiting for a man, who was getting off a flight, to join them at the bar. She remained upset after we returned inside.
6. Celebrezze, Georgia, and I stepped outside to smoke again, and I asked Celebrezze if her friend was still coming. Celebrezze indicated that the man was not coming—I recall her saying she was "pissed off," and "screw it."
7. Celebrezze grew more upset as the party went on. At the next bar, Parkview Nite Club, Celebrezze was visibly crying and grew sick from how much she had been drinking. I remember thinking she looked like "a hot mess."
8. Later that night, when I asked Georgia why Leslie had been so upset during the party, I learned from her about Celebrezze's affair with Mark Dottore, and that Leslie was upset that Mark hadn't shown up.

I declare the preceding facts to be true under penalty of perjury.

Dated: November 10, 2023

*Sandra Wolf*  
 \_\_\_\_\_  
 Affiant

State of Ohio                                    )  
                                                           ) SS.  
 County of Cuyahoga                         )

Sworn to and subscribed before me this 10 day of November, 2023.

*Shannon Murach*  
 \_\_\_\_\_  
 Notary Public, State of Ohio



SHANNON MURACH  
 Notary Public  
 State of Ohio  
 My Comm. Expires  
 August 3, 2028

My commission expires: Aug 3, 2028



**IN THE COURT OF COMMON PLEAS  
CUYAHOGA COUNTY, OHIO**

**GEORGEANNA M. SEMARY,** : Case No. CV-23-984974  
Plaintiff, :  
v. : Judge Andrew J. Santoli  
**LESLIE ANN CELEBREZZE, et al.** :  
Defendants. : **DEFENDANT JUDGE LESLIE ANN  
CELEBREZZE’S RESPONSES TO  
GEORGEANNA M. SEMARY’S  
REQUESTS FOR ADMISSIONS**

Comes now Defendant Judge Leslie Ann Celebrezze and, for her Responses to Plaintiff’s First Set of Admissions, states as follows:

1. You met Plaintiff Georgeanna “Georgia” M. Semary in about 2007, when you were a magistrate at Cleveland Municipal Court, and Ms. Semary worked in central scheduling.

**RESPONSE: Admit**

2. Ms. Semary worked on your campaign to be a judge in the Cuyahoga County Court of Common Pleas Domestic Relations Division.

**RESPONSE: Admit**

3. After you won election in 2008, you asked Ms. Semary to be your judicial assistant.

**RESPONSE: Admit**

4. Before April 28, 2023, you were a close personal friend of Ms. Semary.



**RESPONSE: Admit we were close personal friends until sometime in the spring of 2022. Deny the remaining assertions in this request.**

5. You were a close personal friend of Ms. Semary until April 28, 2023, when you learned she gave a reporter access to a court file containing a record about Mark Dottore.

**RESPONSE: Deny. See response to Request No. 4.**

6. By April 28, 2023, Mark Dottore was someone whom you had appointed as the receiver in multiple cases assigned to you.

**RESPONSE: Admit**

7. By April 28, 2023, you had developed a romantic relationship with Mark Dottore.

**RESPONSE: Deny**

8. By April 28, 2023, you had had a romantic affair with Mark Dottore.

**RESPONSE: Deny**

9. By April 28, 2023, you had had sexual intercourse with Mark Dottore.

**RESPONSE: Deny**

10. Before April 28, 2023, you had told Ms. Semary that you had a romantic relationship with Mark Dottore.

**RESPONSE: Deny**

11. Before April 28, 2023, you knew that Ms. Semary knew that you had been having a romantic relationship with Mark Dottore.

**RESPONSE: Deny**

12. On April 28, 2023, you learned via text message from Ms. Semary that reporter Mark Puente had come to chambers to request case information.

**RESPONSE: Admit**

13. On April 28, 2023, you spoke with Court Administrator Defendant James Zak about Ms. Semary's text message.

**RESPONSE: Admit I spoke with Mr. Zak, in part, about the text on that date.**

14. On April 28, 2023, James Zak told you that Ms. Semary had told him that the reporter had accessed and requested from Ms. Semary one or more case-file documents about Mark Dottore's billing as a receiver you had appointed.

**RESPONSE: Admit Mr. Zak told me that Ms. Semary told him that a reporter was sent upstairs by the clerk's office to see a file; the reporter asked to see the file, she gave him the file, and she made copies of portions of the file for him. Deny the remaining assertions in this request.**

15. Before April 28, 2023, you had known that reporter Mark Puente of the Marshall Project was investigating your relationship with Mark Dottore.

**RESPONSE: Admit that on or around May 2, 2023, I received an email from Mark Puente stating, in part, that he had been "trying to contact [me] about my relationship with Mark Dottore and his company." Prior to receiving the email, I was aware that Puente had called Susan Sweeney, although I do not recall knowing what, specifically, he was calling about. I do not specifically recall knowing "that reporter Mark Puente of the Marshall Project was investigating [my] relationship with Mark Dottore" before April 28, 2023.**

16. On April 28, 2023, you learned that reporter Mark Puente of the Marshall Project was investigating your relationship with Mark Dottore.

**RESPONSE: See Response to Request No. 15.**

17. On or about April 28, 2023, you at least inferred that reporter Mark Puente of the Marshall Project was investigating your relationship with Mark Dottore.

**RESPONSE: See Response to Request No. 15.**

18. Before April 28, 2023, Ms. Searny helped you on your campaigns.

**RESPONSE: Admit**

19. Before April 28, 2023, you sometimes confided in Ms. Searny about personal and family matters.

**RESPONSE: Admit**

20. Before April 28, 2023, you spent time with Ms. Searny outside of work.

**RESPONSE: Admit**

21. Before April 28, 2023, you went on a camping trip with Ms. Searny and your respective children.

**RESPONSE: Admit**

22. On at least one occasion before April 28, 2023, you went with Ms. Searny to the Cedar Point amusement park.

**RESPONSE: Admit**

23. On at least on occasion before April 28, 2023, you went to Ms. Searny's neighborhood for swimming and to attend a cookout at her neighbor's place.



**RESPONSE: Admit**

24. On at least one occasion before April 28, 2023, you went to Ms. Semary's neighborhood with your children for a "Santa Claus" visit she had arranged.

**RESPONSE: Admit**

25. On at least one occasion before April 28, 2023, you visited a shooting range with Ms. Semary and worked to obtain your concealed-carry licenses together.

**RESPONSE: Objection; this question is impermissibly compound. Without waiving this objection, admit.**

26. On at least one occasion before April 28, 2023, you and Ms. Semary attended each other's children's graduations.

**RESPONSE: Admit**

27. On at least one occasion before April 28, 2023, you and Ms. Semary attended each other's birthday parties, including Ms. Semary's 50th birthday party in February 2022.

**RESPONSE: Admit**

28. When Ms. Semary had surgery in December 2022, you brought her groceries and spent time with her.

**RESPONSE: Admit**

29. In 2021, you were slated to attend, with Ms. Semary, a "girls' trip" with friends in Miami, which you ultimately didn't attend because your mother suddenly had a serious health issue.

**RESPONSE: Admit that, in 2021, I was planning to attend a girls trip with**

**Ms. Searny and others to Miami, Florida, and did not attend; I told her that my mother had recently had a heart attack. Deny remaining assertions in this request.**

30. Before April 28, 2023, you often took smoking breaks with Ms. Searny at work and talked about personal matters.

**RESPONSE: Admit**

31. On smoking breaks with Ms. Searny, you sometimes discussed your relationship with Mark Dottore.

**RESPONSE: Objection to the form of the question. "Relationship" is not defined in the request. If defining "relationship" as being close personal, family friends, I admit that during smoking breaks, I sometimes discussed my relationship with Mark Dottore with Ms. Searny.**

32. In your most recent, November 2022 performance evaluation of Ms. Searny, a true and correct copy of which is attached as **Ex. A**, which you personally signed, you rated her with the highest rating, as "exceed[ing] expectations," on all five criteria: Quality of Work, Initiative, Communication and Teamwork, Decision Making and Problem Solving, and Public Service Skills—a perfect score.

**RESPONSE: Admit Ms. Searny received a Rating of 3, Exceeds Expectations, on each of the categories identified.**

33. In a November 21, 2022, letter to Ms. Searny, a true and correct copy of which is attached as **Ex. B**, you told her:

I want to congratulate you on your successful 2022 Annual Performance Evaluation. Your hard work to make the Cuyahoga County Domestic Relations Court a safe and efficient operation for the citizens we serve is very much appreciated. A review of the overall evaluation indicates that you met or exceeded expectations. I am pleased to let you know that your efforts have merited a performance bonus. This one-time lump sum payment is based on merit and will not be added to your base rate of pay.

**RESPONSE: Admit this is part of what was stated in the November 21, 2022, letter, attached to the Requests as Exhibit B, and every employee of the Domestic Relations Division received the same letter and a merit-based**

**performance bonus.**

34. Likewise, in a 2012 performance evaluation, a true and correct copy of which is attached as **Ex. C**, you rated Ms. Semary at the highest “Well Above Standard” rating across all 18 criteria—a perfect score.

**RESPONSE: Admit Ms. Semary received a “Well Above Standard” rating on the 18 criteria included in the 2012 performance evaluation, attached to the Requests as Exhibit C.**

35. On top of regular salary increases, you ensured that Ms. Semary received at least one bonus in 2022 for exceptional performance.

**RESPONSE: Deny. Every employee received a merit-based performance bonus in 2022.**

36. Until May 3, 2023, four days after she afforded a reporter access to one of your case files, Ms. Semary never received oral counseling or a reprimand from you in her assignment to you.

**RESPONSE: Admit that, prior to May 3, 2023, Ms. Semary did not receive a written reprimand, but deny the remaining assertions in the request.**

37. On at least five occasions, you appointed Mark Dottore (or his daughter) as the receiver of parties’ assets and finances on cases on your docket.

**RESPONSE: Admit**

38. You knew by April 28, 2023 that, as a result of your appointments of them as receivers, Mark Dottore or his daughter had charged fees across those cases totaling at least \$100,000.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence. Without waiving this objection, prior to April 28, 2023, deny for lack of knowledge. I never calculated the total amount of fees Mark Dottore or his daughter charged across the cases they had before me. I have made reasonable inquiry into**

**what I knew at the relevant time (prior to April 28, 2023) and, based on the information known to me, I cannot truthfully admit or deny knowing the total amount charged by the identified receivers prior to April 28, 2023.**

39. You have known Mark Dottore since you were about seven years old.

**RESPONSE: Admit**

40. You know that your father, as a domestic-relations judge, had appointed Mark Dottore as a receiver on several cases.

**RESPONSE: Admit**

41. By April 28, 2023, you knew that Ms. Semary, since 2011, had seen you and Mark Dottore attend several political events together.

**RESPONSE: Deny for lack of knowledge. I do not know what Ms. Semary knew nor can I speak to what she saw between 2011 and April 28, 2023.**

42. In about 2011, you told Ms. Semary that you liked Dottore (in a romantic sense).

**RESPONSE: Deny**

43. Once, before Dottore's divorce began in 2018, you entered your offices crying, and told Ms. Semary upon her concerned inquiry that Dottore's then-wife had caught you "making out" with Dottore outside of his office.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence. Without waiving this objection, deny.**

44. You told Ms. Semary that Dottore's wife was upset and called you and Dottore names.

**RESPONSE: Objection; this question is not reasonably calculated to lead to**

**the discovery of relevant, admissible evidence. Without waiving this objection, deny.**

45. In about November 2018, Lisa Dottore (now Lisa Moran) filed for a divorce from Mark Dottore.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence. Without waiving this objection, deny for lack of knowledge. I have made reasonably inquiry and based on the information known to me or readily attainable by me, I can state that I do not know, specifically, when Lisa Dottore filed for divorce from Mark Dottore.**

46. Sometime in 2018 or early 2019, you told Ms. Semaury that you were considering divorcing your husband.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

47. Sometime in 2018 or early 2019, you told Ms. Semaury that you had consulted a domestic-relations attorney.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

48. Sometime in 2018 or early 2019, you told Ms. Semaury that you had consulted domestic-relations attorney Joseph Stafford.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

49. After Mark Dottore's divorce, on at least one occasion, you called and raised your voice at Dottore because of other people he was dating.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

50. On at least one smoke break, you complained to Ms. Semaury about Dottore's other girlfriends.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

51. On at least one smoke break, you remarked to Ms. Semaury, referring to another woman in Dottore's life, "Fuck that bitch!"

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

52. You told Ms. Semaury that you got one woman to stop calling you whenever you were with Dottore by stopping your location-sharing on a phone app.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

53. In about September 2021, Ms. Semaury invited you on a "girls' trip" to Miami.

**RESPONSE: Admit**

54. You told Ms. Semaury that Mark Dottore would try to join you for the weekend in Miami.

**RESPONSE: Deny**

55. On a smoke break, you joked to Ms. Semaury about what she and Dottore would do together in Miami, saying, "What happens in Miami stays in Miami!"

**RESPONSE: Deny.**

56. You ultimately canceled going to Miami because of your mother developed a serious health condition.

**RESPONSE: Deny; see Response to Request No. 29.**

57. In February 2022, Ms. Semaury invited you to her 50th birthday party, which took place on a Friday night.

**RESPONSE: Admit**

58. You told Ms. Semaury that Dottore was planning to attend the birthday party to meet up with you.

**RESPONSE: Admit telling Ms. Semaury that Mr. Dottore was planning to attend the birthday party. Further answering, deny any remaining statements contained in this request.**

59. You told Ms. Semaury that Dottore canceled plans to attend her party by telling you he had just arrived back from travel and was too tired to attend.

**RESPONSE: Admit**

60. On learning that Dottore was no longer attending Ms. Semaury's birthday party, you wept in front of Ms. Semaury's friends and family.

**RESPONSE: Deny**

61. Around that same time, Ms. Semaury invited you outside for a smoke break, which you did with her and a close friend of hers.

**RESPONSE: Admit taking a smoke break with Ms. Semaury and a friend at her birthday party. Further answering, deny any remaining statements contained in this request.**

62. Ms. Semaury told you while out smoking that she did not trust Dottore and that she believed you could do better.

**RESPONSE: Admit that, during a smoke break with Ms. Semaury, she told me she did not trust Dottore. Further answering, I don't recall any additional comments or conversation.**

63. Upset by Ms. Semaury's comment, you mulled it over the weekend.

**RESPONSE: Deny**

64. The following Monday, you asked Ms. Semaury to go outside for a smoke and asked her about her comments about not trusting Dottore.

**RESPONSE: Admit**

65. After that conversation, you became more cautious about sharing information about Dottore with her.

**RESPONSE: Admit at some point in early 2022, I became more cautious about sharing any information I did not want disclosed to others with Ms. Semaury. Further answering, deny any remaining statements contained in this request.**

66. In about the last year or so, when divorce lawyer Joe Stafford in court criticized Dottore's actions as a receiver, you came into chambers and told the bailiff to "Get that motherfucker Joe Stafford out of my courtroom. How dare he talk to Mark that way!?" or used words to that effect.

**RESPONSE: Admit that after Attorney Joe Stafford attempted to use my courtroom to attend a telephone pretrial, I came into my chambers and told the bailiff to "Get that motherfucker out of my courtroom." Deny that this was in response to Stafford criticizing Dottore's actions as a receiver; deny saying "How dare he talk to Mark that way;" and further deny any remaining statements contained in this request.**

67. You once told Ms. Semaury that when you and Dottore were in a bar together, you jumped between Dottore and a man and "got in the man's face," almost fighting with him.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**



68. Regarding that incident, you told Ms. Semary that you had been worried about getting red wine on your white coat.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

69. You have an Instagram account entitled @undertherobes (available at <https://www.instagram.com/undertherobes/>) on which you post daily, morning, fashion selfies at home.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

70. You brand your Instagram account “Daily fashion from a sitting judge.”

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

71. Before public attention in 2023 to your relationship with Mark Dottore, you had made this Instagram account open to the public.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

72. Before public attention in 2023 to your relationship with Mark Dottore, Dottore would click the “love” button on your posts almost daily.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

73. After public attention to your relationship with Mark Dottore, Dottore stopped clicking the love button in response to your posts.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence.**

74. You told at least one other judge of the Domestic Relations Court that you love Mark Dottore.

**RESPONSE: Admit stating to another Domestic Relations Court judge something along the lines of “I love Mark, he’s my best friend.” I have also referred to loving other friends, both male and female. Further answering, deny any remaining statements contained in this request.**

75. You told a former judge of the Domestic Relations Court that you are in a romantic relationship with Mark Dottore.

**RESPONSE: Deny**

76. When you appointed Mark Dottore and his daughter as receivers, you never disclosed to any of the parties or attorneys the nature of your relationship with Dottore.

**RESPONSE: Objection to form. “Relationship” is not defined. With the understanding that “relationship” is defined as being close personal, family friends, admit that I never disclosed to any of the parties or attorneys that I have a personal relationship with Dottore.**

77. You knew that if you disclosed the nature of your relationship with Dottore, parties would likely object to your handing over their assets to someone with whom you had such a relationship.

**RESPONSE: Deny**

78. You never disallowed Mark Dottore’s or his daughter’s billing to litigants on cases to which you appointed them.

**RESPONSE: Objection; this request is overbroad it is overbroad and burdensome. Without waiving this objection, deny for lack of knowledge. I do not recall every case I have handled involving Dottore or his daughter, nor can I specifically recall allowing or disallowing billing to litigants on cases.**

79. Case No. DR-20-380393 on your docket, *Braxton v. McDonald*, to which you appointed Mark Dottore a receiver, is not an abuse, neglect, or dependency case.

**RESPONSE: Admit**

80. On April 28, 2023, you had no personal notes in the *Braxton v. McDonald* file.

**RESPONSE: Deny**

81. On April 28, 2023, nothing in the *Braxton v. McDonald* case file was marked as being under seal or confidential.

**RESPONSE: Deny**

82. Before April 28, 2023, you never directed, instructed, or advised Ms. Semary, your judicial assistant of about 15 years, to redact juvenile names and birthdates from case files before making them available for public access.

**RESPONSE: Admit I do not recall personally directing, instructing, or advising Ms. Semary to redact juvenile names and birthdays from case files before making them available for public access, but I did expect her to follow the Court's policies and procedures.**

83. Before April 28, 2023, you never directed, instructed, or advised anyone at the courthouse, including your chambers staff, to redact juvenile names and birthdates from case files before making them available for public access.

**RESPONSE: Admit I do not recall personally directing, instructing, or advising court staff to redact juvenile names and birthdays from case files before making them available for public access, but I did expect court staff to follow the Court's policies and procedures. The reference to "anyone at the courthouse," is unclear, and therefore that portion of the request is denied.**

84. Before April 28, 2023, you never requested that the Cuyahoga County Clerk of Courts redact juvenile names and birthdates before making case files in its possession available for public access.

**RESPONSE: Admit. The Clerk of Courts is part of the executive branch and not under my control.**

85. Before April 28, 2023, you never personally directed Ms. Semory to route all requests for case files to central court administration.

**RESPONSE: Admit I do not recall personally directing Ms. Semory to “route requests for case files to central court administration,” but I did expect her to follow the Court’s policies and procedures.**

86. Before April 28, 2023, over the 15 years that Ms. Semory worked for you, you knew that she made case files available to those who came to chambers and requested access.

**RESPONSE: Deny as stated. My bailiff and possibly Ms. Semory had occasion to allow attorneys deciding whether to represent parties to view the complaint and answer while sitting in a location where that review could be monitored.**

87. Before April 28, 2023, over the 15 years that Ms. Semory worked for you, you knew that making case files available to those who came to chambers and requested access was part of her job responsibilities, as expected by you.

**RESPONSE: Deny**

88. You knew that, before April 28, 2023, Ms. Semory had provided court records to members of the public seeking access and copies.

**RESPONSE: Deny with the exception stated in response to Request No. 86.**

89. Before April 28, 2023, you never objected to Ms. Semory making case files available to people seeking to access them.

**RESPONSE: Admit I never objected because, before April 28, 2023, that was the bailiff’s job and only as described in response to Request No. 86.**

Before April 28, 2023, the attorneys for the parties in the *Braxton v. McDonald* case, Paul Daiker and Dean Colovas, had neither redacted juvenile names and birthdates nor moved to place that information under seal.

**RESPONSE: Admit**

90. You know that the Supreme Court of Ohio's domestic-relations forms do not include instructions to redact juvenile names and birthdates.

**RESPONSE: Admit**

91. The Dottore billing documentation in the *Braxton v. McDonald* case file was neither confidential nor under seal.

**RESPONSE: Without seeing the specific billing documentation to which this request refers, I cannot admit or deny.**

92. The Dottore billing documentation in the *Braxton v. McDonald* case file was a court record open to public access.

**RESPONSE: Without seeing the specific billing documentation to which this request refers, I cannot admit or deny.**

93. On April 28, 2023, Ms. Semaury texted you the business card of reporter Mark Puente of the Marshall Project with this message: "This guy stopped by the office asked if you can give him a call it's about several of your cases he said" [*sic*].

**RESPONSE: Admit**

94. You did not respond to Ms. Semaury's message.

**RESPONSE: Admit**

95. Instead of responding to Ms. Semaury, you contacted James Zak.

**RESPONSE: Admit**

96. James Zak reported to you that Ms. Semaury had given Dottore billing records to reporter Mark Puente.

**RESPONSE: Admit Mr. Zak told me that Ms. Semaury told him that a reporter was sent upstairs by the clerk's office to see a file; the reporter asked to see the file, she gave him the file, and she made copies of portions of the file for him. Deny Zak mentioned billing records.**

97. It would not have been reasonable for Ms. Semaury to delay direct access to a single court file in response to Mr. Puente's request for direct access.

**RESPONSE: Deny**

98. Ms. Semaury would have had no basis to deny or delay Mr. Puente's access to the *Braxton v. McDonald* case file on April 28, 2023.

**RESPONSE: Deny**

99. The DR Court, under your leadership as administrative judge, had no clear policy or rule requiring court staff like Ms. Semaury to inspect open court files for juvenile names and birthdates and redact them before affording direct access to the public.

**RESPONSE: Deny**

100. On or about April 28, 2023, you learned from James Zak that Ms. Semaury had told him that Mr. Puente had come to her office after visiting the clerk's office.

**RESPONSE: Admit**

101. From April 28, 2023 through your receipt of these requests for admission, you have never inquired or investigated whether clerk's office employees gave Mark Puente access to case files containing juvenile names and birthdates.

**RESPONSE: Admit. The Clerk of Courts is part of the executive branch and not under my control.**

102. From April 28, 2023 through your receipt of these requests for admission, you have neither asked the clerk of courts, nor requested court administration ask the clerk, to discipline clerk's office employees who gave Mr. Puente or any other member of the public access to case files containing juvenile names and birthdates.

**RESPONSE: Admit. The Clerk of Courts is part of the executive branch and not under my control.**

103. From April 28, 2023 through your receipt of these requests for admission, you have never asked the clerk of courts, or requested court administration ask the clerk, to direct or train clerk's office personnel to redact juvenile names and birthdates before making case files available to the public.

**RESPONSE: Admit. The Clerk of Courts is part of the executive branch and not under my control.**

104. Before April 28, 2023, you did not know whether any clerk's office staff knew anything about the nature of your relationship with Mark Dottore.

**RESPONSE: Objection to form. "Relationship" is not defined. With the understanding that "relationship" is defined as being close personal, family friends, I admit that I did not know, before April 28, 2023, if any clerk's office staff knew of the nature of my relationship with Mr. Dottore.**

105. On the afternoon of April 28, 2023, Ms. Smary texted you again and said:

I'm sorry I didn't know who he was he made it seem like he was a runner for an attorney and said the clerks told him to come upstairs if he wanted to review a file he didn't give me his card till after cuz I asked if he was working for an attorney and that's when he handed me the card and said he was working on several cases [sic].

**RESPONSE: Admit**

106. You didn't respond to this additional text from Ms. Semary.

**RESPONSE: Admit**

107. Ms. Semary then tried calling you on April 28, 2023, on your mobile phone, but you didn't answer.

**RESPONSE: Admit**

108. Your nonresponsive behavior toward Ms. Semary on April 28, 2023, was not normal for you in your relationship with her.

**RESPONSE: Deny**

109. You communicated with Mark Dottore at some point between April 28–May 3, 2023 about reporter Mark Puente's investigation.

**RESPONSE: Admit I communicated with Mark Dottore about Mr. Puente's "investigation" around this time period, but I cannot specifically recall that it was during that time period.**

110. You communicated with Mark Dottore at some point between April 28–May 3, 2023 about Ms. Semary.

**RESPONSE: Admit I communicated with Mr. Dottore about Ms. Semary around this time period, but I cannot specifically recall that it was between those dates.**

111. At some point between April 28 and May 3, 2023, Mark Dottore recommended or advised arranging for the discipline of Ms. Semary.

**RESPONSE: Deny**



112. On April 28, 2023, Ms. Semary texted, “Please call me I’m sick over this and scared now I didn’t know Leslie and I figure if the clerks sent him up it was ok please call me” [sic].

**RESPONSE: Admit**

113. You saw Ms. Semary’s text but chose again not to respond to her directly.

**RESPONSE: Admit**

114. On April 28, 2023, you texted your bailiff, Roberto Discenza, directing him to tell Ms. Semary that you and Ms. Semary would talk the next week about Mr. Puente’s visit.

**RESPONSE: Admit**

115. You were angry and upset about Ms. Semary’s interaction with reporter Mark Puente.

**RESPONSE: Admit I was disappointed with Ms. Semary about, among other things, the fact that she conducted herself in contravention of Court policies and procedures by giving unsupervised access to a file to someone whose identity she did not know. Deny the remaining assertions in this request.**

116. At some point between April 28, 2023, and May 3, 2023, you conferred with James Zak and other administrators about what to do to with Ms. Semary.

**RESPONSE: Admit I conferred with James Zak and other administrators about Ms. Semary between April 28, 2023, and May 3, 2023.**

117. On May 1, 2023, you were at work but ignored Ms. Semary all day.

**RESPONSE: Deny**

118. In your 15 years of working together and being close friends, you had never before April May 1, 2023, ignored Ms. Semary all day when you were in the workplace

together.

**RESPONSE: Objection. This request is compound, unclear, and incapable of response under Rule 36.**

119. On May 2, 2023, you largely ignored Ms. Searny and did not speak to her until she asked you something.

**RESPONSE: Deny**

120. You noticed other employees ignoring Ms. Searny on May 2, 2023.

**RESPONSE: Deny**

121. On May 2, 2023, you saw Ms. Searny crying on and off.

**RESPONSE: Admit I occasionally saw Ms. Searny crying at work and was aware her friend was dying, but I cannot recall whether she was crying on May 2, 2023.**

122. On May 2, 2023, Ms. Searny asked you if she would be fired.

**RESPONSE: I do not recall.**

123. In response to Ms. Searny's May 2, 2023 question asking if she would be fired, you shrugged and said nothing.

**RESPONSE: I do not recall.**

124. Ms. Searny then asked you on May 2, 2023 if you would just talk to her.

**RESPONSE: I do not recall.**

125. You didn't say a word in response to Ms. Semary's May 2, 2023 question about whether you would just talk to her, and shook your head no.

**RESPONSE: I do not recall.**

126. By refusing to communicate with Ms. Semary, you were sending her a message that you were angry and upset with her about her interaction with reporter Mark Puente.

**RESPONSE: Deny**

127. On May 3, 2023, Ms. Semary passed you as she was leaving James Zak's office area and asked if she could try to move up a scheduled meeting with administrators.

**RESPONSE: Deny. Ms. Semary said to me, "You need to tell Jim he needs to have that fucking meeting now."**

128. Upon hearing Ms. Semary's May 3, 2023, question, you just ignored her.

**RESPONSE: Objection. This request is vague. To the extent it refers to the alleged question referenced in Request No. 128, deny.**

129. You knew in advance that, on May 3, 2023, Defendant Zak was going to give Ms. Semary a "Written Counseling" document alleging she shared confidential information with reporter Mark Puente.

**RESPONSE: Admit I knew in advance that, on May 3, 2023, Defendant Zak was going to give Ms. Semary a "Written Counseling" document about the events of April 28, 2023, because her actions violated Court policy. Deny the remainder of this request.**

130. This Written Counseling document was given to Ms. Semary with your approval.

**RESPONSE: Admit**

131. You did nothing to ensure the material accusations in this document were true.

**RESPONSE: Deny**

132. DR Court judges, including you, before April 28, 2023, often put juvenile names in your judgment entries, which were not confidential or withheld from the public.

**RESPONSE: Admit that, as a domestic relations court judge, before April 28, 2023, I often included juvenile's names in judgment entries. Further answering, deny any remaining assertions in this request.**

133. Nothing Ms. Semary did was of such a serious magnitude that it justified you as her close friend and boss—the administrative judge of the DR Court—ostracizing her and not speaking with her.

**RESPONSE: Objection to the characterization of my actions. Without waiving the foregoing objection, deny.**

134. By August 2023, you were aware that Susan K. Sweeney had prepared purported notes of the May 3, 2023, administrators' meeting with Ms. Semary.

**RESPONSE: Admit that I was aware Ms. Sweeney had taken contemporaneous notes during the May 3, 2023, meeting. Further answering, deny any remaining assertions in this request.**

135. On May 3, 2023, upon returning to the office from the meeting with Defendants Zak and Sweeney, Ms. Semary told you about the stress the situation had caused her, including losing several nights of sleep.

**RESPONSE: Deny**

136. When Ms. Searny told you she had lost sleep from stress, you expressed no sympathy to her.

**RESPONSE: Objection to the representations incorporated in this request. Without waiving the foregoing objection, deny.**

By May 26, 2023, you had communicated with reporter Mark Puente in connection with his investigation of the relationship between you and Mark Dottore.

**RESPONSE: Admit that by May 26, 2023, I had spoken with Mark Puente, but deny the categorization of his “investigation.”**

137. By May 26, 2023, you had gathered from your communications with Mr. Puente that he was investigating whether you had an inappropriately close relationship with Dottore.

**RESPONSE: Admit that I understood that Mr. Puente was investigating what he believed, incorrectly, was an inappropriately close relationship with Dottore.**

138. By May 26, 2023, you knew that court administrators were going to demote Ms. Searny.

**RESPONSE: Admit that by May 26, 2023, I knew the court administrators were going to tell Ms. Searny she was being transferred out of my chambers, with my approval and at my direction.**

139. The demotion of Ms. Searny was with your knowledge and approval.

**RESPONSE: See Response to Request 140.**

140. The demotion of Ms. Searny was at your direction.

**RESPONSE: See Response to Request 140.**

141. Before 2023, you had never punished, approved punishment for, or sought punishment for an employee more than once for the same alleged offense.

**RESPONSE: Objection; this request is vague and incapable of being answered.**

142. Court staff, with your authorization and approval, demoted Ms. Semary and cut her salary by about \$20,000 because of her interaction with reporter Mark Puente.

**RESPONSE: Admit court staff relayed to Ms. Semary, with my authorization and approval, that she was being transferred out of my chambers and her salary was being reduced to the salary range of the other schedulers in her new role, effective October 13, 2023. Admit that Ms. Semary was transferred because I no longer had any trust or confidence in her. Deny any remaining assertions in this request**

143. You personally decided that Ms. Semary should not only be demoted but have her salary cut by about \$20,000 annually.

**RESPONSE: Admit I personally decided that Ms. Semary should be transferred out of my chambers for the reasons stated in response to Request No. 144; admit I agreed that her salary should be commensurate with the other schedulers in her new department.**

144. On June 1, 2023, at about 5:00 pm, The Marshall Project published the article, “A Judge, a Kiss, and \$450,000-plus in Court Work.” Mark Puente, *A Judge, a Kiss, and \$450,000-plus in Court Work*, The Marshall Project, June 1, 2023, at <https://www.themarshallproject.org/2023/06/01/divorce-judge-kiss-court-work> (copy attached and incorporated as **Ex. D**).

**RESPONSE: Admit, although I do not know what time the article was published.**

145. On or about June 1, 2023, you read the Marshall Project article, “A Judge, a Kiss, and \$450,000-plus in Court Work.”

**RESPONSE: Admit**

146. The Marshall Project article, “A Judge, a Kiss, and \$450,000-plus in Court Work,” by Mark Puente, upset you.

**RESPONSE: Admit**

147. The video accompanying the June 1, 2023, article in which you are depicted cupping Mark Dottore’s chin and kissing him on the lips outside of Delmonico’s Steakhouse in Independence on March 22, 2023, accurately depicts that moment.

**RESPONSE: Deny the video accurately depicts the moment. Further, it does not contain audio.**

148. The article reported: “Celebrezze and Dottore deny a romantic relationship. ‘I’m Italian,’ Celebrezze said in an emailed statement to The Marshall Project – Cleveland ..., “and I frequently kiss my family and friends on the lips when I greet them or say goodbye.”

**RESPONSE: Admit**

149. The article also quoted Dottore as saying, in response to the private investigator’s video: “She kisses everybody. I kiss everybody.”

**RESPONSE: Deny this is an accurate quote, but those two sentences are quoted separately in the article.**

150. The “I’m Italian” quote from you by the Marshall Project is accurate.

**RESPONSE: Admit**

151. When you used “I’m Italian” as an excuse for kissing Dottore on the lips, that was misleading because your kisses of Dottore on the lips were romantic.

**RESPONSE: Deny**

152. You do not kiss all your friends and professional colleagues on the lips.

**RESPONSE: Admit I do not kiss “all” of my friends and professional colleagues on the lips, but I do frequently kiss friends and colleagues on the lips, both male and female.**

153. You know that your receivership appointments for Dottore and his daughter have resulted in his billing hundreds of thousands of dollars to parties seeking divorces in your courtroom.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence; it is overbroad and burdensome and cannot be answered through information known or readily obtainable through reasonable inquiry by Judge Celebrezze.**

154. Dottore served as your campaign treasurer when you ran for your judgeship in 2008.

**RESPONSE: Admit**

155. Your campaign headquarters is listed as Dottore’s business address.

**RESPONSE: Deny I have campaign headquarters. Further answering, I do not know what listing this request is referring to.**

During some periods in 2023, you met with Dottore at his office, home, and restaurants as often as three to four times each week.

**RESPONSE: Objection; this request is vague and not capable of being**



answered.<sup>1</sup>

156. On or about June 1, 2023, you read the Marshall Project article's allegation that Dottore claimed he met with you at his home on Fridays to work on "court programs" and "special projects."

**RESPONSE: Admit**

157. There were no "court programs" or "special programs" that would have justified you and Mark Dottore spending so much time together in 2023.

**RESPONSE: Deny**

158. On or before June 5, 2023, you communicated with Defendant Zak about cutting Ms. Semyar's salary.

**RESPONSE: Admit I communicated with Mr. Zak, on or before June 7, 2023, about making Ms. Semyar's salary commensurate with other schedulers in her new department.**

159. On or before June 5, 2023, you directed Defendant Zak and one or more other co-Defendants to cut Ms. Semyar's salary.

**RESPONSE: Deny**

160. On or before June 5, 2023, you authorized Defendant Zak and one or more other co-Defendants to cut Ms. Semyar's salary.

**RESPONSE: Admit that, on or before June 7, 2023, I authorized Mr. Zak to make Ms. Semyar's salary commensurate with other schedulers in her new department.**

---

<sup>1</sup> This Request was not numbered in the original document.

On or before June 5, 2023, you knew that court administrators would have to communicate to Ms. Semary that her salary would be cut.

**RESPONSE: Admit that I knew, on or before June 7, 2023, court administrators would communicate with Ms. Semary that her salary would be commensurate with other schedulers in her new department beginning October 13, 2023.**

161. You knew that cutting Ms. Semary's then-current salary as your judicial assistant would ultimately reduce the long-term pension benefits she likely would have otherwise received based on future anticipated increases to that current salary.

**RESPONSE: Objection; this request poses a hypothetical and requests Judge Celebrezze to assume things which may or may not occur in the future. Without waiving, deny.**

162. Other judges of the Domestic Relations Court have asked you to step down as administrative judge.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence. Without waiving the foregoing objection, admit Judge Goldberg and Judge Reali asked me to step down as administrative judge. Deny the remaining assertions of this request.**

163. You have refused a request by other judges of the Domestic Relations Court to step down as administrative judge.

**RESPONSE: Objection; this question is not reasonably calculated to lead to the discovery of relevant, admissible evidence. Without waiving the foregoing objection, admit I did not step down as administrative judge after Judge Goldberg and Judge Reali asked.**

164. By June 5, 2023, you believed that if your affair with Mark Dottore were exposed, the propriety of all your acts of appointing him as a receiver and permitting him to

receive fees and expenses would be subject to scrutiny and question.

**RESPONSE: Objection to the characterization of my friendship with Dottore as an “affair.” Without waiving the foregoing objection, deny.**

165. By June 5, 2023, you believed that if your affair with Mark Dottore were exposed, it would prompt questions and investigations about what personal benefits you may have received directly or indirectly from Dottore including and beyond the affair.

**RESPONSE: Objection to the characterization of my friendship with Dottore as an “affair.” Without waiving the foregoing objection, deny.**

166. By June 5, 2023, you believed that if Ms. Searny was not silenced about her knowledge of the nature of your personal relationship with Mark Dottore, your judicial office was at risk.

**RESPONSE: Deny**

167. By June 5, 2023, you believed that if Ms. Searny was not silenced about her knowledge of the nature of your personal relationship with Mark Dottore, your law license would be at risk.

**RESPONSE: Deny**

168. You know that the Supreme Court of Ohio’s disciplinary counsel is inquiring into your relationship with Dottore.

**RESPONSE: Objection; the Rules of the Supreme Court of Ohio require that disciplinary counsel’s investigations are confidential. See Gov. Bar R. 8.**

169. When considering and discussing potential adverse employment actions against Ms. Searny, you knew that she could be a witness for any disciplinary proceeding against you as a judge and lawyer.

**RESPONSE: Deny**

170. You know that, in the wake of her demotion and salary cut, and your silent treatment of her, Ms. Searny submitted her resignation, to be effective September 8, 2023.

**RESPONSE: Admit that, following her transfer, Ms. Searny submitted her resignation, effective September 8, 2023. Further answering, deny any remaining assertions contained in this request.**

171. From knowing Ms. Searny, you knew that, when she was demoted and her salary cut by \$20,000, it was likely that she would resign.

**RESPONSE: Deny**

172. You wanted Ms. Searny to resign.

**RESPONSE: Deny**

173. You were happy when Ms. Searny submitted her resignation.

**RESPONSE: Deny**

174. After May 3, 2023, you communicated with Mark Dottore about Ms. Searny.

**RESPONSE: Admit**

Respectfully submitted,

/s/ Linda L. Woeber

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Lisa M. Zaring (OH 0080659)  
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*Attorneys for Defendant Judge Leslie Ann  
Celebrezze*

### **CERTIFICATE OF SERVICE**

Pursuant to Civ. R. 5(B)(2)(f), I served a copy of the foregoing via email upon the following on this 20th day of October 2023:

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Donald Screen (OH 0044070)  
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*Attorneys for Defendants James Zak, Susan  
K. Sweeney, Justin Seeton, and Serpil Ergun*

/s/ Linda L. Woeber

LINDA L. WOEBER (0039112)

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IN THE COURT OF COMMON PLEAS  
CUYAHOGA COUNTY, OHIO

GEORGEANNA M. SEMARY,  
Plaintiff,

vs.

CASE NO. CV-23-984974  
JUDGE ANDREW J. SANTOLI

LESLIE ANN CELEBREZZE,  
et al.,  
Defendants.

- - - -

Videotaped video conference Zoom  
deposition of LISA MORAN DOTTORE, taken as if  
upon cross-examination via remote connection  
before Elaine S. Newlin, a Notary Public within  
and for the State of Ohio, at 1:15 p.m. EST on  
Monday, December 18, 2023, pursuant to notice  
and/or stipulations of counsel, on behalf of the  
Plaintiff in this cause.

- - - -

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**APPEARANCES:**

**(All participants were in attendance via remote connection through individual Zoom video conferencing as follows:)**

**Subodh Chandra, Esq.  
Jamie Screen, Paralegal  
Brenna Lisowski, Paralegal  
Paul Hechinger, Paralegal  
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**On behalf of the Plaintiff;**

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**On behalf of the Defendant  
Judge Leslie Ann Celebrezze;**

**Brendan D. Healy, Esq.  
Matthew T. Fitzsimmons, IV, Esq.  
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**On behalf of the Defendants  
James Zak, Susan K. Sweeney,  
Justin Seeton and Serpil Ergun;**

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**APPEARANCES (Continued):**

**James R. Skirbunt, Esq.**  
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**On behalf of the witness,**  
**Lisa Moran Dottore.**

**ALSO PRESENT:**

**Ivan Bercian, Videographer**  
**Power Legal Video**  
**216.287.7078**  
**ibercian@outlook.com**



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**WITNESS INDEX**

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**EXHIBIT INDEX**

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1 (Prior to the deposition, all parties  
2 agreed to the remote swearing in of the witness  
3 by the court reporter.)

4 THE VIDEOGRAPHER: We're now on the  
5 record. Today's date is December 18th, 2023.  
6 The time is approximately 1:15 p.m.

7 This is the Zoom deposition of Lisa Moran  
8 in the matter Georgeanna Semary verse Leslie  
9 Ann Celebrezze, et al., Case Number  
10 CV-23-984974 in the Cuyahoga County Court of  
11 Common Pleas.

12 Will counsel please state their names for  
13 the record.

14 MR. CHANDRA: Subodh Chandra for  
15 plaintiff, Georgeanna Semary.

16 Also observing today are paraprofessionals  
17 with our law firm, Jamie Screen, Brenna  
18 Lisowski and Paul Hechinger.

19 MS. WOEBER: Linda Woeber for  
20 Judge Leslie Ann Celebrezze.

21 MR. HEALY: Brendan Healy, and I have  
22 Matthew Fitzsimmons, and we represent Justin  
23 Seeton, Jim Zak, Susan Sweeney and Serpil  
24 Ergun.

25 MR. SKIRBUNT: Jim Skirbunt

1 representing Lisa Moran.

2 THE VIDEOGRAPHER: And will the court  
3 reporter please swear in the witness.

4 COURT REPORTER: Would you raise your  
5 right hand, please?

6 LISA MORAN DOTTORE, of lawful age, called by  
7 the Plaintiff for the purpose of cross-examination,  
8 as provided by the Rules of Civil Procedure, being  
9 by me first duly sworn, as hereinafter certified,  
10 deposed and said as follows:

11 MR. CHANDRA: May I proceed?

12 THE VIDEOGRAPHER: Yes, you may.

13 - - - -

14 CROSS-EXAMINATION OF LISA MORAN DOTTORE  
15 BY MR. CHANDRA:

16 Q. So, Ms. Moran, first of all, thank you for your  
17 appearance today. I have a few preliminary  
18 questions for you to set the stage for a deposition  
19 just to make sure we all understand the rules of  
20 engagement here.

21 You understand that a civil deposition is  
22 formal testimony, just as if you're testifying in  
23 court, in which you've taken a solemn oath to tell  
24 the truth under penalty of perjury, correct?

25 A. Yes.

1 Q. And have you ever had a civil deposition taken  
2 before?

3 A. I have not.

4 Q. So I'm going to explain some of the rules to you  
5 and what I'll need is oral acknowledgment in the  
6 form of yes or no. Even though in normal  
7 conversation we might make sounds like um-hum or  
8 uh-huh and we understand each other, that's harder  
9 for the court reporter to take down and for the  
10 transcript to be intelligible.

11 So part of what we'll ask for today is that  
12 you wait for anyone who's asking you a question,  
13 including me, to complete their question and then  
14 give it a beat before you respond so that the court  
15 reporter can take down what we're saying. Okay?

16 A. Okay. Yes.

17 Q. And as we've already covered, you have an  
18 obligation to testify truthfully even if the answer  
19 to a question makes you uncomfortable, truthfully  
20 and completely. You acknowledge that, correct?

21 A. Yes.

22 Q. Is there any reason you can think of why you would  
23 not be able to testify completely and truthfully  
24 today?

25 A. No.

1 Q. Are there any medications or other substances you  
2 might be taking that affect your mind, your ability  
3 to comprehend what's being asked and answered?

4 A. No.

5 Q. Now, another thing that happens in depositions is,  
6 sometimes lawyers who are tired, which is pretty  
7 much me all of the time, ask long-winded questions  
8 and the questions are unintelligible. If you  
9 answer a question, do you agree I'm entitled to  
10 believe that you understood the question I was  
11 asking?

12 A. Yes.

13 Q. And if you don't understand a question, I'm going  
14 to ask you to tell me you don't understand the  
15 question and ask me to either restate it or  
16 rephrase. Okay?

17 A. Yes. Okay.

18 Q. All right. So I think that covers it. Do you have  
19 any questions for me thus far about the process?

20 A. I don't think so.

21 I would like to state that my legal name is  
22 Lisa Moran Dottore.

23 Q. Lisa Moran Dottore. All right. Thank you.

24 A. That's my complete name.

25 Q. Okay. I appreciate you informing us of that.

1 COURT REPORTER: Could you spell that  
2 for me?

3 THE WITNESS: The last name?

4 COURT REPORTER: Dottore.

5 THE WITNESS: D-o-t-t-o-r-e.

6 COURT REPORTER: It's D as in dog?

7 THE WITNESS: Yes.

8 COURT REPORTER: Okay. Thank you.

9 BY MR. CHANDRA:

10 Q. And there's no hyphen between Moran and Dottore?

11 A. There is not.

12 Q. You consider the last name Dottore or Moran Dottore?

13 A. Honestly, Moran when I'm in my work, Dottore when  
14 I'm with my family.

15 Q. I understand. Thank you. I appreciate the  
16 clarification.

17 So the process today was I will ask you a  
18 series of questions, and then at that point the  
19 microphone will be turned over to the other counsel  
20 who will then ask you questions, and then I may  
21 have some follow-up questions on those until we've  
22 exhausted our questioning.

23 First of all, I acknowledge that -- and let me  
24 simply ask you. Being here today is uncomfortable  
25 for you?

- 1 A. Yes.
- 2 Q. And you're here because you received a subpoena?
- 3 A. Yes.
- 4 Q. You are under compulsory process and not by choice,  
5 correct?
- 6 A. Correct.
- 7 Q. And you've engaged your own independent counsel  
8 who's not connected to any of the parties, James  
9 Skirbunt, to represent you in connection with your  
10 testimony today?
- 11 A. Yes.
- 12 Q. And Mr. Skirbunt and his firm represented you in  
13 connection with your divorce from your former  
14 husband, Mark E. Dottore?
- 15 A. Yes.
- 16 Q. And that's M-a-r-k, middle initial E,  
17 D-o-t-t-o-r-e, correct?
- 18 A. Yes.
- 19 Q. So I'd like to start off just by asking you some  
20 background about your relationship with  
21 Mr. Dottore. How did the two of you meet?
- 22 A. He was dating a good friend of mine in high school.
- 23 Q. And when did you get married, what year?
- 24 A. In 1987.
- 25 Q. At some point did you begin -- during the course of

1 the marriage, did you begin to suspect that he was  
2 having a sexual or romantic affair with Leslie Ann  
3 Celebrezze?

4 A. Yes.

5 Q. Did you know her? Had you met her before  
6 suspecting that?

7 A. I may have met her at a fundraiser for her father,  
8 but I don't recall.

9 Q. And had you ever met or have you ever met  
10 Georgeanna Semary, the plaintiff in this case?

11 A. No.

12 Q. You just don't know her?

13 A. No.

14 Q. Meaning correct, you don't know her, right?

15 A. Correct, I do not know her.

16 Q. So let's go back to, when did you begin to suspect  
17 that there was an affair between your husband and  
18 Leslie Ann Celebrezze?

19 A. When I received a text on the morning of  
20 August 6th, 2008.

21 Q. And to the best of your recollection now, what did  
22 that text say?

23 A. I don't have it -- it's not in my -- I can't bring  
24 it up to memory, but something like, "My house is  
25 quiet. I know you're stressed out. You need to



1           make love to me this week. I feel safe when I'm in  
2           your arms."

3       Q. Words to that effect?

4       A. Yes.

5       Q. And at the time that you saw the text, what time of  
6           day was that on August 6th, 2008?

7       A. 7:30 in the morning.

8       Q. Where were you?

9       A. I was still in bed.

10      Q. And you happened to see it on his phone?

11      A. Yes.

12      Q. Where was his phone in the bedroom?

13      A. On his night stand.

14      Q. When you saw the text, what did you do?

15      A. I was in shock. I read it several times.

16      Q. Did you commit it to memory?

17      A. I did.

18      Q. And then did you make notes about what the text  
19           said?

20      A. I did.

21      Q. We'll come back and show you that exhibit in a  
22           little bit, but I wanted to first exhaust this  
23           topic of about when you first began to suspect the  
24           affair.

25                   Were there other things that happened that made



1 A. Could you re -- could you repeat the question  
2 though?

3 Q. Sure. Let me -- let me just rephrase it and break  
4 it into pieces.

5 So you've described a situation where she came  
6 to the party in July of 2008 uninvited and was rude  
7 to you. Did you have any understanding as to why  
8 she had done those things in July of 2008, or  
9 belief?

10 A. No. I thought it was weird, but I didn't -- I  
11 didn't go to an affair.

12 Q. How was she rude to you at the party?

13 A. It was a surprise party and she was like, "Well,  
14 where is he? I have to get home. Where is he?",  
15 and just kind of glaring at me, and then I stepped  
16 away.

17 Q. Okay. So then after you saw the text on  
18 August 6th, 2008, your mind, you were then  
19 connecting it back to that July 2008 event from  
20 the prior month?

21 MS. WOEBER: Objection.

22 A. Yes.

23 MS. WOEBER: Leading.

24 Q. Well --

25 COURT REPORTER: I'm sorry.

1 MR. HEALY: Object.

2 Q. -- let me restate it then.

3 What was your reaction on August 6th, 2008 when  
4 you saw the text in relation to the prior event, if  
5 any?

6 A. Shock and horror.

7 Q. And did seeing the August 6th, 2008 text change  
8 your beliefs and understanding about Celebrezze's  
9 behavior at the July 2008 party?

10 A. Could you restate that?

11 Q. Well, I'm simply trying to understand based on the  
12 testimony you gave earlier, did something about  
13 seeing the August 6th, 2008 text that you say you  
14 saw form a belief in your mind about what may have  
15 been behind Celebrezze's behavior at the party the  
16 prior month?

17 MS. WOEBER: Objection. Leading.

18 Q. Go ahead. You may answer.

19 A. Yes.

20 Q. And what was that?

21 A. That there was definitely something very much more  
22 going on.

23 Q. And what was the date of the party, do you recall,  
24 in July of 2008?

25 A. July -- it was either the 8th or the 9th. His 50th

1 birthday was July 9th, but I believe the party was  
2 the 8th.

3 Q. So it was approximately one month earlier from when  
4 you saw the text?

5 A. Yes.

6 Q. Were there any other circumstances that occurred  
7 that caused you to suspect an affair between  
8 Celebrezze and your husband other than the text  
9 message and the behavior at the party?

10 A. No, not at that time.

11 Q. I'm not going to get into the details of any  
12 conversation and so on. I'm asking you not to  
13 report on that necessarily. But did you confront  
14 him about the text?

15 A. Yes.

16 MR. SKIRBUNT: For clarity, you asked  
17 a prior question about are there other  
18 episodes, and my client I believe responded  
19 "not at that time."

20 MR. CHANDRA: Oh, okay. Let me  
21 follow up on that then.

22 Q. So yeah, I wasn't talking about any particular  
23 timeframe. Could you please clarify then what  
24 other circumstances, if any, caused you to believe  
25 that Celebrezze was having an affair with your

1 husband?

2 A. After the August 6th date?

3 Q. Yes.

4 A. Constant texting at all hours of the day. Mark  
5 stopped coming home in any timely manner. Mostly  
6 a lot of texting. A ton of texting.

7 Q. Did you come to be aware through any means that he  
8 was -- or that they were texting photographs to  
9 each other?

10 A. I was not aware of that.

11 Q. Did you --

12 MR. HEALY: Subodh --

13 MR. CHANDRA: Yes.

14 MR. HEALY: -- I apologize for doing  
15 this so early, but I need five minutes. I'm  
16 getting summoned into my boss's office for  
17 something. I apologize.

18 MR. CHANDRA: Okay. We'll take a  
19 break and we'll try to resume at 1:37. Is  
20 that okay?

21 MR. HEALY: Yeah, that will be fine.  
22 Thank you. I'm sorry.

23 MR. CHANDRA: No problem.

24 THE VIDEOGRAPHER: We're off the  
25 record. The time is now 1:30.

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(Thereupon, a recess was had.)

- - - -

THE VIDEOGRAPHER: We're back on the  
record. The time is now 1:39.

BY MR. CHANDRA:

Q. Following up on our prior discussion before the  
break, was there anything else that transpired that  
caused you to, beyond what you've already testified  
to, that caused you to believe that there was an  
affair between Leslie Ann Celebrezze and Mark  
Dottore?

A. March 17th of 2017, St. Patrick's Day, he was out  
and he came home and I had asked him if he had  
been with Leslie and he kind of couldn't really  
remember. The next day, he got a text -- the next  
morning early, he got a text, and when I asked him  
who it was from, he said it was his alert for his  
Wall Street Journal, and I grabbed his phone and it  
was Leslie and it was just a period. I don't know  
what that meant, but at that time, I kicked him out  
of the house. That was kind of the last straw, and  
it was a lot of years in between, a lot of texts.

Q. Did anyone else inform you that there were  
communications of photos between Celebrezze and

1 Dottore?

2 A. No, not that I recall.

3 Q. Did you ever come to suspect that they were sharing  
4 or trading -- at any point did you come to suspect  
5 that they were trading or sharing photos?

6 A. Not that I recall.

7 Q. Now, I want to make sure we've exhausted this topic.  
8 As you sit here today, is there anything else you  
9 can think of that occurred that caused you to  
10 believe that there is a relationship, a sexual or  
11 romantic relationship, going on between Leslie Ann  
12 Celebrezze and Mark Dottore beyond what you've  
13 already testified to?

14 A. Well, found out during the -- in the divorce  
15 proceedings, found out that there were several  
16 visits to La Quinta Hotel in Independence I  
17 believe. Like several.

18 MR. CHANDRA: And just for the court  
19 reporter, I want to make sure that you got  
20 the spelling. It's L-a capital Q-u-i-n-t-a,  
21 La Quinta Hotel in Independence.

22 Q. And was it your understanding that that's  
23 relatively close to Leslie Ann Celebrezze's home?

24 A. Yes.

25 Q. And --



- 1 A. (Inaudible) on New Year's Eve.
- 2 COURT REPORTER: I'm sorry. Repeat.
- 3 A. Two of those -- one of -- one or two of those  
4 episodes was on a New Year's Eve.
- 5 Q. And did Mark Dottore bill those on his office  
6 credit card?
- 7 A. That I am not -- well, he must have because it came  
8 to light in the divorce proceedings.
- 9 Q. And did he ever share with you any legitimate  
10 business purpose for the booking of the hotel room  
11 in the La Quinta Inn?
- 12 A. No.
- 13 Q. Anything else that you can recall that caused you  
14 to believe that there is this affair?
- 15 A. I don't think anything that I have -- nothing that  
16 I can recall at this -- this moment.
- 17 Q. And if anything else does occur to you in the time  
18 that you (inaudible) the errata page for the  
19 deposition, you'll add that to the errata page?
- 20 A. Yes.
- 21 Q. So you talked about telling Mark Dottore to leave.  
22 Did the two of you reconcile after that?
- 23 A. The 2008 date, no.
- 24 Q. Prior to that, had you told him to leave also?
- 25 A. He left the day of August 6th, called me --

1 Q. 2008? That's 2008?

2 A. -- 2008, yes -- and he called me at work crying and  
3 I let him back in.

4 Q. And -- and I understand this is a sensitive  
5 question and you may answer at whatever level of  
6 detail you're comfortable with, but given what you  
7 believed was occurring from the text message you  
8 saw and all the other information, why did you stay  
9 with him as long as you did before finally ending  
10 the marriage?

11 A. I had three children, a full-time job, and I knew  
12 that my children would be used as a weapon against  
13 me, so I stayed to protect my relationship with my  
14 children.

15 Q. And so after August 6th, 2008, how much longer did  
16 you stay together with him before finally moving  
17 into the divorce phase of your relationship?

18 A. August -- March 19th, 2017 he moved out. He moved  
19 out for good. His father had liver cancer, so I  
20 don't think I started proceedings for another year  
21 because I wanted to be able to be with my children  
22 at their grandfather's funeral.

23 Q. So it was approximately ten years, but you had your  
24 reasons?

25 A. Yes.

1 Q. Now, did you ever observe Leslie Ann Celebrezze,  
2 quote/unquote, making out with Mark Dottore in  
3 front of his office or at any other point?

4 MR. HEALY: Objection. Leading.

5 Q. It's a yes or no.

6 A. No.

7 Q. And if Celebrezze told anyone that she believed  
8 that you observed them, she would be mistaken?

9 MS. WOEBER: Objection to the form of  
10 the question.

11 A. Yes.

12 Q. But you don't have any information as you sit here  
13 today that would explain why she believed that if  
14 she believed that, correct?

15 A. I do not.

16 Q. And as you sit here today, if Celebrezze said that  
17 to someone, you have no reason to believe that she  
18 didn't believe that when she said it?

19 MS. WOEBER: Objection.

20 Q. Fair?

21 A. I -- I don't know why she would say that.

22 Q. Well, then that leads me to a related question  
23 which is, would Celebrezze to your knowledge have  
24 had reason to believe that you knew about the  
25 affair at some point?

1 MS. WOEBER: Objection. Calls for  
2 speculation. Form.

3 Q. Did you understand the question?

4 A. (Inaudible.)

5 Q. Sure. I'm going to ask the court reporter to read  
6 it back first and then see if I want to reformulate  
7 it.

8 MR. CHANDRA: Go ahead.

9 - - - -

10 (Thereupon, the following was read:

11 Q. Well, then that leads me to a related question  
12 which is, would Celebrezze to your knowledge have  
13 had reason to believe that you knew about the  
14 affair at some point?)

15 - - - -

16 Q. Let me restate that. Let me restate that to maybe  
17 make it a little bit easier, because this is really  
18 about your -- your knowledge, your beliefs.

19 So to the best of your knowledge, is there  
20 anything you're aware of that would have caused  
21 Celebrezze to believe that you knew of an affair?

22 MS. WOEBER: Objection.

23 A. Yes.

24 Q. Okay. And what would that be or what things would  
25 those things be?

1 A. Well, there was a time that she called on Mark's  
2 phone and I answered it and I told her to stay the  
3 fuck away from my family.

4 Q. Approximately when was that?

5 A. Pardon my -- pardon my language.

6 Q. If that was your language, we needed your truthful  
7 testimony, so thank you.

8 That was a telephone call that she made?

9 A. Yes.

10 Q. And you saw that it was her on the phone and you  
11 answered it?

12 A. Yes.

13 Q. And do you remember approximately when that phone  
14 call was?

15 A. It would have been approximately in the two years  
16 following the original text. Mark also changed her  
17 name in his contact of his phone from Leslie  
18 Celebrezze to LCZ.

19 Q. Okay. And did that happen after the text message  
20 was received?

21 A. Yes.

22 Q. So you saw the phone ring, you answered it, you  
23 said what you have just testified you said. Did  
24 you respond -- did you observe her sending other  
25 texts to him that you responded to?

1 A. No.

2 Q. What did she say when you told her to stay the F  
3 away from her family?

4 A. I hung up.

5 Q. You hung up?

6 A. (Indicating.)

7 Q. Anything else that you can recall that would have  
8 caused Celebrezze to know that you were aware of  
9 an affair or believed she had an affair with your  
10 husband?

11 MS. WOEBER: Objection to form.

12 A. Not that I can recall at this moment.

13 Q. After you said what you said over the telephone to  
14 her, within that two-year timeframe after the  
15 August 6th, 2008 text message, did you perceive  
16 that she and your husband just continued to text  
17 with each other?

18 A. Yes, and they continued to see each other because  
19 he was working in her courtroom.

20 May I add to that?

21 Q. Please do.

22 A. During the divorce proceedings where we get to sit  
23 out in the hallway while we're waiting for things  
24 to happen inside the judge's chambers, Mark also  
25 sat down by her office, and she came out and was

1 very flirtatious with him. And I also believe that  
2 everybody from the office -- and I don't know  
3 anybody in her office, but it was just a constant  
4 train of people walking by me.

5 Q. In what way, if you could describe it, was she  
6 flirtatious?

7 A. Well, he was sitting on a bench outside her office  
8 and she came up to the side of him, put her hands  
9 on his shoulders and to me very sexually raised one  
10 leg at the knee.

11 Q. She put her hands on his shoulders from the front?

12 A. From the side.

13 Q. Did she come in close?

14 A. Close enough that I thought it was flirtatious.

15 Q. She was not the judge presiding over the divorce  
16 case?

17 A. No.

18 Q. I'd like to show you what has been previously  
19 marked as Plaintiff's Exhibit 1. It's the  
20 affidavit that you prepared and signed and that's  
21 going to be shown to you on the screen here.

22 MR. CHANDRA: Ivan, are you taking  
23 care of that? Thank you.

24 THE VIDEOGRAPHER: Yes, I can. One  
25 minute.

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(Thereupon, Plaintiff's Exhibit 1 was marked  
for identification.)

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Q. Okay. If you could just take a moment to read  
through this affidavit. I believe it's signed on  
December 2nd, 2023. And let -- let our  
videographer know when you need him to move up.  
We're at paragraphs 1 through 4 and part of 5.

A. You can move it up.

Okay.

Q. Keep going.

Then you see -- it's a one-page affidavit and  
then on page 2 is the notarization. You see that?

A. Yes.

Q. You signed this under oath before a notary public  
on December 2nd, 2023; is that right?

A. Yes.

Q. And having reread it, is everything that you  
testified to in the affidavit true and accurate to  
the best of your knowledge under oath?

A. Yes, to the best of my knowledge.

Q. And do you adopt it as your sworn testimony here  
today in the deposition?

A. I do.



1 MR. CHANDRA: So we can take that down  
2 for now. We might need it back up.

3 Q. Could you -- you testified earlier about reading  
4 the text message you saw from Celebrezze to your  
5 husband on August 6th, 2008 and reading it several  
6 times. Do you recall that testimony?

7 A. Yes.

8 Q. Did you at that time memorize the text message?

9 A. I did.

10 Q. And then did you write it down in a note to  
11 yourself?

12 A. When I got to my office, yes.

13 Q. And by that point, you had memorized the content?

14 A. Yes.

15 Q. To the best of your knowledge, understanding and  
16 recollection, was what you wrote down in your notes  
17 of what the text message said accurate?

18 A. Yes.

19 Q. Do you have access to Mark Dottore's text messages  
20 anymore?

21 A. No.

22 Q. Do you have any reason to believe they still exist,  
23 at least from that timeframe?

24 A. I would have no idea.

25 Q. But he has changed his phone several times since

1 then, to your knowledge?

2 A. Maybe his phone, but not his number.

3 Q. The note about that refers to the word Nemacolin  
4 after, N-e-m-a-c-o-l-i-n -- I don't know if I'm  
5 pronouncing that correctly -- but the --

6 A. Nemacolin.

7 Q. -- Nemacolin -- the one that refers to that after  
8 the text message transcription, could you please  
9 explain what that is?

10 MR. CHANDRA: And actually, let's  
11 bring the exhibit up, please, because we need  
12 to go over the exhibit to the exhibit.

13 Q. I forgot to show you that.

14 So let's go down, and now we're looking --

15 MR. CHANDRA: Scroll down further,  
16 please. Further. There should be an exhibit.  
17 There we go.

18 Q. Okay. We're showing you the last page of the  
19 exhibit, which is the exhibit to the exhibit, and  
20 is the first photograph note there the  
21 transcription of the text reading, "I know" it's  
22 "early, but my house is still quiet. I know your  
23 (sic) stressed out. You need to make love to me  
24 this week. I feel safe when I am in your arms"?  
25 Is that the transcription of the text you were

1           testifying about?

2           A.   Yes.

3           Q.   And then underneath that is a note that begins and  
4           reads as follows -- actually, could you go ahead  
5           and read it where it begins with the words "Same  
6           day" and read that note into the record that  
7           continues on a second piece of paper?

8           A.   "Same day Charles told me that he picked up texts  
9           while we were in Nemaocolin. She called him the  
10          night of his surprise party. She was so incredibly  
11          rude to me. I got suspicious. She had to leave  
12          early and she" texted "him again, 'Don't be mad.'  
13          Seems she knew him better than me."

14          Q.   Okay. Let's break this down on the second part,  
15          please. Who is the Charles being referred to  
16          there?

17          A.   Charles is my son.

18          Q.   And the he being referred to, is that Mark?

19          A.   No. The he is Charles.

20          Q.   Okay. No. But see in the second line, "Same day  
21          Charles told me that he picked up texts while we  
22          were in Nemaocolin"?

23          A.   Yes. Charles, my son, told me that Charles picked  
24          up texts while we were in Nemaocolin.

25          Q.   Okay. And then what is that referring to, that

1 first part before it begins "She called him"?

2 A. 2008, from my recollection, texting was fairly  
3 new. We all had -- well, Mark and I both had  
4 BlackBerries and we were in Nemaquin and Charles  
5 was playing with Mark's phone and he picked up  
6 texts from Leslie.

7 Q. Oh, I see. So Charles saw texts from Leslie?

8 A. Correct.

9 Q. And did you have an understanding about what the  
10 nature of those texts were?

11 A. To the best of my recollection, she said something  
12 about him being a God and at some point said that  
13 she loved him, to the best of my recollection.

14 Q. Did you see those, or was that coming --

15 A. I did not.

16 Q. That was coming from Charles?

17 A. Yes.

18 Q. And then if you could go ahead and read and explain  
19 the rest of it, "The night of his" -- or "She  
20 called him the night of his surprise party."

21 A. "The night of his surprise party, she was so  
22 incredibly rude to me. I got suspicious. She had  
23 to leave early and she" texted "him again, 'Don't  
24 be mad.' Seems she knew him better than me."

25 Q. What did you mean by that note? And break it down

1           if you need to.

2       A.    She was saying don't be mad that she had to leave  
3           early.  Why would he care whether she had to leave  
4           early or not?  In my eyes, she was on the same  
5           plain as everybody else in that room, which was --

6       Q.    How do you -- go ahead.  Finish your answer.  I  
7           didn't mean to interrupt.

8       A.    -- which was a lot of like the people that he  
9           worked with and drank with at Morton's.

10      Q.    And this text you're referring to, "Don't be mad,"  
11           is that something you saw with your own eyes?

12      A.    Yes.

13      Q.    And that was the night of the surprise party or  
14           early the following day?

15      A.    That was the night of the surprise party I believe.

16      Q.    And you saw the text on his phone?

17      A.    Yes.

18      Q.    Okay.  Any further explanation on these notes that  
19           you can share?

20      A.    Not at this moment.

21      Q.    If you think of anything else, you'll explain that  
22           on your errata page?

23      A.    I will.

24      Q.    So let's now pull up Exhibits 2 and 3.  Let's first  
25           do 2.  I'll show you that.

1 MR. CHANDRA: Scroll through it slowly  
2 all the way through.

3 - - - -

4 (Thereupon, Plaintiff's Exhibit 2 was marked  
5 for identification.)

6 - - - -

7 Q. And then we'll show you Exhibit 3.

8 - - - -

9 (Thereupon, Plaintiff's Exhibit 3 was marked  
10 for identification.)

11 - - - -

12 Q. We're going to bring up 2 first, please. There we  
13 go.

14 Okay. No. I'm sorry. Let me just show you  
15 what 2 is. 2 is another photocopy of those notes,  
16 right?

17 A. Yes.

18 Q. Just blown up a little bigger?

19 A. Yes.

20 Q. Just like the one that was attached to your  
21 affidavit, these are true and accurate and reflect  
22 your contemporaneous notes of the text message and  
23 events that had been occurring at the time?

24 A. Yes.

25 Q. Okay. So let's now move to Exhibit 3 and 4.

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(Thereupon, Plaintiff's Exhibit 4 was marked  
for identification.)  
- - - -

Q. And are these credit card statements that you  
obtained from Mark during your divorce?

A. As far as I -- I know, yes.

Q. Yeah. So I'll represent to you these were produced  
by you in response to our subpoena duces tecum for  
documents on documents that would have reflected  
your understanding of an affair.

MR. CHANDRA: So scroll down if you  
would, please, through this to find the La  
Quinta entry. Scroll down. American Express.  
There we go.

Q. Was the -- I just missed it. Was the La Quinta  
entry in there? Did you see it?

A. I did not see it.

MR. CHANDRA: Let's scroll back up a  
little bit, please. Slow, slower, please. Go  
back down. Down a little bit, please. Okay.  
Now go back up. Slower. Okay.

Q. There's the entries for Mark. I see that there's  
an entry here for Capital Grille in Lyndhurst?

MR. CHANDRA: Let's pull up 4 then,

1 please. This is -- no. I think the wrong  
2 exhibit got marked here.

3 I'll tell you what. Let's take a break and  
4 we need to substitute an exhibit because this  
5 is an incorrect exhibit and I need to contact  
6 my paralegal.

7 But what we're going to do just to make the  
8 record clear is, we're going to bring up the  
9 two credit card statement that you had provided  
10 to us in discovery that were from Mark Dottore  
11 and not your own bank statements. So let's  
12 take about a five-minute break. I'll see if I  
13 can get this sorted out. Thanks.

14 THE VIDEOGRAPHER: We're off the  
15 record. The time is now 2:06.

16 - - - -

17 (Thereupon, a recess was had.)

18 - - - -

19 THE VIDEOGRAPHER: We're back on the  
20 record. The time is now 2:16.

21 MR. CHANDRA: Appreciate the break,  
22 everyone.

23 I think we were able to clear up the  
24 confusion. We're going to withdraw Exhibit 4.  
25 It's not necessary to this deposition.



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-- -- -- --  
(Thereupon, Plaintiff's Exhibit 4 was withdrawn.)  
-- -- -- --

MR. CHANDRA: But going back to Plaintiff's Exhibit 3, if you could put that back up on the screen. And if you could just first scroll from beginning to end of this exhibit slowly.

BY MR. CHANDRA:

Q. And I'm only going to ask you to verify that this -- these were the credit card statements from Mark Dottore's business that you had obtained in the divorce that you produced to us in response to our subpoena for documents -- for documents that would have evinced an affair to you.

MR. CHANDRA: So start at the top, please. And I'm going to also read the Bates numbering on these, so scroll down just a little bit so we can see the first Bates number.

Q. And we have stamped these as a courtesy to you and your counsel as Moran 000002, so Moran 2, and then it goes all the way to Moran 81.

And if you could just scroll through, and all I'm asking you to do is verify that these are those

1 documents that you produced in discovery in  
2 response to that subpoena. And you can tell him to  
3 slow down any time you want him to. This is a  
4 little trickier to do on Zoom than when we do them  
5 in person.

6 THE WITNESS: Okay. Could you go a  
7 little slower when you're getting to the actual  
8 amounts?

9 THE VIDEOGRAPHER: Yes.

10 Q. Do you need him to go back up?

11 A. I don't think so. I think that was just the  
12 beginning of --

13 Q. And I am going to direct you to the La Quinta  
14 entries I have found.

15 A. Okay.

16 Q. So you need not worry about that right now.

17 A. Okay.

18 Q. I just want you to verify the authenticity of the  
19 exhibit, that it's a true and correct copy of what  
20 you produced to us in discovery.

21 MR. CHANDRA: Ivan, it's going to take  
22 a little while at this pace because we're on  
23 page 7, it's an 81-page exhibit. If you could  
24 go just a little --

25 THE WITNESS: If you need me to see

1                   the -- the La Quinta, that's why.

2   Q.   Yeah. Well, first I'd like you to just verify that  
3       this is a true and correct copy of what you  
4       produced to us in discovery --

5   A.   Yes.

6   Q.   -- as the credit card statements.

7   A.   Yes.

8   Q.   Okay. So now let's go to Moran 008. Okay.

9   A.   There's also a Get-Go in Broadview Heights which is  
10      interesting.

11   Q.   Okay. Because that's close to her home?

12   A.   Just -- just saying. Yes.

13   Q.   So the La Quinta Inn and Suites entry from 11/2/18,  
14      are you aware -- and that's a check-in on 11/2 and  
15      a departure on 11/3. Are you aware of any business  
16      purpose for your husband to check into and depart  
17      from the La Quinta Inn and Suites on that day?

18   A.   No.

19                   MR. CHANDRA: And let's continue to  
20                   go down, please, to the very end. Moran 81 is  
21                   the Bates stamp. Scroll all the way down to  
22                   the end. You can grab it. There you go.

23   Q.   And this is a different credit card statement that  
24      you produced for Dottore's business, and --

25   A.   Right at the top there?

1 Q. -- yeah -- and you'll see that on 12/31/18,  
2 La Quinta Inn and Suites arrival date 12/31/18,  
3 departure date 1/1/19. Do you see that?

4 A. Yes.

5 Q. Are you aware of any legitimate purpose, business  
6 purpose, for your husband to have booked that hotel  
7 for an overnight stay?

8 A. No.

9 MR. CHANDRA: And if you scroll up  
10 just a little bit, Ivan.

11 Q. You'll see that these credit card -- that the  
12 actual use of this credit card --

13 MR. CHANDRA: A little bit more,  
14 please. Now we're on Moran 80. We were on  
15 81. A little bit more. A little bit more.

16 Q. I just want to show that this was an expense,  
17 according to this record, incurred by Mark E.  
18 Dottore and not by any of the brothers in the  
19 business.

20 MR. CHANDRA: Go ahead. Go up.

21 Q. Was that your understanding when you reviewed these  
22 documents --

23 A. Yes.

24 Q. -- that you see there?

25 Okay. And this is --

1 MR. CHANDRA: Scroll down just a  
2 little so we can read the Bates number into  
3 the record, please.

4 Q. And that's Moran 77, correct?

5 A. Yes.

6 Q. It shows that it was Mark E. Dottore incurring that  
7 La Quinta Inn expense, correct?

8 A. That is correct.

9 MR. CHANDRA: You can go ahead and  
10 (inaudible) this exhibit.

11 Q. When you reviewed the credit card statements that  
12 you obtained from the Dottore business in the  
13 divorce, did you notice what appeared or may have  
14 appeared to you to be personal expenses being run  
15 through the business office?

16 A. At the time that the credit cards were obtained by  
17 my lawyer, yes.

18 Q. And what benefit would that have had for him, if  
19 any, during your divorce proceedings, to your  
20 understanding?

21 A. I don't know.

22 Q. So would running his personal expenses through the  
23 business office, if you know, would have reduced  
24 his reported taxable income that he would have to  
25 report for purposes of alimony?

1 MR. HEALY: Objection. Foundation.  
2 Q. If you know.  
3 A. I don't know.  
4 Q. Now, you mentioned the Get-Go expense. Were there  
5 any other expenses that you can recall that you  
6 viewed as suspicious in relation to Celebrezze?  
7 A. There was a Mullanery's Restaurant in Pittsburgh  
8 that I had never seen before. I don't -- I don't  
9 know what that would be, but I -- it just seemed  
10 interesting to me.  
11 Q. Now, during the course of your marriage or as your  
12 marriage was ending, toward the end of your  
13 marriage, what sorts of mobile devices did Mark  
14 have?  
15 A. A phone and an iPad.  
16 Q. Any laptops that he used?  
17 A. I don't -- I don't recall. He wasn't real tech  
18 savvy.  
19 Q. Let's talk a little bit about Mark Dottore's  
20 background. What level of education did he attain?  
21 A. High school.  
22 Q. He didn't --  
23 A. A little bit of college, but not much.  
24 Q. Did he have any training in accounting?  
25 A. No.

1 Q. Finance?

2 A. No.

3 Q. Any business school training?

4 A. No.

5 Q. Were you aware of any educational qualifications he  
6 had to be a court-appointed receiver?

7 A. No.

8 Q. Are you still receiving spousal support income from  
9 Mark Dottore?

10 A. Yes.

11 Q. And to that extent, you're still dependent on him  
12 for your livelihood? Fair enough?

13 A. No, I would not say that. I would not say  
14 dependent.

15 Q. Okay. Fair enough. And I didn't mean to say  
16 exclusively, but to support your lifestyle, that  
17 spousal income support is important to you, fair?

18 A. It helps.

19 Q. Are you concerned that he may retaliate against you  
20 in some way for your testimony today?

21 A. Yes.

22 Q. Are you concerned that he may try to alienate your  
23 children against you?

24 A. Yes.

25 Q. Now, the family dynamic is already fairly

1 complicated. Would that be fair to say?

2 A. Yes.

3 Q. Some -- and I'm not going to ask a lot of intrusive  
4 questions about your family, ma'am, but I'm just  
5 trying to get a little bit of context here.

6 Would it be fair to say that some of your  
7 children together are closer to him and some are  
8 closer to you?

9 A. Yes.

10 Q. And at least one of them, Camille, is dependent  
11 upon Mark for a living and works with him in the  
12 business?

13 A. That is correct.

14 Q. As a receiver, correct?

15 A. I -- I assume, yes.

16 Q. What education does she have?

17 A. She has a degree from Providence College.

18 Q. And what was her degree in?

19 A. I believe it was marketing and sociology.

20 Q. Does she have any, to the best of your knowledge,  
21 training in accounting?

22 A. No.

23 Q. Finance?

24 A. No.

25 Q. Did you ever observe Mark to be volatile?



1 A. Yes.

2 Q. To be angry?

3 A. Yes.

4 Q. Was he orally abusive to you?

5 A. Verbally and emotionally, yes.

6 Q. Since public information has emerged about -- let  
7 me withdraw that.

8 Have you ever had any contact with Georgeanna  
9 Semary, the plaintiff in this case?

10 A. No.

11 Q. Do you have any relationship with Mark Dottore now?

12 A. No.

13 Q. Do you feel any animus toward him?

14 A. No.

15 Q. Do you feel any animus at this point in your life  
16 toward Leslie Ann Celebrezze?

17 A. No.

18 MR. CHANDRA: Let's take a break for  
19 five minutes. We'll resume at 2:35 and I'll  
20 let you know if I'm wrapped up. Thank you.

21 THE VIDEOGRAPHER: We're off the  
22 record. The time is now 2:29.

23 - - - -

24 (Thereupon, a recess was had.)

25 - - - -

1 THE VIDEOGRAPHER: We're back on the  
2 record. The time is now 2:36.

3 BY MR. CHANDRA:

4 Q. Okay. I just have a few questions, ma'am, to try  
5 to sharpen up a couple of timeframes here.

6 After -- if I understood your testimony  
7 correctly, you separated from your husband by  
8 asking him to leave the house in the spring of  
9 2017; is that correct?

10 A. That is correct. He moved out (inaudible).

11 COURT REPORTER: I'm sorry. Repeat  
12 your answer.

13 A. He moved out March 19th of 2017.

14 Q. And where did he go?

15 A. His father's house.

16 Q. So he was staying at his father's house initially?

17 A. He is still there. He is still living in that  
18 house.

19 Q. Okay. And if I understand from publicly available  
20 information, his father passed sometime in the  
21 spring of 2018?

22 A. Yes.

23 Q. Which corresponds to your earlier testimony about  
24 waiting about a year before you initiated divorce  
25 proceedings, right?

1 A. Correct.

2 Q. When Mark left the house, did any of your children  
3 go to live with him?

4 A. Not initially, no.

5 Q. Approximately when did any child go to live with  
6 him?

7 A. Sometime in the summer of '18, my daughter Camille  
8 went to live with him.

9 Q. So would it be fair to say that from the summer of  
10 2018 onward, Mark Dottore was living with your  
11 daughter Camille?

12 A. Yes.

13 Q. And that would have been during the timeframes on  
14 which the La Quinta Inn visits that we saw in  
15 Exhibit 3 from November of 2018 and December of  
16 2019 took place; is that right?

17 A. Yes.

18 MR. CHANDRA: I have no further  
19 questions at this time anyway. And I'll pass  
20 the witness to whomever would like --

21 MS. WOEBER: Yes.

22 - - - -

23 CROSS-EXAMINATION OF LISA MORAN DOTTORE

24 BY MS. WOEBER:

25 Q. Ms. Moran, my name is Linda Woeber. As I said

1 earlier, I represent Judge Celebrezze. I am going  
2 to ask you some questions, and essentially the same  
3 admonitions that Mr. Chandra gave you earlier  
4 apply. Does that sound all right?

5 A. Yes.

6 Q. All right. You testified earlier that you  
7 confronted your husband, Mark, about the text you  
8 recall seeing. Was that on the same date that you  
9 saw it?

10 A. Yes.

11 Q. And what was his response? Did he acknowledge or  
12 deny the text?

13 A. He --

14 MR. CHANDRA: Let me just -- just one  
15 moment. Let me just offer an objection and  
16 confer with counsel for a moment.

17 So, Ms. Woeber, what I was trying to be  
18 sensitive to was any potential claims of  
19 spousal privilege on those communications.

20 MS. WOEBER: Right. You've objected.  
21 That's -- that's good enough. Thank you.

22 Q. Okay. Ms. Moran, I -- I'm just --

23 MR. CHANDRA: Just a minute. I need  
24 to make my record, please.

25 We don't have counsel for Mr. Dottore here,

1           so again I'll leave it to the witness and her  
2           counsel to determine how they wish to proceed,  
3           but I wanted to make sure we were respecting  
4           the rights of third parties during the  
5           deposition.

6           So anyway, thank you.

7           BY MS. WOEBER:

8           Q. So, Ms. Moran, what I'm asking you is, when you  
9           confronted him, does that mean you said, "I saw  
10          this text on your phone"?

11          A. He was in the backyard watering the grass. I  
12          handed him his phone and said, "I think this text  
13          is for you," and I walked back inside.

14          Q. Did you have any further communication with him  
15          about the text?

16          A. For about the next several years, yes.

17          Q. Okay. Did -- did Mark ever acknowledge or deny  
18          that he was having an affair with Judge Celebrezze?

19          A. Denied.

20          Q. Okay. You mentioned the work, of course, that Mark  
21          does as a receiver. How long has he been doing  
22          that work, to your knowledge?

23          A. I -- I can't -- I don't recall. Clearly from 2008,  
24          and before that, when we got married, he worked in  
25          his father's furniture store.

1 Q. Okay. When he began working as a receiver, did  
2 that job involve any travel, out of town travel?

3 A. I don't believe so.

4 Q. During any of the time that you were married to him  
5 and he was a receiver, did he travel out of town  
6 for business?

7 A. Yes.

8 Q. About how often?

9 A. For a while he had an office in Washington. Not  
10 horribly often.

11 Q. In Washington, DC?

12 A. Yes.

13 Q. And he also acted as a lobbyist, right?

14 A. That's what I was told, yes.

15 Q. By him?

16 A. Yes.

17 Q. Okay. In his positions as either a lobbyist or a  
18 receiver, did he also work evenings?

19 A. Sometimes I guess he did.

20 Q. About how often?

21 A. Well, he was out a lot of evenings, so I don't know  
22 what was work and what was sitting at Morton's.

23 Q. You testified earlier that those credit card  
24 statements we were looking at, they came -- they  
25 were something that was produced during the divorce

1 proceedings, correct?

2 A. Correct.

3 Q. And the visits to the La Quinta Hotel, you said you  
4 weren't aware of any business reason for those  
5 visits. Do you -- do you know why he was there?

6 A. I do not.

7 Q. You talked about the text that you saw and  
8 memorized from Mark's BlackBerry. You mentioned at  
9 the time that you had a BlackBerry as well, right?

10 A. Yes.

11 Q. Did you have a phone on your BlackBerry?

12 A. Yes.

13 Q. Did you take a picture of the screen where you  
14 recall seeing that text?

15 A. No. I did not know how to do that at that time.

16 Q. You also testified that you got to your office  
17 sometime that day and wrote down what you recalled  
18 from this text message, right?

19 A. Yes.

20 Q. Do you know what time you got to your office?

21 A. I opened my store at 10:00. I would imagine it was  
22 somewhere around 10:00.

23 Q. You mentioned that during the divorce proceedings,  
24 you were waiting in the hallway and that you saw  
25 people from Judge Celebrezze's office walking past

1           you or walking past Mark?

2       A.   Well, they walked the whole distance of the  
3           hallway, and again I'll say that I don't know  
4           anybody from her office, but there certainly seemed  
5           to be a parade of people coming out of her office  
6           and walking all the way down the hall.

7       Q.   So you couldn't identify any of the people that  
8           you're talking about?

9       A.   No.

10      Q.   At any time during your marriage, did other people  
11           tell you or did you hear rumors that Mark and  
12           Judge Celebrezze were having an affair?

13      A.   Yes.  I heard rumors.

14      Q.   Tell me about those rumors.

15      A.   Just people that I knew that worked in the legal  
16           community that said there were rumors.

17      Q.   Can you remember the names of any of those people?

18      A.   I do not recall at this moment, no.  It's a long  
19           time ago.

20      Q.   When you say it was "a long time ago," I was just  
21           asking about any time.  So you're saying you  
22           haven't heard that in a long time?

23      A.   Are -- are you talking post divorce as well as  
24           before the divorce?

25      Q.   Let's start with before the divorce.



1 A. Before -- before the divorce, there were rumors,  
2 yes.

3 Q. Okay. From people in the legal community whose  
4 names you don't recall?

5 A. Correct.

6 Q. Okay. What about since the divorce?

7 A. There -- people have come to me to say that they  
8 were seen out.

9 Q. Okay.

10 A. And I saw them one night.

11 Q. Okay. Let's stick with the people that have talked  
12 to you. Who are the people who told you they saw  
13 them out?

14 A. A girl named Kathleen Monahan saw them at the  
15 Black Forest Restaurant and Bar on Mayfield Road.

16 Q. When was that?

17 A. In the last year.

18 Q. Is she in the legal field?

19 A. No, she's not. She happened to be at the Black  
20 Forest that night.

21 Q. Okay. And is she a friend of yours?

22 A. Yes.

23 Q. All right. Since your divorce, has anybody else  
24 told you either that they saw them together or that  
25 they had heard a rumor that they were having an

1 affair?

2 A. Another friend of mine saw them together at the  
3 Capital Grille in Lyndhurst.

4 Q. When was that?

5 A. In the last year and a half. I don't have an exact  
6 date.

7 Q. Okay. And in either one of these instances, did  
8 the people tell you whether they were alone?

9 A. The first instance, they were alone, with Kathleen  
10 Monahan. I don't recall that the second person  
11 told me whether they were alone or not.

12 Q. Okay. So the piece of paper that we looked at in  
13 Exhibit 1 attached to your affidavit where you  
14 wrote down your recollection of that text, did you  
15 provide that document to your lawyer in your  
16 divorce proceeding?

17 A. I did not.

18 Q. Why not?

19 A. Didn't matter at that point. It was -- it was  
20 going to be -- it wasn't going to change the  
21 financial outcome of my marriage, my divorce one  
22 way or another. I didn't -- I didn't really think  
23 that that was necessary.

24 Q. Where have you kept that document since 2008?

25 A. I believe it was in the bottom drawer of my night

1 stand for a long time, and then at some point I  
2 moved it to my safe.

3 Q. All right. And -- okay. So at some point between  
4 2008 and this last year, you moved it from your  
5 night stand to your safe?

6 A. Correct.

7 Q. Okay. Has anyone else seen it -- let me ask you  
8 this: How did this come to be produced in this  
9 case?

10 A. Through conversations with my attorney.

11 Q. Has anyone besides you seen that document, your  
12 transcription of what you recall in this text,  
13 before you spoke with your attorney about this case  
14 that your deposition's being taken in right now?

15 A. No.

16 Q. Did you produce that document for a reason in this  
17 case?

18 MR. CHANDRA: Objection.

19 MR. SKIRBUNT: Objection.

20 Q. You can answer. I'm asking what prompted that to  
21 be produced in this case.

22 MR. CHANDRA: Objection. Calls for  
23 attorney-client privilege information.

24 Q. I'm not -- I'm not -- okay. Just to be clear, I'm  
25 not asking you to tell me about any communications

1 with your attorney.

2 A. Okay.

3 Q. I'm asking what event prompted your production of  
4 that document, if you can tell me, without telling  
5 me about communications with your attorney.

6 A. It was pertinent to the subpoena.

7 Q. Okay. All right. And other than producing it in  
8 this case and keeping it in your safe all that  
9 time, you're saying nobody has seen this document  
10 before the last few months but you?

11 A. Not to the best of my recollection, no. That's why  
12 it was put in a safe.

13 Q. And why did you keep it in the safe? Why was it  
14 important to you to keep that?

15 A. Because my ex-husband has done a very, very good  
16 smear job with my children, and should anything  
17 happen to me, I wanted them to know the truth.

18 Q. The truth being that you believe he was having an  
19 affair in 2008 with Judge Celebrezze; is that right?

20 A. Yes.

21 MR. CHANDRA: Object.

22 Q. During your marriage to Mark Dottore, did you ever  
23 accuse him of having an affair with a different  
24 woman --

25 A. No.

1 Q. -- other than Judge Celebrezze?

2 A. No.

3 Q. Did you question whether he was having an affair  
4 with an attorney named Mary Whitmore?

5 MR. CHANDRA: Do you mean Mary  
6 Whitmer, W-h-i-t-m-e-r?

7 MS. WOEBER: It's an attorney who  
8 works in the same building as his. I am not  
9 sure of the spelling.

10 A. Yes. Yeah. At one point, they were spending an  
11 awful lot of time together.

12 Q. Okay. So you suspected that Mark was having an  
13 affair with Ms. Whitmer, too?

14 A. I did.

15 Q. What time period was that?

16 A. I do not recall at this time.

17 Q. Did you ever ask him if he was having an affair  
18 with Mary Whitmer?

19 A. I did.

20 Q. And what did he say?

21 A. No. She was like his sister.

22 Q. He told you that?

23 A. Yes.

24 Q. Okay. And what has he told you about the nature of  
25 his relationship with Judge Celebrezze?

1 MR. CHANDRA: Objection for the same  
2 reasons stated earlier.

3 Q. You can answer, Ms. Moran.

4 A. That they were like brother and sister. I don't  
5 send my brothers and sisters texts like that  
6 however.

7 Q. I think you testified that you are not sure whether  
8 Mark has changed phones several times since 2008;  
9 is that right?

10 A. What I said is he didn't change his phone number.  
11 I'm sure he's changed his phone because of the  
12 upgrades --

13 Q. All right.

14 A. -- on phones.

15 Q. And in your affidavit, you said he's changed phones  
16 since 2008 multiple times, Plaintiff's Exhibit 1.  
17 Do you want us to pull that up?

18 A. I don't -- what are you -- what are you asking me?

19 Q. I'm asking if that's accurate. Do you know that  
20 he's changed phones multiple times since 2008?

21 A. I do not know that. I would assume that because of  
22 the way Apple phones work. You get (inaudible)  
23 upgrades.

24 Q. And who prepared the affidavit that you signed  
25 that's been marked as Exhibit 1?

1 MR. SKIRBUNT: Objection. We aren't  
2 waiving privilege, are you, counsel?

3 MS. WOEBER: I am not.

4 Q. Do you know who prepared the affidavit that you  
5 signed?

6 A. My lawyer.

7 Q. If you said this, I apologize. When was the date  
8 of the visit to Nemaocolin that was referred to in  
9 Exhibit 1, the attachment to Exhibit 1?

10 A. I believe it was July 9th, 2008.

11 Q. Okay. I thought you said that was the day of the  
12 surprise party, so maybe we need to go back through  
13 this. Do you recall --

14 A. The surprise party was the 8th. We left for  
15 Nemaocolin the 9th.

16 Q. Got it. Okay. Thank you.

17 And your son, Charles, I think you said was  
18 playing with Mark's phone while you were in  
19 Nemaocolin?

20 A. Correct.

21 Q. Okay. How old was Charles at the time?

22 A. 16.

23 Q. And when did Charles tell you that he had seen  
24 texts on his father's phone while you were in  
25 Nemaocolin?

1 A. In the next -- it would have been in the next four  
2 weeks tops.

3 Q. Do you know why he told you that?

4 A. Yes. He and his father were fighting over him  
5 going to a football camp and we were both getting  
6 crazy phone calls from Mark, because I was supposed  
7 to take him to football camp, and Charles was  
8 furious and he said, "You don't know him. You  
9 don't know" -- "you don't really know him," and  
10 then he told me about the texts.

11 Q. And you said you were getting calls from Mark. Was  
12 he out of town at the time?

13 A. No. I was at home and he would have been at work.

14 Q. Are you in contact with Mark Dottore anymore?

15 A. No.

16 Q. Was that your decision or his?

17 A. His.

18 MS. WOEBER: I don't have any further  
19 questions.

20 MR. HEALY: I just have a couple  
21 questions.

22 - - - -

23 CROSS-EXAMINATION OF LISA MORAN DOTTORE

24 BY MR. HEALY:

25 Q. First, I represent Justin Seeton. Do you know who



1 Justin Seeton is?

2 A. No.

3 Q. Jim Zak, do you know who he is?

4 A. No.

5 Q. Serpil Ergun, do you know who she is?

6 A. No.

7 Q. Okay. And Susan Sweeney, do you know who she is?

8 A. No.

9 Q. Okay. And you and your husband never talked about  
10 them or any -- any conversations about them in any  
11 way? Okay.

12 A. No.

13 Q. I wanted to ask you about -- and I apologize. I  
14 think I have an allergy attack going on, so bear  
15 with me.

16 I want to ask you a few questions about the  
17 handwritten note. So in your affidavit, you  
18 mentioned this is written on a note card?

19 A. Yes.

20 Q. Okay. Do you still have the original copies of  
21 these notes?

22 MR. SKIRBUNT: The original of those  
23 notes chain of custody has been completed to  
24 Attorney Chandra's firm.

25 MR. HEALY: Okay. So Mr. Chandra has

1 the originals, correct?

2 MR. SKIRBUNT: At this time, he does.

3 MR. CHANDRA: Counsel, counsel, if you  
4 want to inspect them, we do have custody of  
5 those. Thank you.

6 MR. HEALY: Okay. I appreciate it.  
7 Thank you.

8 MR. CHANDRA: And just to return  
9 custody back to counsel at the conclusion of  
10 the case.

11 MR. HEALY: All right. Thank you.

12 BY MR. HEALY:

13 Q. Other than these two note cards that you have, I  
14 don't know if it's one or two note cards, but other  
15 than these handwritten documents, do you have any  
16 other notes related to any affairs that your  
17 husband may have had with anyone?

18 A. No.

19 Q. Okay. And I want to try to understand this note  
20 that pertains to Charles. So what Charles told  
21 you, you never actually saw the text messages,  
22 correct?

23 A. I did not.

24 Q. Okay. So whatever information you have comes from  
25 Charles and it's not firsthand knowledge, correct?

1 A. Correct.

2 Q. Okay. And where is Charles now?

3 A. He lives in Chicago. He's 32.

4 Q. And you anticipated my next question. Thank you.

5 All right. You made a statement toward the end  
6 of your deposition about which child is closer to  
7 you and which child is closer to your husband. Can  
8 you kind of elaborate on that a little bit? Like  
9 who's closer to whom?

10 A. I have close relationships with Charles and Olivia.  
11 At the moment, I have no relationship with my  
12 daughter Camille.

13 Q. Okay. The La Quinta, there were two bills in here  
14 for, I don't know, charges for La Quinta. One was  
15 on 11-2-2018 and the other was January 1st of 2018;  
16 is that correct?

17 A. Yes.

18 Q. And then in terms of the 11-2-2018, you don't know  
19 who was there with him on that day, correct?

20 A. I do not.

21 Q. And same with for the January 1st -- or  
22 December 31st and January 1st, you don't know who  
23 he was with that day either, correct?

24 A. I do not.

25 Q. I may not have anymore questions.

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(Thereupon, a discussion was had  
off the record.)

- - - -

MR. HEALY: All right. No further  
questions.

MR. CHANDRA: Let's bring up Exhibit 3  
again, please, Plaintiff's Exhibit 3.

Please move to Bates number Moran 40.

- - - -

RE-CROSS-EXAMINATION OF LISA MORAN DOTTORE

BY MR. CHANDRA:

Q. We're back to the business credit card receipts  
that you produced in response to the subpoena. And  
now we're on Moran 40 and what we're going to do is  
look for an entry about La Quinta here, too, that  
we may have missed discussing.

MR. CHANDRA: Okay. Up a little bit  
more, please. There you go.

Q. March 5th, 2018 you see an entry for the La Quinta  
Inns and Suites in Independence, Ohio, arrival date  
March 5th, 2018, and March 6th, 2018. Was this  
among the entries that you observed when you  
acquired these records in the divorce?

A. Yes.

1 Q. And was this one of the entries that caused you to  
2 further suspect an affair between your husband and  
3 Leslie Ann Celebrezze?

4 A. Yes.

5 Q. And are you aware of any legitimate business  
6 purpose for your father who -- excuse me. Let me  
7 withdraw that. I have no idea why I brought your  
8 father into this.

9 Are you aware of any legitimate business reason  
10 for your now ex-husband, Mark E. Dottore, who lives  
11 in the Greater Cleveland area to book an overnight  
12 room in the La Quinta Inns and Suites in  
13 Independence, Ohio on March 5th, 2018?

14 A. I do not.

15 Q. And your, is it -- your prior testimony still  
16 stands that your understanding was that the  
17 La Quinta Inns and Suites in Independence is very  
18 close to Celebrezze's house; is that correct?

19 A. It is my understanding, yes.

20 MR. CHANDRA: Okay. No further  
21 questions.

22 - - - -

23 RECROSS-EXAMINATION OF LISA MORAN DOTTORE

24 BY MR. HEALY:

25 Q. Really quick. This March 5th, 2018 entry, do you

1 know who was with your husband at the La Quinta --  
2 La Quinta on that day?

3 A. I do not.

4 Q. Okay. And you say -- Mr. Chandra asked you about a  
5 legitimate reason. You don't know of one, but  
6 could there have been one?

7 A. I can't imagine what, but I suppose there could  
8 have.

9 Q. Okay. And you never asked your husband about it,  
10 correct?

11 A. I didn't see these until after the divorce was well  
12 underway.

13 Q. Okay. So would it be fair to say, whatever reason  
14 your husband was at La Quinta on whether it was in  
15 March of 2018, December, or in January of 2018 or  
16 any other time, you'd be speculating as to why he  
17 was there and who he was with, correct?

18 A. Correct.

19 MR. HEALY: Thank you.

20 - - - -

21 RE-CROSS-EXAMINATION OF LISA MORAN DOTTORE

22 BY MS. WOEBER:

23 Q. Just briefly, same topic. As to any of these  
24 La Quinta charges, they were all in 2018, after  
25 Mark had moved out, right?

1 A. Yes.

2 MS. WOEBER: All right. That's all I  
3 have.

4 - - - -

5 FURTHER RE-CROSS-EXAMINATION OF LISA MORAN DOTTORE  
6 BY MR. CHANDRA:

7 Q. One quick follow-up question, or at least  
8 thematically it may be a few questions.

9 Mr. Healy was asking you about whether you  
10 would be speculating about the purpose of the  
11 visit. Did you feel that based on all the other  
12 information you had, including that text message  
13 you saw from Celebrezze to your husband, that you  
14 had a well-reasoned basis to believe that that may  
15 be where he's having an affair with Celebrezze?

16 MS. WOEBER: Objection. Leading.  
17 Calls for speculation.

18 A. Yes.

19 Q. So you felt you had a reasonable basis?

20 A. Yes.

21 MR. CHANDRA: No further questions.

22 I think, Jim, it's up to you. How do you  
23 want to handle the read?

24 MR. SKIRBUNT: She's not going to  
25 waive.

1 MR. CHANDRA: Okay. So she'll read.

2 MR. SKIRBUNT: Yes.

3 MR. CHANDRA: Okay. Well --

4 MR. HEALY: I just want to put  
5 something on the record before we close this  
6 out.

7 Depending on what other documents I receive  
8 from you in discovery, and I'm taking you right  
9 now at your word that you've given me  
10 everything relevant to this deposition, but  
11 if something should come up in your next  
12 production, whether it's written responses or  
13 documents, I just reserve the right to bring  
14 Ms. Moran back. I don't want to do that, but  
15 if necessary, I may need to. Okay?

16 MR. CHANDRA: Totally understand your  
17 position, and the same would be true for us  
18 depending on what evidence emerges in  
19 discovery.

20 We -- I want to say to Ms. Moran Dottore,  
21 we understand how difficult this is. We  
22 understand you're here under compulsory  
23 process. We would like to think that the  
24 deposition is closed, all of the lawyers here,  
25 but it's relatively early in the litigation,



1 and if other evidence emerges where we need to  
2 take some additional deposition time, we'll be  
3 in touch with your lawyer.

4 So thank you very much everyone.

5 And then, Brendan, if I could call you  
6 maybe at 3:30, would you be available?

7 MR. HEALY: Yeah, that's fine.

8 MR. CHANDRA: Thank you, everyone.

9 Thank you for coming today. I appreciate it.

10 And, Ms. Newlin, we will take a copy of the  
11 transcript, but just on a regular pace, nothing  
12 urgent.

13 THE WITNESS: Great. Thank you.

14 MS. WOEBER: What -- Ms. Newlin, what  
15 are the options if we wanted a rough transcript?

16 COURT REPORTER: A rough? Do we want  
17 this on the record or do we want to go off the  
18 record?

19 MR. CHANDRA: We can go off. Let's go  
20 off.

21 THE VIDEOGRAPHER: We're off the  
22 record. The time is now 3:11.

23 (Deposition concluded at 3:11 p.m. EST.)  
24 (Signature was not waived.)

25 (See attached errata sheet  
two pages subsequent to this.)

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**C E R T I F I C A T E**

State of Ohio,                    )  
                                          ) **SS:**  
County of Cuyahoga.        )

I, Elaine S. Newlin, a Notary Public in and for the state of Ohio, do hereby certify that the within-named witness, LISA MORAN DOTTORE, was by me first duly sworn to testify the truth, the whole truth and nothing but the truth in the cause aforesaid; that the testimony then given was by me reduced to stenotypy in the presence of said witness, afterwards transcribed by means of computer-aided transcription, and that the foregoing is a true and correct transcript of the testimony so given as aforesaid.

I do further certify that this deposition was taken at the time and place as specified in the foregoing caption, and that I am not a relative, counsel, or attorney of either party, that I am not, nor is the court reporting firm with which I am affiliated, under a contract as defined in Civil Rule 28 (D), or otherwise interested in the outcome of this action.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal of office at Cleveland, Ohio, on this day, December 28, 2023.



---

Elaine S. Newlin, Ware Reporting Service, LLC  
21860 Crossbeam Lane, Rocky River, OH 44116  
My commission expires August 22, 2025.

1 **RE:**  
2 **GEORGEANNA M. SEMARY vs.**  
3 **LESLIE ANN CELEBREZZE, et al.**  
4 **CUYAHOGA, CV-23-984974**  
5 **DEPOSITION OF LISA MORAN DOTTORE**  
6 **TAKEN 12/18/2023**

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**ERRATA SHEET**

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23 \_\_\_\_\_ **NO CHANGES**

24 **SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_  
25 **LISA MORAN DOTTORE**

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**Y**

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**Z**

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Affidavit of Lisa Moran

I, Lisa Moran, being duly sworn according to law, testify as follows:

1. I am over the age of 18, I have personal knowledge of and am competent to testify regarding the matters set forth in this Affidavit.
2. I was married to Mark Dottore from November 27, 1987 to January 6, 2020.
3. At 7:30 am on August 6, 2008, while I was at home in our bedroom, I saw a text message from Leslie Ann Celebrezze (hereinafter "Celebrezze") appear on the screen of Mark's iPhone. His phone was on the nightstand and he was outside watering flowers. I read the message, which said: "I know it is early but my house is still quiet. I know your stressed out. You need to make love to me this week I feel safe when I am in your arms." I read the text three times.
4. I had previously seen Mark receive texts and telephone calls from Celebrezze. He would respond to her.
5. I was upset to see Celebrezze's text message on Mark's phone, which is why I read it three times to sear it into my memory. Later that day, I transcribed on a notecard, word-for-word, what Celebrezze wrote to my husband. A true and correct copy of my transcription is attached.
6. My additional contemporaneous notes, which I also wrote August 6, 2008 underneath the transcription for context, read as follows:

SAME DAY CHARLES TOLD ME THAT HE PICKED UP TEXTS  
WHILE WE WERE IN NEMACOLIN - SHE CALLED HIM

THE NIGHT OF HIS SURPRISE PARTY SHE WAS SO INCREDIBLY  
RUDE TO ME I GOT SUSPICIOUS - SHE HAD TO LEAVE EARLY  
AND SHE TEXT HIM AGAIN "DON'T BE MAD" SEEMS SHE  
KNEW HIM BETTER THAN ME.

7. Charles is my son Charles. Nemaocolin is a resort in Farmington, Pennsylvania. The "she" I was referring to was Celebrezze. Our vacation at Nemaocolin and the surprise birthday party for Mark (July 9, 2008) were events that led up to the text on August 6, 2008, after which I asked Mark Dottore to "pack a bag" and leave our house. I wanted to document these events to remind myself of the hurt and anger Mark Dottore and Celebrezze caused me and to create a record in case something happened to me.
8. I do not have access to Mark Dottore's phone anymore. I cannot obtain the original text message. He changed phones since 2008 multiple times.



/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

*Lisa Moran Dottore*

12/2/23

SEMARY000005

State of Ohio )  
 ) SS.  
County of Cuyahoga )

Sworn to and subscribed before me this 2nd day of December, 2023.

Sharon A. Skirbunt  
Notary Public, State of Ohio

My commission expires: No Expiration Date

SHARON A. SKIRBUNT, ATTORNEY AT LAW  
NOTARY PUBLIC-State of Ohio  
My Commission has no expiration date  
Section 14701.02

8/6/08 7:30 AM, TEXT

I KNOW ITS EARLY BUT  
MY HOUSE IS STILL QUIET,  
I KNOW YOUR STRESSED  
OUT. YOU NEED TO MAKE  
LOVE TO ME THIS WEEK  
I FEEL SAFE WHEN I AM  
IN YOUR ARMS.

SAME DAY CHARLES TOLD  
ME THAT HE PICKED UP  
TEXTS WHILE WE WERE IN  
MEMA COUN - SHE CALLED HIM

THE NIGHT OF HIS SURPRISE  
PARTY SHE WAS SO  
INCREDIBLY RUDE TO ME  
I GOT SUSPICIOUS - SHE HAD  
TO LEAVE EARLY AND SHE  
TEXT HIM AGAIN "DONT  
BE MAD" SEEMS SHE  
KNEW HIM BETTER THAN  
ME.



8/6/08 7:30 AM, TEXT

I KNOW ITS EARLY BUT  
MY HOUSE IS STILL QUIET,  
I KNOW YOUR STRESSED  
OUT. YOU NEED TO MAKE  
LOVE TO ME THIS WEEK  
I FEEL SAFE WHEN I AM  
IN YOUR ARMS.

SOME DAY CHARLES TOLD  
ME THAT HE PICKED UP  
TEXTS WHILE WE WERE IN  
MEMACORD - SHE CALLED HIM

THE NIGHT OF HIS SURPRISE  
PARTY SHE WAS SO  
INCREDIBLY RODE TO ME  
I GOT SUSPICIOUS - SHE HAD  
TO LEAVE EARLY AND SHE  
TEXT HIM AGAIN "DON'T  
BE MAD" SEEMS SHE  
KNEW HIM BETTER THAN  
ME.

PLAINTIFF'S  
EXHIBIT

2





**Business Platinum Card\***  
 DEL TONE BROTHIE BLDG  
 MARBLE CITY TOWER  
 Chicago, IL 60611



12/18/23

0000

Account Ending 5-37000

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time	Total
Payments	[REDACTED]	[REDACTED]	[REDACTED]
Credits			
*PAYMENTS 5/000	0000	0000	0000
*PAYMENTS 5/000	[REDACTED]	[REDACTED]	[REDACTED]
<b>Total Payments and Credits</b>	[REDACTED]	[REDACTED]	[REDACTED]

**Detail**

Payment #	Description	Amount
120774	MARBLE CITY TOWER	[REDACTED]
117078	THOMAS FOSTER INC	[REDACTED]
115274	THOMAS FOSTER INC	[REDACTED]
115275	THOMAS FOSTER INC	[REDACTED]

**New Charges**

**Summary**

	Pay In Full	Pay Over Time	Total
MARBLE CITY TOWER	[REDACTED]	[REDACTED]	[REDACTED]
THOMAS FOSTER INC	[REDACTED]	[REDACTED]	[REDACTED]
THOMAS FOSTER INC	[REDACTED]	[REDACTED]	[REDACTED]
<b>Total New Charges</b>	[REDACTED]	[REDACTED]	[REDACTED]

**Detail**

\* - General Fee, Confirmation Fee  
 \* - Service Fee, Confirmation Fee  
 \* - Service Fee, Confirmation Fee

**MARBLE CITY TOWER**  
 Chicago, IL 60611

Payment #	Description	Amount
115276	MARBLE CITY TOWER	41500
115277	MARBLE CITY TOWER	53500
115278	MARBLE CITY TOWER	67500
115279	MARBLE CITY TOWER	149500
115280	MARBLE CITY TOWER	53600
115281	MARBLE CITY TOWER	54500
115282	MARBLE CITY TOWER	55400



**Business Platinum Card<sup>SM</sup>**  
**POTTER & BROTHERS LLC**  
 MARK E POTTER  
 Closing Date 12/31/23

**OPEN**

PAID

12/31

Account Ending 3-87221

Detail Continued				Amount
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	51952.89
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	572.22
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			
12/20/23	STATE EXPRESS	CHRYSLER LEASE	CH	5400.00
	4060350000000000000			

**CHRYSLER FINANCE**  
 31000000000000000000



**Business Platinum Card<sup>®</sup>**  
**DEL CREDIT ADVISERS LLC**  
**MARINER CREDIT**  
 Closing Date 11/02/18 New Billing Date 12/02/18

**OPEN**

Page 1 of 6

Account Ending 543003

**New Balance**  
**Minimum Payment Due**

**Payment Due Date** 12/02/18

If you Payment Warning Note Payment Due Date is 12/02/18. If you do not pay your Minimum Payment Due by your Warning Note Date, you may incur a late fee of up to \$25.00 and your Account may be referred to the Faculty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in the long run. It will take you longer to pay off your balance. For example:

<p><b>Pay no more additional charges and reach 0% APR</b></p> <p>On time Minimum Payment Due</p>	<p><b>Make 3 days of the Pay Over This balance when it's in the red</b></p> <p>30 days</p>	<p><b>And for the Pay Over This balance, you'll pay an interest rate!</b></p>
--------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------

If you want a full information statement, call our toll free service line at 1-888-752-4122.

- See page 3 for a complete information about your account.
- For information on your Pay Over Time feature and fees, see page 11.

**Membership Rewards<sup>®</sup> Points**  
 Available and Pending as of 12/02/18

For more information, please see the Rewards section of the membership agreement.

**Account Summary**

**Pay in Full Portion**  
 Previous Balance  
 Payment Received  
 New Charges  
 Fees  
 New Balance

**Pay Over Time Portion**  
 Previous Balance  
 Payment Received  
 New Charges  
 Fees  
 Interest Charged  
 New Balance  
 Minimum Due

**Account Total**  
 Paying Balance  
 Payment Received  
 Fees  
 Interest Charged

**New Balance**  
**Minimum Payment Due**

Days Until Due 30

**Customer Care**

**Pay by Computer**  
 1-888-752-4122

**Customer Care** 1-888-752-4122  
**Pay by Phone** 1-888-752-4122

See page 7 for a complete information.

Available on the performance card, deactivate services if you pay on time.

**Payment Group**  
 1-888-752-4122

**Pay by Computer**  
 1-888-752-4122

**Pay by Phone**  
 1-888-752-4122

Account Ending 543003

Our 24-hour account service payment system is available to assist you.



16 06 00000 20752 11 17 A  
 MARINER CREDIT  
 DEL CREDIT ADVISERS LLC  
 25440 4361 110  
 CLEVELAND OH 44111-1243

Account Ending 543003

Minimum

This card's postal address or phone number has changed. Please change on the card.

DEL CREDIT ADVISERS LLC  
 P.O. BOX 12711  
 NEW CLEVELAND, OH 44111-1271

Amount Due due

0000345454570034538 00327727000542102 0



**Business Platinum Card**  
**MARKLE DOCTORS LLC**  
**MARKLE DOCTORS**  
 Closing Date 11/01/18

**OPEN**

Page 2 of 3

Account Ending 9-27000

**Payments and Credits**

**Summary**

	Pay In First	Pay Over Time #	AMT
Payments			
Credits			
12/18 0000000000000000	1000	1000	50.00
12/18/18 0000000000000000			
<b>Total Payments and Credits</b>			

**Detail**

Date	Description	Amount
12/18/18	MARKLE DOCTORS	
12/18/18	MARKLE DOCTORS	
12/18/18	MARKLE DOCTORS	
12/18/18	MARKLE DOCTORS	

**New Charges**

**Summary**

	Pay In First	Pay Over Time #	AMT
MARKLE DOCTORS			
MARKLE DOCTORS			
MARKLE DOCTORS			
<b>Total New Charges</b>			

**Detail**

**MARKLE DOCTORS**  
 Card Ending 9-27000

Date	Description	AMOUNT
12/02/18	MARKLE DOCTORS	545.49
12/02/18	MARKLE DOCTORS	1154.00
12/02/18	MARKLE DOCTORS	1259.25
12/02/18	MARKLE DOCTORS	548.20
12/02/18	MARKLE DOCTORS	575.00
12/02/18	MARKLE DOCTORS	1259.25

Detail Continued			* - Amount For Over/Under Budget	
				Amount
010004	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010005	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010006	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010007	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010008	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010009	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010010	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010011	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010012	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010013	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010014	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010015	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010016	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010017	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010018	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010019	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010020	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010021	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010022	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010023	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010024	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010025	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010026	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010027	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010028	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010029	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010030	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010031	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010032	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010033	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010034	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010035	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010036	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010037	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010038	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010039	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010040	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010041	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010042	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010043	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010044	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010045	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010046	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010047	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010048	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010049	MEMBERSHIP DELIVERED	TRAVEL	OH	5000
010050	MEMBERSHIP DELIVERED	TRAVEL	OH	5000





Detail Continued			+	Financial Document	Amount
10/2018	BRYAN JUISS LPHUBUS 11500 124	UNEMPLOY	UI		596.7
10/2018	FUTURE FINANCIAL BANKING SERVICES 11500 124	FINANCIAL	FI		511.64
10/2018	CONSTRUCTION 11500 124	CONSTR	CR		502.27
10/2018	CHARLES FIRST 11500 124				



**Business Platinum Card<sup>SM</sup>**  
**DOT DRE BROTHERS LLC**  
**MARK E DOTTORE**  
 Closing Date 10/29/18 New Closing Date 11/02/18

**OPEN**

Member Since  
 11/10

Account Ending 8-0706

**New Balance**

**Minimum Payment Due**

**Payment Due Date**

11/02/18

† **Make Payment Warning:** Your Payment Due Date is 11/02/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$27.50 and your Payment Due Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you do not pay the minimum payment each payed you will pay more in interest and we'll take you longer to pay off your balance. For more info:

- † **Pay by mail:** no cash back charge and each month you pay.
- † **Pay by phone:** You will pay the Payment Due balance (payment amount) in cash.
- † **Pay by the Payment Due Time:** balance you will pay on automatic (total).

Circle the  
**Minimum Payment Due**

01 year

If you would like information about our services call 1-800-333-1135.

See page 3 for more information about your account.

Effective immediately, we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to CHLDA Cardmembers who are asked to enroll. These updates provide additional clarity and do not change the way that Pay Over Time option works.

See page 13 for a Notice of Change To The Membership Rewards Program Terms & Conditions.

Cardholder Only

**Membership Rewards<sup>SM</sup> Points**

Available until 09/30/18 and 10/31/18

For up-to-date balance and full program details, visit [mrbank.com/rewards](http://mrbank.com/rewards)

**Account Summary**

**Pay by Mail**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 New Balance

**Pay Over Time**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 Interest Charged  
 New Balance  
 Minimum Due

**Account Total**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 Interest Charged

**Key Balance**

Minimum Payment Due

Days in Billing Period: 31

**Customer Care**

Pay by Computer  
 0000000000000000

Customer Care Pay by Phone  
 1-800-450-2468 1-800-433-9257

See page 3 for additional information.

You will likely prefer one of the following payment options:

**Payment Partner**  
 Do not exp. exp. date

**Pay by Computer**  
 0000000000000000

**Pay by Phone**  
 1-800-433-9257

Account Ending 8-0706

Enroll today to activate your Pay Over Time option. Make this payment with your first payment.



MARK E DOTTORE  
 DOT DRE BROTHERS LLC  
 2342 CLEVELAND BLVD  
 CLEVELAND OH 44113-2937

Payment Due Date  
 11/02/18

11/02/18

Amount enclosed

0000340799145014503 00000153000471259 00 4

Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

MORAN000010



**Business Platinum Card**  
 CHASE CARD MEMBERSHIP  
 MARK E BUTTONE  
 Closing Term 12/31/23

**OPEN**

12/29/23  
 p. 2/5

Account Ending 5-15008

① **Important Information:** To access the most up-to-date version of your Cardmember Agreement, please log in to your Account at [www.ww.com/ChaseCard.com](http://www.ww.com/ChaseCard.com).

② For information on your Pay Over Time feature, visit <https://www.chase.com/pay-over-time>.

**Payments and Credits**

**Summary**

	Jan to Feb	Apr to May	Total
Payments			
Credits			
<b>Total Payments and Credits</b>			

**Details** [View account details](#) [View statements by date range](#)

Payments			Total
12/21/23	MARK E BUTTONE	CONFIRMATION THANK YOU	
Credits			519.14

12/21/23	MARK E BUTTONE	Southwest Airlines 26145 TX 5001 West 43rd Street Irving, TX 75039-4240 Manager Name: M. J. BUTTONE Customer Type: SUPPLIER/EMPLOYEE	52.00
12/21/23	MARK E BUTTONE	TRUMP 2020 112 1000 WEEF DR 488-5214-2020	55.40


**New Charge**

**Summary**

	Jan to Feb	Apr to May	Total
MARK E BUTTONE			519.14
TRUMP 2020 112			
CHARLES BUTTONE 53024			
<b>Total New Charge</b>			

<b>Detail</b>	<b>Estimated by Case Timeliness</b>
---------------	-------------------------------------

Use the following link to view the case's estimated timeliness information.  
[https://www.courtlistener.com/cases/](#)

**WARRIOR OUTRIAGE**  
 Case No. 23-cv-00000

				Amount
0000000	UNRECORDED COPY	DISPATCH	01	\$7,000.00
0000001	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000002	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000003	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000004	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000005	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000006	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000007	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000008	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000009	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000010	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000011	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000012	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000013	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000014	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000015	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000016	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000017	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000018	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000019	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000020	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000021	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000022	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000023	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000024	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000025	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000026	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000027	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000028	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000029	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000030	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000031	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000032	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000033	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000034	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000035	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000036	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000037	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000038	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000039	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000040	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000041	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000042	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000043	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000044	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000045	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000046	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000047	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000048	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000049	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00
0000050	APR 2023	WARRIOR OUTRIAGE	01	\$3,000.00







Business Platinum Card<sup>SM</sup>  
MORAN BROTHERS LLC  
MARK E DOTTORE  
Billing Date 05/07/18 Next Closing Date 10/02/18

**OPEN**

Account Ending 8 27008

**New Balance**  
**Minimum Payment Due**

**Payment Due Date** 10/02/18<sup>†</sup>

**\*Late Payment Warning:** Your Account Due Date is 10/02/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$35.00 and your Annual Percentage Rate may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

You make no additional charges and make only the minimum payment.	You pay off only the minimum payment each month.	You make no additional charges and pay off more than the minimum payment.
-------------------------------------------------------------------	--------------------------------------------------	---------------------------------------------------------------------------

Time to Pay Off	APR	Total Interest Paid
18 months	19.99%	\$1,234.56

You would like information about how to help pay off your balance faster?

- 1. See pay.com for important information about your account.
- 2. For information on your Pay Over Time feature and how to use it, go to [pay.com](#).

**Membership Rewards<sup>SM</sup> Points**

See [link](#) and [cardholder.com](#) for details. Redeem points for flights, hotels and more. See [cardholder.com](#) for details. Points expire 12 months after earned.

**Account Summary**

**Pay In Full Portion**  
Previous Balance  
Payment Received  
New Charges  
New Balance

**Pay Over Time Portion**  
Previous Balance  
Payment Received  
New Charges  
New Balance  
Pay Over Time Due

**Account Total**  
Previous Balance  
Payment Received  
New Charges  
Total  
New Balance

**New Balance**  
**Minimum Payment Due**  
Pay by 10/02/18

**Customer Care**

**Pay by Computer**  
1-800-432-6622

**Customer Care** 1-800-432-6622  
**Pay by Phone** 1-800-432-6622

See [cardholder.com](#) for additional information.

1. Please refer to the information below, unless you are making your payment at:

**Pay by Mail** (Use only for paper cards)  
**Pay by Computer** (Use only for card payments)  
**Pay by Phone** (1-800-432-6622)

Account Ending 8 27008  
 Billing Date 05/07/18  
 Mark E Dottores  
 DOTTORE BROTHERS LLC  
 2510 CANAL RD  
 CLEVELAND, OH 44115-7935

Payment Method: **10/02/18**

1. Check the front address of this card for the correct mailing address.

AMERICAN EXPRESS  
 P.O. BOX 1700  
 NEW YORK, NY 10107-1700

Amount Enclosed



**Business Platinum Card**  
 CHARTER BROTHERS, LLC  
 MARK E DOTY  
 Carding Date 12/27/19

**OPEN**

12/27/2019

Page 1/10

Account Ending 5-33200

**Payments and Credits**

**Summary**

	Payment	Payment Type	Total
Payments			
Credits			
	WALKER, CHARLES	0001	1000
	CHARTER BROTHERS, LLC		
	MARK E DOTY		
<b>Total Payments and Credits</b>			

**Detail**

CHARTER BROTHERS, LLC

Business Platinum Card

Payment of interest on this card will appear on your statement

**Payments**

Card No	Merchant	Payment Type	Total
000010	MARK E DOTY	ONLINE PAYMENT THANK YOU	
Credits			
000010	CHARLES DOTY		
000010	CHARLES DOTY		
000010	CHARLES DOTY		
000010	MARK E DOTY		

**New Charges**

**Summary**

	Payment	Payment Type	Total
WALKER, CHARLES			
MARK E DOTY			
CHARLES DOTY			
<b>Total New Charges</b>			

**Detail**

Business Platinum Card

Payment of interest on this card will appear on your statement

Card No	Merchant	Payment Type	Total
000010	MARK E DOTY	CARDPAY	543.00
000010	CAPITAL GILBERT TRAVEL	CARD PAY	1274.64
000010	MARK E DOTY	CARDPAY	149.00



<u>Detail Continued</u>				<u>Amount</u>
01/20/18	STH 2001-115921 APRIL 2018	BRANCH 2001	24	33827
01/20/18	210-897-1222			
01/20/18	SCULLOCH HALLWAY 1200 W. 210TH STREET SARG	BRANT COLONY S	01	1332214
	70001-649871-0001000000			
	OPEN EXTENDED PAYMENT OPTION			
01/21/18	50100000196400000000	STEVENS	04	1401
01/21/18	210-897-1222			
01/21/18	DORRIDGE 20410 244 S 20410	MOHAWK	04	53664
01/21/18	610-764-1154			
01/21/18	JERSEYVILLE MOH 2001	COLUMBIA	01	1132134
01/21/18	210-897-1222			
	OPEN EXTENDED PAYMENT OPTION			
01/22/18	00110000110132800000	LENDING	04	117234
01/22/18	210-897-1222			
	OPEN EXTENDED PAYMENT OPTION			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	1100
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/24/18	LEFLOUQUONVA MCDENTR	610-342-3440	02	11320
01/24/18	610-342-3440			
01/25/18	DEBENTURE COLUMBIA OF HUDSON CO MOH	COLUMBIA	04	510007
01/25/18	610-342-3440			
	OPEN EXTENDED PAYMENT OPTION			
01/25/18	PARSONS H. PARSONS RD 210TH ST	BRANT COLONY S	04	110224
01/25/18	610-342-3440			
01/25/18	COLUMBIA 2200 1/2 W 220TH ST COLUMBIA	COLUMBIA	04	1162274
01/25/18	610-342-3440			
	Actual Date: 12/20/18	Payment Date: 03/15/18		
	610-342-3440			
	610-342-3440			
	610-342-3440			
	OPEN EXTENDED PAYMENT OPTION			
01/25/18	COLUMBIA 2200 1/2 W 220TH ST COLUMBIA	COLUMBIA	04	1162274
01/25/18	610-342-3440			
	Actual Date: 12/20/18	Payment Date: 03/15/18		
	610-342-3440			
	610-342-3440			
	610-342-3440			
	610-342-3440			
	OPEN EXTENDED PAYMENT OPTION			
01/27/18	WANTON HERRINGHELL	COLUMBIA	04	10259
01/27/18	610-342-3440			
01/27/18	WANTON HERRINGHELL	COLUMBIA	04	1167404
01/27/18	210-897-1222			
	OPEN EXTENDED PAYMENT OPTION			
01/27/18	HOPKINS RD 10180	610-374-4440	04	1147514
01/27/18	610-374-4440			
	OPEN EXTENDED PAYMENT OPTION			
01/27/18	210-897-1222	COLUMBIA	04	17448
01/27/18	610-342-3440			
01/27/18	WANTON HERRINGHELL	WANTON H	04	1248264
01/27/18	610-342-3440			
	OPEN EXTENDED PAYMENT OPTION			



Platinum Card®  
 MORTGAGE BROKERS, LLC  
 MARK F. DOTTORE  
 Closing Date: 05/07/18

**OPEN**

台灣銀行

分行

Account Ending: 638098

**Detail Continued** If an asterisk (\*) follows a number in the amount column, it indicates the amount is estimated.

				Amount
04/26/18	04/26/18 1000.00	NEWSTRADE	DR	(100.0)
	CONVAC-6813			
04/26/18	04/26/18 1111.00	NETSALARY	CR	281.25
	04/26/18 1111.00			
	04/26/18 1111.00			
05/26/18	05/26/18 1111.00	FFAC-110001	DR	(481.2)
	11/26/18			
03/26/18	03/26/18 1111.00	ILL-121014	DR	(48.78)
	Annual Date	Depository Date		
	06/30/16	06/30/16		
	02/01/16			
	12/31/15			
03/26/18	03/26/18 1111.00	FFAC-110001	DR	(24.45)
	Annual Date	Depository Date		
	06/30/16	06/30/16		
	02/01/16			
	12/31/15			
	OPEN ENDER'S FLOWERS BLDG			
03/26/18	03/26/18 1111.00	FFAC-110001	DR	(44.38)
	2/26/18-1/27			
03/26/18	03/26/18 1111.00	NETSALARY	CR	341.75
	DIRECT MULTI DEPOSIT			
03/26/18	03/26/18 1111.00	NETSALARY	CR	32.28
	DIRECT MULTI DEPOSIT			
03/26/18	03/26/18 1111.00	NETSALARY	CR	58.22
	ACTUAL			
03/26/18	03/26/18 1111.00	NETSALARY	CR	31.38
	ACTUAL			
03/26/18	03/26/18 1111.00	UNIVERSITY	DR	(35.28)
	UNIVERSITY			
03/26/18	03/26/18 1111.00	UNIVERSITY	DR	58.22
	UNIVERSITY			

**MF** MORTGAGE BROKERS, LLC



**Business Platinum Card<sup>®</sup>**  
 US TOP 500 FIRM LLC  
 MARK E DOTTORE  
 Card No. 0000000000000000 Next Billing Date 08/02/18

**OPEN**

12/29/2018  
 p.19

Account Ending 687939

**Now Balance**

**Minimum Payment Due**

**Payment Due Date**

08/02/18

**Late Payment Warning:** Your Payment Due Date is 08/02/18. If you do not pay your Minimum Payment Due by your Next Billing Date, you may incur a late fee (a fee of up to 5% of your Payable Amount APR may be increased to a Penalty APR of 25.99%).

**Minimum Payment Warning:** If you do not pay the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For details:

Types of non-payment charges and each month you pay	You don't pay off the Pay Over Time balance if you don't make each payment	Add to the Pay Over Time balance if you don't make each payment
Category: Minimum Payment Due	30 years	

If you have a U.S. bank account, you can receive automatic payments at 1-888-750-4131.

See page 2 for more information about your account.

Your Platinum Card Membership is an annual subscription to Signature Rewards (a value of \$100). If you do not wish to receive this benefit, please call us at the number on the back of your Card. We credit is only offered to Members who elect not to receive the program.

For information on your Pay Over Time feature and limits, see page 2.

**Membership Rewards<sup>®</sup> Points**

Available for earning over 250,000

Points available for use: 250,000

**Account Summary**

**Points Full Portion**

Previous Balance  
 Payment Made in Full  
 New Charges  
 Fees  
 New Balance

**Payment Made Portion**

Previous Balance  
 Payment Made in Full  
 New Charges  
 Fees  
 Interest Charged  
 New Balance  
 Minimum Due

**Account Total**

Previous Balance  
 Payment Made in Full  
 New Charges  
 Fees  
 Interest Charged

**New Balance**

Minimum Payment Due

Payment Due Date

**Customer Care**

Pay by Computer

Customer Care  
 1-800-403-9938

Payment Phone  
 1-800-737-4600

See page 2 for additional information.

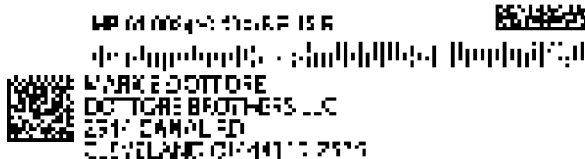
Use the QR code to pay directly from your mobile device.

Pay by Computer

Pay by Debit Card

Pay by Phone

Account Ending 687939

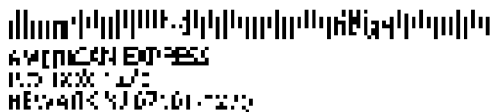


MARK E DOTTORE  
 DOTTORE BROTHERS LLC  
 251 CANALEO  
 CLEVELAND OH 44115-2515

Use the QR code to pay directly from your mobile device.

Payment Due Date  
 08/02/18

Use the QR code to pay directly from your mobile device.



Amount Enclosed

0000347561457014532 003181032000623137 001 4

Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

MORAN000019



**Business Platinum Card<sup>®</sup>**  
**MARK E DOTTRE**  
 Company Data 000010

**OPEN**

Card No. 0000  
 p. 01

Account Ending 8-07000

**Payments and Credits**

**Summary**

	As Is Total	Pay Over Time <sup>1</sup>	Total
<b>Payments</b>			
<b>Credits</b>			
MARK E DOTTRE 0000	1000	2000	3000
MARK E DOTTRE 0000			
<b>Total Payments and Credits</b>			

**Details** [View all payments and credits](#)

Payments	Amount
000010 MARK E DOTTRE ONLINE PAYMENT - 000010	
<b>Credits</b>	<b>Amount</b>
000010 MARK E DOTTRE	

**New Charges**

**Summary**

	As Is Total	Pay Over Time <sup>1</sup>	Total
MARK E DOTTRE 0000			53340.07
MARK E DOTTRE 0000			
MARK E DOTTRE 0000			
<b>Total New Charges</b>			

**Details** [View all new charges](#)

<sup>1</sup> Payment plan available on select purchases. For more information, visit [www.bankofamerica.com/creditcards](#).

**MARK E DOTTRE**  
 Exp. Ending 000000

	Amount
000010 MARK E DOTTRE 0000	9849.04
000010 MARK E DOTTRE 0000	512.78
000010 MARK E DOTTRE 0000	3162.04
000010 MARK E DOTTRE 0000	51.00
000010 MARK E DOTTRE 0000	51.00
000010 MARK E DOTTRE 0000	343.87
000010 MARK E DOTTRE 0000	5123.14
000010 MARK E DOTTRE 0000	573.90





**Business Platinum Card<sup>®</sup>**  
**ROTHSCHILD BROTHERS LLC**  
 MARK F. ROTHSCHILD  
 Billing Date 08/02/18 Final Closing Date 08/02/18

2 of 2 pages

Page 1 of 2

**OPEN**

Account Ending 6-37002

**New Balance**

**Minimum Payment Due**

**Payment Due Date**

08/02/18<sup>1</sup>

<sup>1</sup> Late Payment Warning: After Payment Due Date 08/02/18, you do not pay your Minimum Payment Due by your Next Billing Date, you may have to pay a late fee of up to \$27.00 and your Payment Time may be extended to the End of Period (EOP).

**Membership Rewards<sup>®</sup> Points**

Membership Rewards of card

For card reporting balance and to apply for this card, visit [members.rewards.com](http://members.rewards.com)

**Account Summary**

**Pay It Full Period**

Account Balance  
 Payment Credit  
 New Charge  
 Fee  
 Cash Balance

**Pay Due Time Period**

Account Balance  
 Payment Credit  
 New Charge  
 Fee  
 Interest Charge  
 New Balance  
 Minimum Due

**Account Total**

Previous Balance  
 Payment Credit  
 New Charge  
 Fee  
 Interest Charge

**New Balance**

Minimum Payment Due  
 Regular Billing Period: 1

**Customer Care**

Pay by Computer  
[www.americanexpress.com](http://www.americanexpress.com)

Customer Care Pay by Phone  
 1-800-469-3456 1-800-469-3456

See page 3 for additional information.

**Minimum Payment Warning:** To make sure the minimum payment is on time, you will pay more in interest on your card. See your card for more information.

If you make an additional payment, you will pay off your debt faster. If you do not pay your bill on time, you will be charged a late fee.

If you want the information from our e-mailing services, call 1-800-469-3456.

See page 3 for more information on your card.

See reports of notices about your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WIA notices, starting on page 2.

Important Information: To access the most up-to-date version of your Cardmember Agreement, please log in to your account at [www.americanexpress.com](http://www.americanexpress.com).

\* Please see our performance on our detached label with your payment.

Payment Address  
 Where applicable, see cardholder

Pay by Computer  
[www.americanexpress.com](http://www.americanexpress.com)

Pay by Phone  
 1-800-469-3456

Account Ending 637002

08/02/18 08/02/18  
 Please see page 3 for more information.

MEMORANDUM TO THE BOARD OF DIRECTORS  
 American Express Company

**MARK EDGAR WISE**  
 DIRECTOR BROTHERS LLC  
 2344 CAYL RD  
 CLEVELAND OH 44113-2535

Payment Due Date  
 08/02/18

AMERICAN EXPRESS

AMERICAN EXPRESS  
 P.O. BOX 2370  
 HEAVENLY HILLS, OH 44130-1270

Amount Enclosed

Check here if you are enclosing a check or other payment.  
 Your signature is required.



**Business Platinum Card<sup>®</sup>**  
**WAXSE BROTHERS LLC**  
**WAXSE BROTHERS**  
 2101 N. 1st Avenue



12/29/23  
 p. 2/2

Account Ending 030008

**Payments and Credits**

**Summary**

	Pay to File	Pay Date/Time	Total
Payments			
Credit			
WAXSE BROTHERS LLC	1/10	9000	9000
CHASE BANK OF AMERICA			
<b>Total Payments and Credits</b>			

**Detail**

Payment	Amount
CHASE BANK OF AMERICA	
CHASE BANK OF AMERICA	
Credit	
CHASE BANK OF AMERICA	

**New Charges**

**Summary**

	Pay to File	Pay Date/Time	Total
WAXSE BROTHERS LLC			
CHASE BANK OF AMERICA			
CHASE BANK OF AMERICA			
<b>Total New Charges</b>			

**Detail**

Chase Bank of America  
 Chase Bank of America  
 Chase Bank of America

**CHASE BROTHERS**  
 Card ending 030008

Merchant	Category	Amount
WAXSE BROTHERS LLC	60	9000.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00
CHASE BANK OF AMERICA	00	0.00

Detail Continued				Transaction Date	Amount
02/14/16	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/15	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	400000-0000				
02/14/15	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	500040-0000				
02/14/14	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/14	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	400000-0000				
02/14/13	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/12	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/11	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/10	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/09	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/08	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/07	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/06	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/05	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/04	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/03	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/02	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/01	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				
02/14/00	1 FLOWN TO WYMAN, JAMES E I	500040-0000	40		511.00
	100000-0000				

THOMAS F DOTTORIS  
 100000-0000





**Business Platinum Card<sup>®</sup>**  
**MARK E COTTOSE BROTHERS LLC**  
**MARK E COTTOSE**  
 Closing Date 03/07/19 Next Billing Date 07/02/19



Account Ending 3-07002

Now Balance

Minimum Payment Due

Payment Due Date

07/02/19

**\*Late Payment Warning:** Your Payment Due Date is 07/02/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$25.00 and your Credit Limit will be reduced on the 30th day after APR of 29.99%.

**Minimum Payment Warning:** You make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Pay only the minimum payment each month you pay.	You'll pay off the balance over time but have to pay a lot of interest on the bill.	You'll pay off the balance faster with every payment you make.
--------------------------------------------------	-------------------------------------------------------------------------------------	----------------------------------------------------------------

1.49% Monthly Payment Rate	1.49% APR	
-------------------------------	--------------	--

For more information about card borrowing, go to [www.chase.com](http://www.chase.com) or call 1-800-426-0532.

- See page 2 for important information about your account.
- See page 12 for an Important Notice About Changes to Your Cardmember Agreement.
- See page 13 for a Notice of Change To The Membership Rewards Program Terms & Conditions.
- See Page 18 for Important Information regarding benefits Underwritten by AIGEX Admin/Under Company.

Membership Rewards<sup>®</sup> Points  
 and More: [mychase.com](http://mychase.com)

For more information, please visit [mychase.com](http://mychase.com), visit [www.membershiprewards.com](http://www.membershiprewards.com)

**Account Summary**

**Pay It Full Bill**

Account Balance	
Payments Made	
New Charges	
Fee	
New Balance	

**Pay Over Time Billing**

Account Balance	
Payments Made	
New Charges	
Fee	
Next Closing	
Monthly Payment Due	

**Account Total**

Free Loan Balance	
Payments Made	
New Charges	
Fee	
Current Charge	

**Next Billing**

Minimum Payment Due	
Payment Due Period	06

**Customer Care**

Pay by Computer  
 1-800-426-0532

Customer Care 1-800-426-0532	Pay by Phone 1-800-426-0532
---------------------------------	--------------------------------

See page 2 for additional information.

Pay by Card  
 Card explanation page 2/2

Pay by Computer  
[open.com/abc](http://open.com/abc)

Pay by Phone  
 1-800-426-0532

Account Ending 3-07002

Card Billing Account. Annual payments include separate statements.



MARK E COTTOSE  
 BROTHERS LLC  
 2330 CARROLL RD  
 FLYWILLYND, OH 44116-2535

Payment Due Date  
 07/02/19

Virtual Payment

Amount Due

Business Platinum Card  
DEL TORE BROTHERS, LC  
MARK E DOTSON  
Closing Date 9/30/18

**OPEN**

1/27/19

Account ending 88-0000

**Payments and Credits**  
Summary

	Pay In Full	Pay Over Time	Total
Payments			
Credits			
MARK E DOTSON 02/20/20	51141	1000	52141
DEL TORE BROTHERS LC 12/18/18			
DEL TORE BROTHERS LC 09/30/18			
<b>Total Payments and Credits</b>			

**Detail**

AMERICAN EXPRESS

Payment	Amount
06/20/18 MARK E DOTSON UNEMPLOYMENT - MARK E D	
Credit	Amount
06/12/18 MARK E DOTSON	52142
06/27/18 DEL TORE BROTHERS	
06/06/18 DEL TORE BROTHERS	

**New Charges**  
Summary

	Pay In Full	Pay Over Time	Total
MARK E DOTSON 05/16/18			
DEL TORE BROTHERS LC 05/11/18			
DEL TORE BROTHERS LC 05/04/18			
<b>Total New Charges</b>			

**Detail**

	Pay In Full	Pay Over Time	Total
05/02/18 AMERICAN AIRLINES 4810052	856-45-1900		856-45
05/02/18 AMERICAN AIRLINES American Express Prepaid Card Responsible Party: DEL TORE BROTHERS Business Type: DEL TORE BROTHERS LC			
05/02/18 FOUR SEASONS HOTEL	50000		50000
05/02/18 Arrival Date: 05/02/18 Departure Date: 05/08/18 Room No: 10000000 Room No: 10000000			
05/03/18 07/04/18 DEL TORE BROTHERS LC 07/04/18	1000000		1000000
07/22/18			

Detail Continued				Amount
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	AR	515.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 210-221-2270	PERMANENT	UN	\$ 1,104.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 210-221-2270	PERMANENT	CR	959.00
05/0018	TOWN HALL 0000000000000000 05/0018	PERMANENT	CR	532.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	1,147.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	542.00
05/0018	TOWN HALL 0000000000000000 05/0018	PERMANENT	CR	525.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 210-221-2270	PERMANENT	CR	942.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	513.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	AR	513.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	AR	1,144.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	AR	513.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	AR	513.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	AR	1,130.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	\$1,225.00 +
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	UN	510.00
05/0018	TOWN HALL 0000000000000000 210-221-2270	PERMANENT	CR	942.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	\$ 1,450.00 +
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	UN	959.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	\$ 1,580.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	970.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	\$ 2,210.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	542.00
05/0018	TOWN HALL 0000000000000000 210-221-2270	PERMANENT	UN	970.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	542.00
05/0018	ASSURANCE COMPANY OF AMERICA - WC 0004110000	PERMANENT	CR	942.00



Business Platinum Card  
 DORTCH PREFERRED H&M LLC  
 MARK E DORTCH  
 Closing Date 03/31/23

1385615

03/31/23

OPEN

Account Ending 8-37009

Detail Continued

Transaction Description

			Amount	
03/23/23	AMERICAN AIRLINES COMPANY	STARBUCKS	04	32502
	POSSESSION			
	DEBIT CARD			
03/23/23	STARBUCKS STORE	AMERICAN	04	30000
	DEBIT CARD			
03/23/23	ELITE HOTEL & RESORTS (PHOENIX)	CREDIT CARD	01	3450000
	DEBIT CARD			
03/23/23	AMERICAN AIRLINES COMPANY	STARBUCKS	04	30000
	POSSESSION			
	DEBIT CARD			
03/23/23	AMERICAN AIRLINES COMPANY	STARBUCKS	04	30000
	POSSESSION			
	DEBIT CARD			
03/23/23	AMERICAN AIRLINES COMPANY	STARBUCKS	04	30000
	POSSESSION			
	DEBIT CARD			
03/23/23	AMERICAN AIRLINES COMPANY	STARBUCKS	04	30000
	POSSESSION			
	DEBIT CARD			

TOMAS FORTI  
 3133 10th Street  
 Phoenix, AZ 85018



Electronic Payment Card  
**DOTTONE BROTHERS LLC**  
 MARK E DOTTONE  
 Closing Date 05/06/18 Next Billing Date 05/07/18

**OPEN**

Account Ending 87009

**New Balance**  
**Minimum Payment Due**



**Payment Due Date** 05/02/18

**Early Payment Warning:** Your Payment Due Date is 05/02/18. If you do not pay your Minimum Payment Due by your Next Billing Date, you may have to pay a late fee of up to \$1.00 and your Payment Due Date may be moved to the 1st day after the 25th.

**Minimum Payment Warning:** To help you pay the minimum payment on time, you will pay more in interest and fees if you do not pay off your balance. For example:

1. You make a \$1,000 purchase and do not pay it by your due date.	2. You only pay the Minimum Payment Due on the 1st day after the 25th.	3. You pay the \$1,000 balance by the 1st day after the 25th.
--------------------------------------------------------------------	------------------------------------------------------------------------	---------------------------------------------------------------

APR 15.99%  
 Minimum Payment Due

(You could get information about your account by calling 1-800-333-4733)

See page 2 for important information about our services and fees.

**Membership Rewards® Points**  
 Available Pending as of 05/01/18

For up to 30 days of your reward for purchases made with this membership card.

**Account Summary**

Pay to Full Period  
 Previous Balance  
 Payment Received  
 New Charges  
 Fees  
 Membership

Payment This Month  
 Previous Balance  
 Payment Received  
 New Charges  
 Fees  
 Interest Charges  
 New Balance  
 Minimum Due

**Account Total**  
 Previous Balance  
 Payment Received  
 New Charges  
 Fees  
 Interest Charges

**New Balance**  
**Minimum Payment Due**

Due In 6 Days (at least)

**Customer Care**

**Pay by Computer**  
 automatically

**Customer Care** 1-800-333-4733  
**Pay by Phone** 1-800-472-2027

24 Hours a Day, 7 Days a Week

Use this side of the paper to pay by check or with your payment card.

**Payment Location**  
 to pay with your payment card

**Pay by Computer**  
 automatically

**Pay by Phone**  
 1-800-472-2027

Account ending 87009

Enter ID when you make your payment.  
 Make deposits with a debit or credit card.

MS 01 30129 42 10 5 11 8

62753029



MARK E DOTTONE  
 DOTTONE BROTHERS LLC  
 2444 CANAL RD  
 CLEVELAND OH 44115-2652

Payment Due Date  
 05/02/18



Check here if your address or phone number has changed.  
 MAIL STOP 00000000000000000000



AMERICAN EXPRESS  
 P.O. BOX 1270  
 NEWARK NJ 07101 1270

\$ Amount Enclosed



Business Platinum Card  
 DOTCOM FURNITURE LLC  
 MARK E DOT COME  
 Billing Date 01-31-2023

**OPEN**

01/31/2023  
 p. 018

Account Ending 000000

**Payments and Credits**

**Summary**

	Pay In Fed	Pay Over Time #	Total
Payments			
Credits			
MARK E DOT COME	524.54	-41.8700	482.67
THOMAS DOT COME			
<b>Total Payments and Credits</b>			

**Detail**

Payment	Pay In Fed	Pay Over Time #	Total
01/24/23 MARK E DOT COME			
01/24/23 MARK E DOT COME			
01/24/23 MARK E DOT COME			
01/24/23 THOMAS DOT COME			

**New Charges**

**Summary**

	Pay In Fed	Pay Over Time #	Total
MARK E DOT COME			
THOMAS DOT COME			
THOMAS DOT COME			
<b>Total New Charges</b>			

**Detail**

Payment	Pay In Fed	Pay Over Time #	Total
01/24/23 MARK E DOT COME			
01/24/23 THOMAS DOT COME			
01/24/23 THOMAS DOT COME			
01/24/23 THOMAS DOT COME			
01/24/23 THOMAS DOT COME			
01/24/23 THOMAS DOT COME			





Business Platinum Card<sup>®</sup>  
 BOI FORD BROTHERS, LLC  
 MARK E BOI FORD  
 Closing Date 07/08/18

**OPEN**

04/23/2018

1 of 1

Account Ending 507000

Detail Continued		Transaction		Amount
04/25/18	DUNHALLS JOURNAL 9 16081704	431 649 995	CH	583.97
04/25/18	CLUBS AND CLUBS 216-882-2842	CLEVELAND	CH	275.64
04/25/18	WELLS FARGO BANK AUTO TELLER EXPENSE	SOUTH CLEVELAND	CH	14.62
04/25/18	CENTRAL TRADING COMPANY 116-447-2844	CLEVELAND, OH	CH	11,123.81
04/25/18	WELLS FARGO BANK JULIUS WELLS JOURNAL	CLEVELAND	CH	548.44
04/25/18	GREENSBORO BANK 1-877-444-4444	GREENSBORO	CH	141.76
04/25/18	AMERICAN EXPRESS AMERICAN EXPRESS	AMERICAN EXPRESS	TR	1332.99
	To: CLEVELAND OH 44115 From: NEW YORK OH 43124 VALUE: 11/23/2018 CLEVELAND OH 44115 To: NEW YORK OH 43124 From: CLEVELAND OH 44115 Value: 11/23/2018 Date of Deposit: 11/23/18			
04/25/18	TOYOTA HILLS 44020-2851-7380	CLEVELAND	CH	187.00
04/25/18	AMERICAN EXPRESS BANK 1-877-444-4444	CLEVELAND	CH	5118.51
04/25/18	CLUBS AND CLUBS 1-877-444-4444	CLEVELAND	CH	1500.00
04/25/18	AMERICAN EXPRESS 1-877-444-4444	CLEVELAND	CH	14.00
04/25/18	AMERICAN EXPRESS 1-877-444-4444	CLEVELAND	CH	588.64
04/25/18	AMERICAN EXPRESS 1-877-444-4444	CLEVELAND	CH	562.00
04/25/18	WELLS FARGO 1-877-444-4444	SOUTH CLEVELAND	CH	647.00
04/25/18	AMERICAN EXPRESS 1-877-444-4444	CLEVELAND	CH	593.00
	To: CLEVELAND OH 44115 From: NEW YORK OH 43124 Value: 11/23/2018 Date of Deposit: 11/23/18			
04/25/18	AMERICAN EXPRESS 1-877-444-4444	300-433-7300	TR	5124.00
	To: CLEVELAND OH 44115 From: NEW YORK OH 43124 Value: 11/23/2018 Date of Deposit: 11/23/18			
04/25/18	AMERICAN EXPRESS 1-877-444-4444	1-877-444-4444	CH	5124.00
04/25/18	AMERICAN EXPRESS 1-877-444-4444	WELLS	CH	1,178.81
04/25/18	AMERICAN EXPRESS 1-877-444-4444	1-877-444-4444	CH	584.00
04/25/18	AMERICAN EXPRESS 1-877-444-4444	WELLS FARGO	CH	342.12
04/25/18	AMERICAN EXPRESS 1-877-444-4444	WELLS FARGO	CH	544.00





**Business Platinum Card<sup>®</sup>**  
 5011 LEPUE ST. #1000  
 MARKEE DONORS  
 Closing Date 03/27/18 Next Closing Date 03/28/18

**OPEN**

03/27/18

Page 1 of 1

Account Ending 5-27000

**New Balance**

**Minimum Payment Due**

**Payment Due Date**

05/02/18<sup>1</sup>

<sup>1</sup> Late Payment Warning: Your Payment Due Date is 05/02/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$15.00 and your Pay Over Time APR may be increased to the Penalty APR of 26.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you'll pay more in interest and it will take longer to pay off your balance. To save money:

If you make no additional payments, your balance will increase by 29.99%.	If you pay only the Pay Over Time balance, you will pay an additional 26.99%.	If you pay the Pay Over Time balance, you will pay an additional 26.99%.
---------------------------------------------------------------------------	-------------------------------------------------------------------------------	--------------------------------------------------------------------------

Only the Minimum Payment Due

29.99%

For more information on how to save on closing anytime, call 1-800-822-4135

See page 2 for important information. Thank you, we care!

**Important Information:** To access the most up-to-date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

**Membership Rewards<sup>®</sup> Points**

Available for spending on 03/27/18

For up-to-date point balances, visit [www.americanexpress.com](http://www.americanexpress.com)

**Account Breakdown**

**Pay It Full Period**

Payments & Credits  
 Payments/Credits  
 New Credits  
 Fees  
 New Balance

**Pay Over Time Period**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 Payment Change  
 New Balance  
 Minimum Due

**Account Total**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 Payment Change

**New Balance**

Minimum Payment Due

Days to Pay Period: 35

**Customer Care**

Pay by Computer  
[americanexpress.com](http://americanexpress.com)

Customer Care: 1-800-488-8468  
 Pay by Phone: 1-800-433-6289

See page 2 for additional details.

Please indicate the amount of cash advance and amount of your payment.



**Payment Option**  
 New Charge: 100.00 per card



**Pay by Computer**  
 100.00 per card



**Pay by Phone**  
 1-800-433-6289

Account Ending 5-27000

For information on how to pay, visit [americanexpress.com](http://americanexpress.com)



MARK DONORS  
 5011 LEPUE ST. #1000  
 MARKEE DONORS  
 5011 LEPUE ST. #1000  
 MARKEE DONORS  
 5011 LEPUE ST. #1000

Payment Due Date  
 05/02/18

Minimum Payment Due

Check your phone number for changes to your payment information



AMERICAN EXPRESS  
 P.O. BOX 1070  
 NEWARK, NJ 07101-1070

Amount: \$100.00



**Business Platinum Card**  
 WAKE FOREST BROKERAGE LLC  
 WAKE FOREST  
 Closing Date 04/26/22

**OPEN**

Account Ending 6-3329  
 01/2023

Account Ending 6-3329

**Payments and Credits**

**Summary**

	Pay to Full	Pay Over Time	Total
Payments	[REDACTED]		
Credits	[REDACTED]		
WAKE FOREST BROK	\$25.00	\$3.33	\$28.33
WAKE FOREST BROK	[REDACTED]		
<b>Total Payments and Credits</b>	[REDACTED]		

**Details for closing date**

Payment	Amount
01/23/23 WAKE FOREST BROK ONLINE PAYMENT - 4/28/22	[REDACTED]
Credits	Amount
02/03/23 WAKE FOREST BROK ONLINE REBILLING COMPANY COLLECTS YOUR CARD CHARGEMENT FOR FEBRUARY 2023	\$25.00
02/03/23 WAKE FOREST BROK ONLINE REBILLING COMPANY COLLECTS YOUR CARD CHARGEMENT FOR FEBRUARY 2023	\$3.33
02/03/23 WAKE FOREST BROK ONLINE	[REDACTED]

**New Charges**

**Summary**

	Pay to Full	Pay Over Time	Total
WAKE FOREST BROK	[REDACTED]		\$228.13
KWAZI BUILDERS CO	[REDACTED]		[REDACTED]
CHANGES BOSTON REALTY	[REDACTED]		[REDACTED]
<b>Total New Charges</b>	[REDACTED]		

**Details**

For details of this transaction, see the statement on the back of this card.

WAKE FOREST BROK  
 Card Ending 6-3329

		Amount
02/03/23	WAKE FOREST BROK	\$25.00
02/03/23	WAKE FOREST BROK	\$3.33
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]
02/03/23	WAKE FOREST BROK	[REDACTED]

MORAN000034

Detail Continued			4-Month Payment Summary		Amount
Account	Description	Account	Code	Amount	
102570	WATERWORKS SUPPLY CO INC 00000000000000000000000000	102570000	OH		377.49
102571	UTILITIES COMPANY 00000000000000000000000000	102571000	OH		212.20
102572	UTILITIES COMPANY 00000000000000000000000000	102572000	OH		212.20
102573	UTILITIES COMPANY 00000000000000000000000000	102573000	OH		117.87
102574	UTILITIES COMPANY 00000000000000000000000000	102574000	OH		112.57
102575	UTILITIES COMPANY 00000000000000000000000000	102575000	OH		112.20
102576	UTILITIES COMPANY 00000000000000000000000000	102576000	OH		212.20
102577	TOWN HALL 00000000000000000000000000000000	102577000	OH		500.00
102578	TRUCK SERVICE CENTER 00000000000000000000000000	102578000	OH		151.00
102579	PROPERTY CLEANERS & MAINTENANCE	102579000	OH		100.00
102580	MOVIE	102580000	OH		14.00
102581	COMMUNITY ELECTRICAL SUPPLY COMPANY	102581000	OH		2000.00
102582	CHILDREN'S HOSPITAL	102582000	OH		800.00
102583	HYDRO-KING INC 00000000000000000000000000000000	102583000	OH		400.00
102584	WATER SERVICE CENTER 00000000000000000000000000	102584000	OH		500.00
102585	PAID BY CHECK FROM OTHER BANK ACCOUNT	102585000	OH		2000.00
102586	TOWN HALL 00000000000000000000000000000000	102586000	OH		500.00
102587	TELEPHONE COMPANY	102587000	OH		50.00
102588	DOUBLE TREE TRAVELER CORP 00000000000000000000000000000000	102588000	OH		3000.00
102589	TOLSON TREE TRAVELER CORP 00000000000000000000000000000000	102589000	OH		1000.00
102590	COFFEE TRUCK SERVICE	102590000	OH		200.00
102591	JAMES T 000000000000000000000000000000000000000000000000000	102591000	OH		1000.00
102592	US AIRWAYS 000000000000000000000000000000000000000000000000000	102592000	OH		300.00
102593	WATERWORKS SUPPLY CO INC 00000000000000000000000000	102593000	OH		400.00
102594	WATERWORKS SUPPLY CO INC 00000000000000000000000000	102594000	OH		100.00
102595	WATERWORKS SUPPLY CO INC 00000000000000000000000000	102595000	OH		200.00

Business Platinum Card  
DOTTONE BROTHERS LLC  
MARK E DOTTONE  
Closing Date 01/05/19

**OPEN**

Account Ending 8-20000

Detail Continued				Amount
01/05/19	PAYMENT DEPOSIT ATTACHED TO CARD	UNAPPORTIONED	0.00	752.11
01/05/19	CONFIRMED 30MP 4MPAP	0.00	0.00	320.34
THOMAS DOTTONE				



**Business Platinum Card<sup>SM</sup>**  
**DOCTORE ERCTHER'S LLC**  
**MARK E DOCTORE**  
 Closing Date 03/08/18 Next Closing Date 04/08/18

**OPEN**

123456789

01/18

Account ending 1-87003

<b>New Balance</b>	[REDACTED]
<b>Minimum Payment Due</b>	[REDACTED]
* Subject to possible amount of \$2500.00	
<b>Payment Due Date</b>	04/02/18

\* Late Payment Warning: If you do not pay the Minimum Payment Due by the Next Closing Date of 04/08/18, you may have to pay a late fee of the greater of \$30.00 or 2.99% of the previous Payment Full Amount, and your Payment Time 625 may be increased to 60 days by 4/15/18.

Minimum Payment Warning: If you make a 30-day late payment in any period, you will pay more than the \$30.00 late fee you incur for the 30-day delinquency. For example:

Payment Due Date	Amount Due	Amount Paid	Amount Due After 30 Days
03/08/18	\$100.00	\$100.00	\$100.00
04/08/18	\$100.00	\$90.00	\$110.00

Call by 03/08/18  
 Payment Due [REDACTED]

For more information on our credit card, call our customer care at 1-800-432-1234

- ➔ See page 2 for the most important changes to your account.
- ➔ Your account is past due.
- ➔ See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.
- ➔ See page 12 for important changes to your Account Benefits.

Continued on page 2

➔ Please use our steps to make loans, cash and returns in your account. ➔

Download Receipts  
 For more information, see page 11.

Pay by Computer  
 Learn more here.

Pay by Phone  
 1-800-432-1234

Account Ending 1-87003

Power Solutions Corp, 1234567890  
 Vermont, 05401-1234

MS01 0300 10001 820 2

03/08/18



**MARK E DOCTORE**  
**DOCTORE ERCTHER'S LLC**  
**2344 CAMEL RD**  
**CLEVELAND OH 44113-2555**

Payment Due Date  
 04/02/18

Member ID



AMER CAN EXPRESS  
 P.O. BOX 1270  
 NEW YORK NY 07107-1270

Account Ending  
 1-87003

➔ Credit Use Your Address:  
 Check your name and address.  
 www.bankofamerica.com

100781-9991-5101-4550 00 90515841 00230254 04

Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

MORAN000037



**Business Maximum Card**  
 D-MORAN000038  
 MARK E. DOCTOR  
 Closing Date 02/28/23



02/28/23

Page 2 of 2

Account Ending 000000

Account ID:  
 10745005

Because your payment was received and you may have  
 limited Member 3-to-Rewards® online. Please visit our website  
 at [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) or call 1-800-800-  
 EARN (397-3200) for more information on rewards points.  
 There is a \$75.00 re-activation month of points awarded to  
 rewards.

**Payments and Credits**

**Summary**

	App. to Bill	App. Over/Under	Total
Payments	1000	5000	6000
Credits			
MARK E. DOCTOR	5000	1000	6000
INVOICES - 02/28/23			
<b>Total Payments and Credits</b>			

**Detail**

Card No.	Merchant	Cardholder Name	Amount
000000	MARSHALLS	BILL WALKER/DOCTOR M E	6000
000000	INVOICES - 02/28/23		
000000	INVOICES - 02/28/23		
000000	THOMAS DOCTOR		
000000	THOMAS DOCTOR		

**New Charges**

**Summary**

	App. to Bill	App. Over/Under	Total
MORAN000038-0000			54,0839
+ 3028 (3028) x 3100			
3028 (3028) x 3100			
3028 (3028) x 3100			
<b>Total New Charges</b>			

<p><b>Search</b></p> <p>MARK E. DOTY, DR.</p> <p>Last Name: 75237001</p>	<p>Account ID: 1025552831</p> <p>Account Name: MARK E. DOTY, DR.</p> <p>Account Address: 1000 W. BIRCH ST. CHICAGO, IL 60610</p>
--------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------

Account ID	Description	City	State	Amount
00000000	MARK E DOTY DR	CHICAGO	IL	10000
00000001	MARK E DOTY DR	CHICAGO	IL	10000
00000002	MARK E DOTY DR	CHICAGO	IL	10000
00000003	MARK E DOTY DR	CHICAGO	IL	10000
00000004	MARK E DOTY DR	CHICAGO	IL	10000
00000005	MARK E DOTY DR	CHICAGO	IL	10000
00000006	MARK E DOTY DR	CHICAGO	IL	10000
00000007	MARK E DOTY DR	CHICAGO	IL	10000
00000008	MARK E DOTY DR	CHICAGO	IL	10000
00000009	MARK E DOTY DR	CHICAGO	IL	10000
00000010	MARK E DOTY DR	CHICAGO	IL	10000
00000011	MARK E DOTY DR	CHICAGO	IL	10000
00000012	MARK E DOTY DR	CHICAGO	IL	10000
00000013	MARK E DOTY DR	CHICAGO	IL	10000
00000014	MARK E DOTY DR	CHICAGO	IL	10000
00000015	MARK E DOTY DR	CHICAGO	IL	10000
00000016	MARK E DOTY DR	CHICAGO	IL	10000
00000017	MARK E DOTY DR	CHICAGO	IL	10000
00000018	MARK E DOTY DR	CHICAGO	IL	10000
00000019	MARK E DOTY DR	CHICAGO	IL	10000
00000020	MARK E DOTY DR	CHICAGO	IL	10000
00000021	MARK E DOTY DR	CHICAGO	IL	10000
00000022	MARK E DOTY DR	CHICAGO	IL	10000
00000023	MARK E DOTY DR	CHICAGO	IL	10000
00000024	MARK E DOTY DR	CHICAGO	IL	10000
00000025	MARK E DOTY DR	CHICAGO	IL	10000
00000026	MARK E DOTY DR	CHICAGO	IL	10000
00000027	MARK E DOTY DR	CHICAGO	IL	10000
00000028	MARK E DOTY DR	CHICAGO	IL	10000
00000029	MARK E DOTY DR	CHICAGO	IL	10000
00000030	MARK E DOTY DR	CHICAGO	IL	10000



Business Platinum Card<sup>SM</sup>  
 THOMAS FOOTLOFF LLC  
 THOMAS FOOTLOFF  
 Closing Date 02/28/23



02/28/23  
 11:00

Account Ending: 8-5000

**Data? Continued** 4 of 10 pages

Account Number	Description	Merchant Name	Category	Amount
0202009	PAYCOM SOFTWARE SYSTEMS INC	PAYCOM	84	24.19
0202010	AMERICAN AIRLINES	AIRLINE	20	120.78
0202011	AMERICAN AIRLINES	AIRLINE	20	120.78
0202012	AMERICAN AIRLINES	AIRLINE	20	120.78
0202013	AMERICAN AIRLINES	AIRLINE	20	120.78
0202014	AMERICAN AIRLINES	AIRLINE	20	120.78
0202015	AMERICAN AIRLINES	AIRLINE	20	120.78
0202016	AMERICAN AIRLINES	AIRLINE	20	120.78
0202017	AMERICAN AIRLINES	AIRLINE	20	120.78
0202018	AMERICAN AIRLINES	AIRLINE	20	120.78
0202019	AMERICAN AIRLINES	AIRLINE	20	120.78
0202020	AMERICAN AIRLINES	AIRLINE	20	120.78
0202021	AMERICAN AIRLINES	AIRLINE	20	120.78
0202022	AMERICAN AIRLINES	AIRLINE	20	120.78
0202023	AMERICAN AIRLINES	AIRLINE	20	120.78
0202024	AMERICAN AIRLINES	AIRLINE	20	120.78
0202025	AMERICAN AIRLINES	AIRLINE	20	120.78
0202026	AMERICAN AIRLINES	AIRLINE	20	120.78
0202027	AMERICAN AIRLINES	AIRLINE	20	120.78
0202028	AMERICAN AIRLINES	AIRLINE	20	120.78
0202029	AMERICAN AIRLINES	AIRLINE	20	120.78
0202030	AMERICAN AIRLINES	AIRLINE	20	120.78
0202031	AMERICAN AIRLINES	AIRLINE	20	120.78
0202032	AMERICAN AIRLINES	AIRLINE	20	120.78
0202033	AMERICAN AIRLINES	AIRLINE	20	120.78
0202034	AMERICAN AIRLINES	AIRLINE	20	120.78
0202035	AMERICAN AIRLINES	AIRLINE	20	120.78
0202036	AMERICAN AIRLINES	AIRLINE	20	120.78
0202037	AMERICAN AIRLINES	AIRLINE	20	120.78
0202038	AMERICAN AIRLINES	AIRLINE	20	120.78
0202039	AMERICAN AIRLINES	AIRLINE	20	120.78
0202040	AMERICAN AIRLINES	AIRLINE	20	120.78
0202041	AMERICAN AIRLINES	AIRLINE	20	120.78
0202042	AMERICAN AIRLINES	AIRLINE	20	120.78
0202043	AMERICAN AIRLINES	AIRLINE	20	120.78
0202044	AMERICAN AIRLINES	AIRLINE	20	120.78
0202045	AMERICAN AIRLINES	AIRLINE	20	120.78
0202046	AMERICAN AIRLINES	AIRLINE	20	120.78
0202047	AMERICAN AIRLINES	AIRLINE	20	120.78
0202048	AMERICAN AIRLINES	AIRLINE	20	120.78
0202049	AMERICAN AIRLINES	AIRLINE	20	120.78
0202050	AMERICAN AIRLINES	AIRLINE	20	120.78







**Business Platinum Card<sup>®</sup>**  
**AMERICAN EXPRESS LLC**  
**MARK C. BORTONE**  
 Closing Date 02/05/18    Next Closing Date 05/05/18

**OPEN**

Account Ending 5-3282  
p.1/2

Account Ending 5-3282

**New Balance** [REDACTED]

**Minimum Payment Due** [REDACTED]

**Payment Due Date** 05/02/18

**1 Late Payment Warning:** Your Payment Due Date is 05/02/18. If you do not pay your Minimum Payment Due by 05/02/18, closing 2 days prior, late payment charges of up to 25.00% and your Pay-Over rate APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you miss any of the minimum payments each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

<p>If you make additional charges and each month you pay:</p> <p style="text-align: center;"><b>On-time</b> Minimum Payment Due</p>	<p>You will pay 11% Pay-Over APR. You will take longer to pay off your balance.</p> <p style="text-align: center;"><b>On-time</b></p>	<p>You will pay 29.99% Pay-Over APR. Your balance will pay off much more slowly.</p> <p style="text-align: center;"><b>Late</b></p>
-----------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------

If you would like more information about card counseling, visit [www.aexp.com](http://www.aexp.com) or call 1-866-732-4139.

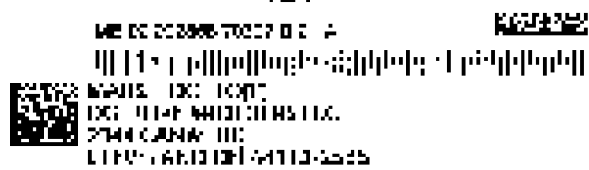
- 1. American Express Company (the issuer) has a new privacy policy.
- 2. American Express Company (the issuer) has a new privacy policy.
- 3. American Express Company (the issuer) has a new privacy policy.

- 4. See page 13 for important information about Your Account.
- 5. See Page 17 for an Important Notice About a Change to Your Cardmember Agreement.

Circle 4 on page 3

Please keep this bill, purchase ledger, card and cardmember agreement in a safe place.

- 6. Payment Complete. Call us to place a new paper bill.
- 7. Pay by Mail. Call us to place a new paper bill.
- 8. Pay by Phone. Call us to place a new paper bill.



Check that your address is correct. If you have moved, please change your address.

AMERICAN EXPRESS  
 P.O. BOX 1270  
 NEWARK, NJ 07102-1270

**Membership Rewards<sup>®</sup> Points**  
 Available as of 02/05/18 [REDACTED]

For information on balance transfers, call 1-800-872-6229 or visit [aexp.com/membershiprewards.com](http://aexp.com/membershiprewards.com)

**Account Summary**

**Pay In Full Period:**  
 Annual Fee [REDACTED]  
 Payment Due by [REDACTED]  
 New Charge [REDACTED]  
 New Balance [REDACTED]

**Pay Over Time Option:**  
 Payment Due by [REDACTED]  
 Payment Due [REDACTED]  
 New Charge [REDACTED]  
 New Balance [REDACTED]

**Account Total:**  
 Available Balance [REDACTED]  
 Payment Due by [REDACTED]  
 New Charge [REDACTED]  
 New Balance [REDACTED]  
 Minimum Payment Due [REDACTED]

Pay a Bill by Mobile App

**Customer Care**

**Pay by Card:** Open on 02/05/18

**Customer Care:** 1-800-872-6229  
**Pay by Phone:** 1-800-422-5229

See page 13 for additional information.

Account Ending 5-3282  
 1234 5678901234567890  
 1234 5678901234567890

Signature [REDACTED]  
 Mark [REDACTED]

5-3282  
 Account Ending



**Business Platinum Card**  
 MORTIMER BROS. MEN'S LLC  
 MARK E. SOTTOFE  
 Closing Date 02/28/23

**OPEN**

137

Account Ending 990000

- ① Effective February 28, 2023, Card Members will no longer earn 2% Member Club Rewards<sup>SM</sup> points on Club Rewards.
- ① We want to let you know that starting on 2/28/23, we'll be making some changes to simplify the way you can use your credit cards. In your paper statements, you can continue to view the full details of each transaction when you log into your account or [www.bankofamerica.com](http://www.bankofamerica.com).

**Payments and Credits**

	Pay to Full	Pay Only Minimum	Total
Payments			
Credits			
MARK E SOTTOFE	1000	50000	
MARK E SOTTOFE			
<b>Total Payments and Credits</b>			

**Debit** Includes pending orders

Unauthorized Transactions

For more information, visit [www.bankofamerica.com](http://www.bankofamerica.com)

Payments	Account	Amount
02/28/23 MARK E SOTTOFE	CHASE PAYMENT - BUSINESS	
Credits		
02/28/23 MARK E SOTTOFE	CHASE PAYMENT - BUSINESS	1147.51*
02/28/23 MARK E SOTTOFE	CHASE PAYMENT - BUSINESS	1147.51*
02/28/23 THE CHASE FOOTWEAR		

**New Charges**

	Pay to Full	Pay Only Minimum	Total
NEW CHARGES			
MARK E SOTTOFE			
MARK E SOTTOFE			
<b>Total New Charges</b>			

**Business Platinum Card<sup>®</sup>**  
THOMAS DOTTORS  
THOMAS DOTTORS  
Closing Date 02/05/24

**OPEN**

1/14/2024  
1:57:11

Account Ending 5-3788

Detail Continued		Statement Inquiries Through		Amount
01/25/24	CHRYSLER FINANCIAL GROUP Description 01/25/24 01/25/24 01/25/24 01/25/24	CHRYSLER	DR	1187.94
01/26/24	STANLEY BLACK & DECKER Description 01/26/24 TV	STANLEY	DR	1,039.14
01/26/24	GETTY RENT A CAR Description 01/26/24 01/26/24	GETTY	DR	537.85
01/26/24	POSTNET Description 01/26/24 01/26/24	POSTNET	DR	537.60
01/26/24	HOTEL Description 01/26/24 01/26/24	HOTEL	DR	522.14
01/26/24	WESTBANK Description 01/26/24 01/26/24	WESTBANK	DR	520.00
01/26/24	WESTBANK Description 01/26/24 01/26/24	WESTBANK	DR	520.00
01/26/24	TRAVEL EXPENSES Description 01/26/24 TV	TRAVEL	DR	500.00
01/26/24	WYOMING CREDIT Description 01/26/24 01/26/24	WYOMING	DR	548.13
01/26/24	WYOMING CREDIT Description 01/26/24 01/26/24	WYOMING	DR	1,000.00
01/26/24	WYOMING CREDIT Description 01/26/24 01/26/24	WYOMING	DR	10.00

THOMAS DOTTORS  
THOMAS DOTTORS



**Business Platinum Card<sup>®</sup>**  
**DOTTORE ERDINGER LLC**  
**MARK E DOTTORE**  
 Billing Date 01/20/18 Next Billing Date 03/06/18

1803261626

**OPEN**

1/17/18

Account Ending 4-37009

**New Balance**

**Minimum Payment Due**

**Payment Due Date**

02/02/18<sup>1</sup>

<sup>1</sup> Late Payment Warning: If you fail to pay by the Due Date (02/02/18), if you do not pay your Minimum Payment due by your Next Closing Date, you may have to pay a late fee which is 4.99% (flat fee). Over Time, APR may be increased to the Family Affair 25.99%.

**Membership Rewards<sup>®</sup> Points**

Available Ending as of 11/30/17

Use up to date points balance and visit [www.americanexpress.com](http://www.americanexpress.com) for details on how to use your Membership Rewards<sup>®</sup> points.

**Account Summary**

**Pay In Full Portion**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
 New Balance

**Pay Over Time Portion**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
 Previous Balance  
 Minimum Due

**Account Total**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee

**New Balance**

**Minimum Payment Due**

Days of Billing Period: 11

**Customer Care**

**Pay by Computer**  
 24 hours a day

**Customer Care** 1-800-432-3900    **Pay by Phone** 1-800-432-3900

**Pay by Mail** 1-800-432-3900

**Minimum Payment Warning:** If you make only the minimum payment each month, you will take more time to pay off and it will take you longer to pay on your balance. For example:

If you make only the minimum payment of \$10 each month on a \$1,000 balance, it will take you 100 months to pay off.

If you pay 25% of the Pay Down amount each month, it will take you 40 months to pay off.

If you pay 50% of the Pay Down amount each month, it will take you 20 months to pay off.

If you would like more information on our financing services, call 1-800-733-4100.

1 See [www.americanexpress.com](http://www.americanexpress.com) for more information about our account.

2 **Important Information:** To access the most up to date version of your Cardholder Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

3 Effective February 1, 2018, Card Members will no longer earn 2% Membership Rewards<sup>®</sup> points on their index.

4 Make a deposit of at least \$100 into your account to activate.

**Pay by Mail**  
 Select mail or bill payment option

**Pay by Computer**  
 24 hours a day

**Pay by Phone**  
 1-800-432-3900

Account Ending 4-37009

1-800-432-3900 for bill payment  
 or visit [www.americanexpress.com](http://www.americanexpress.com)

1803261626 01/20/18 47882 01/2



MARK E DOTTORE  
 DOTTORE ERDINGER LLC  
 2344 CYNIA, NC  
 CLEVELAND OH 44114-2636

1-800-432-3900  
 01/17/18

Minimum Payment Due



AMERICAN EXPRESS  
 P.O. BOX 1271  
 NEWARK NJ 07101-1271

\$ Amount Enclosed

000024 79914 37014638 002-6751-010061571 04 4

Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

MORAN000044



**Business Platinum Card<sup>®</sup>**  
**DOTTORE BROTHERS LLC**  
**MARK E DOTTORE**  
 Skating Equipment

**OPEN**

12/29/23

12/29

Account Ending 5-37000

**Payments and Credits**

**Summary**

	Tap to Pay	Pay Over Time	Total
Payments			
Credits			
MARK DOTTORE STORE	575.15	52.00	627.15
MARK E DOTTORE STORE			
MARK E DOTTORE STORE			
Total Payments and Credits			

**Detail**

Payments	Tap to Pay	Pay Over Time	Total
12/12/23	MARK DOTTORE	MARK E DOTTORE STORE	
Credits			Amount
12/12/23	MARK DOTTORE	MARK E DOTTORE STORE	575.15
12/29/23	MARK DOTTORE	MARK E DOTTORE STORE	
12/29/23	MARK DOTTORE	MARK E DOTTORE STORE	

**New Charges**

**Summary**

	Tap to Pay	Pay Over Time	Total
MARK DOTTORE STORE			
MARK DOTTORE STORE			
MARK DOTTORE STORE			
MARK DOTTORE STORE			
Total New Charges			

**Detail**

Payments	Tap to Pay	Pay Over Time	Total
12/29/23	MARK DOTTORE	MARK E DOTTORE STORE	575.15
12/29/23	MARK DOTTORE	MARK E DOTTORE STORE	52.00



Business Platinum Card<sup>SM</sup>  
 CITICORP SECURITIES LLC  
 MARCO OPTICARE  
 Billing Date 11/05/23



Account Ending 5-3706

Detail Continued		Account Ending 5-3706		
				Amount
01/20/23	AMERICAN EXPRESS	WESTWORLD	D	149.28
02/20/23	AMERICAN EXPRESS	WESTWORLD	Tx	1.00
03/20/23	AMERICAN EXPRESS	WESTWORLD	Tx	220.64
04/20/23	AMERICAN EXPRESS	SUBURBAN ILLINOIS	CH	14.02
05/20/23	AMERICAN EXPRESS	CLEVELAND OH	CH	428.50
06/20/23	AMERICAN EXPRESS	CLEVELAND	CH	518.30
07/20/23	AMERICAN EXPRESS	CLEVELAND	D	549.14
08/20/23	AMERICAN EXPRESS	CLEVELAND	CH	14.70
09/20/23	AMERICAN EXPRESS	IL-RS	CH	120.01
10/20/23	AMERICAN EXPRESS	IL-RS	CH	29.83
11/20/23	AMERICAN EXPRESS	IL-RS	CH	145.13
12/20/23	AMERICAN EXPRESS	CLEVELAND	CH	115.15
01/20/24	AMERICAN EXPRESS	CLEVELAND	CH	30.29
02/20/24	AMERICAN EXPRESS	CLEVELAND	CH	1.90
03/20/24	AMERICAN EXPRESS	CLEVELAND	CH	105.91
04/20/24	AMERICAN EXPRESS	CLEVELAND	D	124.70
05/20/24	AMERICAN EXPRESS	IL-RS	CH	121.95

THOMSON  
 1000 BROADWAY



**Business Platinum Card**  
 DOTTORO BROTHERS LLC  
 MARK E DOTTORO  
 Billing Cycle 06/01/15 - 07/01/15  
 Your Closing Date 07/01/15

07/01/15

07/01/15

Account Ending 001000

**New Balance**

Minimum Payment Due

Payment Due Date

07/02/15

**Late Payment Warning:** Your Payment Due Date is 07/02/15. If you do not pay your Minimum Payment Due on or before the Closing Date, you may have to pay a fee of up to \$35.00 and your Payment Terms may be changed to 0% APR to 29.99% APR.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your account. For example:

1) You make only the minimum payment each month (3%)	2) You will pay off the Pay Over Time balance if you make the minimum payment	3) And on the Pay Over Time balance you will pay an interest rate of 11%
3.9%	24 months	\$1,100.00

If you would like more details about our Pay Over Time program, call 1-800-872-4338.

- 1) See page 2 for program information on your account.
- 2) See page 11 for important changes to your Account Terms.
- 3) See page 15 for a Notice of Change To The Membership Rewards Program Terms & Conditions.
- 4) For information on your Pay Over Time feature and limit, see page 10.

Continued on page 7

**Membership Rewards® Points**

Available through 07/31/2015

Points to 200 points to a \$25 USD program credit. Offer is available through 07/31/2015.

**Account Summary**

**Pay by Full Payment**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
 New Balance

**Pay Over Time Period**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
 Interest Charged  
 New Balance  
 Minimum Due

**Account Total**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
 Interest Charged

**New Balance**

Minimum Payment Due

Payment Due Date

**Customer Care**

Pay by Computer  
 1-800-872-4338

Customer Care  
 1-800-472-8459

See page 2 for additional information.

Presented on the public internet. A valid ID will verify with your payment.

Pay by Computer  
 1-800-872-4338

Pay by Computer  
 1-800-872-4338

Pay by Phone  
 1-800-472-8459

**Account ending 001000**

Enter ID along with account number to verify.  
 Also see page 15 for BankID Program.



MARK E DOTTORO  
 DOTTORO BROTHERS LLC  
 1244 CANAL RD  
 CLEVELAND OH 44115-7515

Payment Due Date  
 07/02/15

Minimum



AMERICAN EXPRESS  
 P.O. BOX 1100  
 NEWARK, NJ 07102-1100

Account balance

Check for updates if your address or phone number has changed. Resubmit your information.



Business Platinum Card  
 BOA BANK OF AMERICA LLC  
 MARK E BOETTGER  
 Billing Date 01/07/23

01/07/23

p. 2/3

Account Ending 9-87199

- ① Effective 01/01/23, Priority Pass membership and experience credits will no longer be available to Platinum® Card Members, except for annual credits. Visit [www.bankofamerica.com/firstclassupgrade](https://www.bankofamerica.com/firstclassupgrade) for a list of available upgrades.

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time †	Total
Payments	[REDACTED]	[REDACTED]	[REDACTED]
Credits	[REDACTED]	[REDACTED]	[REDACTED]
Minimum Payment Due	[REDACTED]	[REDACTED]	[REDACTED]

**Detail**

† Minimum Payment Due

† Minimum Payment Due

† Minimum Payment Due

Payments	Pay In Full	Pay Over Time †	Total
MARK E BOETTGER	[REDACTED]	[REDACTED]	[REDACTED]
ONLINE PAYMENT - AMEX	[REDACTED]	[REDACTED]	[REDACTED]
Credits	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

**New Charges**

**Summary**

	Pay In Full	Pay Over Time †	Total
MARK E BOETTGER 01/07	[REDACTED]	[REDACTED]	[REDACTED]
CHASE RESTORE 01/10	[REDACTED]	[REDACTED]	[REDACTED]
CHASE RESTORE 01/03	[REDACTED]	[REDACTED]	[REDACTED]
Interac® Cheque	[REDACTED]	[REDACTED]	[REDACTED]



Detail

For Detailed Payment Information, Please Refer to the Statement of Financials for this account.

MARK E DOTSON  
Card ending 6 87508

Account	Description	Merchant	City	Amount
05-05-19	CARITA GRILLERIES0300000000 216 382-8109 PAY OVER THE COUNTER	YND-UNST	OH	112.00
05-05-19	WEPSTEIN 216 321-3000 PAY OVER THE COUNTER	C-FURNIT	OH	33.74
05-05-19	DELUMIC 4010000000-1133 4010000000	4-EL-TRUCK	TX	57.35
05-05-19	COOLWATER MICHIGAN BUSKALFA 850000004791 216-337-4100	NOURFURNIT	OH	14.52
05-05-19	THE MICHIGAN CHINA CENTER CANTON, OH	WYOMING	OH	51.50
05-05-19	JOHN J. BROS 216-357-6757 PAY OVER THE COUNTER	CLEVELAND	OH	112.44
05-05-19	ONE-800-TELEVISION 216-357-6757	338-405-7837	VI	12.45
05-05-19	THE MICHIGAN CHINA CENTER 216-357-6757 PAY OVER THE COUNTER	WYOMING	OH	31.62
05-05-19	800 BUSKALFA TALENT 216-357-6757 216-357-6757	CHAMBERS	TX	22.62
05-05-19	800 BUSKALFA TALENT 216-357-6757 216-357-6757 PAY OVER THE COUNTER	CHAMBERS	TX	22.62
05-05-19	CALL-800-405-7837 216-357-6757 216-357-6757 PAY OVER THE COUNTER	HOUSTON	TX	61.62
05-05-19	MICHIGAN CHINA CENTER 216-357-6757 216-357-6757	WYOMING	OH	5.50
05-05-19	WEPSTEIN 216-321-3000 216-321-3000 PAY OVER THE COUNTER	WYOMING	OH	51.00
05-05-19	THE MICHIGAN CHINA CENTER 216-357-6757 216-357-6757 PAY OVER THE COUNTER	WYOMING	OH	5.00
05-05-19	ELITE SUBSCRIPTION 216-357-6757 PAY OVER THE COUNTER	NEW YORK	NY	45.80
05-05-19	MICROSOFT 216-357-6757 216-357-6757	YND-UNST	OH	57.14
05-05-19	THE MICHIGAN CHINA CENTER 216-357-6757 216-357-6757	CLEVELAND	OH	51.00
05-05-19	COOLWATER MICHIGAN BUSKALFA 850000004791 216-337-4100	WYOMING	OH	59.22
05-05-19	CARITA GRILLERIES0300000000 216 382-8109 PAY OVER THE COUNTER	YND-UNST	OH	612.90
05-05-19	THE MICHIGAN CHINA CENTER 216-357-6757	300-448-3503	AZ	51.95



Detail Continued

Amounts in Dollars

				Amount
4000	CRIMINAL PROSECUTOR	CASUALTY	CH	551.00
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	542.01
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	6.00
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	541.00
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	541.00
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	541.00
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	541.00
4000	CRIMINAL PROSECUTOR	CRIMINAL PROSECUTOR	CH	541.00

THOMAS P DUTTON



**Business Platinum Card**  
 201 YORK ST, SUITE 1100  
 MARK E DOTTI  
 CLEVELAND OH 44115-2575

12/29/2023

p. 1/1

Account Ending 5-37123

**New Balance**

**Minimum Payment Due**

**Payment Due Date**

06/02/19<sup>+</sup>

\*Late Payment Warning: You are Past Due. As of 06/02/19, if you do not pay your Minimum Payment Due by your Next Carding Date, you may incur a late fee of \$29.00. If you pay your Past Due amount, it may be returned to the Penalty APR of 26.99%.

**Membership Rewards® Points**  
 Available and Pending as of 12/29/19

71,387

For use to redeem for a reward visit [www.ihg.com](http://www.ihg.com) or call 1-800-872-6622. For more information visit [www.ihg.com](http://www.ihg.com)

**Account Summary**

**Pay to Full Pay**  
 Amount Due  
 Payment Due Date  
 New Charge  
 Late Fee  
 Total Due

**Pay Over Time Plan**  
 Pre-Authorized Payment Due Date  
 New Charge  
 Late Fee  
 Total Due

**Transfer To**  
 New Balance  
 Payment Due Date  
 New Charge  
 Late Fee  
 Total Due

**New Balance**  
**Minimum Payment Due**

See Billing Facts 31

**Customer Care**

**Pay by Computer**  
 services.pay.com/merit

**Customer Care** 1-800-422-6453  
**Pay by Phone** 1-800-433-7600

See page 2 for additional information.

**Minimum Payment Warning:** If you make only the minimum payment each month you will pay a lot of interest and it takes you longer to pay off your balance. For example:

If you make no extra payments and you pay only the minimum payment due	If you pay off the Pay Over Time balance (based on the statement balance)	If you pay off the Pay Over Time balance. All payments are made on time.
26 months	26 months	26 months

If you would like information for the 12/29/2023 billing cycle, call 1-800-872-6622.

For payment by computer information about your account.

For information on your Pay Over Time feature and limit, see page 10.

Please refer to the information below for each of our payment options:

**Payment Coupon**  
 See step 10 for procedure.

**Pay by Computer**  
[www.pay.com/merit](http://www.pay.com/merit)

**Pay by Phone**  
 1-800-433-7600

Account Ending 5-37123

From 12/29/2023 to 01/02/2024. All payments must be made in US Dollars.

NO OF: 00000000000000000000

00000000000000000000

MARK E DOTTI

MARK E DOTTI  
 201 YORK ST SUITE 1100  
 CLEVELAND OH 44115-2575

Payment Due Date  
 06/02/19

Check this box to authorize payment by computer. For more information, see page 10.

AMERICAN EXPRESS  
 P O BOX 13375  
 CLEVELAND OH 44115-1337

Account Ending

Payments: Your payment must be made on the payment date shown on your bill. We'll post your bill to your online account and email the information to the cardholder. If you're a cardholder, your payment must be received by your bank on or before the payment date. We'll bill you on the payment date. If you're a cardholder, we'll bill you on the payment date. If you're a cardholder, we'll bill you on the payment date. If you're a cardholder, we'll bill you on the payment date. If you're a cardholder, we'll bill you on the payment date.

Payment for Education: We'll allow you to pay for your child's education through your bill. We'll allow you to pay for your child's education through your bill. We'll allow you to pay for your child's education through your bill. We'll allow you to pay for your child's education through your bill. We'll allow you to pay for your child's education through your bill. We'll allow you to pay for your child's education through your bill. We'll allow you to pay for your child's education through your bill.

How We Calculate Your Balance: We'll calculate your balance based on your bill. We'll calculate your balance based on your bill. We'll calculate your balance based on your bill. We'll calculate your balance based on your bill. We'll calculate your balance based on your bill. We'll calculate your balance based on your bill. We'll calculate your balance based on your bill.

How to Make Payment: We'll allow you to make payment through your bill. We'll allow you to make payment through your bill. We'll allow you to make payment through your bill. We'll allow you to make payment through your bill. We'll allow you to make payment through your bill. We'll allow you to make payment through your bill. We'll allow you to make payment through your bill.

Foreign Currency Charge: We'll allow you to charge in foreign currency. We'll allow you to charge in foreign currency. We'll allow you to charge in foreign currency. We'll allow you to charge in foreign currency. We'll allow you to charge in foreign currency. We'll allow you to charge in foreign currency. We'll allow you to charge in foreign currency.

Credit Balance: We'll allow you to have a credit balance. We'll allow you to have a credit balance. We'll allow you to have a credit balance. We'll allow you to have a credit balance. We'll allow you to have a credit balance. We'll allow you to have a credit balance. We'll allow you to have a credit balance.

Credit Reporting: We'll report your credit information. We'll report your credit information. We'll report your credit information. We'll report your credit information. We'll report your credit information. We'll report your credit information. We'll report your credit information.

Customer Care & Billing Inquiries
International Calls
Large Print & Readable Statements
Express Cash
800-376-3668
407-963-9316
800-376-3668
800-645-6237
Hearing Impaired
TDD: 1-800-771-6640
FAX: 1-800-707-4442
TDD: 1-800-771-6640

Change of Address
Pay Your Bill with AutoPay
Mail or Fax
Paying by mail can be a great idea. Just mail your bill to the address on the back of your bill. We'll bill you on the payment date. We'll bill you on the payment date. We'll bill you on the payment date. We'll bill you on the payment date. We'll bill you on the payment date. We'll bill you on the payment date.



Bushman Platinum Card  
COTTORE BROTHERS LLC  
MARK E COTTORE  
Billing Date 02/16/23

Account Ending 6-12008

### Payments and Credits

#### Summary

	Pay In Full	Pay Over Time 4	Total
Payments			
Credits			
MARK E COTTORE 3/2023			
THOMAS FEE 10/15/2022			
<b>Total Payments and Credits</b>			

[Details](#) + Show payment info

Payment	Amount
02/01/23 MARK E COTTORE	
02/01/23 CHASE PAYMENT THANK YOU	
<b>Credits</b>	<b>Amount</b>
02/01/23 THOMAS FEE 10/15	
02/01/23 THOMAS FEE 10/15	

### New Charges

#### Summary

	Pay In Full	Pay Over Time 4	Total
MARK E COTTORE 3/2023			
THOMAS FEE 10/15/2022			
CHARLES AUST FONES 3/2023			
<b>Total New Charges</b>			

#### Details

[+ Show Payment Terms Info](#)

For a full list of all cardholders, visit [bankofamerica.com/privacylink](#)

**MARK E COTTORE**  
Card # 6011 6-12008

Payment	Description	Merchant	Category	Amount
02/01/23	WELLS FARGO BANK	WELLS FARGO BANK	ATM	375.50
02/01/23	MARK E COTTORE			
02/01/23	Southern Bell	CELLS	14	190.00
	Southwest Airlines			
	CLARKSON SWISS	CLARKSON SWISS	ATM	5
	CLARKSON SWISS	CLARKSON SWISS	ATM	5
	TRAVEL	Travel Expense	100%	
	TRAVEL			
	TRAVEL			
	TRAVEL			
02/01/23	INTERNATIONAL	INTERNATIONAL	ATM	110.50
02/01/23	INTERNATIONAL	INTERNATIONAL	ATM	110.50
02/01/23	INTERNATIONAL	INTERNATIONAL	ATM	100.00
02/01/23	INTERNATIONAL	INTERNATIONAL	ATM	100.00

Detail	Continued	Account	Category	6-Digit Length Prefix	
				Rate	Usage
202003	TRAVEL EXPENSE	000000	1		520.00
202003	TRAVEL EXPENSE	000000	1		549.00
202003	TRAVEL EXPENSE	000000	1		325.00
202003	TRAVEL EXPENSE	000000	1		503.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		325.00
202003	TRAVEL EXPENSE	000000	1		525.00
202003	TRAVEL EXPENSE	000000	1		549.00
202003	TRAVEL EXPENSE	000000	1		325.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00
202003	TRAVEL EXPENSE	000000	1		526.00



**Business Platform Credit**  
**FUTURE BUILDERS LLC**  
**MARK EGYPT**  
 Ending Date 02-02-19

Account Ending 8-07030

Detail Continued		Account For Use This Month		Amount
04/22/19	FAMILY LIFE (00000000000000000000) 216-444-2337	CLEARING	CH	54321
04/22/19	DEFINITION ACCOUNT NUMBER ACCOUNT TYPE	DEFINITION	TX	25198
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS Date: Tue LAST TWO DIGITS: 00000000000000000000 This card has been activated Account Number: 3759 8765 4321 Account Type: AMERICAN EXPRESS PAYMENT INFORMATION	AMERICAN EXPRESS	TX	12345678
04/22/19	MERIT (00000000000000000000) MERIT (00000000000000000000) Date: Tue Last Two Digits: 00000000000000000000 Loan Number: 00111111111111111111 Payment Name: MORTGAGE PAY Document Type: MORTGAGE PAYMENT PAYMENT INFORMATION	MERIT	TX	67890123
04/22/19	Capital One (00000000000000000000) Capital One (00000000000000000000)	CLEARING	CH	54321
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	CLEARING	CH	21678
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	12345678
04/22/19	MORTGAGE (00000000000000000000) MORTGAGE	MORTGAGE	CH	54321
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	MORTGAGE	TX	12345678
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	234567
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	345678
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	456789
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	567890
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	678901
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	789012
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	890123
04/22/19	AMERICAN EXPRESS (00000000000000000000) AMERICAN EXPRESS	AMERICAN EXPRESS	TX	901234



Order	Description	Account	Product	Amount
000000	WESTERN 210 521 0000	11000000	01	100.00
000000	WESTERN 210 521 0000 MULTI-STATE INSURANCE INSURANCE AUTOMATED BILLING	00000000	00	100.00
000000	WESTERN 210 521 0000	00000000	00	100.00
000000	WESTERN 210 521 0000 MULTI-STATE INSURANCE INSURANCE AUTOMATED BILLING	00000000	00	100.00
000000	WESTERN 210 521 0000	00000000	00	100.00
000000	WESTERN 210 521 0000 MULTI-STATE INSURANCE INSURANCE AUTOMATED BILLING	00000000	00	100.00
000000	WESTERN 210 521 0000	00000000	00	100.00
000000	WESTERN 210 521 0000 MULTI-STATE INSURANCE INSURANCE AUTOMATED BILLING	00000000	00	100.00
000000	WESTERN 210 521 0000	00000000	00	100.00
000000	WESTERN 210 521 0000 MULTI-STATE INSURANCE INSURANCE AUTOMATED BILLING	00000000	00	100.00
000000	WESTERN 210 521 0000	00000000	00	100.00

 WESTERN UNION  
Customer Service



**Business Platinum Card**  
COTTOFF RSC14625112  
MARK F. COTTOFF  
Billing Date 04/02/14 Next Billing Date 05/01/14

Account Ending 0-37500

**New Balance** [REDACTED]  
**Minimum Payment Due** [REDACTED]  
**Payment Due Date** 05/02/14\*

\*Late Payment Warning: Your Payment Due Date is 05/02/14. If you don't pay your Minimum Payment Due by 05/11/14, we'll charge 20% per month for a late fee of up to \$25.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Membership Rewards® Points**  
Available and Pending 26 of 26,223  
For up to date rules, terms and conditions, visit [www.americanexpress.com](http://www.americanexpress.com)

**Account Summary**

**Pay in Full Amount**  
Previous Balance [REDACTED]  
New Charges [REDACTED]  
Fees [REDACTED]  
New Balance [REDACTED]

**Pay Over Time Amount**  
New Balance [REDACTED]  
Higher Interest Rate [REDACTED]  
New Charges [REDACTED]  
Fees [REDACTED]  
Interest Charged from Balance [REDACTED]  
Minimum Due [REDACTED]

**Account Totals**  
Previous Balance [REDACTED]  
Payments/Credits [REDACTED]  
New Charges [REDACTED]  
Fees [REDACTED]

**New Balance** [REDACTED]  
**Minimum Payment Due** [REDACTED]  
Cash-Back Period: 30

**Customer Care**

- Pay by Computer**  
At [www.americanexpress.com](http://www.americanexpress.com)
- Customer Care** 1-800-444-4338
- Pay by Phone** 1-811-433-5337
- See page 2 for additional information.

**Minimum Payment Warning:** If you make only the minimum payment each month, you will pay more in the long run and take you longer to pay off your balance. For example:

Example	Number of Payments	Amount of Payment Due
1. Paying the minimum	36	\$10.00
2. Paying 25% of the Pay Over Time amount	12	\$40.00
3. Paying the Pay Over Time balance	1	\$400.00

If you would like information on our credit counseling services, call 1-888-726-4130.

- 1. See page 2 for more information about your account.
- 2. Important Information: To access the most up-to-date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).
- 3. For information on your Pay Over Time feature and limit, see page 4.

4. Please do not reuse these labels below unless you receive the purchase label.

**Payment Center** 1-800-444-4338 (toll-free) **Pay by Computer** [www.americanexpress.com](http://www.americanexpress.com) **Pay by Phone** 1-800-444-4338

MEMORANDUM  
MARK F. COTTOFF  
COTTOFF RSC14625112  
2344 CNAW RD  
CLEVELAND OH 44113-2337

**Amount Enclosed**  
\$26,223.00  
Amount Enclosed

Checkmark if your information has been changed. Please call us if you need assistance.

AMERICAN EXPRESS  
P.O. BOX 12770  
MURFREESBORO TN 37132

Amount Enclosed



**Business Platinum Card**  
**DOTTOFF BROTHERS LLC**  
**MARK DOTTOFF**  
 Card No. 0000 0000 0000 0000

**MSC E 24**

Page 1 of 1

Account Ending 0 0000

**Payments and Credits**  
**Summary**

	Pay In Full	Pay Over Time	Total
Payments	[REDACTED]	[REDACTED]	[REDACTED]
Credits	[REDACTED]	[REDACTED]	[REDACTED]
MARK DOTTOFF 0000	\$0.00	\$0.00	\$0.00
THOMAS DOTTOFF 0000	[REDACTED]	[REDACTED]	[REDACTED]
CHARLES DOTTOFF 0000	[REDACTED]	[REDACTED]	[REDACTED]
<b>Total Payments and Credits</b>	[REDACTED]	[REDACTED]	[REDACTED]

**Total** \* Commercial Card

**Payments**

Merchant	Amount	Card	Amount
MARK DOTTOFF	\$0.00	0000	[REDACTED]
0000	[REDACTED]	0000	[REDACTED]
0000	[REDACTED]	0000	[REDACTED]

**Credits**

Merchant	Amount	Card	Amount
0000	[REDACTED]	0000	[REDACTED]
0000	[REDACTED]	0000	[REDACTED]

**New Charges**  
**Summary**

	Pay In Full	Pay Over Time	Total
MARK DOTTOFF 0000	[REDACTED]	[REDACTED]	[REDACTED]
THOMAS DOTTOFF 0000	[REDACTED]	[REDACTED]	[REDACTED]
CHARLES DOTTOFF 0000	[REDACTED]	[REDACTED]	[REDACTED]
<b>Total New Charges</b>	[REDACTED]	[REDACTED]	[REDACTED]

**Detail**

**MARK DOTTOFF**  
 Card No. 0000 0000 0000 0000

Card No.	Merchant	City	State	Amount
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00
0000 0000	MARK DOTTOFF	CLEVELAND	OH	\$100.00





Business Platinum Card  
 BOEYER BROTHERS LLC  
 MARK S BOEYER  
 Billing Date 05/01/19

05/01/19  
 1:50

Annual Ending 5/31/2019

Account Description		Account No. Card Transaction		Amount
01/2019	CHITSAIR REF	HOUSTON	TX	21,012.75
	LA - ELDORADO			
	From:	Card#	Class	
	LA - ELDORADO 05/01/19	07501714147	00	
		LA - CEDARS WOODSTAN	00	
		00071111471	00	
		LA - ELDORADO 05/01/19	00	
	Table Number 04000000000000000000	Date of Payment 05/01/19		
	Passenger Name 00000000000000000000			
	Document Type 00000000000000000000			
05/2019	INTERNET BUREAU	HOUSTON	TX	56,825.87
	LA - ELDORADO 05/01/19			
	LA - ELDORADO 05/01/19			
	LA - ELDORADO 05/01/19			
	LA - ELDORADO 05/01/19			
07/2019	LA - ELDORADO 07/01/19	HOUSTON	TX	1,000.00
	LA - ELDORADO 07/01/19			
	AUTOMATIC BILL			
08/2019	INTERNET BUREAU	HOUSTON	TX	61,154.00
	INTERNET BUREAU			
	From:	To:	Card#	Class
	LA - ELDORADO 08/01/19	LA - ELDORADO 08/01/19	07501714147	00
	LA - ELDORADO 08/01/19			
	LA - ELDORADO 08/01/19			
	LA - ELDORADO 08/01/19			
09/2019	LA - ELDORADO 09/01/19	HOUSTON	TX	1,000.00
	LA - ELDORADO 09/01/19			
	RESTAURANT			
09/2019	INTERNET BUREAU	HOUSTON	TX	41,625.00
	INTERNET BUREAU			
09/2019	LA - ELDORADO 09/01/19	HOUSTON	TX	5,000.00
	LA - ELDORADO 09/01/19			
	LA - ELDORADO 09/01/19			
10/2019	LA - ELDORADO 10/01/19	HOUSTON	TX	19,014.00
	LA - ELDORADO 10/01/19			
	PAYMENT BUREAU			
10/2019	LA - ELDORADO 10/01/19	HOUSTON	TX	5,000.00
	LA - ELDORADO 10/01/19			
11/2019	LA - ELDORADO 11/01/19	HOUSTON	TX	52,792.40
	LA - ELDORADO 11/01/19			
12/2019	LA - ELDORADO 12/01/19	HOUSTON	TX	4,314.00
	LA - ELDORADO 12/01/19			
01/2020	INTERNET BUREAU	HOUSTON	TX	5,000.00
	INTERNET BUREAU			
01/2020	LA - ELDORADO 01/01/20	HOUSTON	TX	5,935.00
	LA - ELDORADO 01/01/20			
02/2020	LA - ELDORADO 02/01/20	HOUSTON	TX	5,000.00
	LA - ELDORADO 02/01/20			
03/2020	LA - ELDORADO 03/01/20	HOUSTON	TX	1,000.00
	LA - ELDORADO 03/01/20			
04/2020	LA - ELDORADO 04/01/20	HOUSTON	TX	6,774.00
	LA - ELDORADO 04/01/20			

THOMAS BROTHERS



**Business Platinum Card**  
**DOTORE BROTHERS LLC**  
**MARK DOTORE**  
 Closing Date 03/31/19 Card Class: One 040010

03/19

Page 1

Account Ending 5-5252

**New Balance**  
**Minimum Payment Due**



**Payment Due Date** 04/02/19<sup>1</sup>

<sup>1</sup> Late Payment Warning: Your Payment Due Date is 04/02/19. If you do not pay your Minimum Payment Due by your Payment Due Date, you may have to pay a late fee of up to \$15.00 and your Payment Due Date may be extended to the 25th day of the following month.

**Membership Rewards<sup>SM</sup> Points**  
 available ending 03/31/19

For more information, go to [www.chase.com/rewards](http://www.chase.com/rewards) or call 1-800-4MYREWARDS.

**Account Summary**

**Pay In Full Period**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
**New Balance**



**Pay Over Time Period**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
 12.99% Annual  
**New Balance**  
**Minimum Due**



**Account Total**

Previous Balance  
 Payments/Credits  
 New Charges  
 Fee  
**Account Total**



**New Balance**

**Minimum Payment Due**



Card is not registered

**Customer Care**

**Pay by Computer**  
 1-800-4MYREWARDS

**Customer Care** 1-800-4MYREWARDS  
**Pay by Phone** 484-484-9276

See page 2 for additional information

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more interest and it will take you longer to pay off your account. For example:

If you make an additional payment each month, you will pay off your account faster.	If you will pay off the Pay Over Time balance you will pay less interest and pay off faster.	And for the Pay Over Time balance you will pay less interest and pay off faster.
-------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------

On 7/18  
**Minimum Payment Due** 25.00

For more information on your account and services, go to [www.chase.com](http://www.chase.com) or call 1-800-4MYREWARDS.

See page 2 for more information about your account.

For more information on your Pay Over Time feature, see page 15.

Please take the precautions to help protect your information with your card.

**Payment Coupon**  
 1-800-4MYREWARDS

**Pay by Computer**  
 1-800-4MYREWARDS

**Pay by Phone**  
 1-800-4MYREWARDS

Account Ending 5-5252

From 15 digit account number, remove  
 the last 4 digits and add 4500.

MC 02 30207 00000 0000  
 1 00000000000000000000000000000000



**MARK DOTORE**  
 1007 JAMES HANCOCK CENTER  
 20400 BROADWAY  
 SUITE 1000 NEW YORK, NY 10019

**Payment Due Date**  
 04/02/19



**MARK DOTORE**  
 P.O. BOX 12725  
 NEW YORK, NY 10087-0275

**Amount Owed**

Business Platinum Card  
MORAN DOTY INC  
CARD # 001103  
Closing Date 02/28/23

Account Ending 037408

### Payments and Credits

#### Summary

	Pay In Full	Pay Over Time+	Total
Payments			
Credits			
WALMART STORES			
THOMAS DOTY INC			
Total Payments and Credits			

#### Detail

Payment	Amount
02/24/23 WALMART STORES ON BEHALF OF MORGAN DOTY INC	
Credits	
02/24/23 THOMAS DOTY INC	
02/24/23 THOMAS DOTY INC	
02/24/23 THOMAS DOTY INC	
02/24/23 THOMAS DOTY INC	
02/24/23 THOMAS DOTY INC	

### New Charges

#### Summary

	Pay In Full	Pay Over Time+	Total
WALMART STORES			
THOMAS DOTY INC			
THOMAS DOTY INC			
Total New Charges			

#### Detail

Interest Charges for month of 12/29/23  
Annual Percentage Rate 19.99%  
Minimum Payment Due \$10.00

MORAN DOTY INC  
Card Ending 037408

	Amount
02/28/23 PURCHASE FROM WALMART STORES	\$105.34
02/28/23 PURCHASE FROM WALMART STORES	\$5.21
02/28/23 PURCHASE FROM WALMART STORES	1.56
02/28/23 PURCHASE FROM WALMART STORES	\$13.41
02/28/23 PURCHASE FROM WALMART STORES	17.25

Detail Continued		* Period - 40 Day Period		Amount
06/01/23	MAXX ELECTRO COMPANY DEFICITANCE ACCOUNT	DEBIT CARD	CA	95.00
06/01/23	MAXX ELECTRO PAY OVER TIME OPTION	DEFICIT CARD	CA	920.00
06/02/23	TITAN 445-2110210394 445-211030	DEFICIT CARD	CA	100.00
06/03/23	THE CITICORP NATIONAL BANK 445-211030	DEFICIT CARD	CA	100.00
06/03/23	MAXX ELECTRO PAY OVER TIME OPTION	DEFICIT CARD	CA	920.00
06/03/23	TITAN 445-211039 JEL 445-211039 Title ATLANTA HAZARDOUS Tax TAXPAINTEINTERNATIONAL Docu Number: 0000000000000 Finance Number: 0000000000000 Document Type: CONTRACT	DEFICIT CARD	CA	600.00
06/03/23	PAY OVER TIME OPTION US BANK SERVICES DEFICIT CARD Title ATLANTA HAZARDOUS Tax ATLANTA HAZARDOUS Docu Number: 0000000000000 Finance Number: 0000000000000 Document Type: CONTRACT	ATLANTA	CA	300.00
06/03/23	US BANK DEFICIT CARD Title ATLANTA HAZARDOUS Tax ATLANTA HAZARDOUS Docu Number: 0000000000000 Finance Number: 0000000000000 Document Type: CONTRACT	DEFICIT CARD	CA	300.00
06/03/23	THE CITICORP NATIONAL BANK 445-211030	ATLANTA	CA	100.00
06/03/23	DEFICIT CARD 445-211030 445-211030	DEFICIT CARD	CA	100.00
06/03/23	MAXX ELECTRO COMPANY 445-211030	DEFICIT CARD	CA	920.00
06/03/23	DEFICIT CARD DEFICIT CARD	DEFICIT CARD	CA	920.00
06/03/23	DEFICIT CARD DEFICIT CARD	DEFICIT CARD	CA	920.00
06/03/23	MAXX ELECTRO COMPANY DEFICIT CARD	DEFICIT CARD	CA	920.00
06/03/23	MAXX ELECTRO COMPANY DEFICIT CARD	DEFICIT CARD	CA	920.00
06/03/23	MAXX ELECTRO COMPANY DEFICIT CARD	DEFICIT CARD	CA	920.00
06/03/23	MAXX ELECTRO COMPANY DEFICIT CARD	DEFICIT CARD	CA	920.00
06/03/23	MAXX ELECTRO COMPANY DEFICIT CARD	DEFICIT CARD	CA	920.00





Detail Continued				Amount
2019-01	WELLS FARGO BANK	STACI WOOD	CH	3,183.50
2019-02	UNITED AIRLINES	UNITED	EX	1,725.00
2019-03	UNITED AIRLINES	UNITED	EX	1,725.00
2019-04	UNITED AIRLINES	UNITED	EX	1,725.00
2019-05	UNITED AIRLINES	UNITED	EX	1,725.00
2019-06	UNITED AIRLINES	UNITED	EX	1,725.00
2019-07	UNITED AIRLINES	UNITED	EX	1,725.00
2019-08	UNITED AIRLINES	UNITED	EX	1,725.00
2019-09	UNITED AIRLINES	UNITED	EX	1,725.00
2019-10	UNITED AIRLINES	UNITED	EX	1,725.00
2019-11	UNITED AIRLINES	UNITED	EX	1,725.00
2019-12	UNITED AIRLINES	UNITED	EX	1,725.00
2020-01	UNITED AIRLINES	UNITED	EX	1,725.00
2020-02	UNITED AIRLINES	UNITED	EX	1,725.00
2020-03	UNITED AIRLINES	UNITED	EX	1,725.00
2020-04	UNITED AIRLINES	UNITED	EX	1,725.00
2020-05	UNITED AIRLINES	UNITED	EX	1,725.00
2020-06	UNITED AIRLINES	UNITED	EX	1,725.00
2020-07	UNITED AIRLINES	UNITED	EX	1,725.00
2020-08	UNITED AIRLINES	UNITED	EX	1,725.00
2020-09	UNITED AIRLINES	UNITED	EX	1,725.00
2020-10	UNITED AIRLINES	UNITED	EX	1,725.00
2020-11	UNITED AIRLINES	UNITED	EX	1,725.00
2020-12	UNITED AIRLINES	UNITED	EX	1,725.00
2021-01	UNITED AIRLINES	UNITED	EX	1,725.00
2021-02	UNITED AIRLINES	UNITED	EX	1,725.00
2021-03	UNITED AIRLINES	UNITED	EX	1,725.00
2021-04	UNITED AIRLINES	UNITED	EX	1,725.00
2021-05	UNITED AIRLINES	UNITED	EX	1,725.00
2021-06	UNITED AIRLINES	UNITED	EX	1,725.00
2021-07	UNITED AIRLINES	UNITED	EX	1,725.00
2021-08	UNITED AIRLINES	UNITED	EX	1,725.00
2021-09	UNITED AIRLINES	UNITED	EX	1,725.00
2021-10	UNITED AIRLINES	UNITED	EX	1,725.00
2021-11	UNITED AIRLINES	UNITED	EX	1,725.00
2021-12	UNITED AIRLINES	UNITED	EX	1,725.00
2022-01	UNITED AIRLINES	UNITED	EX	1,725.00
2022-02	UNITED AIRLINES	UNITED	EX	1,725.00
2022-03	UNITED AIRLINES	UNITED	EX	1,725.00
2022-04	UNITED AIRLINES	UNITED	EX	1,725.00
2022-05	UNITED AIRLINES	UNITED	EX	1,725.00
2022-06	UNITED AIRLINES	UNITED	EX	1,725.00
2022-07	UNITED AIRLINES	UNITED	EX	1,725.00
2022-08	UNITED AIRLINES	UNITED	EX	1,725.00
2022-09	UNITED AIRLINES	UNITED	EX	1,725.00
2022-10	UNITED AIRLINES	UNITED	EX	1,725.00
2022-11	UNITED AIRLINES	UNITED	EX	1,725.00
2022-12	UNITED AIRLINES	UNITED	EX	1,725.00
2023-01	UNITED AIRLINES	UNITED	EX	1,725.00







Business Plan Firm  
DOTTORRE ENGINEERS LLC  
MARK C. DOTTORRE  
Closing Date 07/25/19

Account Ending 8-07000

Detail Continued		Account Ending 8-07000		
				AMOUNT
542000	PAID IN FULL TAXES TO FINANCIAL TAX	UNASSIGNED	001	545.00
	CITY OF LAKE			
542000	GENERAL ACCOUNT	UNASSIGNED	001	545.00
	MARKET			
	MITCHELL			



THOMAS J. DOTTORRE  
DOTTORRE ENGINEERS LLC



**Business Platinum Card**  
**DOTTORE BROTHERS LLC**  
**MARK E DOTTORE**  
 Closing Date 03/03/19 Next Closing Date 03/03/19

12/29/2023

01/15

Account Ending 8-3700

**New Balance**

**Minimum Payment Due**

Reduce the pending amount of \$4,332.81

**Payment Due Date**

03/02/19

**Late Payment Warning:** If you do not see the Minimum Payment Due by your Next Closing Date of 03/03/19, you may incur a penalty rate based on the Annual Percentage Rate (APR) of the card due. Payment filed after the next Payment Due Date APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more interest over time. Make your largest payment to pay off your balance. For more info:

If you make an additional charge and each month you pay...	You will pay off the Pay Over Time balance about...	And for the Pay Over Time balance you will pay an additional amount...
------------------------------------------------------------	-----------------------------------------------------	------------------------------------------------------------------------

Only the Minimum Payment Due	33 years	
------------------------------	----------	--

For more information, call our customer service team at 1-800-733-4199

- 1 See page 2 for important information about your account.
- 2 Your account is past due.
- 3 See page 23 for important information about your account.
- 4 See page 24 for a Notice of Change To The Membership Rewards Program Terms & Conditions.
- 5 For information on your Pay Over Time feature and limit, see page 12.

Continued on page 2

1. Pay off the balance as soon as you can to avoid paying interest.

**Payment Card**  
Do not staple this coupon to the card.

**Pay by Computer**  
A link and expiration date are provided.

**Pay by Phone**  
1-800-442-6633

Account Ending 8-3700

Get 15% off your next purchase with this link. Make sure you have your card with you.

MARK E DOTTORE  
 DOTTORE BROTHERS LLC  
 2345 CLEVELAND RD  
 CLEVELAND OH 44115-2575



Payment Due Date  
03/02/19

MIN CARD



AMERICAN EXPRESS  
 P.O. BOX 3300  
 FORT LAUDERDALE, FL 33304

3. **American Express**

1. Use your card only for purchases made in the U.S. 2. Excludes gas, groceries, etc.









**Business Platinum Card**  
**BOTTONE BROTHERS LLC**  
**MARK E. BOTTONE**  
 Billing Date 02/28/19

02/28/2019

Page 3

Account Ending 6-37309

Detail Continued		†. Amount for Debit/Withdrawal		
01/29/19				Amount
01/29/19	DIVEN PAYOR: POSITIVE OPTION	Chicago, Ill	CA	\$3403.04
01/29/19	UNITED AIR LINE PAYOR: POSITIVE OPTION	HOUSTON	TX	\$441.04
	From To	Cardholder Card		
	WASHINGTON NATIONAL CLEVELAND OH IOUS	LA 09		
	From Number 01604055483035	Card as Issued on 01/16/19		
	From Card Name: DOT 1000000190			
	Document Type: PASSENGER TICKET			
01/29/19	PAYOR: POSITIVE OPTION UNITED AIR LINE	HOUSTON	TX	\$441.04
	From To	Cardholder Card		
	WASHINGTON NATIONAL CLEVELAND OH IOUS	LA 09		
	From Number 01604055483035	Card as Issued on 02/07/19		
	Last Card Name: POSITIVE OPTION			
	Document Type: PASSENGER TICKET			
01/29/19	PAYOR: POSITIVE OPTION US AIR	SELENA, TX	CA	\$61.30
01/29/19	HELP USE CARD HELPER FROM	HELPER FROM	LA	\$5.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$44.32
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00
01/29/19	HELPER FROM HELPER FROM	HELPER FROM	CA	\$7.00





**Business Platinum Card**  
 EASTERN BROTH-ERS LLC  
 MARK E. DOTTORI  
 Billing Cycle: 02-28-19

1/27/2019

0.00%

Account Ending 5-3762

Detail Continued

Amount Available To Charge  
 Amount

Posting Date	Description	Check No.	Category	Amount
02/01/19	WALKER FURNITURE CO	00957776	CR	543.52
02/01/19	EMIL ENGINEERING			
02/01/19	ATLANTA HOME STORE	01161760	CR	679.77
	DIRECTOR'S MISC			
02/01/19	GREEN MOUNTAIN COFFEE	34522-3287	CR	518.00
	4422-0267			
02/01/19	GENERAL CONSULTING	01161760	CR	229000.00
	11-300-3300			
	PAYROLL			
02/01/19	AMERICAN SAVING BANK	00957776	CR	670.07
	4439-0222			
02/01/19	GRANT WATSON MARRIAGE	4439-0222	CR	110-00.00
	MARRIAGE COUNSELING			
02/01/19	4439-0222			
02/01/19	4439-0222			
	121-010-0222			
	4439-0222			
02/01/19	MAYOR'S OFFICE	00957776	CR	2375.43
	MAYOR'S OFFICE			
	4439-0222			
02/01/19	ANVIL CONTRACTORS	00957776	CR	669.95
	ANVIL CONTRACTORS			
02/01/19	WALKER FURNITURE CO	00957776	CR	15.47
	WALKER FURNITURE CO			
02/01/19	WALKER FURNITURE CO	00957776	CR	52.89
	WALKER FURNITURE CO			
02/01/19	DIRECTOR'S MISC	00957776	CR	11-96.00
	DIRECTOR'S MISC			
	01161760			



**Business Platinum Card**  
**DOTYONE BROTHERS LLC**  
**MARK DOTYONE**  
 Closing Date 01/08/18 Next Closing Date 02/08/18

Account Ending 5-31006

Page 1 of 3

Account Ending 5-31006

**New Balance**  
**Minimum Payment Due**



**Payment Due Date** 02/02/18<sup>1</sup>

**1 Late Payment Warning:** Your Payment Due Date is 02/02/18. If you do not pay by 02/02/18, you may be charged a late fee of up to \$16.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each month, you will pay more in interest and fees than a cardholder who pays more than the minimum.

<b>1</b> To make a withdrawal from your credit card, you must use the cash advance feature of your card. Cash advances are subject to a higher APR and may be subject to a cash advance fee.	<b>2</b> To avoid a late payment, you should pay your bill by the payment due date. If you do not, you may be charged a late fee and your APR may be increased to the Penalty APR of 29.99%.	<b>3</b> To avoid a late payment, you should pay your bill by the payment due date. If you do not, you may be charged a late fee and your APR may be increased to the Penalty APR of 29.99%.
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**2** To make a withdrawal from your credit card, you must use the cash advance feature of your card. Cash advances are subject to a higher APR and may be subject to a cash advance fee.

If you would like information about credit counseling services, call 1-888-200-4523.

**3** To avoid a late payment, you should pay your bill by the payment due date.

**4** Important Information: To access the most up-to-date version of your Card Member Agreement, please log into your Account at [www.americanexpress.com](http://www.americanexpress.com).

**5** For information on your Pay Over Time feature, visit [www.americanexpress.com](http://www.americanexpress.com).

1 Please refer to the activation letter for details and restrictions on your agreement.

**1** Payment by mail  
 Mail to: 2500 Market Street, Philadelphia, PA 19104

**2** Pay by Credit Card  
 Mail to: 2500 Market Street, Philadelphia, PA 19104

**3** Pay by Card  
 Mail to: 2500 Market Street, Philadelphia, PA 19104

Account Ending 5-31006

Enter this only on a credit card payment. Make the bank payable to American Express.



MARK DOTYONE  
 DOTYONE BROTHERS LLC  
 2344 CHRYSLER  
 CLEVELAND OH 44119-2535

Payment Due Date  
 02/02/18

Minimum Payment Due

**1** Check your cardholder agreement for details on how to change your cardholder information.



AMERICAN EXPRESS  
 P.O. BOX 1200  
 NEW YORK, NY 10108-1200

Account Ending 5-31006  
 American Express

**Membership Rewards<sup>SM</sup> Points**

Visit [www.americanexpress.com](http://www.americanexpress.com) for details on how to use your points.

**Account Summary**

**Pay in Full Portion**  
 Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 New Balance

**Pay Over Time Portion**  
 Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 Interest Charged  
 New Balance  
 Minimum Due

**Account Total**  
 Previous Balance  
 Payments/Credits  
 New Charges  
 Fees  
 Interest Charged

**New Balance**  
**Minimum Payment Due**

Expires 01/01/18 to 12/31/18

**Customer Care**

**1** Pay by Computer  
 Visit [www.americanexpress.com](http://www.americanexpress.com)

**2** Customer Care  
 1-800-452-4523

**3** Pay by Mail  
 Mail to: 2500 Market Street, Philadelphia, PA 19104

**4** See page 2 for additional information.



Business Platinum Card  
DOTTONE BROTHERS LLC  
MARK E DOTTONE  
Closing Date 01/08/23

Acct. No: Ending 643046

### Payments and Credits

#### Summary

	Payments	Payments	Total
Payments	[REDACTED]	[REDACTED]	[REDACTED]
Credits			
MORAN000077	12.00	[REDACTED]	[REDACTED]
THOMAS DOTTONE SOLIC	[REDACTED]	[REDACTED]	[REDACTED]
Total of Payments and Credits	[REDACTED]	[REDACTED]	[REDACTED]

#### Detail

Payment	Merchant	Description	Amount
01/08/23	MARK DOTTONE	THOMAS DOTTONE BROTHERS LLC	[REDACTED]
Credit			
01/08/23	MARK DOTTONE	AMOUNT OF CREDIT BECAUSE TRANSACTION PROTECTED BY AMERICAN EXPRESS PAYMENT OPTION	[REDACTED]

01/08/23	THOMAS DOTTONE	[REDACTED]	[REDACTED]
01/08/23	THOMAS DOTTONE	[REDACTED]	[REDACTED]
01/08/23	THOMAS DOTTONE	[REDACTED]	[REDACTED]
01/08/23	THOMAS DOTTONE	[REDACTED]	[REDACTED]
01/08/23	THOMAS DOTTONE	[REDACTED]	[REDACTED]
01/08/23	THOMAS DOTTONE	[REDACTED]	[REDACTED]

### New Charges

#### Summary

	Payments	Payments	Total
MORAN000077	[REDACTED]	[REDACTED]	[REDACTED]
THOMAS DOTTONE SOLIC	[REDACTED]	[REDACTED]	[REDACTED]
STANLEY BL	[REDACTED]	[REDACTED]	[REDACTED]
Total New Charges	[REDACTED]	[REDACTED]	[REDACTED]

#### Detail

Payment	Merchant	Description	Amount
01/08/23	MORAN000077	STANLEY BL	[REDACTED]

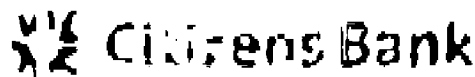
Detail Continued		As of 12/31/2021			Amount
1210218	SPEEDWAY GROUP CLEARANCE	CLEVELAND	OH	5624	
1210218	HEPPI INTERNATIONAL CLEARANCE	HEPPI INTERNATIONAL	CA	1000	
1210218	HEPPI INTERNATIONAL HEPPI INTERNATIONAL	HEPPI INTERNATIONAL	CA	4100	
1210218	HEPPI INTERNATIONAL HEPPI INTERNATIONAL	HEPPI INTERNATIONAL	CA	2000	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	WASHINGTON	DC	22,000.00	
1210218	CONCRETE CONTRACTORS HEPPI INTERNATIONAL	HEPPI INTERNATIONAL	CA	1000	
1210218	HEPPI INTERNATIONAL HEPPI INTERNATIONAL	HEPPI INTERNATIONAL	CA	2000	
1210218	HEPPI INTERNATIONAL HEPPI INTERNATIONAL	HEPPI INTERNATIONAL	CA	1000	
1210218	HEPPI INTERNATIONAL HEPPI INTERNATIONAL	HEPPI INTERNATIONAL	CA	1000	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	CLEVELAND	OH	2000	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	UNIVERSITY	OH	2000	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	WASHINGTON	DC	22,000.00	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	CLEVELAND	OH	17,500.00	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	TORONTO	ON	11,500.00	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	FRANKFORD	OH	500.00	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	WATERBURY	VT	21,000.00	
1210218	CONCRETE CONTRACTORS CONCRETE CONTRACTORS	FRANKFORD	OH	2,000.00	
1210218	AMERICAN AIRLINES AMERICAN AIRLINES	MEMPHIS	TN	4,000.00	
1210218	AMERICAN AIRLINES AMERICAN AIRLINES	MEMPHIS	TN	4,000.00	



Detail Continued				4 - Dependent on Overhead	Amount
122218	REPAIRS TO ...	WORKING	00	541.00	
122219	REPAIRS TO ...	WORKING	00	541.00	
122220	REPAIRS TO ...	WORKING	00	541.00	
122221	REPAIRS TO ...	WORKING	00	541.00	
122222	REPAIRS TO ...	WORKING	00	541.00	
122223	REPAIRS TO ...	WORKING	00	541.00	
122224	REPAIRS TO ...	WORKING	00	541.00	
122225	REPAIRS TO ...	WORKING	00	541.00	
122226	REPAIRS TO ...	WORKING	00	541.00	
122227	REPAIRS TO ...	WORKING	00	541.00	
122228	REPAIRS TO ...	WORKING	00	541.00	
122229	REPAIRS TO ...	WORKING	00	541.00	
122230	REPAIRS TO ...	WORKING	00	541.00	
122231	REPAIRS TO ...	WORKING	00	541.00	
122232	REPAIRS TO ...	WORKING	00	541.00	
122233	REPAIRS TO ...	WORKING	00	541.00	
122234	REPAIRS TO ...	WORKING	00	541.00	
122235	REPAIRS TO ...	WORKING	00	541.00	
122236	REPAIRS TO ...	WORKING	00	541.00	
122237	REPAIRS TO ...	WORKING	00	541.00	
122238	REPAIRS TO ...	WORKING	00	541.00	
122239	REPAIRS TO ...	WORKING	00	541.00	
122240	REPAIRS TO ...	WORKING	00	541.00	
122241	REPAIRS TO ...	WORKING	00	541.00	
122242	REPAIRS TO ...	WORKING	00	541.00	
122243	REPAIRS TO ...	WORKING	00	541.00	
122244	REPAIRS TO ...	WORKING	00	541.00	
122245	REPAIRS TO ...	WORKING	00	541.00	
122246	REPAIRS TO ...	WORKING	00	541.00	
122247	REPAIRS TO ...	WORKING	00	541.00	
122248	REPAIRS TO ...	WORKING	00	541.00	
122249	REPAIRS TO ...	WORKING	00	541.00	
122250	REPAIRS TO ...	WORKING	00	541.00	







1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Platinum  
Account Statement

1 of 3

Beginning December 11, 2019  
Through January 10, 2020

Contents

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	5,482.36	3,852.31
Direct Deposit Checking	451824-909-9	25,007.60	32,704.36
Platinum Checking	452070-012-3	473.75	108.91
Platinum Checking	453168-344-6	287.41	.00
<b>Savings</b>			
Platinum Savings	4555-701666	332.93	33.66
Platinum Savings	4556-376386	4,937.54	787.60
Platinum Savings	4559-152493	15,364.41	.00
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	21	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

**Total Deposit Balance**  
37,486.83

**Total Loan Balance**  
.00

**Total Relationship Balance**  
37,486.83



Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services Any time for your account information, current rates, and answers to your questions

2 of 3

Beginning December 11, 2019  
through January 10, 2020

Checking

SUMMARY

<b>Balance Calculation</b>	<b>Balance</b>		
Previous Balance	\$ 482.36	<i>Average Daily Balance</i>	1,373.35
Checks	00 -	<i>Interest</i>	
Withdrawals & Debits	9,730.12 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	8,100.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.07 +	<i>Number of Days Interest Earned</i>	31
<b>Current Balance</b>	<b>3,852.31 -</b>	<i>Interest Earned</i>	.07
		<i>Interest Paid this Year</i>	.07

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

You can waive the monthly maintenance fee of \$75.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is:

\$49,421

Your next statement period will end on February 11, 2020

Previous Balance

\$ 482.36

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
11/11	121.79	4030 Dbl Purchase - 430070 Hainon's #4 Cleveland OH
11/11	69.82	4030 Dbl Purchase - 270014 CVS/Pharmacy #0363Cleveland Htch
11/11	48.96	4030 Dbl Purchase - 026093 Cedar Creek GrillHickbrachwood OH
11/16	149.55	4030 Dbl Purchase - 019350 Pearl Of The Orienshaker Hel Ghto
11/16	1.20	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgton
11/16	236.45	4030 Dbl Purchase - 494746 Hainon's #4 Cleveland OH
11/19	201.60	4030 Dbl Purchase - 208554 Sq Thshear Elegancemayfield H Ergo
11/20	44.26	4030 Dbl Purchase - 257401 Sq Tvera Pizza Napcleveland Heich
11/23	158.09	4030 Dbl Purchase - 465533 Hainon's #4 Cleveland OH
11/23	58.00	4030 Dbl Purchase - 850846 Tst* On The Rise Acteleveland Heich
11/23	41.04	4030 Dbl Purchase - 433491 Waterway 161 Proper Pk F OH
11/26	368.90	4030 Dbl Purchase - 506337 Hainon's #4 Cleveland OH
11/26	27.59	4030 Dbl Purchase - #18759 Tst* Luna Bakery &cleveland OH
11/26	164.58	4030 Dbl Purchase - 370260 Hainon's #4 Cleveland OH

Other Withdrawals & Debits

Date	Amount	Description
11/11	146.32	Amex Epayment ACH Pmt 191211 W1338
11/18	950.00	Online Transfer To Savings 4556376366
11/18	722.46	Nordstrom Trans 191217 99785590
11/19	2,500.00	Online Transfer To Checking 4520700123
11/19	2,500.00	Online Transfer To Checking 4520700123
11/26	250.00	Saks Retail Phone Pmt 200106 000002134623793
11/26	300.00	Bank Of America Payment 200106 19x03865x
11/26	659.51	Amex Epayment ACH Pmt 200110 W2094

Total Withdrawals & Debits

9,730.12

Deposits & Credits

Date	Amount	Description
11/16	2,800.00	Deposit
11/19	2,500.00	Online Transfer From Checking 4520700123
11/30	2,800.00	Deposit

Total Deposits & Credits

8,100.00

Interest

Date	Amount	Description
11/30	.07	Interest

Platinum  
Account Statement

1-888-438-9888

Call us 24 hours a day for your account information, current rates, and answers to your questions.

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Beginning December 11, 2019  
through January 10, 2020

*Pricing continued from previous page*

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-806-5

**+** Total Interest Paid 07  
**=** Current Balance 3,852.31

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
12/11	5,093.47	12/20	3,087.95	01/03	5,071.75
12/16	7,506.27	12/23	2,832.82	01/06	4,821.75
12/18	5,833.81	12/26	2,463.92	01/07	4,521.75
12/19	3,132.21	12/30	5,263.92	01/10	3,852.31

**MEMO**

-As of March 7, 2020, the following pricing will be effective for these services: Overdraft Fee \$37, Returned Item Fee \$37, Copy of Item \$6, Account Research Fee \$70 per hour, Foreign Outgoing Wire transfer (foreign currency) \$15 and Foreign Outgoing Wire Transfer (U.S. currency) \$40.  
If you have questions about these changes please call us at the number listed at the top of your statement.

**ELECTRONIC TRANSFERS**

**In Case of Errors or Questions About Your Electronic Transfers (For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)**  
 If you have a question about a transfer, please call 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**

**BILLING RIGHTS SUMMARY**

**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 amount 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, unpaid payments, or other defaults on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citizess Bank.*

**1. Using Account Balance Worksheet**

When completing this worksheet, please be sure to:

- Adjust your checkbook register balance by
  - Adding any interest earned
  - Subtracting any fees or other charges

1. Add current balance on this statement to \$\_\_\_\_\_ Current Balance

2. Add deposits which do not appear on this statement

Date	Amount	Date	Amount

3. Subtract by adding 1 and 2 to \$\_\_\_\_\_ Subtotal of 1 and 2

4. Add outstanding checks, transfers, debit, A/C purchases or withdrawals (that do not appear on this statement)

Date	Check No.	Amount	Date	Amount

5. Subtract 4 from 3. This should match your checkbook register balance to \$\_\_\_\_\_ 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:

**Citizess Bank**  
 Customer Service Center  
 P.O. Box 42001  
 Leeds, NC 27040-2001

**Change of Address**

Please call the number shown on the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Your individual deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Platinum  
Account Statement

1 of 3

1-888-438-9888

Call Citizens Platinum Services anytime for your account information, current rates, and answers to your questions.

Beginning January 11, 2020  
through February 11, 2020

U5759 BR581 1 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	3,852.31	5,896.31
Ohio Deposit Checking	451624-909-9	32,704.35	32,704.35
Platinum Checking	452070-012-3	108.91	1,748.75
Platinum Checking	453168-344-6	.00	.00
<b>Savings</b>			
Platinum Savings	4555-101605	33.66	58.66
Platinum Savings	4556-376386	787.60	1,707.61
Platinum Savings	4559-152493	.00	.00
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	.00

LISA M DOTTORE  
ITEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

⊖ Total Deposit Balance  
42,115.68

⊕ Total Loan Balance  
.00

⊖ Total Relationship Balance  
42,115.68

Platinum  
Account Statement

1-888-438-9888

Only Covered Platinum Services are used for your account information.  
Interest rates are subject to change without notice.

2 of 3

Beginning January 11, 2020  
through February 11, 2020

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	3,857.31	Average Daily Balance	4,262.15
Checks	29.11	Interest	
Withdrawals & Debits	3,526.96	Current Interest Rate	.02%
Deposits & Credits	5,600.00	Annual Percentage Yield Earned	.02%
Interest Paid	.07	Number of Days Interest Earned	32
Current Balance	5,896.31	Interest Earned	.07
		Interest Paid this Year	.14

LISA M DOOTORE  
TREE FOR CAMILLE B DOOTORE  
Platinum Checking  
450675-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: \$40,980

Your next statement period will end on March 10, 2020.

Previous Balance

3,857.31

TRANSACTION DETAILS

Checks - There is a limit to Check sequence

Check #	Amount	Date	Check #	Amount	Date
5044	29.11	01/22			

Total Checks

29.11

Withdrawals & Debits

A/M/Purchases

Date	Amount	Description
01/13	338.95	4030 Dbt Purchase - 410292 Bny*alpha Phi Frat866-245-54 99
01/15	164.80	4030 Dbt Purchase - 257402 Sq *shear Elegancemoyfield H Elgo
01/21	47.52	4030 Dbt Purchase - 764700 Studio Taylor On FolewSand Heron
01/24	3.99	4030 Dbt Purchase - 972698 Frontier Onboard Denver CO
01/28	104.76	4030 Dbt Purchase - 756722 1st* Zhuo Cleveland OH
01/31	48.55	4030 Dbt Purchase - 000097 Picnic Hill MarketCleveland OH
01/31	47.87	4030 Dbt Purchase - 750424 Gigs On FairmountCleveland OH
01/07	75.00	4030 Dbt Purchase - 000000 Brhms, Cohn And Lbeachwood OH
01/07	150.96	4030 Dbt Purchase - 390977 Heinen's #4 Cleveland OH
01/11	308.00	4030 Dbt Purchase - 394719 Bny*alpha Phi Frat866-245-54 99

Other Withdrawals & Debits

Date	Amount	Description
01/14	211.00	Dominion Engy OH Online Pmt 200114 Ckf560368972pos
01/29	920.00	Online Transfer To Savings 4556376366
01/03	200.00	Saks Retail Phone Pmnt 200203 00002156625961
01/04	100.00	Online Transfer To Savings 4555101665
01/07	250.00	Bank Of America Payment 200206 1a0jvcg18
01/07	191.16	Amex Epayment ACH Pmt 200207 W740M
01/07	8.76	Cleveland Water Online Pmt 200207 Ckf560368972pos
01/10	207.87	Iwc - Spectrum Online Pmt 200210 Ckf560368972pos
01/10	126.75	Dominion Engy OH Online Pmt 200210 Ckf560368972pos

Total Withdrawals & Debits

3,526.96



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

# Platinum Account Statement

3 of 3

Beginning January 11, 2020 through February 11, 2020

*Linking continued from previous page*

**Deposits & Credits**

Date	Amount	Description
01/27	2,800.00	Deposit
01/27	2,800.00	Deposit

**Interest**

Date	Amount	Description
01/11	.07	Interest

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
01/13	3,512.35	01/24	3,035.94	02/04	4,414.76
01/14	3,301.36	01/27	5,835.94	02/07	6,538.86
01/15	3,116.56	01/29	4,811.18	02/10	6,204.24
01/21	3,068.04	01/31	4,714.78	02/11	5,898.31
01/22	3,039.93	02/03	4,574.76		

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Platinum Checking  
 4506/B-886-b

**+** Total Deposits & Credits  
 5,600.00

**+** Total Interest Paid  
 .07

**=** Current Balance  
 5,898.31

### NEWS FROM CITIZENS

As the new year is a great time to reach your potential with access to personalized advice, lower fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.



### Using the Account Balance Worksheet

- After completing the worksheet, please to sign or adjust your checkbook register balance by
  - Adding any interest earned
  - Subtracting any fees or other charges

Your current balance on this statement \$ \_\_\_\_\_ Current Balance

List deposits which do not appear on this statement

Date	Description	Deb.	Credit	Amount
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
				(+) = \$ _____ Total of 1

Subtotal by adding + and 1

List outstanding checks, transfers, drafts (DS) purchases or withdrawals that do not appear on this statement

Date	Description	Deb.	Credit	Amount
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
				(-) = \$ _____ Total of 2

Subtotal from 3. This should equal your checkbook register balance

(+) = \$ \_\_\_\_\_ Total  
(-) = \$ \_\_\_\_\_ 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 Bank**  
 First Tier Service Center  
 P.O. Box 42001  
 Irvine, Texas 76038-0001

Please include address. To avoid call the number shown on the front of your statement to notify us of a change of address.

**MONEY ACCOUNTS ARE NON-TRANSFERABLE**  
 All money market accounts, 5.25% and 5.50% accounts, owned by individuals in another person's or firm's (company's) name.

### ELECTRONIC TRANSFERS

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

Our Customer Accounts Used Primarily For Personal, Family or Household Purposes telephone us at the customer service number provided on Page 1 of the 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 within 60 days after the date of 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 non-time deposits held primarily for personal, family or household purposes, we will investigate your complaint and will advise you as promptly as we can, more than 30 business days (20 business days if you are a new customer, for deposits held for a period of 30 days after the first deposit is made to your account) or 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.

In 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

#### BILLING RIGHTS SUMMARY

**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.

Your letter give us the following information:

- Account information: Your name and account number
- Issue amount: The dollar amount of the suspected error
- Description of Problem: How 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. We may bill you as 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 be held liable to collect the amount in question or interest on that amount.
- If we change a 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 to reach a balance to report 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 up 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 biller account holder of your checking account. Late payments, missed payments or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank

Platinum  
Account Statement

1 of 3

Beginning February 12, 2020  
through March 10, 2020

1-888-438-9888

Call Citizena Platinum Services any time for your account information,  
current rates, and answers to your questions.

US759 BR581 1 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Contents

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Checking	Page	2

Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRF FOR CAMILLE B DOTTORE Platinum Checking 450678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Platinum Checking	450678-896-5	5,896.31	1,753.78	
One Deposit Checking	451624-909-8	32,704.35	34,704.35	
Platinum Checking	452070-012-3	1,748.75	1,883.99	
Platinum Checking	453168-344-6	.00	.00	
<b>Savings</b>				
Platinum Savings	4556-101665	58.56	172.07	
Platinum Savings	4556-376366	1,707.61	4,727.66	
Platinum Savings	4558-152483	.00	.00	
				<b>Total Deposit Balance</b>
				43,241.84
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>Total Loan Balance</b>
				.00
				<b>Total Relationship Balance</b>
				43,241.84

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

2 of 3

Beginning February 12, 2020  
through March 10, 2020

Checking

SUMMARY

Balance Calculation

Previous Balance	5,896.31
Checks	29.11 -
Withdrawals & Debits	6,913.47 -
Deposits & Credits	2,800.00 +
Interest Paid	05.1
<b>Current Balance</b>	<b>1,753.78 +</b>

Balance

Average Daily Balance	3,159.27
<b>Interest</b>	
Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	28
Interest Earned	05
Interest Paid this Year	19

LISA M DOTYORE  
FEE FOR CAMILLE B DOTYORE  
Platinum Checking  
450678-886 5

You can waive the monthly maintenance fee of \$75.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is:

\$42,613

Your next statement period will end on April 09, 2020.

Previous Balance

5,896.31

TRANSACTION DETAILS

Checks \* there is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
5045	29.11	02/18			

Total Checks

29.11

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/18	145.21	4030 Dbt Purchase - 000000 Brahm's, Cohn And Lbeachwood OH
01/18	46.18	4030 Dbt Purchase - 676 05 Trader Joe's #676 Woodmere OH
01/19	201.60	4030 Dbt Purchase - 247414 Sq *shear Elegancemyfield H Elgo
01/24	160.00	4030 Dbt Purchase - 000000 Brahm's, Cohn And Lbeachwood OH
01/24	143.88	4030 Dbt Purchase - 432480 Heinen's #4 Cleveland OH
01/26	60.00	4030 Dbt Purchase - 000000 Brahm's, Cohn And Lbeachwood OH
01/27	135.00	4030 Dbt Purchase - 010297 Wimp Emery 800-859-59 06 OH
01/02	308.00	4030 Dbt Purchase - 487830 Bhy*alpha Phi Frat566-245-54 99 I
01/04	93.24	4030 Dbt Purchase - 432677 Heinen's #4 Cleveland OH
01/06	60.00	4030 Dbt Purchase - 000000 Brahm's, Cohn And Lbeachwood OH

Other Withdrawals & Debits

Date	Amount	Description
01/12	1,000.00	Online Transfer To Savings 4556376366
01/12	2,000.00	Online Transfer To Checking 4516249099
01/18	26.42	Esterenergy Illumi Online Pmt 200218 Ckf560368972pos
01/21	970.00	Online Transfer To Savings 4556376366
01/04	694.62	Saks Retail Phone PmtL 200304 000002171274206
01/04	69.26	Clev Heights Wtr Online Pmt 200304 Ckf560368972pos
01/04	32.41	Cleveland Water Online Pmt 200304 Ckf560368972pos
01/09	577.65	Antex Epayment ACH Pmt 200309 W1077
01/09	200.00	Bank Of America Payment 200306 W1258g7vv

Total Withdrawals & Debits

6,913.47

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

3 of 3

Beginning February 12, 2020  
through March 10, 2020

▶ [Click here to view from previous page](#)

**Deposits & Credits**

Date	Amount	Description
01/21	2,800.00	Deposit

**Interest**

Date	Amount	Description
01/10	.05	Interest

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
01/12	2,896.31	02/24	4,023.91	03/04	2,511.38
01/18	2,649.30	02/26	3,943.91	03/06	2,531.38
01/19	2,447.79	02/27	3,808.01	03/08	1,753.73
01/21	4,327.79	03/02	3,500.91	03/10	1,753.78

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896 5

**+** Total Deposits & Credits  
2,800.00

**+** Total Interest Paid  
.05

**=** Current Balance  
1,753.78

**MEMO**

Effective March 1, 2020, all statement delivery options will include check images. If you currently receive paper statement without check images, you will see this change on your statement this month. Want to get your statement faster? Consider eStatements - a convenient and safe alternative to waiting for your statement in the mail. Enroll today over the phone, in a branch or through online banking. If you have questions about these changes please call us at the number listed at the top of your statement.

**NEWS FROM CITIZENS**

The new year is a great time to reach your potential with access to personalized advice, lower fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC

**Checking Account Balance Worksheet**

- Before completing this worksheet, please be sure to check your checkbook register balance by:
  - Adding any interest earned
  - Subtracting any fees or other charges

**1** Add current balance on the statement          **\$** Current balance

**2** Add deposits which do not appear on the statement          **\$**

Date	Amount	Date	Amount

(+)          **\$** Total # 2

**3** Subtract by adding and 2          **\$**

**4** Add outstanding checks, transfers, debits, US purchases or withdrawals that do not appear on this statement

Check #	Date	Endo- rite**	Amount

(-)          **\$** Total # 4

**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:

**Citizen Bank**  
Customer Service Center  
11200 West 42nd St  
Overland Park, KS 66207

**Time to Address:**  
These call the number shown on the front of your statement to notify us of a change of address:

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
Your deposit accounts (checking, 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** (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. Tell us that your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We shall then notify you by letter that 60 days after we give you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error on 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 in your account) or in this case, 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.

If, after 60 days, we investigate and if we do not have made an error, we return your account at the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT**

**ONLINE RIGHTS SUMMARY**

**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, provide 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 and 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 credit you as a refund of 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. First, we multiply that result by the number of days in the billing cycle in which the 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), and any new cash advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all of 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.

*Thank you for banking with Citizens Bank.*

Platinum  
Account Statement

1 OF 3

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Beginning March 11, 2020  
through April 08, 2020

U5702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	1,753.78	5,758.12
Direct Deposit Checking	451624-909-9	34,704.35	38,190.87
Platinum Checking	452070-012-3	1,883.99	681.92
Platinum Checking	453168-344-6	.00	.00
<b>Savings</b>			
Platinum Savings	4555-101665	172.07	272.71
Platinum Savings	4556-376368	4,727.65	4,727.73
Platinum Savings	4559-152493	.00	.00
<b>LIAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	.00

LISA M DOTTORE  
TTEE FOR CAMILIA B DOTTORE  
Platinum Checking  
450678-896-5

**Total Deposit Balance**  
49,611.35

**Total Loan Balance**  
.00

**Total Relationship Balance**  
49,611.35

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

2 of 3

Beginning March 11, 2020  
through April 09, 2020

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	1,753.78	Average Daily Balance	3,054.80
Checks	.00 -	Interest	
Withdrawals & Debits	2,179.67 -	Current Interest Rate	.02%
Deposits & Credits	6,183.96 +	Annual Percentage Yield Earned	.02%
Interest Paid	.05 +	Number of Days Interest Earned	30
Current Balance	5,758.12 -	Interest Earned	.05
		Interest Paid this Year	.24

LISA M DOTTORO  
TRUST FOR CAMILLE B DOTTORO  
Platinum Checking  
450578-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: \$45,971

Your next statement period will end on May 11, 2020.

Previous Balance

1,753.78

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/13	129.19	4030 Dbt Purchase - 495776 Hainon's #4 Cleveland OH
01/16	22.98	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgtoh
01/16	215.41	4030 Dbt Purchase - 412288 Hainon's #4 Cleveland OH
01/23	92.99	4030 Dbt Purchase - 323891 Hainon's #4 Cleveland OH
01/30	52.72	4030 Dbt Purchase - 254750 Hainon's #4 Cleveland OH
01/30	82.76	4030 Dbt Purchase - 270006 CVS/Pharmacy #0363Cleveland Htsoh
01/03	30.99	4030 Dbt Purchase - 260170 Maria Fajtes Willoughby OH
01/06	250.03	4030 Dbt Purchase - 265149 Hainon's #4 Cleveland OH

Other Withdrawals & Debits

Date	Amount	Description
01/03	200.00	Bank Of America Payment 200402 T1tamnpkge
01/08	472.55	Amex Epayment ACH Pmt 200408 W9894
01/08	207.17	Esterogy Humi Online Pmt 200408 Ckf560368972pos
01/08	197.88	Twc - Spectrum Online Pmt 200408 Ckf560368972pos
01/08	183.16	Dominion Engy OH Online Pmt 200408 Ckf560368972pos
01/08	42.24	Cleveland Water Online Pmt 200408 Ckf560368972pos

Total Withdrawals & Debits

2,179.67

Deposits & Credits

Date	Amount	Description
01/23	2,800.00	Deposit
01/08	3,383.96	Deposit

Total Deposits & Credits

6,183.96

Interest

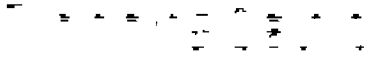
Date	Amount	Description
01/09	.05	Interest

Total Interest Paid

.05

Current Balance

5,758.12



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

# Platinum Account Statement

3 of 3

Beginning March 11, 2020 through April 09, 2020

*Printing continues from previous page*

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/13	7,524.59	03/30	3,958.13	04/06	5,758.07
03/16	1,385.60	04/03	3,727.34	04/09	5,758.12
03/23	4,093.61	04/06	3,477.11		

LISA M DOTTORE  
TRFEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

### NEWS FROM CITIZENS

Reach your potential with access to personalized advice, fewer fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.





1-888-438-9888

Call Citivons Platinum Services any time for your account information, current rates, and answers to your questions

US759 BR581 1 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

# Platinum Account Statement

Beginning April 10, 2020  
through May 11, 2020

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## Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	5,758.12	529.54
One Deposit Checking	451624-909-9	38,190.87	39,190.87
Platinum Checking	452070-012-3	661.92	4,085.88
Platinum Checking	453166-344-6	.00	.00
<b>Savings</b>			
Platinum Savings	4555-101666	272.71	172.72
Platinum Savings	4556-376366	4,727.73	1,527.76
Platinum Savings	4559-152493	.00	.00
<b>LIAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	.00

LISA M DOTTORE  
TRUST FOR DANILLE B DOTTORE  
Platinum Checking  
450678-896-5

**Total Deposit Balance**  
45,516.78

**Total Loan Balance**  
.00

**Total Relationship Balance**  
45,516.78

Platinum  
Account Statement

1-888-438-9888

Call Citicorp Platinum Services any time for your account information, current rates, and answers to your questions.

2 of 3

Beginning April 10, 2020  
through May 11, 2020

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	5,758.12	Average Daily Balance	2,064.46
Checks	29.11 -	Interest	
Withdrawals & Debits	5,199.51 -	Current Interest Rate	.02%
Deposits & Credits	00 +	Annual Percentage Yield Earned	.02%
Interest Paid	04 +	Number of Days Interest Earned	32
Current Balance	579.54 -	Interest Earned	.04
		Interest Paid this Year	.78

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: \$45,346

Your next statement period will end on June 09, 2020.

Previous Balance

5,758.12

TRANSACTION DETAILS

CHECKS \* there is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
5056	29.11	04/17			

Total Checks

29.11

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
04/10	179.52	4030 Dbt Purchase - 275431 Heinlen's #4 Cleveland OH
04/13	200.00	4030 Dbt Purchase - 227414 Sq "shear Elegance" Wickliff OH
04/13	74.52	4030 Dbt Purchase - 258521 Colorwow-Timabon 203-762-76 67 CT
04/16	51.51	4030 Dbt Purchase - 220009 CVS/Pharmacy #0363 Cleveland Hts OH
04/20	327.89	4030 Dbt Purchase - 277748 Heinlen's #4 Cleveland OH
04/27	153.89	4030 Dbt Purchase - 298856 Heinlen's #4 Cleveland OH
04/29	220.79	4030 Dbt Purchase - 298230 Heinlen's #4 Cleveland OH
04/05	72.81	4030 Dbt Purchase - 421930 Miles Farmers Marksdon OH
04/05	61.85	4030 Dbt Purchase - 000051 Dunin Hdwr Lic Richmond H Ts OH
04/07	165.00	4030 Dbt Purchase - 000079 Pettit Garden-Belchagri Fa Llsch
04/08	231.60	4030 Dbt Purchase - 278554 Sq "shear Elegance" Willough High
04/08	16.00	4030 Dbt Purchase - 496083 Rain Forest Canvas Cleveland OH

Other Withdrawals & Debits

Date	Amount	Description
04/10	1,000.00	Online Transfer To Savings 4550376386
04/10	1,000.00	Online Transfer To Checking 4516249099
04/13	400.00	Online Transfer To Checking 4520700123
04/13	300.00	Online Transfer To Checking 4520700123
04/08	250.00	Bank Of America Payment 200507 Ctlb0515q
04/08	208.43	Twe - Spectrum Online Pmt 200508 Ctl560368972pus
04/08	103.79	Domination Energy OH Online Pmt 200508 Ctl550368972pus
04/08	89.08	Estonergy Illumi Online Pmt 200508 Ctl560368972pus
04/08	52.39	Amex Epayment ACH Pmt 200508 W7338
04/08	42.24	Cleveland Water Online Pmt 200508 Ctl560368972pus

Total Withdrawals & Debits

5,199.51

Platinum  
Account Statement

3 of 3

Beginning April 10, 2020  
through May 11, 2020

1-888-438-9888

Call Citizens Platinum Services any time for your account information,  
current rates, and answers to your questions.

Clicking on the links below will open a new window.

Interest

Date	Amount	Description
05/11	.04	Interest

LISA M DOTTORE  
TTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
460678-896-6

+ Total Interest Paid  
.04

= Current Balance  
529.54

Daily Balances

Date	Balance	Date	Balance	Date	Balance
04/10	3,578.60	04/20	2,195.57	05/07	1,522.03
04/13	2,604.08	04/27	2,041.68	05/08	529.50
04/16	2,552.57	04/29	1,820.89	05/11	529.54
04/17	2,523.46	05/05	1,687.03		

NEWS FROM CITIZENS

-Still writing checks for your bills or visiting multiple websites to pay online? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts all in one place, with one password.

IMPORTANT NOTICE ABOUT YOUR ACCOUNTS

Changes to our Funds Availability Disclosure

Effective July 1, 2020 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 \$700 to \$725 and from \$5,000 to \$5,525. The first \$725 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 \$5,525, the first \$5,525 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.

Reap the potential with access to personalized advice, fewer fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.

**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. The (open) balance on this statement \_\_\_\_\_ Current Balance

2. Add deposits which do not appear on the statement

Date	Amount	Check	Amount
			+ \$ _____ Total of 2

3. Subtract by adding 1 and 2

4. Add outstanding checks, transfers, debits, ATM purchases or withdrawals that do not appear on this statement

Date	Check No.	Amount	Check	Amount
			- \$ _____ Total of 4	
			= \$ _____ Total	

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

**CUSTOMER SERVICE**

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

**Citiass Bank**  
 Customer Service Center  
 P.O. Box 32007  
 Miami, Florida, FL 33132-0007

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

**OPEN A/COUNTS ARE NON-TRANSFERABLE**  
 All our deposit accounts, including CD's and savings accounts, cannot be transferred to another person or to a replacement entity.

**ELECTRONIC TRANSFERS**

In Case of Errors or Questions About Your Electronic Transfers of Your Customer 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 nonowner 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 (10 business days if you are a new customer), for all electronic transfers occurring during the first 30 days after the ACH 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 direct deposits, we investigate and if we find you have made an error, we remain your responsibility at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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 appropriate address and ask us to correct it 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 appears on your statement. We understand you are not responsible for any potential errors in writing. The day call us. But if you do not, 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 pay 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 stopped amounts against your credit line.

**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 time account holds up your checking account, late payment, interest payments, or other defaults on your credit line. This may be included in your credit report.  
 Thank you for banking with Citiass Bank.

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

05702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

1 of 3

Beginning May 12, 2020  
through June 09, 2020

Contents

Summary	Page	1
Checking	Page	2

Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Platinum Checking 460678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Platinum Checking	450678-896-5	529.54	2,273.67	
Zero Deposit Checking	451624-909-9	39,190.87	41,494.71	
Platinum Checking	452070-012-3	4,095.89	6,575.95	
Platinum Checking	453168-344-6	.00	.00	
<b>Savings</b>				
Platinum Savings	4555-101665	172.72	466.10	
Platinum Savings	4556-376388	1,527.76	2,527.79	
Platinum Savings	4559-152493	.00	.00	
				<b>= Total Deposit Balance</b>
				53,338.22
<b>LIABILITIES</b>				
<b>Overdraft Line of Credit</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>= Total Loan Balance</b>
				.00
				<b>= Total Relationship Balance</b>
				53,338.22

Platinum  
Account Statement

1-888-438-9888

Call Citicorp Platinum Services any time for your account information, current rates, and answers to your questions.

2 of 3

Beginning May 12, 2020  
through June 09, 2020

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	529.54	Average Daily Balance	899.77
Checks	.00 -	Interest	
Withdrawals & Debits	1,155.88 -	Current Interest Rate	.02%
Deposits & Credits	2,900.00 +	Annual Percentage Yield Earned	.01%
Interest Paid	.01 +	Number of Days Interest Earned	29
Current Balance	2,273.67 +	Interest Earned	.01
		Interest Paid this Year	.29

LISA M DOTTORE  
FTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450878-886-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: 351,090

Your next statement period will end on July 09, 2020.

Previous Balance

529.54

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/18	208.36	4030 Dbt Purchase - 000000 Heinen's Grocery Suniversity Heah
01/18	18.25	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgtoh
01/20	102.57	4030 Dbt Purchase - 000000 Heinen's Grocery Suniversity Heah
01/21	42.12	4030 Dbt Purchase - 000000 Heinen's Grocery Suniversity Heah
01/22	14.52	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgtoh
01/26	77.32	4030 Dbt Purchase - 000000 Heinen's Grocery Suniversity Heah
01/02	161.74	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
01/05	23.45	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
01/08	55.14	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
01/08	10.45	4030 Dbt Purchase - 230010 Tst* Stone Oven Babsachwood Oll
01/08	171.29	4030 Dbt Purchase - 5.00 Heinen's Grocery Spepper Plk E OH

Other Withdrawals & Debits

Date	Amount	Description
01/05	250.00	Bank Of America Payment 200604 01accg3sv
01/05	20.57	Auto Payment ACH Pmt 200605 W3252

Total Withdrawals & Debits

1,155.88

Deposits & Credits

Date	Amount	Description
01/29	100.00	Online Transfer From Checking 4529700123
01/02	2,800.00	Deposit

Total Deposits & Credits

2,900.00

Interest

Date	Amount	Description
01/09	.01	Interest

Total Interest Paid

.01

Current Balance

2,273.67

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

3 of 3

Beginning May 12, 2020  
through June 09, 2020

Linking continued from previous page

Monthly Balance					
Days	Balance	Date	Balance	Date	Balance
01/18	302.93	05/25	66.40	06/05	2,510.58
01/20	200.36	05/29	186.40	05/09	2,273.86
01/21	158.24	06/02	2,864.86	08/09	2,273.87
01/22	143.72				

LISA M DONORF  
TRUST FOR CAMILLE B DOTYORE  
Platinum Checking  
450678-886-5

NEWS FROM CITIZENS

- Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app\*. Use either online banking or the app to send money to friends and family via Zelle(R)† view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together. Wireless carrier charges may apply. Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.
- Reach your potential with access to personalized advice, lower fees, better rates and referred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.



**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure

- you adjust your checkbook register balances by
  - Adding any interest earned
  - Subtracting any fees or other charges

1 Add interest earned on this statement

\$		Interest Earned
----	--	-----------------

2 Add deposits which do not appear on this statement

Date	Amount	Debit	Amount
		<b>(1)</b>	
			Total of 2

3 Subtract by adding and -

=		Balance of 2 minus 1
---	--	----------------------

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

Date	Check #	Amount	Date	Check #	Amount
			<b>(3)</b>		
					Total of 4

5 Total of 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:

**City of Bank**  
**Customer Service Center**  
 P.O. Box 47807  
 St. Louis, MO 63168-2807

**Change of Address**  
 Write or call the number shown on the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
 Deposit and deposit accounts such as CDs 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**  
 (For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)  
 Telephone us at the customer service number provided on Page 1 of the 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 send you the FIRST statement in 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 dollar amount that 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 it as soon as possible. If we take more than 10 business days (20 business days if you are a new customer), to investigate transfers occurring during the first 30 days after the first payment made in your account, in so doing, 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**

**BILLING RIGHTS SUMMARY**

**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 start appearance of your statement. You must notify us of any potential errors in writing. You may call us, but if you do, you 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 in 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 pay 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 deposit 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 in 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 your joint account holder or your checking account, loan payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citizens Bank.*

11/11/2020 10:11 AM

1-888-438-9888

Call Online Platinum Services only time for great support information, branch rates, and answers to your questions

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

# Platinum Account Statement

1 of 3

Beginning June 10, 2020  
through July 09, 2020

## Contents

Summary	Page	1
Checking	Page	2

## Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Platinum Checking 450678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Platinum Checking	450678-896-5	2,273.67	6,236.27	
Direct Deposit Checking	451624-909-8	41,494.71	41,484.72	
Platinum Checking	452070-012-3	6,575.95	3,137.04	
Platinum Checking	453168-344-5	.00	.00	
<b>Savings</b>				
Platinum Savings	4555-101685	466.10	6,939.16	
Platinum Savings	4556-376386	2,527.78	27.82	
Platinum Savings	4559-152493	.00	.00	
				<b>Total Deposit Balance</b>
				<b>57,825.01</b>
<b>LIAN BALANCE</b>				
Direct Draft Line of Credit	452070-012-3	.00	.00	
				<b>Total Loan Balance</b>
				<b>.00</b>
				<b>Total Relationship Balance</b>
				<b>57,825.01</b>

Platinum  
Account Statement

1-888-438-9888

Call Citigroup Platinum Services any time for your account information  
without a fee, and answers to your questions.

2 of 3

Beginning June 10, 2020  
through July 09, 2020

Checking

SUMMARY

Balance Calculation

Previous Balance	2,273.67
Checks	.00
Withdrawals & Debits	1,674.75 -
Deposits & Credits	5,637.26 +
Interest Paid	.09 +
<b>Current Balance</b>	<b>5,236.27 +</b>

Balance

<i>Average Daily Balance</i>	\$, 463.95
<i>Interest</i>	
<i>Current Interest Rate</i>	.02%
<i>Annual Percentage Yield Earned</i>	.02%
<i>Number of Days Interest Earned</i>	30
<i>Interest Earned</i>	.09
<i>Interest Paid this Year</i>	.38

JISA M DUTTORE  
ITEE FOR GAMILLI B DOTTORF  
Platinum Checking  
450678-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000

Your monthly combined deposit and investment balance used to qualify this statement period is: **\$59,763**

Your next statement period will end on August 11, 2020

Previous Balance

2,273.67

TRANSACTION DETAILS

Withdrawals & Debits

ATM Purchases

Date	Amount	Description
01/12	91.00	4030 Dbl Purchase - 248554 Sq *shear Elegancewithough High
01/12	16.00	4030 Dbl Purchase - 582122 Rain Forest Carwashcleveland OH
01/15	117.78	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/15	102.42	4030 Dbl Purchase - 526731 Bromie On The Hoicleveland OH
01/17	89.91	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/19	124.36	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/24	7.55	4030 Dbl Purchase - 200011 1st * Stone Oven Baboachwood OH
01/28	27.89	4030 Dbl Purchase - 926437 1st * On The Rise A216-320-99 23 O
01/29	4.75	4030 Dbl Purchase - 658130 1st * On The Rise Acleveland Heioh
01/29	90.73	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/01	19.01	4030 Dbl Purchase - 274943 Barnes & Noble #21woodmore OH
01/01	96.05	4030 POS Debit - 206372 Prose Order R525518778877815 NY
01/06	193.88	4030 Dbl Purchase - 280014 Wholefeds Ctr 70199university Htoh
01/06	43.00	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgtoh

Other Withdrawals & Debits

Date	Amount	Description
01/29	419.14	FirstEnergy Oppo Fe Echeck 200629 110142337218
01/03	236.27	Amex Epayment ACH Pmt: 200703 W3894

**-** Total Withdrawals & Debits  
1,674.75

Deposits & Credits

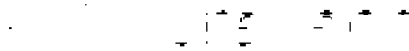
Date	Amount	Description
01/12	2,800.00	Deposit
01/15	37.26	4030 Dbl Return - 788528 Colorwow-Timobom 203-762-76 67 CT
01/25	2,800.00	Deposit

**+** Total Deposits & Credits  
5,637.26

Interest

Date	Amount	Description
01/09	.09	Interest

**+** Total Interest Paid  
.09



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

# Platinum Account Statement

3 of 3

Beginning June 10, 2020  
through July 09, 2020

[Clicking continued from previous page](#)

LISA M BOTTONE  
TRF FOR CAMILLE B BOTTONE  
Platinum Checking  
450878 896 6

**Current Balance**  
6,236.27

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/12	4,966.67	06/24	4,566.90	07/03	6,473.06
06/15	4,783.72	06/26	7,366.90	07/08	6,236.18
06/17	4,883.87	06/28	6,824.38	07/09	6,236.27
06/19	4,569.45	07/07	6,709.33		

### NEWS FROM CITIZENS

- Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app\*. Use either online banking or the app to send money to friends and family via Zelle(R)†. View your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together! Wireless carrier charges may apply.
- \* Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.
- Reach your potential with access to personalized advice, fewer fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.

**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) Add deposits which do not appear on this statement

Date	Amount	Ref.	Amount
+			\$ _____
=			\$ _____
Total of 2			\$ _____

3) Subtract the ending 1 and 2

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

Date	Amount	Check No.	Amount
-			\$ _____
=			\$ _____
Total of 3			\$ _____

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

**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:

**Call us Bank  
 Customer Service Center  
 P.O. Box 41000  
 Tulsa, OK 74141-0001**

**Write us at Address  
 To send the number shown on the front of your statement to notify us of a change of address:**

**JOINT ACCOUNTS ARE NON-TRANSFERABLE**  
 Funds in deposit accounts such as CDs and savings accounts cannot be withdrawn by either person in the account jointly.

**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 of the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem occurred.

- 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 (e.g. 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 for 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 determine more than 60 business days (26 business days if you also a workday) after the electronic transfer occurred during the first 60 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**

**BILLING RIGHTS SUMMARY**

**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 for us 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 by the 60 days after the error appears 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:

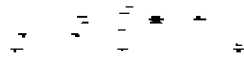
- We cannot try to collect the amount in question or report you as delinquent or file a lawsuit
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But if we determine that there was a mistake, you will not have to pay the amount in question 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 charges
- We can apply any unpaid amount against your credit line

**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 transfer is credited 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) and add 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 at your account.

**Credit Bureau Reporting**  
 You may report information about your Overdraft Line to credit bureaus for a credit report (other than for your checking account) using paystubs, missed payments or other methods for your Overdraft Line may be reflected in your credit report.  
*Thank you for banking with Citizens Bank.*



1-888-438-9888

Call Citigroup Platinum Services any time for your account information, current rates, and answers to your questions.

US702 BR581

LISA M DOTTORE  
2837 EDGEHILL RD  
CLEVELAND OH 44106-2805

Platinum  
Account Statement

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Beginning July 10, 2020  
through August 11, 2020

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	6,236.27	7,191.42
One Deposit Checking	451624-909-9	41,484.72	41,474.73
Platinum Checking	452070-012-3	3,737.04	5,663.41
Platinum Checking	453188-344-6	.00	.00
<b>Savings</b>			
Platinum Savings	4555-107665	6,939.16	4,866.24
Platinum Savings	4556-376366	27.82	27.83
Platinum Savings	4559-152493	.00	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

**Total Deposit Balance**  
50,223.63

<b>LOAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	.00

**Total Loan Balance**  
.00

**Total Relationship Balance**  
50,223.63

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

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Beginning July 10, 2020  
through August 11, 2020

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	6,236.27	<i>Average Daily Balance:</i>	7,235.10
Checks	00.00 -	<b>Interest</b>	
Withdrawals & Debits	1,844.98 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	2,800.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.13 +	<i>Number of Days Interest Earned</i>	33
<b>Current Balance</b>	<b>7,191.42 -</b>	<i>Interest Earned</i>	.13
		<i>Interest Paid this Year</i>	.57

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: **560,246**

Your next statement period will end on September 10, 2020.

Previous Balance

6,236.27

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
07/15	291.71	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
07/21	89.81	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
07/23	131.22	4030 Dbt Purchase - 290300 The Powder Room Mawoodmere OH
07/23	115.49	4030 Dbt Purchase - 794773 Wholeids Crv #1066Orange OH
07/28	41.00	4030 Dbt Purchase - 264200 Prive Nail Spa Worwoodmere OH
07/28	199.87	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
07/30	44.48	4030 Dbt Purchase - 762638 Mario Fazio's Italia440-585308 3 OH
07/03	230.72	4030 Dbt Purchase - 240009 CVS/Pharmacy #0363Cleveland HtsOH
07/04	71.91	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch

Other Withdrawals & Debits

Date	Amount	Description
07/21	211.22	FirstEnergy Opco Gc Echeck 200721 110142337218
07/07	218.55	Amex Equipment ACM Pmt 200807 W7390
07/07	200.00	Bank Of America Payment 200808 195cyk73x

Deposits & Credits

Date	Amount	Description
07/21	2,800.00	Deposit

Interest

Date	Amount	Description
08/11	.13	Interest

Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/15	5,944.56	07/28	7,956.35	08/04	7,609.84
07/21	8,444.53	07/30	7,917.47	08/07	7,181.29
07/23	8,187.82	08/03	7,681.75	08/11	7,191.42

Total Withdrawals & Debits  
1,844.98

Total Deposits & Credits  
2,800.00

Total Interest Paid  
.13

Current Balance  
7,191.42



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

# Platinum Account Statement

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Beginning July 10, 2020 through August 11, 2020

[Click here to return to previous page](#)

## NEWS FROM CITIZENS

Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app\*. Use either online banking or the app to send money to friends and family via Zelle®<sup>1</sup>, view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together. Wireless carrier charges may apply.

\* Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.

Reach your potential with access to personalized advice, fewer fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.

LISA M DOTTORI  
 TRF FOR CAMILLE B DOTTORI  
 Platinum Checking  
 450876-886-5



**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. Add current balance on this statement  $\$$  \_\_\_\_\_ **Current Balance**

2. Add deposits which do not appear on this statement

Date	Amount	Debit	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+	<b>Total of 2</b>

3. Subtract by adding (Add) \_\_\_\_\_ **Subtotal of 1 and 2**

4. Add outstanding checks, transfers, debit, ATM purchases or withdrawals that do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+	<b>Total of 4</b>

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:

**Citizen Bank**  
 Customer Service Center  
 P.O. Box 42001  
 Phoenix, AZ 85040-2001

Telephone Address  
 (602) 441-1111 (the number shown on the front of your statement to notify us of a change of address)

**DEBIT ACCOUNTS ARE NON-TRANSFERABLE**  
 We set up debit accounts such as CDs and savings accounts, equipped to help protect your personal funds from a fraudulent entry.

**ELECTRONIC TRANSFERS**

**In Case of Errors or Questions About Your Electronic Transfers for Consumer Accounts Used Primarily For Personal 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 record is wrong or if you need more information about any electronic transfer on the statement or receipt. We will help you, you or after 60 days after we sent you the FIRST statement so that the error or problem appeared.

- Tell us your name and account number if any
- Describe the error or the problem you are encountering 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 debit report or receipt
- If you're unable to do so, if you also give us a telephone number at which you can be reached to ease the need for further information

For consumer accounts used primarily for personal banking or non-business purposes we will investigate your complaint and will correct any error promptly. If we take more than 90 business days (20 business days if you are a fully registered 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 have not made an error, we credit your account at the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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.

On 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 may 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 our average daily balance, we take the beginning balance on 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 (at each billing period) as part of your checking account. Late payments, missed payments, or other default on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citizens Bank.*

Platinum  
Account Statement

1-888-438-9888

Call Citicorp Platinum Services any time for your account information, current rates, and answers to your questions.

Beginning August 12, 2020  
through September 10, 2020

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Platinum Checking 450678 896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Platinum Checking	450678 896-5	7,191.42	5,416.25	
Direct Deposit Checking	451624 909-9	41,474.73	41,464.74	
Platinum Checking	452070-012-3	5,063.41	10,455.84	
Platinum Checking	453168-344-8	.00	.00	
<b>Savings</b>				
Platinum Savings	4555-101665	4,065.24	4,865.33	
Platinum Savings	4556-376386	27.83	27.83	
Platinum Savings	4559-152493	.00	.00	
				<b>= Total Deposit Balance</b>
				<b>62,230.99</b>
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>= Total Loan Balance</b>
				<b>.00</b>
				<b>= Total Relationship Balance</b>
				<b>62,230.99</b>

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

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Beginning August 12, 2020  
through September 10, 2020

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	7,191.42	<i>Average Daily Balance</i>	6,277.70
Checks	00.00 -	<i>Interest</i>	
Withdrawals & Debits	1,775.27 +	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.10 =	<i>Number of Days Interest Earned</i>	30
<b>Current Balance</b>	<b>5,416.25 -</b>	<i>Interest Earned</i>	.10
		<i>Interest Paid This Year</i>	.67

LISA M BOTTORF  
TRUFOR CAMILLE B BOTTORF  
Platinum Checking  
450676-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: **\$59,667**

Your next statement period will end on October 09, 2020.

Previous Balance

7,191.42

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
08/12	34.20	4030 Dbt Purchase - 758004 Dewey's Plaza - Cleveland Htch
08/12	229.20	4030 Dbt Purchase - 268554 Sq *Shear Elegance/Wilough Htch
08/12	281.19	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
08/17	59.33	4030 Dbt Purchase - 290012 CVS/Pharmacy #0363Cleveland Htch
08/20	104.55	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
08/20	46.11	4030 POS Debit - 303301 CVS/Pharmacy # Woodmore OH
08/24	235.17	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
08/25	103.73	4030 POS Debit - 296376 Prose Order R730358778877815 NY
08/03	193.31	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
08/06	25.98	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgtol
08/09	46.68	4030 Dbt Purchase - 000077 Mulholland And Sacbeachwood OH
08/10	271.69	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch

Other Withdrawals & Debits

Date	Amount	Description
08/09	141.22	Amex Epayment ACH Pmt 200800 W9966

Total Withdrawals & Debits  
1,775.27

Interest

Date	Amount	Description
08/10	.10	Interest

Total Interest Paid  
.10

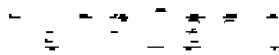
Current Balance  
5,416.25

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/12	6,646.83	08/24	6,201.67	09/08	5,878.74
08/17	6,587.50	08/25	6,087.94	09/09	5,687.84
08/20	6,436.84	08/30	5,904.63	08/10	5,416.25

NEWS FROM CITIZENS

Reach your potential with access to personalized advice, fewer fees, better rates and referred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us now to get the most out of your Platinum Status by calling Citizens Platinum



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Platinum  
Account Statement

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Beginning August 12, 2020  
through September 10, 2020

*Linking continued from previous page*

**NEWS FROM CITIZENS (continued)**

Services at 888-438-9888. Member FDIC.

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-886-5

**ELECTRONIC TRANSFERS**

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

If or Consumer Accounts Used Primarily For Personal, Family or Household Purposes: If anyone is at the telephone, various numbers provided on Page 1 of this statement or write to us at the customer service address provided as part of your call. If you think your statement or receipt is wrong or if you need more information about all electronic transfers on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement or receipt the error or omission 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 if case we need any further information.

For business accounts used primarily for personal, family or household purposes we will investigate your complaint and will correct any error promptly. It is also within 90 business days (20 business days if you are a new customer, for all complete transfers occurring during the first 90 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**

**BILLING RIGHTS SUMMARY**

**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 please include 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 so you get 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 delinquencies on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citibank Bank.*

**1. my day 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

2. my recent balance on this statement \_\_\_\_\_ Current Balance  
 3. net deposits which do not appear on this statement \_\_\_\_\_

Date	Amount	Date	Amount
			⊕ \$ _____ Total of 2
			⊖ \$ _____ Total of 3

3. Subtract by adding - and +  
 4. net outstanding checks, transfers, debits, ATM purchases or withdrawals that do not appear on this statement

Date	Amount	Date	Amount
			⊖ \$ _____ Total of 4
			⊖ \$ _____ Total

5. Total of 4 from 3. This should match your checkbook register balance \_\_\_\_\_

**24-HOUR SERVICE**

If you have any questions regarding your account or discover an error call the end of this sheet or the front of your statement or write to us at the following address:

Citi at Bank  
 100 North Main Street  
 P.O. Box 42707  
 Denver, CO 80240-2077

City of Address  
 This should be printed at the top of your statement to notify us of a change of address.

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

Platinum  
Account Statement

1 of 3

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions

Beginning September 11, 2020  
through October 09, 2020

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Platinum Checking 450678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Platinum Checking	450678-896-5	5,416.25	3,123.82	
Ohio Deposit Checking	451624-909-9	41,464.74	51,464.74	
Platinum Checking	452070-012-3	10,455.84	2,862.32	
Platinum Checking	453168-344-6	.00	.00	
<b>Savings</b>				
Platinum Savings	4555-101665	4,866.33	5,866.41	
Platinum Savings	4556-376366	27.83	27.83	
Platinum Savings	4559-152493	.00	.00	
				<b>Total Deposit Balance</b>
				<b>63,345.12</b>
<b>LIAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>Total Loan Balance</b>
				<b>.00</b>
				<b>Total Relationship Balance</b>
				<b>63,345.12</b>

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Beginning September 11, 2020  
through October 09, 2020

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	5,416.25	<i>Average Daily Balance</i>	3,487.97
Checks	.00 -	<b>Interest</b>	
Withdrawals & Debits	5,592.49	<i>Current Interest Rate</i>	02%
Deposits & Credits	3,300.00 -	<i>Annual Percentage Yield Earned</i>	02%
Interest Paid	.06 +	<i>Number of Days Interest Earned</i>	29
<b>Current Balance</b>	<b>3,123.82 -</b>	<i>Interest Earned</i>	06
		<i>Interest Paid this Year</i>	67

LISA MONTGOMERY  
TRUST FOR CAMILLE B MONTGOMERY  
Platinum Checking  
450078-888-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: \$58,588

Your next statement period will end on November 10, 2020

Previous Balance  
5,416.25

TRANSACTION DETAILS

Withdrawals & Debits

A/M/Purchases

Date	Amount	Description
09/15	160.76	4030 Dbt Purchase - 280300 The Powder Room Mawoodmere OH
09/16	57.47	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
09/18	40.17	4030 Dbt Purchase - 260013 Wholesale Ctr 10199 University Hlgh
09/23	204.00	4030 Dbt Purchase - 267714 Sq *shear Elegancewillough Hlgh
09/23	730.36	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
09/28	19.00	4030 Dbt Purchase - 379710 Village Auto Wash Beachwood OH
09/30	414.12	4030 Dbt Purchase - 142676 The Parker Skin & Beachwood OH
10/02	258.08	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
10/05	92.23	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
10/06	24.56	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah
10/08	40.75	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heah

Other Withdrawals & Debits

Date	Amount	Description
09/28	4,000.00	Online Transfer To Checking 4516249099
10/05	50.99	Amex Epayment ACH Pmt 207005 W5074

Total Withdrawals & Debits  
5,592.49

Deposits & Credits

Date	Amount	Description
09/01	500.00	Online Transfer From Checking 4520700123
09/01	2,800.00	Deposit

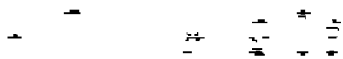
Total Deposits & Credits  
3,300.00

Interest

Date	Amount	Description
10/09	.06	Interest

Total Interest Paid  
06

Current Balance  
3,123.82



Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

3 of 3

Beginning September 11, 2020  
Through October 09, 2020

[Clicking continued from previous page](#)

Monthly Balance

Date	Balance	Date	Balance	Date	Balance
09/15	5,255.49	09/30	290.37	10/06	364.51
09/16	5,198.02	10/01	790.37	10/07	3,164.51
09/18	5,157.65	10/02	532.20	10/08	3,123.76
09/23	4,723.49	10/05	389.07	10/09	3,123.82
09/28	704.49				

LISA M DOTTORE  
TRFEE FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-886-5

NEWS FROM CITIZENS

--Reach your potential with access to personalized advice, fewer fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.



**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 is \$\_\_\_\_\_ Current Balance
2 List deposits which do not appear on this statement

Table with 4 columns: Date, Amount, Date, Amount. Includes a plus sign (+) and a line for Total of 1 and 2.

3 Total by adding 1 and 2 = \$\_\_\_\_\_ Total of 1 and 2
4 List outstanding checks, transfers, debit card purchases or withdrawals that do not appear on this statement

Table with 4 columns: Date, Check or Transfer, Date, Amount. Includes a minus sign (-) and a line for Total of 4 from 3. This should match your checkbook register balance.

**CUSTOMER SERVICE**

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

123 Main Street
Customer Service Center
PO Box 12345
Anytown, NJ 02940-3001

Time to Call: Call the number shown on the front of your statement to notify us of a change of address.

**IF YOU HAVE SAVINGS ACCOUNTS THAT ARE NON-TRANSFERABLE**

Some non-transferable accounts, such as CDs 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**

Your Online or Automatic Used Primary (or Personal) Facility of Depository Payment Telephone or at the customer service number provided on Page 1 of this statement. We will be able to assist the customer service address provided as soon as you call. If you think your statement or record is wrong or if you need more information about an electronic transfer on this statement or receipt, we must hear from you no later than 60 days after we send you the FIRST statement in which the error or transfer 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 customer 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 all correct transfers occurring during the first 60 days after the first deposit is made to your account to do this, we will credit your account for the amount that should be an 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 you may have made an error, we credit your account at the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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 return you as delinquent on that amount
• The charges 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 line

**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, and 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 up 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 by a credit report agency (other than your checking account line payment, missed payments or other delinquency on your Overdraft Line) as may be indicated in your credit report.

Thank you for banking with Citizens Bank.

11/11/2020

# Platinum Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Beginning October 10, 2020 through November 10, 2020

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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### Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRF FOR CAMILLE B DOTTORE Platinum Checking 450678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Platinum Checking	450678-896-5	3,123.82	1,515.33	
Direct Deposit Checking	451624-909-8	51,454.74	1,464.74	
Platinum Checking	452070-012-3	2,862.32	6,747.26	
Platinum Checking	453158-344-6	.00	.00	
<b>Savings</b>				
Platinum Savings	4555-101685	6,866.41	9,000.71	
Platinum Savings	4556-378366	27.83	27.83	
Platinum Savings	4559-157493	.00	.00	
				<b>Total Deposit Balance</b>
				18,755.87
<b>LIAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>Total Loan Balance</b>
				.00
				<b>Total Relationship Balance</b>
				18,755.87

Platinum  
Account Statement

1-888-438-9888

Call Citibank Platinum Services any time for your account information, current rates, and answers to your questions.

2 of 3

Beginning October 10, 2020  
Through November 10, 2020

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	3,123.82	<i>Average Daily Balance</i>	2,358.49
Checks	.00 -	<b>Interest</b>	
Withdrawals & Debits	1,608.53 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.04 +	<i>Number of Days Interest Earned</i>	32
<b>Current Balance</b>	<b>1,515.33 =</b>	<i>Interest Earned</i>	.04
		<i>Interest Paid this Year</i>	.71

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Platinum Checking  
460678-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: **\$37,653**

Your next statement period will end on December 09, 2020.

Previous Balance

3,123.82

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
10/13	48.61	4030 Dbt Purchase - 898700 Bpf8987539waterw Plk E OH
10/14	137.82	4030 Dbt Purchase - 210013 WholeFds Ctr 10199university Htph
10/16	75.06	4030 Dbt Purchase - 189491 Barnes & Noble #21woodmere OH
10/16	6.78	4030 Dbt Purchase - 189491 Barnes & Noble #21woodmere OH
10/19	26.85	4030 Dbt Purchase - 576753 Bromec-On The Hgicleveland OH
10/19	232.31	4030 POS Debit - 577011 Heinen's Grocery Suniversity Hsch
10/20	51.84	4030 Dbt Purchase - 264200 Prive Nail Spa Woodwoodmere OH
10/21	22.88	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
10/26	138.16	4030 Dbt Purchase - 270014 WholeFds Ctr 10199university Htph
10/26	119.61	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
10/29	211.20	4030 Dbt Purchase - 277413 Sq *shear Elegancew/ough Hloch
10/29	43.20	4030 Dbt Purchase - 043400 Dick's Clothing&splyndr OH
11/03	141.39	4030 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Hsch
11/06	41.00	4030 Dbt Purchase - 264200 Prive Nail Spa Woodwoodmere OH
11/08	40.80	4030 Dbt Purchase - 000078 Scarpaccia Pastawrromv/ Hsuh


Other Withdrawals & Debits


Date	Amount	Description
11/09	151.11	Amex Epayment ACH Pmt 201103 W0374
11/09	110.00	Bank Of America Payment 201106 Uq91u2rwwl

 Total Withdrawals & Debits  
1,608.53

Interest

Date	Amount	Description
11/10	.04	Interest

 Total Interest Paid  
.04

 Current Balance  
1,515.33

Daily Balance

Date	Balance	Date	Balance
10/13	3,075.21	10/20	2,544.65
10/14	2,937.29	10/21	2,521.76
10/16	2,855.45	10/26	2,263.99
10/19	2,596.49	10/29	2,009.59
		11/03	1,868.20
		11/06	1,786.40
		11/09	1,515.29
		11/10	1,515.33

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

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Beginning October 10, 2020  
through November 10, 2020

*Accounting continued from previous page.*

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**NEWS FROM CITIZENS**

Reach your potential with access to personalized advice, lower fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.

LISA M DOITORE  
TREE FOR CAMILLE B DOITORE  
Platinum Checking  
450678 896-5

**Checking Account Balance Worksheet**

- When completing this worksheet, please be sure:
- adjust your checkbook register balance by
  - adding any interest earned
  - subtracting any fees or other charges

1) Your current balance on this statement is \_\_\_\_\_ Dollars

2) List deposits which do not appear on this statement:

Date	Amount	Sign	Amount
			① \$ _____ Total of 2

3) Subtract by adding 1 and 2 \_\_\_\_\_ Dollars

4) List outstanding checks, transfers, drafts, ACH purchases or withdrawals that do not appear on this statement:

Date	Amount	Sign	Amount
			② \$ _____ Total of 3

5) Total of 4 from 3. This should match your checkbook register balance \_\_\_\_\_ Dollars

**CUSTOMER SERVICE**

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

• 24 hr. In Bank  
 Walk-In Service Center  
 • 24 hr. 1-800-541-2007  
 • 9 AM - 5 PM 1-800-440-2007

Home of Address  
 You can call the number shown on the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
 You can deposit accounts such as CDs and savings accounts, owned by only one individual person or by a corporate entity.

**ELECTRONIC TRANSFERS**

In Case of Errors or Questions About Your Electronic Transfers (for Consumer Accounts Only Primarily For Personal, Family or Household Purposes) (excluding us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as part as you can. If you think your statement or transfer 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 or receipt, whichever is later.)

- Tell us your name and account number, if any.
- Describe the error or the transfer you see on your statement as clearly as you can and 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 generally do so promptly. If we take more than 10 business days (20 business days for a new customer), the electronic transfers occurring during the first 60 days after the first debit 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.

If we determine, we investigate, and if we find a clear, identifiable error, we credit your account at the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT**

**ANNUAL RIGHTS SUMMARY**

**What To Do If You Think You Made 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 think it is a mistake.

We must contact us within 60 days after the date we issued your statement. You must notify us of any potential errors promptly. 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 will apply:

- We cannot try to collect the amount in question or make you responsible for 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 of Credit 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 and 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 credit account holder of your checking account. Late payments, missed payments or other negative activity on your Overdraft Line may be reflected in your credit reports.

*Thank you for banking with Citizens Bank.*

Platinum  
Account Statement



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Beginning November 11, 2020  
through December 09, 2020

US702 BR581

LISA M DOTTORÉ  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	1,515.33	178.48
One Deposit Checking	451624-909-9	1,454.74	1,454.75
Platinum Checking	452070-012-3	6,747.26	12,999.27
Platinum Checking	453168-344-6	00	.00
<b>Savings</b>			
Platinum Savings	4555-101685	9,000.71	8,000.84
Platinum Savings	4556-376366	27.83	27.83
Platinum Savings	4559-152493	00	.00
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	00

LISA M DOTTORÉ  
1717 FOR CAMILLE B DOTTORÉ  
Platinum Checking  
450678-896-5

**Total Deposit Balance**  
22,961.18

**Total Loan Balance**  
.00

**Total Relationship Balance**  
22,961.18

Platinum  
Account Statement

1-800-438-9888

Call or visit Platinum Services any time for your account information, current rates, and answers to your questions.

2 OF 3

Beginning November 11, 2020  
through December 09, 2020

Checking

SUMMARY

<b>Balance Calculation</b>		<i>Balance</i>	
Previous Balance	1,515.33	<i>Average Daily Balance</i>	687.60
Checks	00.00	<i>Interest</i>	
Withdrawals & Debits	1,536.85	<i>Current Interest Rate</i>	.02%
Deposits & Credits	500.00	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	01.01	<i>Number of Days Interest Earned</i>	29
<b>Current Balance</b>	<b>478.49</b>	<i>Interest Earned</i>	.01
		<i>Interest Paid this Year</i>	.72

LISA M DOTTORE  
TRFEE FOR CAMILLE B DOTTORE  
Platinum Checking  
45087B-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: **\$21,437**

Your next statement period will end on January 12, 2021.

Previous Balance

1,515.33

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
1/12	140.02	4030 Dbl Purchase - 240011 CVS/Pharmacy #0363Cleveland Htsoh
1/17	118.56	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah
1/13	176.17	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah
1/16	112.56	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah
1/18	54.00	4030 Dbl Purchase - 140133 Blume Nails Spa Salon OH
1/17	22.17	4030 Dbl Purchase - 230013 Wholefds Ctr 10199university Htsoh
1/18	69.21	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah
1/19	26.00	4030 Dbl Purchase - 200011 Usps PO 3876/50241Clevel OH
1/23	131.99	4030 Dbl Purchase - 48.2 Bed Bath & Beyond Beachwood OH
1/23	51.99	4030 Dbl Purchase - 5.00 Heinen's Grocery Spopper Plk E OH
1/24	44.87	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah
1/25	56.25	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah
1/30	159.76	4030 Dbl Purchase - 034401 Costco Wlse #0344 Cleveland OH
1/30	47.74	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Htsoh
1/01	164.01	4030 Dbl Purchase - 034401 Costco Wlse #0344 Cleveland OH
1/01	118.55	4030 Dbl Purchase - 4.00 Heinen's Grocery Suniversity Heah

Other Withdrawals & Debits

Date	Amount	Description
1/09	25.00	Monthly Maintenance Fee

**-** Total Withdrawals & Debits  
1,536.85

Deposits & Credits

Date	Amount	Description
1/02	500.00	Online Transfer From Checking 4520700123

**+** Total Deposits & Credits  
500.00

Interest

Date	Amount	Description
1/09	01.01	Interest

**+** Total Interest Paid  
01

**=** Current Balance  
478.49

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

3 of 3

Beginning November 11, 2020  
through December 09, 2020

*Checking continued from previous page*

**Monthly Balance**

Date	Balance	Date	Balance	Date	Balance
11/12	1,258.75	11/19	798.64	11/30	306.04
11/13	1,082.58	11/23	614.66	12/01	3.48
11/16	916.02	11/24	569.79	12/02	503.48
11/17	893.85	11/25	513.54	12/09	478.49
11/18	824.64				

LISA M DOITORE  
FEE FOR CAMILLE B DOITORE  
Platinum Checking  
460678-898-5

**NEWS FROM CITIZENS**

-Transferring money online just got a little easier! Discover the speed and convenience of online money transfers now with no fees! To learn more visit [citizensbank.com](http://citizensbank.com)- you can also view helpful online banking demos and links to download our mobile banking app.  
-Reach your potential with access to personalized advice, fewer fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888, Member FDIC.



**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 stated balance on this statement is \_\_\_\_\_ **Balance**

2. List deposits which do not appear on this statement \_\_\_\_\_

Date	Amount	Check	Amount

+ \$ \_\_\_\_\_

3. Subtotal by adding 1 and 2 \_\_\_\_\_ **Subtotal of Item 2**

4. List outstanding checks, transfers, debit, ACH purchases or withdrawals that do not appear on this statement \_\_\_\_\_

Check No.	Amount	Check No.	Amount

- \$ \_\_\_\_\_ **Total of 4**

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

**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 Bank**  
 Customer Service Center  
 P.O. Box 42007  
 Milwaukee, WI 53240-2007

**Change of Address**  
 For a change of address, please call the number shown on the front of your statement to notify us of a change of address.

**JOINT ACCOUNTS ARE NON-TRANSFERABLE**  
 We do not sell accounts such as COA and savings accounts jointly to one person in another person or to a corporate entity.

**ELECTRONIC TRANSFERS**

**In Case of Errors or Questions About Your Electronic Transfers**  
 (For Consumer Accounts Used Primarily For Personal, Family or Household Expenses)  
 Telephone or at the Customer Service number provided on Page 2 of this statement or write to us at the customer service address provided at a point 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 for which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error on the transfer you're interested in 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 complaints and will correct any error promptly. If we take more than 10 business days (27 business days if you are a new customer) for electronic transfers occurring during the first 30 days after the first deposit to a new 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 any if we find you have made an error we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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. Write us investigations 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.

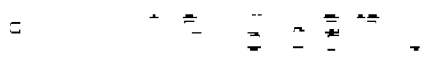
**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**

**Calculating your Interest Charge**  
 We calculate the interest charge on your Overdraft Line by applying the True 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 if your checking account. Late payments, missed payments or other defaults on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citizens Bank.*



Platinum  
Account Statement

1-888-438-9888

Call Clerks Platinum Services any time for your account information, current rates, and answers to your questions.

1 of 3

Beginning December 10, 2020  
Through January 12, 2021

US702 BR581  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Platinum Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Platinum Checking	450678-896-5	478.49	490.13
Ohio Deposit Checking	451624-909-9	1,454.75	-9.99
Platinum Checking	452070-012-3	12,999.27	9,715.87
<b>Savings</b>			
Platinum Savings	4556-101656	6,000.84	6,000.87
Platinum Savings	4556-376368	77.83	00
<b>LIAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	00

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Platinum Checking  
450678-896-5

⊖ Total Deposit Balance  
16,196.98

⊖ Total Liabilities Balance  
00

⊖ Total Relationship Balance  
16,196.98

Platinum  
Account Statement

1-888-438-8888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

2 of 3

Beginning December 10, 2020  
through January 12, 2021

Checking

SUMMARY

Balance Calculation

Previous Balance	478.49	Average Daily Balance	1,207.33
Checks	0.00	Interest	
Withdrawals & Debits	8,248.38	Current Interest Rate	.02%
Deposits & Credits	9,260.00	Annual Percentage Yield Earned	.02%
Interest Paid	02	Number of Days Interest Earned	34
Current Balance	490.13	Interest Earned	.02
		Interest Paid this Year	.02

LISA M DOITORE  
TTEE FOR CAMILLE B DOITORE  
Platinum Checking  
450678-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: \$20,088

Your next statement period will end on February 09, 2021

Previous Balance

478.49

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
1/1/21	180.71	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
1/1/21	365.41	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
1/1/21	7.80	4030 Dbt Purchase - 619240 1st * On The Rise AZ15-320-99 23 OH
1/1/21	48.51	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
1/1/21	110.50	4030 Dbt Purchase - 000077 Mulhotland And Sacbeachwood OH
1/1/21	37.80	4030 Dbt Purchase - 008040 LA Bella Vita Etanbeachwood OH
1/1/21	327.04	4030 Dbt Purchase - 201004 Lululemon Flon Chawoodmans OH
1/1/21	176.48	4030 Dbt Purchase - 271003 Lululemoncom* 877-263-93 00 CA
1/1/21	31.93	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgtah
1/1/21	107.65	4030 Dbt Purchase - 270013 CVS/Pharmacy #0363Cleveland Htspl)
1/1/21	120.58	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
1/1/21	27.70	4030 Dbt Purchase - 5 00 Heinen's Grocery Spopper Plk E OH
1/1/21	43.20	4030 Dbt Purchase - 264200 Prive Nail Spa Worwoodners OH
1/1/21	288.14	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
1/1/21	65.55	4030 Dbt Purchase - 583616 1st * Zhug 215-921-34 73 OH
1/1/21	100.10	4030 Dbt Purchase - 268554 Sq *shear Elegancewittough High
1/1/21	36.22	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
0/1/21	149.39	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah

Other Withdrawals & Debits

Date	Amount	Description
1/1/21	259.63	Amex Epsymnt ACH Pmt 201211 W7040
1/1/21	4,072.70	Bank Of America Payment 201216 16ly2kbl)
0/1/20	161.95	Nursercom Trans 210105 99933520
0/1/20	17.59	Bank Of America Online Pmt 210107 Ck1560368972pos
0/1/20	1,485.71	Amex Epsymnt ACH Pmt 210108 W1094
0/1/21	25.00	Monthly Maintenance Fee



Total Withdrawals & Debits

8,248.38

Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

3 of 3

Beginning December 10, 2020  
through January 12, 2021

Activity continued from previous page

Deposits & Credits

Date	Amount	Description
11/21	5,000.00	Online Transfer From Checking 4520700123
11/21	500.00	Online Transfer From Checking 4520700123
11/24	500.00	Online Transfer From Checking 4520700123
01/05	260.00	Online Transfer From Checking 4520700123
01/07	2,000.00	Online Transfer From Checking 4520700123

Interest

Date	Amount	Description
01/12	.02	Interest

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/11	5,038.15	12/24	602.96	01/06	167.80
11/14	4,663.94	12/28	206.07	01/07	2,150.21
11/16	4,615.43	12/30	106.97	01/08	664.50
11/17	542.73	12/31	69.75	01/11	516.11
11/21	130.60	01/05	329.75	01/12	490.13

LISA M DOTTRE  
TRIE FOR CAMILLE B DOTTRE  
Platinum Checking  
450678 896 5

Total Deposits & Credits  
8,260.00

Total Interest Paid  
.02

Current Balance  
490.13

NEWS FROM CITIZENS

Reach your potential with access to personalized advice, lower fees, better rates and preferred service. As a Platinum customer, this includes better rates on our promotional CDs. Ask us how to get the most out of your Platinum Status by calling Citizens Platinum Services at 888-438-9888. Member FDIC.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers  
 (For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)  
 We calculate the dollar amount of the suspected error and if possible the dollar amount of the customer service address provided as soon as you call. If you think your statement or receipt is wrong, if you need more information about an electronic transfer on the statement or receipt, we will hear from you in later than 60 days after we sent you the first statement of 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 dollar amount deposited on your statement or receipt.
- If you are 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 non-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 non-resident) for electronic transfers occurring during the first 90 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 your bill has the rest of the money until the time it takes us to complete our investigation.

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

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

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 date received 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 remaining order 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 averaging the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle or billing balance period 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 ending 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 payment, missed payments or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

1. Finding 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	<u>\$</u>		Interest Owner	
2	List deposits which do not appear on the statement:	Date	Amount	Date	Amount
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<u>\$</u>	<u>\$</u>	Total of 2	
3	Subtotal by adding 1 and 2	<u>\$</u>	<u>\$</u>	Subtotal of 1 and 2	

4	List outstanding checks, transfers, debit POS purchases or withdrawals that do not appear on this statement:	Check No.	Amount	Check No.	Amount
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>	<hr/>
				<u>\$</u>	<u>\$</u>

5	Subtract 4 from 3. This should match your checkbook register balance.	<u>\$</u>	<u>\$</u>	Total
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CUSTOMER SERVICE

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

Citizens Bank  
 Customer Service Center  
 P.O. Box 47807  
 Tulsa, Oklahoma 74147-0807

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

TELEPHONE ACCOUNTS ARE NON-TRANSFERABLE

Telemail deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

**Premier  
Account Statement**

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions

US702 BR681

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Beginning January 13, 2021  
through February 09, 2021

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**Premier Summary**

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Premier Checking with Interest	450678-896-5	490.13	331.09
On Demand Checking	451624-809-8	-9.99	.00
Premier Checking with Interest	452070-012-3	9,715.87	4,453.31
<b>Savings</b>			
Premier Savings	4555-101865	6,000.97	6,001.09
Premier Savings	4556-378366	.00	.00
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	452070-012-3	.00	.00

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
450678-896-5

**Total Deposit Balance**  
10,785.49

**Total Loan Balance**  
.00

**Total Relationship Balance**  
10,785.49

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions.

2 of 3

Beginning January 13, 2021  
through February 09, 2021

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	490.13	<i>Average Daily Balance</i>	197.97
Checks	.00 -	<i>Interest</i>	
Withdrawals & Debits	2,709.04 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	2,550.00 +	<i>Annual Percentage Yield Earned</i>	.00%
Interest Paid	.00 +	<i>Number of Days Interest Earned</i>	28
Current Balance	331.09 -	<i>Interest Earned</i>	.00
		<i>Interest Paid this Year</i>	.02

LISA M DOTTORI  
TRUSTEE FOR CAMILLE B DOTTORI  
Premier Checking with Interest  
45067B-890-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: **\$12,519**

Important! The Courtesy monthly maintenance fee waiver on your account is set to expire on 03/09/2021. If you have questions or would like to consider alternative account options visit us in a branch or call the number on the top of your statement to learn more.

Your next statement period will end on March 09, 2021.

Previous Balance

490.13

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/13	24.58	4030 Dbt Purchase - 250012 Wholefoods Ctr 10199University Htch
01/14	14.79	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgton
01/19	43.20	4030 Dbt Purchase - 264200 Prive Nail Spa Woodwoodmere OH
01/19	86.40	4030 Dbt Purchase - 264200 Prive Nail Spa Woodwoodmere OH
01/19	87.28	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
01/19	61.72	4030 Dbt Purchase - 208799 Barnes & Noble #21woodmere OH
01/20	94.67	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
01/22	76.00	4030 Dbt Purchase - 537755 Waterway Gas And Wcleveand OH
01/29	204.00	4030 Dbt Purchase - 219554 Sq *shear Elegancewillough Htch
01/29	67.74	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
01/31	16.00	4030 Dbt Purchase - 377343 Waterway Gas And Wcleveand OH
01/04	32.15	4030 Dbt Purchase - 555325 1st * Pizzazz On Theleveland OH
01/05	91.80	4030 Dbt Purchase - 240300 The Powder Room Mawoodmere OH
01/08	66.58	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
01/09	83.10	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah

Other Withdrawals & Debits

Date	Amount	Description
01/08	1,728.63	Amex Epayment ACH Pmt 210208 W6546

**-** Total Withdrawals & Debits  
2,709.04

Deposits & Credits

Date	Amount	Description
01/28	250.00	Online Transfer From Checking 4520700123
01/03	100.00	Online Transfer From Checking 4520700123
01/05	200.00	Online Transfer From Checking 4520700123
01/08	2,000.00	Online Transfer From Checking 4520700123

**+** Total Deposits & Credits  
2,550.00

**=** Current Balance  
331.09

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line any time for account information, account rates, and answers to your questions.

3 of 3

Beginning January 13, 2021  
through February 09, 2021

Continuing information from previous page.

Monthly Balance

Date	Balance	Date	Balance	Date	Balance
01/13	405.15	01/28	311.09	02/04	191.20
01/14	450.36	01/29	49.35	02/05	209.40
01/19	171.75	02/01	33.35	02/06	414.19
01/20	77.09	02/03	133.35	02/09	331.09
01/22	61.09				

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
450678-896-5

MEMO

--GET MORE OUT OF EVERY 24

Your next generation App<sup>®</sup> is here with:

- New running balance

All your account information on one screen!

- Faster updates and enhancements

Download it now.

Wireless carrier charges may apply

NEWS FROM CITIZENS

--Special Provisions for Pass-Through Accounts

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html).

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You will have an opportunity to validate the capability to deliver the required information in the appropriate format so that a timely calculation of deposit insurance coverage can be made. Further instructions relating to this opportunity will be communicated at a later time.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

--Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.





**Premier  
Account Statement**

1-877-670-5700

Call our dedicated Premier service line any time for account  
information, account status, and assistance in your community.

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

1 of 3

Beginning February 10, 2021  
through March 09, 2021

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**Premier Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Premier Checking with Interest 450678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Premier Checking with Interest	450678-896-5	331.09	-25.00	
Ons Deposit Checking	451624-909-9	.00	.00	
Premier Checking with Interest	452070-012-3	4,453.31	4,921.46	
<b>Savings</b>				
Premier Savings	4555-101665	6,001.09	9,017.18	
Premier Savings	4556-376386	.00	.00	
				<b>Total Deposit Balance</b>
				13,913.64
<b>LIAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>Total Loan Balance</b>
				.00
				<b>Total Relationship Balance</b>
				13,913.64

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions.

Beginning February 10, 2021  
through March 09, 2021

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	\$31.09	Average Daily Balance	790.29
Checks	.00	<b>Interest</b>	
Withdrawals & Debits	2,156.09	Current Interest Rate	.02%
Deposits & Credits	1,800.00	Annual Percentage Yield Earned	.00%
Interest Paid	.00	Number of Days Interest Earned	28
Current Balance	-25.00	Interest Earned	.00
		Interest Paid this Year	.02

LISA M DOTTORI  
TREE FOR CAMILLE B DOTTORI  
Premier Checking with Interest  
450678-896-5

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined deposit and investment balance of \$25,000.

Your monthly combined deposit and investment balance used to qualify this statement period is: **\$12,471**

Important! The Courtesy monthly maintenance fee waiver on your account was removed this statement period. If you have questions or would like to consider alternative account options visit us in a branch or call the number on the top of your statement to learn more.

Your next statement period will end on April 09, 2021

Previous Balance

331.09

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/12	27.81	4030 POS Debit - 303834 CVS/Pharmacy # Cleveland Hgton
01/16	29.00	4030 Dbt Purchase - 481760 Tst* On The Rise A276-320-99 23 0
01/16	6.73	4030 Dbt Purchase - 952700 Bp#95277712643 Waruniversity Heoh
01/16	169.34	4030 Dbt Purchase - 000077 Mutholland And Sackbeachwood OH
01/16	66.58	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heoh
01/22	146.06	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heoh
01/22	76.00	4030 Dbt Purchase - 685737 Waterway Gas And Wclevealand OH
01/25	52.21	4030 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heoh
01/25	29.35	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgton
01/25	4.01	4030 POS Debit - 303634 CVS/Pharmacy # Cleveland Hgton
01/01	64.80	4030 Dbt Purchase - 284200 Prive Nait Spa Woodwoodmore OH
01/01	7.27	4030 Dbt Purchase - 952700 Bp#95276642159 S Clevealand OH
01/03	16.00	4030 Dbt Purchase - 562235 Waterway Gas And Wclevealand OH

Other Withdrawals & Debits

Date	Amount	Description
01/03	476.63	Withdrawal
01/03	1,019.40	Amex Epayment ACH Pmt 210303 W9808
01/09	25.00	Monthly Maintenance Fee

Total Withdrawals & Debits

2,156.09

Deposits & Credits

Date	Amount	Description
01/19	300.00	Online Transfer From Checking 4520700123
01/02	1,500.00	Online Transfer From Checking 4520700123

Total Deposits & Credits

1,800.00

Current Balance

-25.00

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions.

3 OF 3

Beginning February 10, 2021  
through March 09, 2021

*Continuing continued from previous page*

Monthly Balance

Month	Balance	Date	Balance	Date	Balance
Q1/12	303.28	02/22	189.57	03/02	1,571.03
Q1/16	31.63	02/25	83.10	03/03	.00
Q1/19	331.63	03/01	11.03	03/09	-25.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
450678-896-5

NEWS FROM CITIZENS

- Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.
- \* Wireless carrier charges may apply.
- Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: This information in your statement is not changing.

### Reconciling Account Balance Worksheet

- Before completing this worksheet, please be sure:
  - Adjust your checkbook register balance by:
    - Adding any interest earned
    - Subtracting any fees or other charges

1 Add your current balance on this statement

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount

3 Subtract 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that are not shown on this statement

Date	Check #	Amount	Date	Amount

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

### 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:

600 Main Street  
Customer Service Center  
P.O. Box 47001  
Providence, RI 02900-2001

If you do not know the address  
Please call the number shown on the front of your statement to notify us of a change of address.

### DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

We do not deposit accounts until you are 18 and savings accounts cannot be used until you are 21 unless you are a legally emancipated minor.

### 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 shown on your card. 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 within 60 days after we sent you the TFSI statement on which the error or problem appeared.

- Tell us your name and account number if any.
- Describe the error in the transfer you are inquiring 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 if there are any further inquiries.

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) to investigate 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 have time we have made an error. We credit your account at the conclusion of our investigation.

### OVERDRAFT LINES OF CREDIT

#### BILLING RIGHTS SUMMARY

#### 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 shown as possible.

If you later 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 tell us why you believe it to be 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 first. 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 checks 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 this 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 cycle.

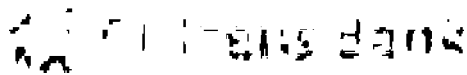
#### Calculating Your Average Daily Balance

To calculate the average daily balance, we take the beginning amount 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 up 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 credit reporting purposes. Late payment, missed payments or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.



1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions.

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

### Premier Account Statement

1 OF 2

Beginning March 10, 2021  
through April 09, 2021

#### Contents

Summary	Page	1
Checking	Page	2

#### Premier Summary

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				LISA M DOTTORE
<b>Checking</b>				TTEE FOR CAMILLE B DOTTORE
Premier Checking with Interest	450678-896-5	425.00	50.00	Premier Checking with Interest
One Deposit Checking	451624-909-9	00	.00	450678-896-5
Premier Checking with Interest	452070-012-3	4,921.46	5,974.21	
<b>Savings</b>				
Premier Savings	4555-101665	9,017.18	9,641.33	
Premier Savings	4556-376366	.00	.00	
				<b>Total Deposit Balance</b>
				15,665.54
<b>LIAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	00	.00	
				<b>Total Loan Balance</b>
				00
				<b>Total Relationship Balance</b>
				15,665.54

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions.

2 of 2

Beginning March 10, 2021  
through April 09, 2021

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	-25.00	<i>Average Daily Balance</i>	14.28
Checks	.00 -	<b>Interest</b>	
Withdrawals & Debits	.00 -	<i>Current Interest Rate</i>	.07%
Deposits & Credits	75.00 +	<i>Annual Percentage Yield Earned</i>	.00%
Interest Paid	.00 -	<i>Number of Days Interest Earned</i>	28
<b>Current Balance</b>	<b>50.00 =</b>	<i>Interest Earned</i>	.00
		<i>Interest Paid this Year</i>	.02

LISA M DOTTORE  
TRICE FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
450678-846-5

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on May 11, 2021.

Previous Balance

-25.00

TRANSACTION DETAILS

Deposits & Credits

Date	Amount	Description
01/30	25.00	Fee Rebate
01/02	50.00	Fee Rebate Original Fee (Date On 03/09/21) Deposit

<b>+</b>	<b>Total Deposits &amp; Credits</b>	<b>75.00</b>
<b>=</b>	<b>Current Balance</b>	<b>50.00</b>

Daily Balance

Date	Balance	Date	Balance
01/30	.00	04/02	50.00

MEMO

Important Information regarding your Premier Checking account.  
As of April 18, 2021, your Premier Checking account will have a new name, Citizens Wealth Checking, along with some new benefits. Also effective April 18, Citizens Wealth Checking requires a minimum monthly combined deposit and investment balance of \$200,000. Please refer to the letter we recently sent to you for more details. If you have questions about these changes please call the Premier Advisory service line at the number listed at the top of your statement.

NEWS FROM CITIZENS

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.  
Wireless carrier charges may apply.  
Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

**Using the 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. Add your current balance on this statement =                                  Current Balance

2. Add deposits which do not appear on this statement

Date	Amount	Sign	Amount
		+	<u>                                </u> Total of 2

3. Subtract by adding - and x =                                  Statement of 1 page 2

4. Add outstanding checks, transfers, debit POS purchases or Withdrawals that do not appear on this statement

No.	Date	Amount	Debit/Credit	Amount
				<u>                                </u> Total of 3

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 bank or write us on the front of your statement or write to us at the following address:

**USAA Bank**  
**Customer Service Center**  
 P.O. Box 43001  
 Fort Worth, TX 76104-2001

Address on the back of this statement should be used to notify us of a change of address.

TELEBANK ACCOUNTS ARE NON-TRANSFERABLE  
 You can deposit accounts, savings CDs and savings accounts, cannot be transferred to another bank or to a credit union.

**ELECTRONIC TRANSFERS**

**In Case of Errors or Questions About Your Electronic Transfers of Other Consumer Accounts Used Primarily for Personal, Family or Household Purposes:**  
 If you have any questions about the accuracy of your statement or wish to file a complaint, please call the customer service number provided on Page 1 of the statement or write to us at the customer service address provided as above. If you wish to file a complaint, please do so in writing. If you have any questions about the accuracy of your statement or wish to file a complaint, please call the customer service number provided on Page 1 of the statement or write to us at the customer service address provided as above. If you wish to file a complaint, please do so in writing.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are having trouble with 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.
- If we will be helpful to us if you also give us a telephone number at which you can be reached at any time we need any further information.

If you have a complaint about the accuracy of your statement or wish to file a complaint, please call the customer service number provided on Page 1 of the statement or write to us at the customer service address provided as above. If you wish to file a complaint, please do so in writing.

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**

**COLLING RIGHTS SUMMARY**

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

On 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 at any point of errors in writing. You may call us, but if you 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 that appears on your statement and we may continue to charge your 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 charges 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. Thus, 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 up 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 credit report purposes. Information about your Overdraft Line may be included in your credit report.

Thank you for banking with **USAA Bank**.





1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Citizens Wealth  
Account Statement

1 of 2

Beginning April 10, 2021  
through May 11, 2021

Contents

Summary	Page	1
Checking	Page	2

Citizens Wealth Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	450678-890-5	50.00	50.00
Citizens Wealth Checking	452070-012-3	5,974.21	3,751.98
<b>Savings</b>			
Citizens Wealth Savings	4555-101665	9,641.33	11,641.48
Premier Savings	4566-376366	.00	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
450678-890-5

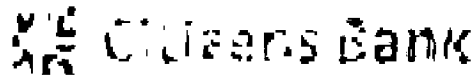
**Total Deposit Balance**  
15,443.46

**LOAN BALANCE**

Overdraft Line of Credit	462070-012-3	.00	.00
--------------------------	--------------	-----	-----

**Total Loan Balance**  
.00

**Total Relationship Balance**  
15,443.46



1-877-670-6200

Call our dedicated Citizens Wealth Management team any time for account information, fund rates, and answers to your questions

Citizens Wealth Account Statement

2 of 2

Beginning April 10, 2021 through May 11, 2021

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	50.00	Average Daily Balance	50.00
Checks	.00 -	Interest	
Withdrawals & Debits	.00 -	Current Interest Rate	.02%
Deposits & Credits	.00 +	Annual Percentage Yield Earned	.00%
Interest Paid	.00 +	Number of Days Interest Earned	32
Current Balance	50.00 =	Interest Earned	.00
		Interest Paid this Year	.02

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
450678-896-5

Your next statement period will end on June 09, 2021

Previous Balance  
50.00

TRANSACTION DETAILS

No activity this statement period

Current Balance  
50.00

NEWS FROM CITIZENS

- Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you
- \*Wireless carrier charges may apply.
- Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

**1. Using the 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. Add current balance on this statement \$ \_\_\_\_\_ **Current Balance**

2. Add deposits which do not appear on this statement

Date	Amount	Date	Amount

+ \$ \_\_\_\_\_ **Total of 2**

3. Subtract by adding 1 and 2

= \$ \_\_\_\_\_ **Should match 2**

4. Add outstanding checks, transfers, debits, POS purchases & withdrawals that do not appear on this statement

Date	Amount	Date	Amount

- \$ \_\_\_\_\_ **Total of 3**

5. Subtract 4 from 2. This should match your checkbook register balance

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

**2. CREDIT SERVICE**

- If you have any questions regarding your account or discover an error, call the Citicard Service Center on the back of your statement or write to us at the following address:
  - **CITICARD BANK**
  - **Citicard Service Center**
  - **P.O. Box 326887**
  - **North Branch, WI 53440-2687**
- Send all the address changes on the front of your statement to notify us at a change of address
- **JOINTLY ACCOUNTS ARE NON-TRANSFERABLE**  
 Jointly owned accounts, such as CD's and savings accounts, cannot be assigned to another person by the corporate entity

**ELECTRONIC TRANSFERS**

**In Case of Errors or Questions About Your Electronic Transfers**  
 (Our Consumer Accounts Used Primarily For Personal Family or Fiduciary 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 or the statement or receipt. We might need from you no later than 60 days after we mail you the FIRST statement in which the error or problem appeared

- Tell us your name and account number if any.
- Describe the error or the transfer you are disputing, why 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 transaction, your unit (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 deposits or credits used primarily for personal, family or fiduciary purposes, we will investigate your complaint and will correct any error promptly. If we later determine that 10 business days (20 business days if we're at a holiday observance) for electronic transfers occurring during the first 60 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 are made to debit the credit to your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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 amount 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 starts out 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 credit reporting purposes, for your checking account. Late payment, missed payments or other defaults on your Overdraft Line may be reflected in your credit report.  
 Thank you for banking with Citizens Bank.

**Citizens Wealth  
Account Statement**

**1-877-670-5200**

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

US702 BR58T

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

**1** of 2

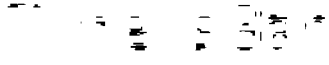
Beginning May 12, 2021  
through June 09, 2021

**Contents**

Summary	Page	1
Checking	Page	2

**Citizens Wealth Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUSTEE FOR CAMILLE B DOTTORE Citizens Wealth Checking 450670-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Citizens Wealth Checking	450678-896-5	50.00	50.00	
Citizens Wealth Checking	452070-012-3	3,751.88	15,496.40	
<b>Savings</b>				
Citizens Wealth Savings	4555-101585	11,041.48	11,141.67	
Premier Savings	4556-376366	.00	.00	
				<b>= Total Deposit Balance</b>
				<b>76,688.07</b>
<b>LIABILITY BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>= Total Loan Balance</b>
				<b>.00</b>
				<b>= Total Relationship Balance</b>
				<b>76,688.07</b>



Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

Beginning May 12, 2021  
through June 09, 2021

Checking

SUMMARY

Balance Calculation

		<i>Balance</i>	
Previous Balance	50.00	<i>Average Daily Balance</i>	50.00
Checks	00	<i>Interest</i>	
Withdrawals & Debits	00 =	<i>Current Interest Rate</i>	.02%
Deposits & Credits	00 =	<i>Annual Percentage Yield Earned</i>	.00%
Interest Paid	.00 =	<i>Number of Days Interest Earned</i>	29
<b>Current Balance</b>	<b>50.00 =</b>	<i>Interest Earned</i>	00
		<i>Interest Paid this Year</i>	02

Your next statement period will end on July 12, 2021.

LISA M DDT IORE  
TRUSTEE FOR CAMILLE B DDT IORE  
Citizens Wealth Checking  
45067# 896-5

Previous Balance  
50.00

TRANSACTION DETAILS

No activity this statement period

Current Balance  
50.00

NEWS FROM CITIZENS

- Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you. Wireless carrier charges may apply.
- Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.



**Citizens Wealth  
Account Statement**

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions

US702 BR5B1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

1 of 3

Beginning June 10, 2021  
through July 12, 2021

**Contents**

Summary	Page	1
Checking	Page	2

**Citizens Wealth Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Citizens Wealth Checking	450678-896-5	50.00	11,050.18	
Citizens Wealth Checking	452070-012-3	15,496.40	3,627.87	
<b>Savings</b>				
Citizens Wealth Savings	4555-107665	11,141.67	11,041.85	
Premier Savings	4556-375366	.00	.00	
				<b>= Total Deposit Balance</b>
				<b>25,714.90</b>
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>= Total Loan Balance</b>
				<b>.00</b>
				<b>= Total Relationship Balance</b>
				<b>25,714.90</b>

Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions

2 of 3

Beginning June 10, 2021  
through July 12, 2021

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	50.00	Average Daily Balance	9,716.66
Checks	.00 -	<b>Interest</b>	
Withdrawals & Debits	.00 -	Current Interest Rate	.02%
Deposits & Credits	11,000.00 +	Annual Percentage Yield Earned	.02%
Interest Paid	.18 +	Number of Days Interest Earned	33
Current Balance	11,050.18 -	Interest Earned	.18
		Interest Paid this Year	.40

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
450678-895-5

Your next statement period will end on August 10, 2021

Previous Balance

50.00

TRANSACTION DETAILS

Deposits & Credits

Date	Amount	Description
07/14	11,000.00	Online Transfer From Checking 4520700123

+ Total Deposits & Credits  
11,000.00

Interest

Date	Amount	Description
07/12	.18	Interest

+ Total Interest Paid  
.18

= Current Balance  
11,050.18

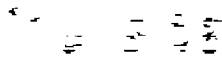
Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/14	11,050.00	07/12	11,050.18		

NEWS FROM CITIZENS

**Special Provisions for Pass-Through Accounts**  
If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html). In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You have the opportunity to validate the capability to deliver the required information in the appropriate format so that a timely calculation of deposit insurance coverage can be made; for further instructions relating to this opportunity, email [Part370Insurance@citizensbank.com](mailto:Part370Insurance@citizensbank.com) and state that you desire to test





1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for helpful information, current rates, and answers to your questions

Citizens Wealth Account Statement

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Beginning June 10, 2021 through July 12, 2021

Clicking continued from previous page

NEWS FROM CITIZENS (continued)

Your ability to deliver the required information in the appropriate format. You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

- Why wait for a statement to see your banking activity? Download our Mobile Banking App today to manage your money when it is convenient for you. Wireless carrier charges may apply.
- Coming soon. Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

LISA M DOTTORI  
TRUSTEE FOR CAMILLE B DOTTORI  
Citizens Wealth Checking  
450678-896-5

**1. Reconciling 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) Enter current balance on this statement \$ \_\_\_\_\_

2) Add deposits which do not appear on this statement

Date	Amount	Date	Amount
			\$ _____

3) Subtract by adding 1 and 2 \$ \_\_\_\_\_

4) Add outstanding checks, transfers, debits, ATM purchases or withdrawals that do not appear on this statement

Date	Check No.	Amount	Date	Deposited	Amount
					\$ _____

5) Subtract 4 from 3. This should match your checkbook register balance \$ \_\_\_\_\_

**24-HOUR SERVICE**  
 If you have any questions regarding your account or discover an error, call the toll-free number shown on the front of your statement or write to us at the following address:  
**City National Bank**  
 Customer Service Center  
 P.O. Box 42007  
 Phoenix, AZ 85068-2007  
 Change of Address  
 Please call the number shown on the front of your statement to notify us of a change of address.

**JOINT ACCOUNTS ARE NON-TRANSFERABLE**  
 Joint deposit accounts, savings CDs 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**  
 Your Consumer Accounts Used Primarily For Personal, Family or Household Purposes: If you have any questions or concerns about the accuracy of your electronic transfers, please contact 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 record is wrong. If you find 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 customer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If you 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 or credit 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 may have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT**  
**BILLING RIGHTS SUMMARY**

**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 appears 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 if reported you as delinquent by 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 cycle.

**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 details on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citicorp Bank*

**Citizens Wealth  
Account Statement**

Beginning July 13, 2021  
through August 10, 2021

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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**Citizens Wealth Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Citizens Wealth Checking	450678-896-5	11,050.19	8,050.32	
Citizens Wealth Checking	452070-012-3	3,622.87	2,268.87	
<b>Savings</b>				
Citizens Wealth Savings	4555-101655	11,041.85	11,860.67	
Premier Savings	4556-376368	00	.00	
				<b>(=) Total Deposit Balance</b>
				<b>22,179.86</b>
<b>LIABILITY BALANCE</b>				
Overdraft Line of Credit	452070-012-3	00	00	
				<b>(=) Total Liability Balance</b>
				<b>00</b>
				<b>(=) Total Relationship Balance</b>
				<b>22,179.86</b>



Citizens Wealth  
Account Statement

1-877-670-5200

Call our Registered Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

2 OF 2

Beginning July 13, 2021  
Through August 10, 2021

Checking

SUMMARY

<b>Balance Calculation</b>		<i>Balance</i>	
Previous Balance	11,050.18	<i>Average Daily Balance</i>	8,119.74
Checks	00 -	<i>Interest</i>	
Withdrawals & Debits	3,000.00 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.14 +	<i>Number of Days Interest Earned</i>	29
<b>Current Balance</b>	<b>8,050.32 =</b>	<i>Interest Earned</i>	.14
		<i>Interest Paid this Year</i>	.34

LISA M DOTTORE  
TREE FOR CAMILLE Is DOTTORE  
Citizens Wealth Checking  
#50678-896-5

Your next statement period will end on September 10, 2021.

Previous Balance

11,050.18

TRANSACTION DETAILS

Withdrawals & Debits

Online Withdrawals & Debits

Date	Amount	Description
07/15	2,000.00	Online Transfer To Checking 4520700123
07/09	1,000.00	Online Transfer To Checking 4520700123

Total Withdrawals & Debits  
3,000.00

Interest

Date	Amount	Description
07/10	.14	Interest

Total Interest Paid  
.14

Current Balance  
8,050.32

Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/15	9,050.18	08/09	8,050.18	08/10	8,050.32

NEWS FROM CITIZENS

--Why wait for a statement to see your banking activity? Download our **Mobile Banking App\*** today to manage your money when it is convenient for you.

Wireless carrier charges may apply.

--Coming soon-- Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

**4** **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 Last deposit which do not appear on this statement                                          

Date	Amount	Date	Amount

3                      +                      =                      Interest

4                      -                      =                      Subtract any fees

5 Interest by ATM (print name)

6 For outstanding checks, transfers, debit card purchases or withdrawals that do not appear on this statement

Date	Amount	Date	Amount

7                      -                      =                      Total

8                      +                      =                      Total

9 Subtract 8 from 7. This should match your checkbook register balance

**24 HOURS 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:

Chase Bank  
 Cash Mail Service Center  
 P.O. Box 42001  
 Fort Lauderdale, FL 33340-0011

Statement Address  
 To see call the number shown on the front of your statement to notify us of a change of address

**TELEPHONE ACCOUNTS ARE NON-TRANSFERABLE**

Telephone accounts cannot be CD's and savings accounts, and they cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS**

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

(For Savings Accounts Used Primarily for Personal, Family or Household Expenses) Telephone is not the customer service number provided on Page 1 of this statement or card. In order to contact our service address provided on front of your card. If you think your statement or receipt is wrong or if you have more information about an electronic transfer on the statement or receipt. We need to 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. Tell us
- 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.
- If you're helpful to us if you also give us a telephone number at which you can be reached to give us the information we need for further investigation.

For consumer accounts used primarily for personal, family or household expenses, 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) to electronically recredit any amount during the first 30 days after the first deposit is made to your account) and 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 you have made an error, we make your account reflect the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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 electronic service address provided as soon as possible.

- To 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 date we issued you 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 until you then have to send 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 or that amount.
- The charge in question may remain on your statement and we may continue to charge your interest on that amount. But, if we determine that you 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 may apply any unpaid amount against your credit line.

**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 advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then we add up the daily balances for the entire 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 Bureaus Reporting**

We may report information about your Overdraft Line to credit bureaus or other joint account holder or your checking account. Late payments, unpaid payments or other defaults on your Overdraft Line may be reflected in your credit report. Thank you for banking with Citizens Bank.

**Citizens Wealth  
Account Statement**

1-877-670-5200

Our dedicated Citizens Wealth Management team is here for account information, current rates, and answers to your questions.

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

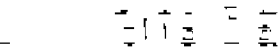
Beginning August 11, 2021  
through September 10, 2021

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**Citizens Wealth Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Citizens Wealth Checking 450678-896-5
<b>DEPOSIT BALANCE</b>				
<b>Checking</b>				
Citizens Wealth Checking	450678-896-5	8,050.32	8,050.46	
Citizens Wealth Checking	452070-012-3	2,268.87	1,560.46	
<b>Savings</b>				
Citizens Wealth Savings	4555-101655	11,860.67	11,360.88	
Premier Savings	4556-375365	.00	.00	
				<b>= Total Deposit Balance</b>
				20,971.80
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>= Total Loan Balance</b>
				.00
				<b>= Total Relationship Balance</b>
				20,971.80



1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

Citizens Wealth Account Statement

2 of 2

Beginning August 11, 2021 through September 10, 2021

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	8,050.32	Average Daily Balance	8,050.32
Checks	.00	Interest	
Withdrawals & Debits	.00	Current Interest Rate	.02%
Deposits & Credits	.00	Annual Percentage Yield Earned	.02%
Interest Paid	.14	Number of Days Interest Earned	31
Current Balance	8,050.46	Interest Earned	.14
		Interest Paid this Year	.48

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
450678-896-5

Your next statement period will end on October 12, 2021

Previous Balance

8,050.32

TRANSACTION DETAILS

Interest

Date	Amount	Description
09/10	.14	Interest

	Total Interest Paid	14
	Current Balance	8,050.46

Daily Balance

Date	Balance	Date	Balance
09/10	8,050.46		

NEWS FROM CITIZENS

-Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you. Wireless carrier charges may apply.

Monthly 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
2 List deposits which do not appear on this statement

Table with 4 columns: Date, Amount, Debit, Amount. Includes a running total line with a minus sign.

3 Subtract by adding and 2

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

Table with 4 columns: Date, Amount, Debit, Amount. Includes a running total line with a minus sign.

5 Subtract 4 from 3. This amount should equal your checkbook register balance.

CUSTOMER SERVICE

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

Citizens Bank
Each Bank Service Center
P.O. Box 1,001
Eaton Square, RI 02940-2001

Send it to address
Please call the number shown on the front of your statement to notify us of a change of address.

JOINT SAVINGS ACCOUNTS ARE NON-TRANSFERABLE

Joint and direct accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporation entity.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

For Corporate Accounts: Make Promptly For Personal, Family or Household: Please call the customer service number provided on Page 1 of this statement or write to us at the customer service address provided on page 1 of your card. If you think your statement or receipt is wrong or if you need more information please 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.

- List us your name and account number if any.
- Describe the error or the transfer you are inquiring about and explain as clearly as you can why you believe it is in 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 from 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 for the corrected amount of our investigation.)

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

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 re-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 apply:

- We cannot try to collect the amount in question or report our debt collection on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. Still, 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, then add and subtract any unpaid interest charges or fees, add or subtract advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then we add up 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 and every holder of your checking account. Late payments, missed payments or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.



**Citizens Wealth  
Account Statement**

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, product rates, and answers to your questions

115702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning September 11, 2021  
through October 12, 2021

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**Citizens Wealth Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	LISA M DOTTORE TRUST FOR CAMILLE B DOTTORE Citizens Wealth Checking 450578-896-5
<b>DEPOSIT BALANCE</b>				
Checking				
Citizens Wealth Checking	450678-896-5	8,050.46	8,050.60	
Citizens Wealth Checking	452070-012-3	1,580.46	1,114.99	
Savings				
Citizens Wealth Savings	4555-101065	11,360.88	11,921.07	
Premier Savings	4555-370366	.00	.00	
				<b>Total Deposit Balance</b>
				21,086.66
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	
				<b>Total Loan Balance</b>
				.00
				<b>Total Relationship Balance</b>
				21,086.66

Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions

2 OF 2

Beginning September 11, 2021  
through October 17, 2021

Checking

SUMMARY

Balance Calculation

Previous Balance	8,050.46
Checks	.00 -
Withdrawals & Debits	.00 -
Deposits & Credits	.00 +
Interest Paid	.14 +
<b>Current Balance</b>	<b>8,050.60 -</b>

Balance

<i>Average Daily Balance</i>	8,050.46
<i>Interest</i>	
<i>Current Interest Rate</i>	.02%
<i>Annual Percentage Yield Earned</i>	.02%
<i>Number of Days Interest Earned</i>	32
<i>Interest Earned</i>	.14
<i>Interest Paid this Year</i>	.62

LISA M DOTTORE  
TRFEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
460678-896-5

Your next statement period will end on November 09, 2021.



Previous Balance

8,050.46

TRANSACTION DETAILS

Interest

Date	Amount	Description
11/12	.14	Interest

	Total Interest Paid	14
	Current Balance	8,050.60

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/12	8,050.60				

MEMO

-New account benefit for Citizens Checking and Money Market customers, effective October 1, 2021.  
Mistakes happen—we know, we're people too! So, we're giving you "Citizens Peace of Mind (PM)", a new feature that can help you avoid the costs of unexpected overdrafts. Citizens Peace of Mind gives you additional time to fund your account and reverse overdraft fees. If your account is overdrawn, and you deposit enough funds to bring your account to a positive available balance (minus overdraft fees) by 10:00 PM ET the following business day, overdraft fees will be reversed. Citizens Peace of Mind works when you have a positive available balance. A deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions that same day. However, some deposits such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the following business day, are not available to cover transactions that day. Our Funds Availability schedule helps you determine when a deposit you make will increase your available balance. Citizens Peace of Mind will automatically be added to your checking account on October 1. It's free, and there's nothing you need to do to enroll. For more details on how Citizens Peace of Mind works and our Funds Availability schedule, visit [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101)

NEWS FROM CITIZENS

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.  
\*Wireless carrier charges may apply.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers (For Checks/for 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 attached 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 to get that 90 days after we will use the FIRST statement on which the error or problem appeared.

- Tell us what errors and amounts appear on it.
• Describe the name of 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 name appearing on your statement or receipt.
• It will be helpful to us if you sign (via US-2 telephone number or email) you can be reached in case we need any further information.

For some other 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) to determine whether you are reporting the first 30 days after the first deposit is made to your account) or if 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 you have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINE OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement. If you think there is an error on your statement (with funds at the discretion of the address provided) as soon as possible

To 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 90 days after the bill is posted on your statement and 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 get 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 require you or deduct any of that amount.
• The charge in question (in a correction on your statement) and you 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 to arrive at a figure which is added to 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 (in of this date of those advances) and subtract any payments or credits. This gives us the daily balance. Then, we add up 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 joint account holders of your checking account. Late payments, missed payments or other default on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

Doing My Account Balance Worksheet

- When 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 is \_\_\_\_\_ (Current balance)
2. Add payments which do not appear on this statement \_\_\_\_\_

Table with 4 columns: Date, Amount, Cash, Amount. It is a worksheet for adjusting the account balance.

3. Subtract by adding and subtracting \_\_\_\_\_ (Interest)
4. \_\_\_\_\_ (Interest earned)

5. If outstanding checks, transfers debits, ACH payments or withdrawals that do not appear on this statement \_\_\_\_\_

Table with 4 columns: Date, Amount, Cash, Amount. It is a worksheet for adjusting the account balance.

6. Subtract 4 from 5. This should match your checkbook register balance. \_\_\_\_\_ (Total)

24 HOUR 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 Bank
Customer Service Center
P.O. Box 48881
From Jersey, NJ 02040-2881

Final 24-hour address:
The 24-hour call-in number shown on the front of your statement to notify us of a problem at address

JOINT CIT ACCOUNTS ARE NON-TRANSFERABLE

Joint Cit checking accounts - such as JCS and savings accounts - cannot be sold, given, or otherwise transfer to a third party entity.

**Citizens Wealth  
Account Statement**

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

US702 BR581

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning October 13, 2021  
through November 09, 2021

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**Citizens Wealth Summary**

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				LISA M DOTTORE
<b>Checking</b>				FEE FOR CAMILLE & DOTTORE
Citizens Wealth Checking	450678-896-5	8,050.60	9,257.32	Citizens Wealth Checking
Citizens Wealth Checking	452070-012-3	1,114.99	2,427.06	450678-896-5
<b>Savings</b>				
Citizens Wealth Savings	4555-101665	11,921.07	12,671.27	
Premier Savings	4556-376366	.00	.00	
				<b>Total Deposit Balance</b>
				24,355.65
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	452070-012-3	.00	.00	<b>Total Loan Balance</b>
				.00
				<b>Total Relationship Balance</b>
				24,355.65

Citizens Wealth  
Account Statement

1-877-670-6200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

2 of 2

Beginning October 13, 2021  
through November 09, 2021

Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	8,050.60	<i>Average Daily Balance</i>	8,451.10
Checks	.00	<b>Interest</b>	
Withdrawals & Debits	780.69 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	1,987.28 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.13 +	<i>Number of Days Interest Earned</i>	28
<b>Current Balance</b>	<b>9,257.32 =</b>	<i>Interest Earned</i>	.13
		<i>Interest Paid This Year</i>	.75

LISA M DOTTORÉ  
TRUSTEE FOR CAMILLE B DOTTORÉ  
Citizens Wealth Checking  
450678-896-5

Your next statement period will end on December 09, 2021

Previous Balance

8,050.60

TRANSACTION DETAILS

Withdrawals & Debits


Other Withdrawals & Debits

Date	Amount	Description
1/04	780.69	Amex Epayment ACH Pmt 211104 WB590

 Total Withdrawals & Debits  
780.69


Deposits & Credits

Date	Amount	Description
1/02	1,987.28	Deposit

 Total Deposits & Credits  
1,987.28

Interest

Date	Amount	Description
1/09	.13	Interest

 Total Interest Paid  
.13

 Current Balance  
9,257.32

Daily Balance

Date	Balance	Date	Balance	Date	Balance
1/02	10,037.88	11/04	9,257.19	11/09	9,257.32

NEWS FROM CITIZENS

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.  
\*Wireless carrier charges may apply.

**Monthly Account Reconciliation Worksheet**

- Before completing this worksheet, please be sure to:
  - Review your checkbook register balance by
  - Making any interest earned
  - Set deducting any fees or other charges

| | Four (or more) balances on this statement  $\neq$                           **Statement Balance**  
 | | List deposits which do not appear on **this** statement  $\neq$                           **Statement Balance**

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

| | Subtotal by adding (and ?)  $\neq$                           **Total of 1 and 2**  
 | | List outstanding checks, transfers, drafts, ATM purchases or withdrawals that do not appear on this statement  $\neq$                           **Total of 1 and 2**

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

| | Total of 1 (and 2) This should match your  $\neq$                           **Total of 1 and 2**  
 | | Now add checkbook 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 addresses:

**Citizens Bank**  
 Cash and Service Center  
 P. O. Box 49000  
 Greensboro, NC 27402-9007

**Branch or Address:**  
 Please call the number shown on the front of your statement to notify us of a change of address.

**BUSINESS ACCOUNTS ARE NON-TRANSFERABLE**  
 Personal deposit accounts, such as CDs and savings accounts, cannot be used even if another person or a corporate entity

**ELECTRONIC TRANSFERS**

**In Case of Error or Questions About Your Electronic Transfers**  
 Any Consumer Accounts Used Primarily for Personal, Family or Household Purposes  
 Regulation of the customer service number provided on Page 1 of the statement of wire to be in the customer service address provided as soon as you can if you think your statement or account is wrong or if you need more information about an electronic transfer or 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 is questioned.

- 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 come to pay you promptly. If we take more than 10 business days (20 business days if you are a new customer), for electronic transfers occurring during two (2) years after the first deposit is made to your account in this case, 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 to complete our investigation.

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

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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, explain what you believe is wrong and why you believe it is a mistake.
- You must report 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 apply:
- We cannot try to collect the amount in question or from you or debit your other account.
  - 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 any 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 cycle.

**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) (not a fully loan advance as of the date of those advances) and subtract any payments or credits. This gives us the daily balance. Then we add up 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. The same 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.

*Thank you for banking with Citizens Bank.*



06702 | BR58T  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940


**Citizens Wealth  
 Account Statement**


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Beginning November 10, 2021  
 through December 09, 2021

Questions? Contact us today:

LISA M DOTTORE  
 2607 EDGEMOUNT RD  
 CLEVELAND OH 44106-2805

 **CALL:**  
 Citizens Wealth Customer  
 Service  
 1-877-670-6200

 **VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)

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

New account benefit for Citizens Checking and Money Market customers. Mistakes happen—we know; we're people too! So, we're giving you "Citizens Peace of Mind™," a new feature that can help you avoid the costs of unexpected overdrafts. Citizens Peace of Mind gives you additional time to fund your account and reverse Overdraft Fees. Check your statement insert or go to [citizensbank.com/peace-of-mind](http://citizensbank.com/peace-of-mind) for more details on how Citizens Peace of Mind works and our Funds Availability schedule. Also, effective November 14, we've lowered the maximum number of Overdraft Fees and/or Returned Item Fees charged on any one business day from 7 to 5.

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LISA M DOTTORE  
 ATTORNEY FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	9,257.32	9,103.03
Citizens Wealth Checking	XXXXXXXX-012-3	2,427.06	1,361.00
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	12,671.27	11,771.49
Premier Savings	XXXXXXXX-XX6366	.00	.00

## Citizens Wealth Checking Summary Continued

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
		<b>Total Deposit Balance</b>	
		=	22,255.52
<b>LOAN BALANCE</b>			
Cyberdraft Line of Credit	XXXXXXXX-012-3	.00	.00
		<b>Total Loan Balance</b>	
		=	00
		<b>Total Relationship Balance</b>	
		=	22,255.52

## Citizens Wealth Checking for XXXXXX-896-5

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		9,257.32	Average Daily Balance	9,149.21
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	154.44	Current Interest Rate	.02%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.02%
Interest Paid	+	.15	Number of Days Interest Earned	30
Current Balance	=	8,103.03	Interest Earned	.15
			Interest Paid This Year	.90

Your next statement period will end on January 11, 2022.

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>				
<i>** May include checks that have been processed electronically by the payee/merchant</i>			9,257.32				
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Withdrawals &amp; Debits</b>				
<b>Other Withdrawals &amp; Debits</b>			154.44				
11/19	154.44	NORDSTROM TRANS 211118 90525439	-	154.44			
<b>Interest</b>			<b>Total Interest Paid</b>				
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+	.15			
12/09	.15	INTEREST					
<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>	=	9,103.03
11/19	9,102.88	12/09	9,103.03				



**NEWS FROM CITIZENS**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.

\*Wireless carrier charges may apply.

**Checking Account Balance Worksheet**

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

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

1 Enter current balances 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, ACH purchases or withdrawals that do not appear on this statement

Date/Check No	Amount	Date/Check No	Amount
			- \$
			Total of 4

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

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

**3 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 12501  
Providence, RI 02940-2501

**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**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens is a member of Cit. Citizens Bank, N.A.

**ELECTRONIC TRANSFERS**

In Case of Errors or Questions About Your Electronic Transfers (For Customers Whose Used Primarily for Personal Family or Household Purposes)

Notwithstanding to the customer service number provided on Page 1 of this statement or write to us at the customer service address provided at the top of this page, if you think your statement or receipt is wrong or if you need more information about our electronic transfers on this statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if you
- Describe the error on the transfer you are reporting and whether or exactly do you think you had it as an error or why you need more information
- Tell us the dollar amount of the error, or other info, if possible, the date it first occurred on your statement or receipt
- If 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 you take more than 10 business days (10 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 discretion of our investigation.)

**OVERDRAFT LINES OF CREDIT BILLING RIGHTS SUMMARY**

**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 at the top of this page. In your letter, give us the following information:

- Account information: Your name and account number
- Dollar amount: The dollar amount of the statement 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 additional errors in writing. Our may call or, but if you do not and we are required to investigate any potential errors and you are found to pay the amount in question. While we investigate whether or not there is or was 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. Loan payments, financial requirements or other details on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens

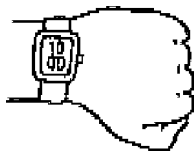
# READY FOR CITIZENS PEACE OF MIND. LITERALLY.

## WE ADDED CITIZENS PEACE OF MIND™ TO YOUR CHECKING ACCOUNT

Mistakes happen — we know; we're people too! So, we added Citizens Peace of Mind<sup>™</sup> to your checking account to help you avoid the costs of unexpected overdrafts.

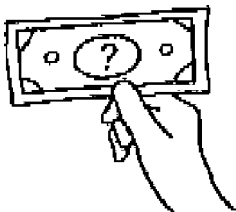
Citizens Peace of Mind gives you additional time to fund your account and reverse overdraft fees. It was added automatically to your checking account on October 1, 2021. It's free, and there's nothing you need to do to enroll.

### HOW IT WORKS



#### How much time?

If you overdraw your account, you have until 10 pm ET the following business day to deposit or transfer enough funds to bring your account to a positive available balance (\$0 or more). If you do, we will reverse any overdraft fees. Citizens Peace of Mind works when you have a positive available balance. A deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions that same day. However, some deposits such as checks drawn on a bank other than Citizens, even if made by 10 pm ET the following business day, are not available to cover transactions that day. Our Funds Availability schedule helps you determine when a deposit you make will increase your available balance.



#### How much money?

To take advantage of Citizens Peace of Mind, your deposit must cover any overdraft transactions AND any other transactions that may post to your account that day, such as checks or other debits. You don't need to cover the overdraft fees.






US 702 | BR581  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940


**Citizens Wealth  
 Account Statement**


Page 1 of 3

Beginning December 10, 2021  
 through January 11, 2022

Questions? Contact us today:

 **CALL:**  
 Citizens Wealth Customer  
 Service  
 1-877-670-6200

 **VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)

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

LISA M DOTTORÉ  
 3637 EDGEHILL RD  
 CLEVELAND OH 44106-2605

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LISA M DOTTORÉ  
 TTEE FOR CAMILLE B DOTTORÉ  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	9,103.03	9,103.19
Citizens Wealth Checking	XXXXXXXX-012-3	1,381.00	3,492.83
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1865	11,771.49	12,652.55
		<b>Total Deposit Balance</b>	
		=	25,248.57
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Wealth Checking Summary Continued**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
			<u>Total Loan Balance</u>
		=	.00
			<u>Total Relationship Balance</u>
		=	25,248.57

**Citizens Wealth Checking for XXXXX-896-5**

<u>Balance Calculation</u>			<u>Balance</u>	
Previous Balance		9,103.03	Average Daily Balance	9,103.03
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	.00	Current Interest Rate	.02%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.02%
Interest Paid	+	.16	Number of Days Interest Earned	33
<b>Current Balance</b>	<b>=</b>	<b>9,103.19</b>	Interest Earned	.16
			Interest Paid This Year	.16

Your next statement period will end on February 09, 2022

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<u>Interest</u>			<u>Previous Balance</u>	
<i>Date</i>	<i>Amount</i>	<i>Description</i>		9,103.03
01/11	.16	INTEREST		
			<u>Total Interest Paid</u>	
			+	.16
 <u>Daily Balance</u>			 <u>Current Balance</u>	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>
01/11	9,103.19		=	9,103.19

**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 Not included balances on this statement

\$ _____	Current Balance
----------	-----------------

2 Not 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

Date / Check No.	Amount	Date / Check No.	Amount
- \$ _____		Total of 4	

5 Equal 1 thru 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**

• **Copy of Address:**  
Always tell the number shown at the front of your statement or notify mail at large D address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
• Non-IT deposit accounts, such as CDs and savings accounts, can only be referred to either husband or to a corporate entity.  
• We are a brand name of Citizens Bank, N.A.

**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 at the top of this page. If you think your statement or receipt is wrong or if you need more information about an electronic transfer on this statement or receipt, we must first receive your complaint within 60 days after we send you this statement or receipt on which the error or problem appears.

- Tell us your name and account number, if any.
- Tell us the date and amount of the transfer you are questioning, and explain to us why you think the transfer is an error or why you need more information.
- Tell us the dollar amount of the suggested price and, if possible, the date it appeared on your statement or receipt.
- If you are unable to tell us if you need more information, please call us. We will try to reach you 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 contact you every promptly. If we take more than 10 business days (20 business days if you are a non-business user) for electronic transfers occurring during the first 90 days after the first report, a right to your money is, 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  
BILLING RIGHTS SUMMARY**

**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 disputed entry.
- 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 90 days after the error appears on your statement. You must notify us of any outstanding bills as you pay them. We may call to find out why we were not notified 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 charges in question may remain on your statement but 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 maintenance of your balance.
- We may 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 advances or fees 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 credit joint account holders of your checking account. Late payments, interest payments or other defaults on your Overdraft Line may be reported to your credit issuer.

*Thank you for banking with Citizens*




US/02 | BR381  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02910

**Citizens Wealth  
 Account Statement**


Page 1 of 3

Beginning January 12, 2022  
 through February 09, 2022

Questions? Contact us today:

 **CALL:**  
 Citizens Wealth Customer  
 Service  
 1-877-670-6200

 **VISIT:**  
 Access your account online.  
[citizensbank.com](http://citizensbank.com)

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

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	9,103.19	1,103.30
Citizens Wealth Checking	XXXXXXXX-012-3	3,492.83	4,923.12
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1885	12,652.55	11,152.76
		<b>Total Deposit Balance</b>	
		=	17,179.18
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00



## Citizens Wealth 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>
			= .00
			<b>Total Relationship Balance</b>
			= 17,179.18

## Citizens Wealth Checking for XXXXXX-896-5

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		9,103.19	Average Daily Balance	6,723.87
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	8,000.00	Current Interest Rate	.02%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.02%
Interest Paid	+	.11	Number of Days Interest Earned	29
<b>Current Balance</b>	<b>=</b>	<b>1,103.30</b>	Interest Earned	.11
			Interest Paid This Year	.27

Your next statement period will end on March 09, 2022

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>		
<i>* May include checks that have been processed electronically by the payee/merchant</i>			9,103.19		
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Total Withdrawals &amp; Debits</b>		
<b>Other Withdrawals &amp; Debits</b>			<b>8,000.00</b>		
01/28	3,000.00	ONLINE TRANSFER TO CHECKING 4520700123			
02/04	5,000.00	ONLINE TRANSFER TO CHECKING 4520700123			
<b>Interest</b>			<b>Total Interest Paid</b>		
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>+ .11</b>		
02/09	.11	INTEREST			
<b>Daily Balance</b>			<b>Current Balance</b>		
<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>
01/28	8,103.19	02/04	1,103.19	02/09	1,103.30
					= 1,103.30

## NEWS FROM CITIZENS

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.

\*Wireless carrier charges may apply.

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

Your current balance on this statement
\$
Current Balance

Table with 4 columns: Date, Amount, Date, Amount. Includes a Total of 2 row.

Subtotal by adding 1 and 2
= \$
Subtotal of 1 and 2

Table with 4 columns: Date/Check No., Amount, Date/Check No., Amount. Includes a Total of 4 row.

Subtotal 1 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 12001
Providence, RI 02940-2001

Range of Address
Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
If you hold deposit accounts, such as CD's and savings accounts, payable to or assigned to another person or to a corporation only.

Citizens is a brand name of Citizens Bank, N.A.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers
(For Consumer Accounts Used Primarily by Potential Family or Household Members)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the address... If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt...

- Call us your name and account number if any
Describe the error on the transfer you are calling about...
Call us the dollar amount of the suspected error and possibly the date it appeared in your statement or receipt
If we are unable to help you, you may give us a telephone number at which you can be reached to ease the need for further information

For additional protection, used primarily for personal, family, or household purposes, we will investigate your complaint and will serve a final credit promptly if we learn more than 10 business days (20 business days if you make a new complaint) for electronic transfers occurring during the first 30 days after the first deposit is made to your account...

For other accounts, we investigate, and if we find you have made a credit, we credit your account at the conclusion of our investigation.

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

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.

- Account information: Your name and account number
Dollar amount: The dollar amount of the incorrect entry
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 abuse in writing. You may sue us, but if you do so you are required to investigate any potential claims that you may have to pay the amount in question while we investigate whether or not there may have been an error.

- We cannot try to collect the amount in question or require you as a condition on that amount
The charge in question may remain as your debt 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 maintenance of your account
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 full size of your Overdraft Line each day which does not include any unpaid deposit charges or fees, and any new loan advances as of the date of being advanced and subtract any payments or credits. This gives us the daily balance. Then, we add up the daily balances for the billing cycle together and divide this 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 credit point account holders of your checking account. Late payments, missed payments, or other delinquencies on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens



US 702 | 02910  
 RCP 450  
 P.O. Box 7000  
 Providence, RI 02910

**Citizens Wealth  
 Account Statement**

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Beginning February 10, 2022  
 through March 09, 2022

Questions? Contact us today:

-  **CALL:**  
 Citizens Wealth Customer Service  
 1-877-670-6200
-  **VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)
-  **MAIL:**  
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 Customer Service Center  
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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	1,103.30	1,103.32
Citizens Wealth Checking	XXXXXXXX-012-3	4,923.12	2,126.61
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	11,152.76	11,452.96
		<b>Total Deposit Balance</b>	
		=	14,682.89
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Wealth 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>
		=	.00
			<b>Total Relationship Balance</b>
		=	14,682.89

**Citizens Wealth Checking for XXXXXX-89645**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		1,103.30	Average Daily Balance	1,103.30
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	.00	Current Interest Rate	.02%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.02%
Interest Paid	+	.02	Number of Days Interest Earned	28
Current Balance	=	1,103.32	Interest Earned	.02
			Interest Paid This Year	.29

Your next statement period will end on April 11, 2022.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Interest</b>			<b>Previous Balance</b>				
<i>Date</i>	<i>Amount</i>	<i>Description</i>		1,103.30			
03/09	.02	INTEREST					
			<b>Total Interest Paid</b>				
			+	.02			
<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>	=	1,103.32
03/09	1,103.32						

**NEWS FROM CITIZENS**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.  
 \*Wireless carrier charges may apply.






US702 | BR581  
 RCP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Citizens Wealth  
 Account Statement**


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Beginning March 10, 2022  
 through April 11, 2022

Questions? Contact us today:

 **CALL:**  
 Citizens Wealth Customer  
 Service  
 1-877-670-6200

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

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

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	1,103.32	1,103.34
Citizens Wealth Checking	XXXXXXXX-012-3	2,126.61	234.37
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	11,452.96	13,453.18
		<b>Total Deposit Balance</b>	
		<hr/>	<b>14,790.89</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Wealth 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>
		=	.00
			<b>Total Relationship Balance</b>
		=	14,790.89

**Citizens Wealth Checking for XXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		1,103.32	Average Daily Balance	1,103.32
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	.00	Current Interest Rate	.02%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	02%
Interest Paid	+	.02	Number of Days Interest Earned	33
Current Balance	=	1,103.34	Interest Earned	.02
			Interest Paid This Year	.31

Your next statement period will end on May 10, 2022.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Interest</b>			<b>Previous Balance</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	1,103.32
04/11	.02	INTEREST	
			<b>Total Interest Paid</b>
			+
			.02
<b>Daily Balance</b>			<b>Current Balance</b>
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
04/11	1,103.34		=
			1,103.34

**NEWS FROM CITIZENS**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.

\*Wireless carrier charges may apply.







18702 J BR581  
RDP 450  
P.O. Box 7000  
Providence, RI 02940

**Citizens Wealth  
Account Statement**

Page 1 of 4

Beginning April 12, 2022  
through May 10, 2022

Questions? Contact us today:



**CALL:**  
Citizens Wealth Customer  
Service  
1-877-670-6200



**VISIT:**  
Access your account online:  
[citizensbank.com](http://citizensbank.com)



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

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

**\$1,000 Sign-On Bonus for Bankers**  
Bankers help customers (like you) meet their financial goals. Citizens is offering a \$1,000 sign-on bonus for bankers who apply by June 14, 2022, and get hired. For more information, visit [jobs.citizensbank.com/branch-jobs](http://jobs.citizensbank.com/branch-jobs)

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LISA M DOTTORE  
ATTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
XXXXXX-896-5

### Staying Safe at ATMs

Our ATMs are monitored by security cameras, but it still helps to be safe. Below are simple and clear tips to keep in mind:

#### Please avoid..

- Going to an ATM alone at night -- if it seems dark, please let us know, so we can add lighting
- Leaving an ATM door open
- Letting anyone you don't know in the ATM after the branch is closed
- Sharing your PIN# with anyone, make sure you memorize it, don't write it down or keep it in your wallet
- Exposing your PIN # when you enter it into the ATM
- Counting your cash publicly

#### Please report..

- Anyone who appears to be lurking or acting suspiciously in the vicinity of the branch or ATM
- If it looks as if someone is following you
- If someone approaches you demanding money, give it to them. Remember everything you can about the person and call the police immediately.
- Lost or stolen cards, either yours or one you found

Any feedback about ATM Security? Call our Citizens Customer Service at 1-800-922-9999. In New Jersey, you can call the NJ Dept. of Banking at 1-800-446-7467.

### Citizens Wealth Checking Summary

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	1,103.34	303.36
Citizens Wealth Checking	XXXXXXXX-012-3	234.37	7,266.76
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	13,453.16	13,153.40
		<b>Total Deposit Balance</b>	
		=	20,723.52
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00
		<b>Total Loan Balance</b>	
		=	.00
		<b>Total Relationship Balance</b>	
		=	20,723.52

**Citizens Wealth Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>		
Previous Balance	=	1,103.34	Average Daily Balance	--	1,517.13
Checks	-	.00	<b>Interest</b>		
Withdrawals & Debits	-	2,000.00	Current Interest Rate		02%
Deposits & Credit	+	1,200.00	Annual Percentage Yield Earned		.02%
Interest Paid	+	.02	Number of Days Interest Earned		29
<b>Current Balance</b>	<b>=</b>	<b>303.36</b>	Interest Earned		.02
			Interest Paid This Year		.33

Your next statement period will end on June 09, 2022.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>		
<small>** May include checks that have been processed electronically by the payee/merchant</small>			1,103.34		
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Total Withdrawals &amp; Debits</b>		
5/06	2,000.00	ONLINE TRANSFER TO CHECKING 4520700123	2,000.00		
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>		
<b>Date</b>	<b>Amount</b>	<b>Description</b>	+		
4/21	1,200.00	DEPOSIT	1,200.00		
<b>Interest</b>			<b>Total Interest Paid</b>		
<b>Date</b>	<b>Amount</b>	<b>Description</b>	+		
5/10	.02	INTEREST	.02		
<b>Daily Balance</b>			<b>Current Balance</b>		
<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>
4/21	2,303.34	05/05	303.34	05/10	303.36

**NEWS FROM CITIZENS**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to see your account info when it is convenient for you. Plus, better manage your money with personalized insights in the app to better balance spending and saving.  
 \*Wireless carrier charges may apply.

**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, drafts, ACHS purchases or withdrawals that do not appear on this statement

Date/Check No.	Amount	Date/Check No.	Amount
+ \$			
Total of 4			

**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 42017  
Providence, RI 02948-2007**

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

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
 Deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

<sup>SM</sup> is a brand name of Citizens Bank, N.A.

**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 is correct in writing or if you need more information about an electronic transfer on this statement or receipt, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error of the transfer you are reporting, and explain as clearly as you can why you believe it is a error or why our record may be incorrect.
- Tell us the dollar amount of the suspected error, and, if possible, the date it appears 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 find more than 10 business days (21 business days if you are a new account for electronic transfers activity) after the first 60 days after the first receipt is mailed to your account to do this, we will credit your account for the amount you think is correct, 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 an error, we will credit your account at the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT**

**BILLING RIGHTS SUMMARY**

**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 address shown in the address provided as soon as possible, in your own right at the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the questioned item.
- 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 do not have to pay the amount in question. While we investigate whether or not there is an error on the following are true:

- We cannot try to collect the amount in question or return that we deducted on that amount.
- The charge in question may remain on your statement, and, as long as you continue to dispute the amount on that amount. But, if it is determined that you 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 completion of your business.
- We will 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. First, we multiply that rate 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 on all 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 a joint joint account holder of your checking account. Late payments, missed payments, or other details on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens.




US702 | 0R581  
RDP 450  
P.O. Box 7100  
Providence, RI 02910

**Citizens Wealth  
Account Statement**


Page 1 of 4

Beginning May 11, 2022  
through June 09, 2022

Questions? Contact us today:

 **CALL:**  
Citizens Wealth Customer  
Service  
1-877-670-6200

 **VISIT:**  
Access your account online:  
[citizensbank.com](http://citizensbank.com)

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

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

**Citizens Wealth™ Checking Account**

**Requirements:** We hope you are taking advantage of all the benefits of your Citizens Wealth Checking account. Citizens Wealth Checking includes access to a team of financial professionals ready to provide assistance with your banking, lending and investing needs as well as our most extensive offering of banking services with no fee. Citizens Wealth Checking requires a \$200,000 monthly combined deposit and investment balance across your linked accounts. Your relationship will be periodically reviewed for the purpose of determining Citizens Wealth Checking eligibility. If you do not maintain the required monthly combined balances, your Citizens Wealth Banking accounts will be converted to Citizens Quest™ accounts and will be subject to the terms and conditions for Citizens Quest. For information regarding Citizens Quest accounts, visit [citizensbank.com](http://citizensbank.com). If you have questions about Citizens Wealth Checking requirements, please call us at the number listed at the top of your statement.

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LISA M DOTTORE  
TTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
XXXXXX-896-5

Effective June 12, 2022, there will no longer be a fee on the Savings Overdraft Transfer Plan on any checking account. With a no-fee Savings Overdraft Transfer Plan, when a transaction overdraws your checking account, an automatic transfer of available funds from your linked savings account will cover the transaction. It's a great way to help protect your account from overdrafts and overdraft fees. All you need is a Citizens savings account linked to your Citizens checking. Don't already have a Savings Overdraft Transfer Plan set up on your Citizens checking account? Just call or come in today to sign up.

Also, effective June 12, the pricing for the Overdraft Fee and Returned Item Fee will be reduced to \$35. If you have questions about these changes, please call us at the number listed at the top of your statement.

### Citizens Wealth Checking Summary

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	303.36	3,503.36
Citizens Wealth Checking	XXXXXXXX-012-3	7,266.76	1,063.49
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	13,153.40	13,153.62
		<b>Total Deposit Balance</b>	
		=	18,520.49
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00
		<b>Total Loan Balance</b>	
		=	.00
		<b>Total Relationship Balance</b>	
		=	18,520.49

### Citizens Wealth Checking for XXXXXX-896-5

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	303.36	Average Daily Balance	1,370.02
Checks	-	Interest	
Withdrawals & Debits	.00	Current Interest Rate	.02%
Deposits & Credit	+ 3,200.00	Annual Percentage Yield Earned	.02%
Interest Paid	+ .02	Number of Days Interest Earned	30
Current Balance	= 3,503.36	Interest Earned	.02
		Interest Paid This Year	.35

Your next statement period will end on July 12, 2022.

**Citizens Wealth Checking for XXXXXX-896-5 Continued**

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Deposits &amp; Credits</b>			<b>Previous Balance</b>		
<i>Date</i>	<i>Amount</i>	<i>Description</i>			
			303.36		
12/31	3,200.00	ONLINE TRANSFER FROM CHECKING 4520700123			
			<b>Total Deposits &amp; Credits</b>		
			+	3,200.00	
<b>Interest</b>			<b>Total Interest Paid</b>		
<i>Date</i>	<i>Amount</i>	<i>Description</i>			
			.02		
12/09	.02	INTEREST			
			+	.02	
<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>
12/31	3,503.36	06/09	3,503.38		
			±	3,503.38	

**NEWS FROM CITIZENS**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to see your account info when it is convenient for you. Plus, better manage your money with personalized insights in the app to better balance spending and saving.  
 \*Wireless carrier charges may apply.

**Reconciling Account Balance Worksheet**  
 Before completing this worksheet, please be sure to adjust your membership register balance by:

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

1. Enter your current balance on this statement:  
\$ \_\_\_\_\_  
 Current Balance

2. List deposits which do not appear on this statement:  
 (Date Amount) Date Amount

Date	Amount	Date	Amount
			+ \$ _____
			Total of 2

3. Subtotal by adding 1 and 2:  
= \$ \_\_\_\_\_  
 Subtotal of 1 and 2

4. List outstanding checks, transfers, drafts, POS purchases or other withdrawals that do not appear on this statement:

Date/Check No	Amount	Date/Check No	Amount
			- \$ _____
			Total of 4

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 02840-2001

2. Length of Address  
 a) Type all the numbers shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**  
 A non-interest-bearing account, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A.

**ELECTRONIC TRANSFERS**

**In Case of Errors or Questions About Your Electronic Transfers**  
 (For Consumer Accounts Used Primarily for Personal, Family or Home Use 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 this statement or receipt. We must first hear you by April 08 00 days after we sent you the FIRST statement on which the error or question appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are questioning, and explain as clearly as you can why you believe it is a matter of only one transfer entry information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- If 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 90 business days to investigate a new or recurring error, for electronic transfers occurring during the first 30 days after the last deposit is made to your account, to do this we will credit your account for the amount you think is correct so that you will have the use of the money during the time it takes us to complete our investigation.

If, 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**

**BILLING RIGHTS SUMMARY**  
**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 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 disputed entry
- 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 in writing. You may call us, but if you do we are not required to investigate any potential errors that you may have to pay the amount in question. While we investigate, you may or not have had to pay an amount the following are true:

- We cannot try to collect the amount in question or report any delinquency on that amount.
- The charge in question may appear 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. That is, we multiply that amount 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 the annual interest charges on that), 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 that 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 both joint account holders of your checking account. Late payments, missed payments, or other delinquencies on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens.






W5702 / BR581  
 ROP 150  
 P.O. Box 7000  
 Providence, RI 02910


**Citizens Wealth  
 Account Statement**


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Beginning June 10, 2022  
 through July 12, 2022

Questions? Contact us today:

 **CALL:**  
 Citizens Wealth Customer  
 Service  
 1-877-670-6200

 **VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)

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

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

**Citizens Paid Early™**

Citizens Paid Early is a new feature that lets you get paid up to 2 days early if you have direct deposit. It's being added automatically to all Citizens personal checking, savings and money market accounts. If you don't have direct deposit, to learn how to sign up, visit us online at [citizensbank.com/paid-early](http://citizensbank.com/paid-early) or stop by any branch. Member FDIC

LEARN MORE  
[citizensbank.com/paid-early](http://citizensbank.com/paid-early)

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	3,503.38	5,587.40
Citizens Wealth Checking	XXXXXXXX-012-3	1,863.49	962.95
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	13,153.62	13,435.54
		<b>Total Deposit Balance</b>	
		=	18,985.89
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Wealth 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>
		=	.00
			<b>Total Relationship Balance</b>
		=	19,985.89

**Citizens Wealth Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		3,503.38	Average Daily Balance	3,869.56
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	416.05	Current Interest Rate	.02%
Deposits & Credit	+	2,500.00	Annual Percentage Yield Earned	.02%
Interest Paid	+	.07	Number of Days Interest Earned	33
<b>Current Balance</b>	<b>=</b>	<b>5,587.40</b>	Interest Earned	.07
			Interest Paid This Year	.42

Your next statement period will end on August 09, 2022.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
<i>* May include checks that have been processed electronically by the payee/merchant.</i>			3,503.38
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Total Withdrawals &amp; Debits</b>
<b>(Other Withdrawals &amp; Debits)</b>			<b>416.05</b>
07/12	416.05	AMEX EPAYMENT ACH PMT 220712 W5869	
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>2,500.00</b>
07/08	2,500.00	ONLINE TRANSFER FROM CHECKING 4520700173	
<b>Interest</b>			<b>Total Interest Paid</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>.07</b>
07/12	.07	INTEREST	
<b>Daily Balance</b>			<b>Current Balance</b>
<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>
07/08	6,003.38	07/12	5,587.40

**NEWS FROM CITIZENS**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to see your account info when it is convenient for you. Plus, better manage your money with personalized insights in the app to better balance spending and saving.

\*Wireless carrier charges may apply.

3. **Checking Account Balances 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 (at time of this statement) checkbook register balance

	\$ _____
	<i>Current Balance</i>

2. List deposits which do not appear on this statement

Date	Amount	Date	Amount
			+ \$ _____
			<i>Total of 2</i>

3. Subtotal by adding 1 and 2

	= \$ _____
	<i>Subtotal of 1 and 2</i>

4. List outstanding checks, transfers, mobile P/C/S purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
			- \$ _____
			<i>Total of 4</i>

5. Subtract 2 from 3. This should match your checkbook register balance

	= \$ _____
	<i>Total</i>

**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 its office following address:

**Citizens  
Customer Service Center  
P.O. Box 48097  
Providence, RI 02940-2007**

6. Range of Address  
Range can be number shown at the front of your statement to notify user a range of address

7. DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE  
Personal deposit accounts, such as CDs and savings accounts, cannot be referred to another person or to a corporate entity.  
\* zero is a valid number of Citizens Bank N.A.

**ELECTRONIC TRANSFERS**

In Case of Errors or Questions About Your Electronic Transfers (For Certain Accounts Used Primarily by Consumers (Family or Household Members))  
Telephone us at the customer service number (provided on Page 1 of this statement or call to us at the customer service address provided on back as you can. If you think your statement of receipt is wrong or if you need more information about an electronic transfer on this statement or receipt. You must notify us within 60 days after we send you the FIRST statement on which the item or credit item appeared.

- Tell us each date of the account number, if any
- Describe the error on 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
- If 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 you file more than 10 business days (20 business days if you file a new complaint) for electronic transfers occurring during the first 90 days after the last deposit of funds 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, see paragraph 9) If we are unable to resolve an error, we credit your account at the conclusion of our investigation.

**OVERDRAFT LINES OF CREDIT BILLING RIGHTS SUMMARY**

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 at some or 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 separate errors in writing. You may bill us, but if you do not, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate, whatever we do know has been an error, but following are true:

- We cannot try to collect the amount in question or report that the delinquent on that amount
- The charge or question may remain on your statement and we may continue to charge you interest on that amount. But, if a determination 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 payment 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 charges on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply the result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the final interest charge for that billing cycle.

**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 other bureaus for your joint account holder or your checking account. Late payments, missed payments, or other details on your Overdraft Line may be reflected in your credit report.

*Thank you for banking with Citizens*

## Citizens Paid Early™

Now get paid up to 2 days early  
when you have direct deposit\*



### WHAT WOULD YOU PREFER TO GET EARLY — WORMS, OR YOUR MONEY?

**Citizens Paid Early** is a new feature that lets you get paid sooner — up to 2 days early — if you have direct deposit. And it's being added to *all* Citizens personal checking, savings and money market accounts.

If you have direct deposit, you'll automatically get Citizens Paid Early. No need to sign up and it's absolutely free. If you don't have direct deposit, we'll help you get it!

Simply visit us online at [citizensbank.com/paid-early](https://citizensbank.com/paid-early) or stop by any branch.

### BENEFITS OF PAID EARLY BY CITIZENS

Getting your direct deposit a couple of days early has several potential benefits. It may help you:

- Get faster access to your cash
- Avoid the stress of overdrafts
- Cover an unexpected expense
- Get an earlier start on paying bills

---

We're committed to supporting every stage of your financial journey. And we hope getting Citizens Paid Early makes it that much easier to navigate.

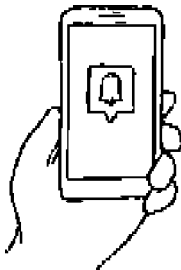
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### LEARN MORE

[citizensbank.com/paid-early](https://citizensbank.com/paid-early)

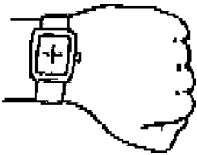
# Committed to supporting every stage of your financial journey

ENJOY THESE OTHER FEATURES AVAILABLE WITH YOUR ACCOUNT:



## Citizens Insights

Manage your money with personalized insights in our mobile app<sup>1</sup> to better balance spending and saving. Stay in the know if something seems amiss (like a double charge, a higher-than-usual bill on a recurring payment, or a charge at the end of a free trial). As we learn more about your habits and needs, we'll offer personalized tips and ideas to help you plan and achieve long-term financial goals.



## Citizens Peace of Mind™

Get extra time to cover your overdrafts. Mistakes happen; we know, we're people too! That's why at Citizens, if you overdraw your account, we give you extra time to cover it and get your overdraft fee rebated.<sup>2</sup>



## \$5 Overdraft Pass®

If you overdraw your account with a transaction of \$5 or less or the overdrawn balance is \$5 or less, we will not charge an Overdraft Fee. Checking and money market accounts come with \$5 Overdraft Pass®, no need to enroll.<sup>3</sup>

<sup>1</sup> If you are a Citizens personal checking, savings or money market account customer that has set up a direct deposit with a payor, you may be able to get that direct deposit up to two days early with Citizens Paid Early.™ Whether a direct deposit is eligible for Citizens Paid Early is at our discretion and we cannot guarantee that you will always receive the Citizens Paid Early™ service.

<sup>2</sup> Wireless text/data charges may apply.

<sup>3</sup> Citizens Peace of Mind™ provides additional time to bring your account to a positive available balance and reverse overdraft fees. Learn more at [citizensbank.com/peace-of-mind](https://citizensbank.com/peace-of-mind).

<sup>4</sup> No Overdraft Fee will be charged on any overdraft item of \$5 or less, including ATM and debit card overdrafts if you are enrolled in Debit Card Overdraft Coverage, or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less.

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1707656\_CK22\_EarlyPay\_Bnl

00273131




US702 | BR581  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940


**Citizens Wealth  
 Account Statement**


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Beginning July 13, 2022  
 through August 09, 2022

Questions? Contact us today:

 **CALL:**  
 Citizens Wealth Customer  
 Service  
 1-877-870-6200

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

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

LISA M DOTTORE  
 2837 EDGEHILL RD  
 CLEVELAND OH 44106-2805

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-896-5

**Citizens Wealth Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Wealth Checking	XXXXXXXX-896-5	5,587.40	587.44
Citizens Wealth Checking	XXXXXXXX-012-3	962.95	2,291.84
<b>Savings</b>			
Citizens Wealth Savings	XXXXXXXX-XX1665	13,435.54	13,435.91
		<b>Total Deposit Balance</b>	
		=	16,315.19
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	00

**Citizens Wealth 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>
			= .00
			<b>Total Relationship Balance</b>
			= 16,315.19

**Citizens Wealth Checking for XXXXX-896-5**

<b>Balance Calculation</b>		<b>Balance</b>
Previous Balance	5,587.40	Average Daily Balance
Checks	-	Interest
Withdrawals & Debits	5,000.00	Current Interest Rate
Deposits & Credit	+	Annual Percentage Yield Earned
Interest Paid	+	Number of Days Interest Earned
Current Balance	= 587.44	Interest Earned
		Interest Paid This Year

Your next statement period will end on September 12, 2022

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
<i>* May include checks that have been processed electronically by the payee/merchant.</i>			5,587.40
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Withdrawals &amp; Debits</b>
			5,000.00
<b>Other Withdrawals &amp; Debits</b>			
07/14	1,500.00	ONLINE TRANSFER TO CHECKING 4520700123	-
08/05	500.00	BANK OF AMERICA ONLINE PMT 220806 CKF560368972POS	5,000.00
<b>Interest</b>			<b>Total Interest Paid</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+
08/09	.04	INTEREST	.04
<b>Daily Balance</b>			<b>Current Balance</b>
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
07/14	1,087.40	08/05	587.44
			= 587.44

**NEWS FROM CITIZENS**





Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to see your account info when it is convenient for you. Plus, better manage your money with personalized insights in the app to better balance spending and saving.  
\*Wireless carrier charges may apply.

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. All deposits which do not appear on this statement
Table with columns: 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
Table with columns: Date/Check No, Amount, Date/Check No, Amount. Total of 4: \$ \_\_\_\_\_

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
Please tell the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
Personal deposit accounts, such as CDs and savings accounts, cannot be assigned to another person or to a corporate entity.

© 2023 is a brand name of Citizens Bank, N.A.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers
This Concerns Accounts Used Primarily for Personal Family or Household Purposes

Telephone us at the optional service number provided on Page 1 of the statement or write to us at the institution's 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 this statement of funds, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or omission appeared.

- Tell us your name and account number, if any.
• Describe the error on the transfer you are reporting and explain as clearly as you can why you believe it is an error.
• Tell us the dollar amount of the simplified error, if possible, for date it appeared on your statement or receipt.
• It will be helpful to us if you also give us a telephone number or e-mail that 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 last 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

BILLING RIGHTS SUMMARY

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 discrepancy
• 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. We may call us, but if you do so and not require us 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 be held liable for the amount in question or report you are delinquent on that amount.
• Any 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 may 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 credit joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected to your credit report.

Thank you for banking with Citizens






135702 | BR591  
 RDP 450  
 P.O. Box 7000  
 Providence RI 02940

**Citizens Quest  
 Account Statement**

Page 1 of 4

Beginning August 10, 2022  
 through September 12, 2022

Questions? Contact us today:

-  **CALL:**  
 Citizens Quest Customer  
 Service  
 1-888-438-9888
-  **VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)
-  **MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 12001  
 Providence, RI 02940-2001

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	587.44	558.36
Citizens Quest Checking	XXXXXXXX-012-3	2,291.84	12,010.48
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	13,435.91	11,745.47
		<b>Total Deposit Balance</b>	
		=	24,314.31
<b>LOAN BALANCE</b>			
Cyendraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Quest 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>
		=	.00
			<b>Total Relationship Balance</b>
		=	24,314.31

**Citizens Quest Checking for XXXXXX-896-5**

<u>Balance Calculation</u>			<u>Balance</u>	
Previous Balance		587.44	Average Daily Balance	566.03
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	29.11	Current Interest Rate	.05%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.06%
Interest Paid	+	.03	Number of Days Interest Earned	34
<b>Current Balance</b>	<b>=</b>	<b>558.36</b>	Interest Earned	.03
			Interest Paid This Year	.49

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on October 12, 2022.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<u>Withdrawals &amp; Debits **</u>			<u>Previous Balance</u>
<i>* May include checks that have been processed electronically by the payee/member</i>			587.44
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Withdrawals &amp; Debits</b>
			29.11
<b>Other Withdrawals &amp; Debits</b>			
08/19	29.11	GUARDIAN ALARM ONLINE PMT 220819 CKF560368872POS	-
<b>Interest</b>			<b>Total Interest Paid</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+.03
09/12	.03	INTEREST	
<b>Daily Balance</b>			<b>Current Balance</b>
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
08/19	558.33	09/12	558.36

**NEWS FROM CITIZENS**

It's back to school season and Citizens has the tools and the resources to help students be financially fit. Our Student Checking account is offered with no monthly maintenance fees, no overdraft fees, and no minimum balances! Available to individuals as young as 14 years old with a parent/guardian as primary owner. Learn more at [citizensbank.com/checking/student-checking](https://citizensbank.com/checking/student-checking) or by visiting a branch near you.

Are you saving enough for someday? As a Citizens Quest<sup>SM</sup> Checking customer you can open unlimited linked checking, savings and money market accounts with no monthly maintenance fee. Build savings automatically by setting up automatic transfers. Open your new savings account in online banking or at one of our branches. Questions? Call Citizens Quest<sup>SM</sup> Services at 888-438-9888. Member FDIC.

Why wait for a statement to see your banking activity? Download our Mobile Banking App<sup>\*</sup> today to see your account info when it is convenient for you. Plus, better manage your money with personalized insights in the app to better balance spending and saving.

<sup>\*</sup>Wireless carrier charges may apply.





US702 (BR561)  
RDP 450  
P.O. Box 7000  
Providence, RI 02940


**Citizens Quest  
Account Statement**


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Beginning September 13, 2022  
through October 12, 2022

Questions? Contact us today:

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

 **CALL:**  
Citizens Quest Customer  
Service  
1-888-438-0888

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

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

Good news! In our continuing effort to help customers manage the cost and inconvenience of account overdrafts, effective September 26, 2022, we will no longer charge the Returned Item Fee on consumer checking and money market accounts when we return a check or automatic payment because there is not enough money in the account to cover it. Other services to help you manage account overdrafts include no fee Savings Overdraft Transfer and Citizens Peace of Mind™. With a no-fee Savings Overdraft Transfer Plan, when a transaction overdraws your checking account, an automatic transfer of available funds from your linked savings account will cover the transaction. It's a great way to help protect your account from overdrafts and overdraft fees. All you need is a Citizens savings account linked to your Citizens checking. Don't already have a Savings Overdraft Transfer Plan set up on your Citizens checking account? Just call or come in today to sign up. Citizens Peace of Mind gives you additional time to fund your account and reverse Overdraft Fees. Go to [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101) for more information about how your account works and the best overdraft solutions for your account.

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LISA M DOTTORE  
ATTORNEY FOR CAMILLE B DOTTORE  
Citizens Quest Checking  
XXXXXX-896-5

**Introducing CitizensPlus™**

CitizensPlus is banking that grows with you. Your Citizens Quest® Checking account now comes with valuable perks for other Citizens products, such as interest rate boosters on deposit products, cash back on your credit cards, mortgage rate discounts, or investment contributions. Plus, you can start earning even better perks when you upgrade to a Citizens Wealth™ Checking account. See the insert attached for more details.

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	558.36	168.37
Citizens Quest Checking	XXXXXXXX-012-3	12,010.48	2,219.50
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	11,745.47	9,745.96
		<b>Total Deposit Balance</b>	
		=	12,123.83
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00
		<b>Total Loan Balance</b>	
		=	.00
		<b>Total Relationship Balance</b>	
		=	12,123.83

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		558.36	Average Daily Balance	291.69
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	400.00	Current Interest Rate	05%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.04%
Interest Paid	+	.01	Number of Days Interest Earned	30
Current Balance	=	158.37	Interest Earned	.01
			Interest Paid This Year	50

A Relationship Balance Waiver is active on your account so monthly maintenance fees are not currently being assessed.

\* Your next statement period will end on November 09, 2022.



**Citizens Quest Checking for XXXXXX-896-5 Continued**

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
<i>* May include checks that have been processed electronically by the payee/merchant.</i>			558.36
<i>Date</i>	<i>Amount</i>	<i>Description</i>	
<b>Other Withdrawals &amp; Debits</b>			<b>Total Withdrawals &amp; Debits</b>
10/23	400.00	ONLINE TRANSFER TO CHECKING 4520700123	400.00

<b>Interest</b>			<b>Total Interest Paid</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	
10/12	.01	INTEREST	.01

<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>	
10/23	158.36	10/12	150.37			158.37



# Introducing CitizensPlus™ for your Citizens Quest® Checking Account

BANKING THAT GROWS WITH YOU

With CitizensPlus, your Citizens Quest Checking account automatically comes with perks for other Citizens Products. And it gets even better. By upgrading to a Citizens Wealth™ Checking account, you could reap even more rewards.

YOUR CITIZENS QUEST® CHECKING	
\$5k monthly deposits to primary checking account or \$25k in deposit and investment balances to waive monthly maintenance fee	
Interest on checking account	Yes
Interest rate booster on savings and money market accounts <sup>1</sup>	25%
Investment boost	Up to \$1,000 <sup>1</sup> 0.50% match on funding in a new managed investment relationship
Credit card bonus <sup>1</sup>	1.9% total cash back when you spend \$10,000+ annually with a Citizens Cash Back Plus™ card <sup>1</sup>
Mortgage	• 0.125% Auto-Pay Discount <sup>2</sup> • \$250 off closing costs <sup>1</sup>
Home equity line of credit	• 0.25% Auto-Pay Discount <sup>2</sup> • Annual fee waiver <sup>2</sup>
Education refinance loan	Get a 0.25% Automatic Payment Discount <sup>2</sup> and a 0.25% Loyalty Discount <sup>2</sup> with all Citizens checking accounts

## CITIZENS WEALTH™ CHECKING

Requires \$200k in deposit and investment balances to waive the monthly maintenance fee

Interest on checking account	Yes
Interest rate booster on savings and money market accounts <sup>1</sup>	50%
Investment boost	Up to \$2,000 <sup>1</sup> 1% match on funding in a new managed investment relationship
Credit card bonus <sup>1</sup>	2% cash back with a Wealth Cash Back Plus™ card
Mortgage	• 0.125% Auto-Pay Discount <sup>2</sup> • \$500 off closing costs <sup>1</sup> and more
Home equity line of credit	• Annual fee waiver <sup>2</sup> • 0.25% Auto-Pay Discount <sup>2</sup> • 0.25% rate discount <sup>2</sup>
Education refinance loan	Get a 0.25% Automatic Payment Discount <sup>2</sup> and a 0.25% Loyalty Discount <sup>2</sup> with all Citizens checking accounts

Introducing  
CitizensPlus™  
Benefits that  
grow as your  
relationship grows

To learn more about CitizensPlus go to [citizensbank.com/CitizensPlus](https://citizensbank.com/CitizensPlus)  
To upgrade, call us at 888-438-9888 or visit your nearest branch.

CitizensPlus benefits cannot be applied in addition to other promotional benefits or discounts that we may offer from time to time. In order to qualify or maintain CitizensPlus, you must maintain an open and active Citizens Quest or Citizens Wealth Checking™ account. We may evaluate accounts periodically to determine qualifications and lose the right to receive benefits based on failure to meet qualifications. Benefits subject to change.





US702 | BR581  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Citizens Quest  
 Account Statement**

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Beginning October 13, 2022  
 through November 09, 2022

Questions? Contact us today:



**CALL:**  
 Citizens Quest Customer  
 Service  
 1-888-438-9888



**VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)



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

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	158.37	2,658.43
Citizens Quest Checking	XXXXXXXX-012-3	2,219.50	1,243.67
<b>Savings</b>			
Citizens Quest Savings	XXXXXXX-XX1665	9,745.96	11,037.21
		<b>Total Deposit Balance</b>	
		=	<b>14,939.31</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Quest 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>
			= 00
			<b>Total Relationship Balance</b>
			= 14,930.31

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		158.37	Average Daily Balance	1,694.08
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	.00	Current Interest Rate	.05%
Deposits & Credit	+	2,500.00	Annual Percentage Yield Earned	.05%
Interest Paid	+	.06	Number of Days Interest Earned	28
<b>Current Balance</b>	<b>=</b>	<b>2,658.43</b>	Interest Earned	.06
			Interest Paid This Year	.56

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

\* Our next statement period will end on December 09, 2022

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Deposits &amp; Credits</b>			<b>Previous Balance</b>		
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>158.37</b>		
10/17	1,500.00	ONLINE TRANSFER FROM CHECKING 4520700123	<b>Total Deposits &amp; Credits</b>		
11/09	1,000.00	ONLINE TRANSFER FROM CHECKING 4520700123	<b>+</b>	<b>2,500.00</b>	
<b>Interest</b>			<b>Total Interest Paid</b>		
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>.06</b>	
11/09	.06	INTEREST			
<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>
10/17	1,658.37	11/09	2,658.37	11/09	2,658.43
				<b>=</b>	<b>2,658.43</b>

**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 the 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:

Date/ Check No.	Amount	Date/ Check No.	Amount
			- \$
			Total of 4

**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**

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

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A.

**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**

**BILLING RIGHTS SUMMARY**

**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.

*Thank you for banking with Citizens*



US 702 | BR5B1  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Citizens Quest  
 Account Statement**

Page 1 of 3

Beginning November 10, 2022  
 through December 09, 2022

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44105-2805



**CALL:**  
 Citizens Quest Customer  
 Service  
 1-888-438-9888



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



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

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LISA M DOTTORE  
 ATTORNEY FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	2,658.43	3,658.54
Citizens Quest Checking	XXXXXXXX-012-3	1,243.67	3,308.55
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	11,037.21	11,037.85
		<b>Total Deposit Balance</b>	
		=	18,004.94
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

11/10/2022



**Citizens Quest 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>
			= .00
			<b>Total Relationship Balance</b>
			= 18,004.94

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		2,658.43	Average Daily Balance	2,791.76
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	.00	Current Interest Rate	.05%
Deposits & Credit	+	1,000.00	Annual Percentage Yield Earned	.05%
Interest Paid	+	.11	Number of Days Interest Earned	30
<b>Current Balance</b>	<b>=</b>	<b>3,658.54</b>	Interest Earned	11
			Interest Paid This Year	67

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on January 11, 2023.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Deposits &amp; Credits</b>			<b>Previous Balance</b>			
<i>Date</i>	<i>Amount</i>	<i>Description</i>	2,658.43			
12/06	1,000.00	ONLINE TRANSFER FROM CHECKING 4520700123	<b>Total Deposits &amp; Credits</b>			
			+	1,000.00		
<b>Interest</b>			<b>Total Interest Paid</b>			
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+ .11			
12/09	.11	INTEREST				
<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>	= 3,658.54
12/06	3,658.43	12/09	3,658.54			

**NEWS FROM CITIZENS**

New! When you have a Citizens Quest® or Citizens Wealth™ Checking account, earn even more on your Citizens savings or money market accounts, with an Interest Rate Booster. Learn more about all your new CitizensPlus™ benefits at: [Citizensbank.com/New-Benefits](http://Citizensbank.com/New-Benefits). Member FDIC.

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

	\$ _____
	<b>Current Balance</b>

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
+ \$			
			<b>Total of 2</b>

3 Subtotal by adding 1 and 2

	= \$ _____
	<b>Subtotal of 1 and 2</b>

4 List outstanding checks, transfers, credits, P.O.S. purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
- \$			
			<b>Total of 4</b>

5 Subtotal 1 from 3. This should match your checkbook register balance

	= \$ _____
	<b>Total</b>

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error call the phone 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  
If you call the number shown at the front of your statement to notify us of a change of address

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE  
A person's 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 (For Corporate Accounts Used Primarily for Payroll, Payroll or Other Fixed Purpose)**  
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided on page 3 of this statement if you think your statement is incorrect or if you need more information about our electronic transfers or the statement or deposit. We must hear from you within 60 days after we post your EFT statement on which the error or problem appeared.

- Tell us the name and account number, if any.
- Describe the error or the feature you are unsure about and explain as clearly as you can why you believe it is an error or give your own interpretation.
- 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 corporate accounts used primarily for payroll, family, or personal purposes we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 business days if you send a request through our electronic channels) to complete during the first 30 days after the final deposit of funds to your account in a month, we will credit your account for the amount you think is correct so that you will have the use of the money during the time it takes us to complete our investigation.

If, for other reasons, 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  
BILLING RIGHTS SUMMARY**

**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 address or e-mail address provided in green at the top of this page.  
In your letter, give us the following information:

- Account information: Your name and account number
- Dollar amount: The dollar amount of the overdrawn bill.
- Description of Problem: If you think there is an error on your bill describe what you believe is wrong and who 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 credit 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 fully 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 (which does not include any unpaid interest charges or fees), add any new loan advances as of the start of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add up 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 delinquencies 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 customer service address provided and include your name, address, account number, and description of what you believe is incorrect or incomplete.



US 702 | BR 581  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Citizens Quest  
 Account Statement**

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Beginning December 10, 2022  
 through January 11, 2023

Questions? Contact us today:

LISA M DOTTORE  
 2037 EDGEHILL RD  
 CLEVELAND OH 44108-2805



**CALL:**  
 Citizens Quest Customer  
 Service  
 1-888-438-9888



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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	3,658.54	8,621.35
Citizens Quest Checking	XXXXXXXX-012-3	3,308.55	2,210.22
<b>Savings</b>			
Citizens Quest Savings	XXXXXXX-XX1665	11,037.85	11,508.51
		<b>Total Deposit Balance</b>	
		=	<b>23,340.08</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Quest 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>
			= .00
			<b>Total Relationship Balance</b>
			= 23,340.08

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		3,658.54	Average Daily Balance	6,867.63
Checks	-	.00	Interest	
Withdrawals & Debits	-	1,500.00	Current Interest Rate	.05%
Deposits & Credit	+	7,462.50	Annual Percentage Yield Earned	.05%
Interest Paid	+	.31	Number of Days Interest Earned	33
Current Balance	=	9,621.35	Interest Earned	.31
			Interest Paid This Year	31

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on February 09, 2023.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>		
<i>* May include checks that have been processed electronically by the payee/merchant.</i>					
			3,658.54		
			<b>Total Withdrawals &amp; Debits</b>		
<b>Date</b>	<b>Amount</b>	<b>Description</b>			
<b>Other Withdrawals &amp; Debits</b>					
01/03	1,500.00	ONLINE TRANSFER TO CHECKING 4520700123	-	1,500.00	
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>		
<b>Date</b>	<b>Amount</b>	<b>Description</b>			
			+	7,462.50	
12/27	7,462.50	DEPOSIT			
<b>Interest</b>			<b>Total Interest Paid</b>		
<b>Date</b>	<b>Amount</b>	<b>Description</b>			
			+	.31	
01/11	.31	INTEREST			
<b>Daily Balance</b>			<b>Current Balance</b>		
<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>
12/27	11,121.04	01/03	9,621.04	01/11	9,621.35

**NEWS FROM CITIZENS**

New! When you have a Citizens Quest® or Citizens Wealth™ Checking account, earn even more on your Citizens savings or money market accounts, with an Interest Rate Booster. Learn more about all your new CitizensPlus™ benefits at: [Citizensbank.com/New-Benefits](https://Citizensbank.com/New-Benefits). Member FDIC.





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**Citizens Quest  
 Account Statement**

Page 1 of 4

Beginning January 12, 2023  
 through February 09, 2023

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2806

-  **CALL:**  
 Citizens Quest Customer  
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 1-888-438-8888
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-  **MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-6	9,621.35	8,298.17
Citizens Quest Checking	XXXXXXXX-012-3	2,210.22	806.40
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	11,508.51	13,004.83
		<b>Total Deposit Balance</b>	
		=	<b>22,109.40</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

## Citizens Quest Checking Summary Continued

Account	Account Number	Balance Last Statement	Balance This Statement
			Total Loan Balance
			= .00
			Total Relationship Balance
			= 22,109.40

## Citizens Quest Checking for XXXXXX-896-5

Balance Calculation			Balance	
Previous Balance		9,621.35	Average Daily Balance	7,408.57
Checks	-	.00	Interest	
Withdrawals & Debits	-	4,300.00	Current Interest Rate	05%
Deposits & Credit	+	2,976.53	Annual Percentage Yield Earned	.05%
Interest Paid	+	.29	Number of Days Interest Earned	29
Current Balance	=	8,298.17	Interest Earned	.29
			Interest Paid This Year	.60

A Relationship Balance Waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on March 09, 2023.

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5

Withdrawals & Debits **			Previous Balance				
<i>** May include checks that have been processed electronically by the payee/merchant</i>			9,621.35				
<i>Date</i>	<i>Amount</i>	<i>Description</i>	Total Withdrawals & Debits				
<i>Other Withdrawals &amp; Debits</i>			4,300.00				
1/24	4,300.00	ONLINE TRANSFER TO CHECKING 4520700123	-				
<b>Deposits &amp; Credits</b>			Total Deposits & Credits				
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+ 2,976.53				
2/07	2,976.53	DEPOSIT					
<b>Interest</b>			Total Interest Paid				
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+ .29				
2/09	.29	INTEREST					
<b>Daily Balance</b>			Current Balance				
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	8,298.17
1/24	5,321.35	02/07	8,297.88	02/09	8,298.17		









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 P.O. Box 7000  
 Providence, RI 02940

**Citizens Quest  
 Account Statement**

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Beginning February 10, 2023  
 through March 09, 2023

Questions? Contact us today:

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 2637 EDGEHILL RD  
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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	8,298.17	6,924.99
Citizens Quest Checking	XXXXXXXX-012-3	806.40	1,916.81
<b>Savings</b>			
Citizens Quest Savings	XXXXXXX-XX1665	13,004.83	12,324.51
		<b>Total Deposit Balance</b>	
		=	21,166.31
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Quest 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>
			= .00
			<b>Total Relationship Balance</b>
			= 21,166.31

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	8,298.17	Average Daily Balance	7,123.39
Checks	-	Interest	
Withdrawals & Debits	10,900.00	Current Interest Rate	.05%
Deposits & Credit	+ 9,526.55	Annual Percentage Yield Earned	.05%
Interest Paid	+ .27	Number of Days Interest Earned	28
Current Balance	= 6,924.99	Interest Earned	.27
		Interest Paid This Year	.87

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed

Your next statement period will end on April 11, 2023

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
<i>* May include checks that have been processed electronically by the payee/merchant</i>			8,298.17
<i>Date</i>	<i>Amount</i>	<i>Description</i>	
<b>(Other Withdrawals &amp; Debits)</b>			<b>Total Withdrawals &amp; Debits</b>
02/13	1,200.00	ONLINE TRANSFER TO CHECKING 4520700123	-
03/06	4,850.00	ONLINE TRANSFER TO CHECKING 4520700123	10,900.00
03/06	4,850.00	AMEX EPAYMENT ACH PMT 230306 W9240	
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+
03/06	4,850.00	ONLINE TRANSFER FROM CHECKING 4520700123	9,526.55
03/06	3,476.55	DEPOSIT	
03/07	1,200.00	DEPOSIT	
<b>Interest</b>			<b>Total Interest Paid</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+
03/09	.27	INTEREST	.27

## Citizens Quest Checking for XXXXXX-896-5 Continued

Daily Balance							Current Balance
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	<b>6,924.99</b>
02/13	7,098.17	03/07	6,924.72	03/09	6,924.99		
03/06	5,724.72						

### Tracking 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

	\$ _____
<b>Current Balance</b>	

**2** The deposits which do not appear on this statement

Date	Amount	Date	Amount		
				<b>+ \$</b>	
					<b>Total of 2</b>

**3** Subtotal by adding 1 and 2

	= \$ _____
<b>Subtotal of 1 and 2</b>	

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

Date	Amount	Date	Amount		
Check No.		Check No.			
				<b>- \$</b>	
					<b>Total of 4</b>

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

	= \$ _____
<b>Total</b>	

**IFTC MER 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**  
 Please call the number shown on the front of your statement to notify us of a change of address.

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

Citizens is a brand name of Citizens Bank, N.A. REV 12/22

### 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 consumer services number (provided on Page 1 of this statement) or write to us at the consumer services address provided on page 4 of this statement if you think your statement or receipt is wrong or if you need more information about an electronic transfer or the attempted or rejected. We must hear from you no later than 60 days after the second year 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 disputing, and explain as clearly as you can why you believe it to be 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.
- If we're 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 you take more than 10 business days (30 business days if you are a new customer) for electronic transfers occurring during the first 60 days after the first receipt is sent 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 of the conclusion of our investigation.

### OVERDRAFT LINES OF CREDIT BILLING RIGHTS SUMMARY

**What To Do If You Think You Find A Mistake On Your Statement:**  
 If you think there is an error on your statement with respect to the electronic overdraft charges reported to you or 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 to be 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 will have to file 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 and an adjustment 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 you 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 repayment of your overdraft.
- 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 cycle.

**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 (if any), 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 credit reporting purposes. Late payments, missed payments, or other details on your Overdraft Line may be reflected in your credit report. If you believe you have incorrect information or incomplete information in a credit reporting agency, write to us at the consumer services address provided and include your name, address, account number, and description of what you believe is incorrect or incomplete.

*Thank you for banking with Citizens.*



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 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940




**Citizens Quest  
 Account Statement**

Page 1 of 4

Beginning March 10, 2023  
 through April 11, 2023

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

-  **CALL:**  
 Citizens Quest Customer  
 Service  
 1-888-438-9888
-  **VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)
-  **MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

Good news! In our continuing effort to help customers manage the cost and inconvenience of account overdrafts, effective March 28, 2023, we no longer charge the Sustained Overdraft Fee or the Returned Deposited or Cashed Item Fee on consumer accounts. Citizens offers lots of ways to help you manage account overdrafts – including:

- Citizens Peace of Mind™ to reverse overdraft fees
- Citizens Paid Early™ providing access to your funds up to two days early when you have direct deposit
- Automated, no-fee Savings Overdraft Transfer Plan

Visit [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101) for more information about how your account works and the best overdraft solutions for you.

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	6,924.99	11,309.09
Citizens Quest Checking	XXXXXXXX-012-3	1,916.81	1,325.17

**Citizens Quest Checking Summary Continued**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	12,324.51	15,131.49
		<b>Total Deposit Balance</b>	
		=	<b>27,766.75</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00
		<b>Total Loan Balance</b>	
		=	<b>.00</b>
		<b>Total Relationship Balance</b>	
		=	<b>27,766.75</b>

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>		<b>Balance</b>
Previous Balance	6,924.99	Average Daily Balance
Checks	.00	Interest
Withdrawals & Debits	694.59	Current Interest Rate
Deposits & Credit	5,078.33	Annual Percentage Yield Earned
Interest Paid	.36	Number of Days Interest Earned
Current Balance	11,309.09	Interest Earned
		Interest Paid This Year

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on May 09, 2023.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
* May include checks that have been processed electronically by the payee/merchant.			6,924.99
<i>Date</i>	<i>Amount</i>	<i>Description</i>	
<b>Other Withdrawals &amp; Debits</b>			<b>Total Withdrawals &amp; Debits</b>
03/10	278.59	AMEX EPAYMENT ACH PMT 230310 V3962	694.59
03/27	416.00	AMEX EPAYMENT ACH PMT 230327 W6662	-
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	
03/23	851.80	DEPOSIT	+
04/03	4,226.53	DEPOSIT	5,078.33



Citizens Quest Checking for XXXXXX-896-5 Continued

Interest			Total Interest Paid	
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+	
04/11	.36	INTEREST		.36

Daily Balance						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	
03/10	8,646.40	03/27	7,082.20	04/11	11,309.09		11,309.09
03/23	7,498.20	04/03	11,308.73				





US 7021 0H581  
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 P.O. Box 7000  
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**Citizens Quest  
 Account Statement**

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Beginning April 12, 2023  
 through May 09, 2023

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	11,309.09	11,786.08
Citizens Quest Checking	XXXXXXXX-012-3	1,326.17	1,232.92
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	15,131.49	15,860.94
		<b>Total Deposit Balance</b>	
		<b>=</b>	<b>28,879.94</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	00	00

Ambient FDIC  Equal Housing Lender

Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

**MORAN000235**



**NEWS FROM CITIZENS****Staying Safe at ATMs**

Our ATMs are monitored by security cameras, but it still helps to be safe. Below are simple and clear tips to keep in mind:

**Please avoid...**

- . Going to an ATM alone at night — if it seems dark, please let us know, so we can add lighting
- . Leaving an ATM door open
- . Letting anyone you don't know in the ATM vestibule after the branch is closed
- . Sharing your PIN # with anyone, make sure you memorize it, don't write it down or keep it in your wallet
- . Exposing your PIN # when you enter it into the ATM
- . Counting your cash publicly

**Please report...**

- . Anyone who appears to be lurking or acting suspiciously in the vicinity of the branch or ATM
- . If it looks as if someone is following you
- . If someone approaches you demanding money, give it to them. Remember everything you can about the person and call the police immediately.
- . Lost or stolen cards, either yours or one you found

Any feedback about ATM Security? Call our Citizens Bank Security Department at 1-800-305-5236. In New Jersey, you can call the NJ Dept. of Banking at 1-800-446-7467.





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 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Citizens Quest  
 Account Statement**

Page 1 of 4

Beginning May 10, 2023  
 through June 09, 2023

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2003



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 1-888-438-9888



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[citizensbank.com](http://citizensbank.com)



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 Customer Service Center  
 P.O. Box 47001  
 Providence, RI 02940-2001

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	11,786.08	11,351.23
Citizens Quest Checking	XXXXXXXX-012-3	1,232.92	2,064.31
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	15,860.94	7,540.46
		<b>Total Deposit Balance</b>	
		=	20,956.00
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

## Citizens Quest 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>
			= .00
			<b>Total Relationship Balance</b>
			= 20,956.00

## Citizens Quest Checking for XXXXXX-896-5

<u>Balance Calculation</u>		<u>Balance</u>	
Previous Balance		Average Daily Balance	19,919.31
Checks	- .00	<b>Interest</b>	
Withdrawals & Debits	- 6,635.44	Current Interest Rate	.05%
Deposits & Credit	+ 6,200.00	Annual Percentage Yield Earned	.05%
Interest Paid	+ .59	Number of Days Interest Earned	31
<b>Current Balance</b>	<b>= 11,361.23</b>	Interest Earned	.59
		Interest Paid This Year	2.27

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed

Your next statement period will end on July 12, 2023

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5

<u>Withdrawals &amp; Debits **</u>			<u>Previous Balance</u>
<i>** May include checks that have been processed electronically by the payor/merchant</i>			11,786.08
<u>Date</u>	<u>Amount</u>	<u>Description</u>	<u>Total Withdrawals &amp; Debits</u>
<b>Other Withdrawals &amp; Debits</b>			
05/26	2,320.00	ONLINE TRANSFER TO CHECKING 4520700123	-
05/30	2,315.44	AMEX EPAYMENT ACH PMT 230530 W6440	6,635.44
05/05	2,000.00	ONLINE TRANSFER TO CHECKING 4520700123	
<b>Deposits &amp; Credits</b>			<u>Total Deposits &amp; Credits</u>
<u>Date</u>	<u>Amount</u>	<u>Description</u>	<u>+</u>
05/18	6,200.00	DEPOSIT	6,200.00
<b>Interest</b>			<u>Total Interest Paid</u>
<u>Date</u>	<u>Amount</u>	<u>Description</u>	<u>+</u>
05/09	.59	INTEREST	.59



## Citizens Quest Checking for XXXXXX-896-5 Continued

Daily Balance							Current Balance
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	11,351.23
05/18	17,986.08	05/30	13,350.64	06/09	11,351.23		
05/26	15,666.08	06/05	11,350.64				

### 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 (For 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, notes, POS purchases or withdrawals that do not appear on this statement

Date	Amount	Date	Amount	
Check No.		Check No.		
			- \$	
				Total of 4

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**  
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 such as CD's and savings accounts, cannot be transferred to either natural or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A. REV 12/22

### ELECTRONIC TRANSFERS

**In Case of Error 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 following mailing address (provided on page 1 of this statement) if you think your statement is missing or if you need more information about an electronic transfer on this statement or request. We must hear from you no later than 60 days after the date of the FIRST statement on which the error or omission appeared:

- Tell us your name and account number, if any.
- Tell us the date of the transfer you are inquiring about, and explain as clearly as you can why you believe it is an error or why your funds have disappeared.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or transfer.
- If you are unable to tell us if you also give us a telephone number at which you can be reached in case we need your 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 first-time customer) for electronic transfers occurring during the first 30 days after the last deposit is made to your account (in other words, we will credit your account for the amount you think is an 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 BILLING RIGHTS SUMMARY

**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 incident: 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 not receive a written response, we will not be able 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 will apply:

- We cannot be held liable for the amount in question or for any subsequent overdrafts.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. Still, if we determine that you 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 payments or credits to the date of these activities 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 History Reporting**  
We may report information about your Overdraft Line to credit agencies for credit reporting purposes. This information may be reported for credit reporting purposes to joint account holders of your checking account. Late payments, missed payments, or other delinquencies 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.



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 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Citizens Quest  
 Account Statement**

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Beginning June 10, 2023  
 through July 12, 2023

Questions? Contact us today:

LISA M DOTTORE  
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 CLEVELAND OH 44106-2805



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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	11,351.23	11,651.78
Citizens Quest Checking	XXXXXXXX-012-3	2,064.31	4,500.69
<b>Savings</b>			
Citizens Quest Savings	XXXXXXX-XX1665	7,540.46	12,032.33
		<b>Total Deposit Balance</b>	
		=	28,384.80
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Quest 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>
			= .00
			<b>Total Relationship Balance</b>
			= 28,384.80

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>		<b>Balance</b>
Previous Balance	11,351.23	Average Daily Balance
Checks	.00	Interest
Withdrawals & Debits	500.00	Current Interest Rate
Deposits & Credit	1,000.00	Annual Percentage Yield Earned
Interest Paid	.55	Number of Days Interest Earned
Current Balance	= 11,851.78	Interest Earned
		Interest Paid This Year

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed

Your next statement period will end on August 09, 2023

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
			11,351.23
			<b>Total Withdrawals &amp; Debits</b>
			500.00
<b>Other Withdrawals &amp; Debits</b>			
07/12	500.00	ONLINE TRANSFER TO CHECKING 4520700123	-
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>
			+ 1,000.00
05/12	1,000.00	ONLINE TRANSFER FROM CHECKING 4520700123	
<b>Interest</b>			<b>Total Interest Paid</b>
			+ .55
07/12	.55	INTEREST	
<b>Daily Balance</b>			<b>Current Balance</b>
<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>
08/12	12,351.23	07/12	11,851.78







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**Citizens Quest  
 Account Statement**

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Beginning July 13, 2023  
 through August 09, 2023

Questions? Contact us today:

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 CLEVELAND OH 44108-2805



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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	11,851.78	9,602.17
Citizens Quest Checking	XXXXXXXX-012-3	4,500.69	2,736.02
<b>Savings</b>			
Citizens Quest Savings	XXXXXXXX-XX1665	12,032.33	10,532.97
		<b>Total Deposit Balance</b>	
		=	22,871.16
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	00	00

**Citizens Quest 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>
			= .00
			<b>Total Relationship Balance</b>
			= 22,871.16

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		11,851.78	Average Daily Balance	10,110.70
Checks	-	.00	<b>Interest</b>	
Withdrawals & Debits	-	2,250.00	Current Interest Rate	.05%
Deposits & Credit	+	.00	Annual Percentage Yield Earned	.05%
Interest Paid	+	.39	Number of Days Interest Earned	28
<b>Current Balance</b>	<b>=</b>	<b>9,602.17</b>	Interest Earned	.39
			Interest Paid This Year	3.21

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed

Your next statement period will end on September 12, 2023.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

**Withdrawals & Debits \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Previous Balance</b>
			11,851.78
			<b>Total Withdrawals &amp; Debits</b>
			2,250.00

**Other Withdrawals & Debits**

07/17	2,000.00	ONLINE TRANSFER TO CHECKING 4520700123	
08/07	250.00	AMEX EPAYMENT ACH PMT 230807 W5908	

**Interest**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Interest Paid</b>
08/09	.39	INTEREST	.39

**Daily Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>Current Balance</b>
07/17	9,851.78	08/07	9,601.78	08/08	9,602.17	= 9,602.17







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 Providence, RI 02940

**Citizens Quest  
 Account Statement**

Page 1 of 4

Beginning August 10, 2023  
 through September 12, 2023

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-896-5

**Citizens Quest Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Citizens Quest Checking	XXXXXXXX-896-5	9,602.17	16,602.90
Citizens Quest Checking	XXXXXXXX-012-3	2,736.02	5,868.54
<b>Savings</b>			
Citizens Quest Savings	XXXXXXX-XX1665	10,532.97	10,220.85
		<b>Total Deposit Balance</b>	
		=	<b>32,692.29</b>
<b>LOAN BALANCE</b>			
Overdraft Line of Credit	XXXXXXXX-012-3	.00	.00

**Citizens Quest 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>
			= 00
			<b>Total Relationship Balance</b>
			= 32,692.29

**Citizens Quest Checking for XXXXXX-896-5**

<b>Balance Calculation</b>		<b>Balance</b>
Previous Balance	9,602.17	Average Daily Balance 15,778.64
Checks	-	Interest
Withdrawals & Debits	5,000.00	Current Interest Rate .05%
Deposits & Credits	+	Annual Percentage Yield Earned .05%
Interest Paid	+	Number of Days Interest Earned 34
Current Balance	= 16,602.90	Interest Earned .73
		Interest Paid This Year 3.94

A Relationship Balance waiver is active on your account so monthly maintenance fees are not currently being assessed

Your next statement period will end on October 11, 2023

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 896-5**

<b>Withdrawals &amp; Debits **</b>			<b>Previous Balance</b>
<i>* May include checks that have been processed electronically by the payee/merchant.</i>			9,602.17
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Withdrawals &amp; Debits</b>
<b>Other Withdrawals &amp; Debits</b>			5,000.00
09/07	6,000.00	ONLINE TRANSFER TO CHECKING 4520700123	-
<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+ 12,000.00
08/24	12,000.00	ONLINE TRANSFER FROM CHECKING 4520700123	
<b>Interest</b>			<b>Total Interest Paid</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+ .73
09/12	.73	INTEREST	
<b>Daily Balance</b>			<b>Current Balance</b>
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
08/24	21,602.17	09/07	16,602.17
		09/12	16,602.90
			= 16,602.90





Platinum  
Account Statement

1 of 3

Beginning November 19, 2019  
through December 16, 2019

1-888-438-9888

Call Bizans Platinum Services any time for your account information,  
current rates, and answers to your questions.

US759 BR581 4 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	473.40	Average Daily Balance	1,156.40
Checks	2,940.00 -	Interest	
Withdrawals & Debits	124.86 -	Current Interest Rate	.02%
Deposits & Credits	2,825.00 +	Annual Percentage Yield Earned	.02%
Interest Paid	.02 +	Number of Days Interest Earned	28
Current Balance	233.56 =	Interest Earned	.02
		Interest Paid this Year	18

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Previous Balance  
473.40

Your next statement period will end on January 16, 2020.

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2089	200.00	11/28	2091	200.00	12/13
2090	2,500.00	12/04	2092	40.00	12/13

⊖ Total Checks  
2,940.00

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
1/20	124.86	Prudential Ins Prem 191120 219205040019323
12/16	21	Overdraft Line Payment

⊖ Total Withdrawals & Debits  
124.86

Deposits & Credits

Date	Amount	Description
1/25	2,500.00	Online Transfer From Checking 4506788965
1/25	125.00	Online Transfer From Checking 4506788965
1/05	200.00	Online Transfer From Checking 4506788965

⊕ Total Deposits & Credits  
2,825.00

Interest

Date	Amount	Description
12/16	.02	Interest

Platinum  
Account Statement

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Beginning November 19, 2019  
Through December 16, 2019

*Continued from previous page*

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

**+** Total Interest Paid 02  
**-** Current Balance 233.56

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
11/20	348.75	12/01	273.75	12/13	233.75
11/25	2,973.75	12/09	173.75	12/16	233.56
11/26	2,773.75				

**Overdraft Line of Credit**

**SUMMARY**

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Balance Calculation	Balance
Previous Balance	21
Advances	.00 +
Fees	.00 +
<b>INTEREST CHARGED</b>	.00 +
Payments & Credits	.21 -
<b>Current Balance</b>	.00 =
<b>Average Daily Balance</b>	.00
<b>Credit Limit</b>	2,500.00
<b>Available Credit</b>	2,500.00
<b>Interest</b>	
<b>ANNUAL PERCENTAGE RATE</b>	21.00%
<b>Daily Periodic Rate</b>	05753%
<b>Days in Billing Cycle</b>	28
<b>Payment</b>	
<b>Statement Beginning Date</b>	11/19/19
<b>Statement Closing Date</b>	12/16/19
<b>Past Due Amount</b>	.00
<b>Payment Due Date</b>	
<b>Minimum Payment Due</b>	.00
<b>Current Balance</b>	.00

Previous Balance

.21

**TRANSACTION DETAILS**

**Payments & Other Credits**

Date	Amount	Description
11/16	.21	Payment From Checking

**-** Total Payments & Other Credits .21

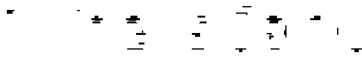
**=** Current Balance 00

**2019 Totals Year To Date**

<b>Total Fees Charged In 2019</b>	60.00
<b>Total Interest Charged In 2019</b>	3.25

**NEWS FROM CITIZENS**

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Platinum  
Account Statement

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Beginning November 19, 2019  
through December 16, 2019

*Overdraft Line of Credit continued from previous page*

**NEWS FROM CITIZENS (continued)**

Services at 888-438-9888. Member FDIC.  
-Still writing checks for your bills? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts. Plus, view check images in Online Banking as soon as they are paid to stay on top of your finances.

LISA M DOTTORE  
FTEC FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3





Platinum  
Account Statement

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Beginning December 17, 2019  
through January 16, 2020

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Call Citizens Premium Services any time for your account information,  
current rates, and answers to your questions.

US759 BR581 5 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Checking

SUMMARY

Balance Calculation

Previous Balance	233.56
Checks	8,390.92 -
Withdrawals & Debits	2,955.04 -
Deposits & Credits	12,900.00 +
Interest Paid	.05 +
Current Balance	1,787.65 =

Balance

Average Daily Balance	2,867.66
Interest	
Current Interest Rate	02%
Annual Percentage Yield Earned	02%
Number of Days Interest Earned	31
Interest Earned	.05
Interest Paid this Year	.05

LISA M DOTTORE  
TIFE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Previous Balance

233.56

TRANSACTION DETAILS

Checks - There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2093	2,500.00	01/02	2098*	10.00	01/16
2094	5,100.00	12/27	2099	710.39	01/16
2095	70.53	01/15			



Total Checks

8,390.92

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
1/7/19	2,500.00	Online Transfer To Checking 4506788965
1/7/19	124.65	Prudential Ins Prem 191220 219205040019353
01/14	239.65	Twc - Spectrum Online Pmt 200114 Ckf580368972pos
01/14	90.74	Fslenergy Illumi Online Pmt 200114 Ckf560368972pos



Total Withdrawals & Debits

2,955.04

Deposits & Credits

Date	Amount	Description
1/7/19	6,100.00	Online Transfer From Savings 4556376366
1/7/19	2,500.00	Online Transfer From Checking 4506788965
1/7/19	2,500.00	Online Transfer From Checking 4506788965
01/13	2,800.00	Deposit



Total Deposits & Credits

12,900.00



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Call Citizens Bank Business Services any time for your account information, current rates, and answers to your questions.

# Platinum Account Statement

2 of 3

Beginning December 17, 2019  
through January 16, 2020

*Clicking continued from previous page*

### Interest

Date	Amount	Description
01/16	.05	Interest

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Platinum Checking  
 452070-012-3

**+** Total Interest Paid .05

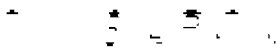
**=** Current Balance 1,787.65

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/19	7,833.58	01/02	108.91	01/15	2,607.98
11/20	7,708.91	01/13	2,908.91	01/16	1,787.65
11/27	2,600.91	01/14	2,578.62		

### MEMO

As of March 1, 2020, the following pricing will be effective for these services: Overdraft Fee \$37, Returned Item Fee \$37, Copy of Item \$6, Account Research Fee \$30 per hour, Foreign Outgoing Wire Transfer (foreign currency) \$75 and Foreign Outgoing Wire Transfer (U.S. currency) \$40.  
 If you have questions about these changes please call us at the number listed at the top of your statement.



1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Platinum Account Statement

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Beginning December 17, 2019 through January 16, 2020

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00 +	<i>Credit Limit</i>	2,500.00
Fees	.00 +	<i>Available Credit</i>	2,500.00
<b>INTEREST CHARGED</b>	.00 +	<i>Interest</i>	
Payments & Credits	.00 -	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00 =	<i>Daily Periodic Rate</i>	.05738%
		<i>Days in Billing Cycle</i>	31
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	12/17/19
		<i>Statement Closing Date</i>	01/16/20
		<i>Past Due Amount</i>	.00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<b>Current Balance</b>	.00

LISA M DOTTORO  
TRUST FOR CAMILLE B DOTTORO  
Overdraft Line of Credit  
452070-012-3

Previous Balance  
.00

TRANSACTION DETAILS

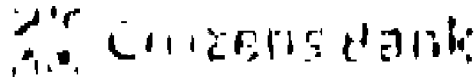
No activity this statement period



Current Balance  
.00

2019 Totals Year To Date

Total Fees Charged In 2019 60.00  
Total Interest Charged In 2019 3.25



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US759 BR581 5 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Platinum  
Account Statement

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Beginning January 17, 2020  
through February 18, 2020

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Checking

STATEMNT

Balance Calculation

	Amount	Balance	
Previous Balance	1,787.65	<i>Average Daily Balance</i>	2,076.91
Checks	2,864.25 -	<i>Interest</i>	
Withdrawals & Debits	174.65 -	<i>Current Interest Rate</i>	.07%
Deposits & Credits	3,000.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.05 +	<i>Number of Days Interest Earned</i>	39
Current Balance	1,748.80 =	<i>Interest Earned</i>	.05
		<i>Interest Paid this Year</i>	10

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Previous Balance

1,787.65

TRANSACTION DETAILS

Checks - There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2096	150.00	01/17	2101	204.25	02/05
2097	10.00	01/17	2102	2,500.00	02/11
2100*	500.00	02/10			

Total Checks  
2,864.25

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
01/21	124.65	Prudential Ins Prem 200121 219205040020017
01/22	50.00	Online Transfer To Savings 4555101865

Total Withdrawals & Debits  
174.65

Deposits & Credits

Date	Amount	Description
01/29	3,000.00	Deposit

Total Deposits & Credits  
3,000.00

Interest

Date	Amount	Description
01/18	.05	Interest

Total Interest Paid  
.05

Platinum  
Account Statement

2 of 2

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Call Citicorp Platinum Services any time for your account information.  
FOLLOW UP: We'll answer all your questions.

Beginning January 17, 2020  
through February 18, 2020

Activity continued from previous page

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

**Current Balance**  
1,748.80

Daily Balance	Balance	Date	Balance	Date	Balance
01/17	1,627.66	01/29	1,453.00	02/17	1,748.75
01/21	1,503.00	02/05	1,248.75	02/18	1,748.80
01/22	1,453.00	02/18	1,748.75		

Overdraft Line of Credit

SUMMARY

Balance Calculation	Balance
Previous Balance	.00
Advances	.00
Fees	.00
INTEREST CHARGED	.00
Payments & Credits	.00
Current Balance	.00
<i>Average Daily Balance</i>	.00
<i>Credit Limit</i>	2,500.00
<i>Available Credit</i>	2,500.00
<i>Interest</i>	
<b>ANNUAL PERCENTAGE RATE</b>	21.00%
<i>Daily Periodic Rate</i>	.05738%
<i>Days in Billing Cycle</i>	33
<b>Payment</b>	
<i>Statement Beginning Date</i>	01/17/20
<i>Statement Closing Date</i>	02/18/20
<i>Past Due Amount</i>	.00
<i>Payment Due Date</i>	
<i>Minimum Payment Due</i>	.00
<i>Current Balance</i>	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period



Current Balance

.00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

NEWS FROM CITIZENS

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Platinum  
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US759 BR5BT 3 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning February 19, 2020  
through March 15, 2020

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	1,748.80	Average Daily Balance	1,207.24
Checks	1,535.55 -	Interest	
Withdrawals & Debits	1,629.25 -	Current Interest Rate	.02%
Deposits & Credits	2,800.00 +	Annual Percentage Yield Earned	.02%
Interest Paid	.02 -	Number of Days Interest Earned	27
Current Balance	1,384.01 =	Interest Earned	.02
		Interest Paid this Year	12

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on April 15, 2020.

Previous Balance  
1,748.80

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2103	36.55	03/10	2105	500.00	03/13
2104	1,000.00	02/25			

Total Checks  
1,535.55

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
01/20	124.85	Prudential Ins Prem 200220 219205040020050
02/10	1,100.00	Online Transfer To Savings 4556376306
01/18	214.20	Twe - Spectrum Online Pmt 200310 Ck1560368972pos
02/10	190.41	Dominion Engy OH Online Pmt 200310 Ck1560368972pos

Total Withdrawals & Debits  
1,629.25

Deposits & Credits

Date	Amount	Description
01/09	2,800.00	Deposit

Total Deposits & Credits  
2,800.00

Interest

Date	Amount	Description
01/16	.02	Interest

Platinum  
Account Statement

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Beginning February 19, 2020  
through March 16, 2020

*Click on the link at the top of this page*

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Platinum Checking  
452070 012-3

**+** Total Interest Paid  
.07  
**=** Current Balance  
1,384.07

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
02/20	1,624.15	03/09	3,424.75	03/13	1,383.99
02/25	624.15	03/10	1,803.99	03/16	1,384.07

**MEMO**

--Effective March 1, 2020, all statement delivery options will include check images. If you currently receive paper statement without check images, you will see this change in your statement this month.  
Want to get your statement faster? Consider eStatements - a convenient and safe alternative to waiting for your statement in the mail. Enroll today over the phone, in a branch or through online banking.  
If you have questions about these changes please call us at the number listed at the top of your statement.



Platinum  
Account Statement

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

3 of 3

Beginning February 19, 2020  
through March 16, 2020

Overdraft Line of Credit

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00 +	<i>Credit Limit</i>	2,500.00
Fees	.00 +	<i>Available Credit</i>	2,500.00
<b>INTEREST CHARGED</b>	.00 +	<i>Interest</i>	
Payments & Credits	.00 -	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00 -	<i>Daily Periodic Rate</i>	05738%
		<i>Days in Billing Cycle</i>	27
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	02/19/20
		<i>Statement Closing Date</i>	03/16/20
		<i>Past Due Amount</i>	.00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<i>Current Balance</i>	.00

LISA M DOTTORE  
1111 FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

Current Balance

.00

TRANSACTION DETAILS

No activity this statement period

2020 Totals Year To Date

Total Fees Charged in 2020 .00  
Total Interest Charged in 2020 .00

NEWS FROM CITIZENS

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US759 BR581 5 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Platinum  
Account Statement

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Beginning March 17, 2020  
through April 15, 2020

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Checking

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	1,384.01	<i>Average Daily Balance</i>	1,668.29
Checks	846.44 -	<b>Interest</b>	
Withdrawals & Debits	124.65 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	7,976.92 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.03 +	<i>Number of Days Interest Earned</i>	30
<b>Current Balance</b>	<b>8,389.87 -</b>	<i>Interest Earned</i>	.03
		<i>Interest Paid this Year</i>	.15

LISA M DOTTORE  
TRFEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on May 15, 2020.

Previous Balance

1,384.01

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2106	75.00	03/23	2113*	249.00	04/16
2107	450.00	03/30	5008*	29.11	03/19
2108	43.33	04/08			

**- Total Checks**  
846.44

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
03/20	124.65	Prudential Ins Prem 200320 219205040020079

**- Total Withdrawals & Debits**  
124.65

Deposits & Credits

Date	Amount	Description
03/13	5,700.00	Online Transfer From Savings 4556376366
03/13	1,576.92	Deposit
03/13	400.00	Online Transfer From Checking 4506788965
03/13	300.00	Online Transfer From Checking 4506788965

**+ Total Deposits & Credits**  
7,976.92

Interest

Date	Amount	Description
03/16	.03	Interest

1-888-438-9888

Call Citizens Platinum Services any time for your account information, current rates, and answers to your questions.

Platinum Account Statement

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Beginning March 17, 2020 through April 15, 2020

Click here to view your credit statement online

LISA M DOTTORE  
TRIF FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

+ Total Interest Paid .03

= Current Balance 8,389.87

Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/19	1,354.90	03/30	705.25	04/13	8,638.84
03/20	1,230.25	04/08	667.92	04/15	8,389.87
03/23	1,155.26				

Overdraft Line of Credit

SUMMARY

LISA M DOTTORE  
TRIF FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Balance Calculation		Balance	
Previous Balance	00	Average Daily Balance	00
Advances	00 +	Credit Limit	2,500.00
Fees	.00 +	Available Credit	2,500.00
INTEREST CHARGED	00 +	Interest	
Payments & Credits	.00 -	ANNUAL PERCENTAGE RATE	21.00%
Current Balance	.00 =	Daily Periodic Rate	05738%
		Days in Billing Cycle	30
		Payment	
		Statement Beginning Date	03/17/20
		Statement Closing Date	04/15/20
		Past Due Amount	.00
		Payment Due Date	
		Minimum Payment Due	.00
		Current Balance	.00

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period

= Current Balance 00

2020 Totals Year To Date

Total Fees Charged In 2020 .00  
Total Interest Charged In 2020 .00

NEWS FROM CITIZENS

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Platinum  
Account Statement

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current rates, and answers to your questions.

1 of 3

Beginning April 16, 2020  
through May 15, 2020

US759 BR581 6 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	8,389.87	Average Daily Balance	2,966.64
Checks	8,169.33 -	Interest	
Withdrawals & Debits	1,624.65 -	Current Interest Rate	0%
Deposits & Credits	8,896.40 +	Annual Percentage Yield Earned	0%
Interest Paid	.05	Number of Days Interest Earned	30
Current Balance	7,597.34 =	Interest Earned	.05
		Interest Paid this Year	.20

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-J

Your next statement period will end on June 15, 2020.

Good News! As a benefit of your Platinum Checking account, you'll receive a waiver of the \$40.00 Overdraft Line of Credit annual fee that's coming due on your account at your next statement cycle.

Previous Balance

8,389.87

TRANSACTION DETAILS

Checks \* There is a break in check numbers

Check #	Amount	Date	Check #	Amount	Date
2109	37.00	04/17	2112	1,454.00	04/20
2110	110.00	04/27	2114*	6,100.00	04/20
2111	425.00	04/17	2116*	43.33	05/08

Total Checks

8,169.33

Withdrawals & Debits

Other Withdrawals & Debits

Dr To	Amount	Description
04/20	124.65	Prudential Ins Prem 200420 219205040020100
04/04	1,500.00	Online Transfer To Savings 4566376366

Total Withdrawals & Debits

1,624.65



Platinum  
Account Statement

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2 of 3

Beginning April 16, 2020  
through May 15, 2020

Checking continued from previous page

Deposits & Credits

Date	Amount	Description
01/04	5,500.00	Deposit
01/13	660.75	IRS Treas 310 (tax Ref 051320)
01/15	2,835.65	Deposit

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

+ Total Deposits & Credits  
8,996.40

Interest

Date	Amount	Description
01/15	.05	Interest

+ Total Interest Paid  
.05

= Current Balance  
7,592.34

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/17	7,927.87	05/04	4,139.22	05/13	4,756.64
01/20	249.22	05/08	4,095.89	05/15	7,592.34
01/27	139.22				

Overdraft Line of Credit

SUMMARY

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
462070-012-3

Balance Calculation

	Balance
Previous Balance	.00
Advances	.00
Fees	.00
INTEREST CHARGED	.00
Payments & Credits	.00
Current Balance	.00
<b>Average Daily Balance</b>	.00
<b>Credit Limit</b>	2,500.00
<b>Available Credit</b>	2,500.00
<b>Interest</b>	
<b>ANNUAL PERCENTAGE RATE</b>	21.00%
<b>Daily Periodic Rate</b>	.05738%
<b>Days in Billing Cycle</b>	30
<b>Payment</b>	
<b>Statement Beginning Date</b>	04/16/20
<b>Statement Closing Date</b>	05/15/20
<b>Past Due Amount</b>	.00
<b>Payment Due Date</b>	
<b>Minimum Payment Due</b>	.00
<b>Current Balance</b>	.00

Previous Balance

.00

TRANSACTION DETAILS

No activity in this statement period

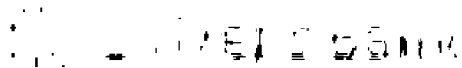
= Current Balance  
.00

2020 Totals Year To Date

Total Fees Charged in 2020	.00
Total Interest Charged in 2020	.00

NEWS FROM CITIZENS

Still writing checks for your bills or visiting multiple websites to pay online? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts



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US759 BR581 9 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

Platinum  
Account Statement

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Beginning May 15, 2020  
Through June 15, 2020

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	7,582.34	Average Daily Balance	6,447.80
Checks	2,963.60 -	Interest	
Withdrawals & Debits	1,619.87 -	Current Interest Rate	02%
Deposits & Credits	2,353.84 +	Annual Percentage Yield Earned	02%
Interest Paid	.11 +	Number of Days Interest Earned	31
Current Balance	5,362.92 -	Interest Earned	11
		Interest Paid this Year	37

LISA M DOTTORE  
TRF FOR CAMILLE H DOTTORRE  
Platinum Checking  
452670-0123

Your next statement period will end on July 15, 2020.

Previous Balance

7,582.34

TRANSACTION DETAILS

Checks \* *Print is a list in check sequence*

Check #	Amount	Date	Check #	Amount	Date
2115	37.00	05/18	2121	51.24	06/10
2117*	225.00	05/19	2122	1,000.00	06/10
2118	1,000.00	05/22	2123	410.39	06/05
2119	48.86	06/08	5010*	29.11	05/29
2120	167.00	06/10			

Total Checks  
2,963.60

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
05/18	1,000.00	Online Transfer To Savings 4556376366
05/18	68.26	Clav Heights Wtr Online Pmt 200518 Ck1560368972pas
05/20	124.65	Prudential Ins Prem 200520 219205040020140
05/29	100.00	Online Transfer To Checking 4506788965
05/05	197.88	Twc - Spectrum Online Pmt 200605 Ck1560368972pas
05/05	76.00	Dominion Enrgy OH Online Pmt 200605 Ck1560368972pas
05/05	52.08	Cleveland Water Online Pmt 200605 Ck1560368972pas

Total Withdrawals & Debits  
1,619.87

Platinum  
Account Statement

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Beginning May 16, 2020  
through June 15, 2020

Clicking continued from previous page

Deposits & Credits

Date	Amount	Description
05/18	1,176.92	OH Child Suppor Childsupp 200518 202005150013396
05/03	1,176.92	OH Child Suppor Childsupp 200603 202006020015817

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

**+** Total Deposits & Credits  
2,353.84

Interest

Date	Amount	Description
05/16	.11	Interest

**+** Total Interest Paid  
.11

**=** Current Balance  
5,362.82

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/18	7,663.00	05/29	6,184.24	06/08	6,575.95
05/19	7,438.00	06/03	7,361.16	06/10	5,362.71
05/20	7,313.35	06/05	6,624.81	06/15	5,362.82
05/22	6,313.35				

Overdraft Line of Credit

SUMMARY

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Balance Calculation

	Balance
Previous Balance	.00
Advances	.00 +
Fees	.00 +
INTEREST CHARGED	.00 +
Payments & Credits	.00 -
Current Balance	.00 =

	Balance
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
Interest	
ANNUAL PERCENTAGE RATE	21.00%
Daily Periodic Rate	.05738%
Days in Billing Cycle	29

Payment	
Statement Beginning Date	05/16/20
Statement Closing Date	06/15/20
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	.00

Previous Balance  
.00

TRANSACTION DETAILS  
No activity this statement period

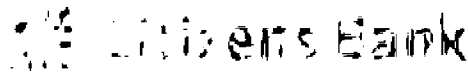
**=** Current Balance  
.00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

NEWS FROM CITIZENS

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Platinum  
Account Statement

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Beginning June 16, 2020  
through July 15, 2020

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	5,362.82	Average Daily Balance	5,436.24
Checks	6,924.78 -	Interest	
Withdrawals & Debits	157.06 -	Current Interest Rate	02%
Deposits & Credits	5,980.76 +	Annual Percentage Yield Earned	02%
Interest Paid	.09 +	Number of Days Interest Earned	30
Current Balance	4,261.83 =	Interest Earned	.09
		Interest Paid this Year	.40

LISA M DOTTORE  
FEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on August 17, 2020.

Previous Balance

5,362.82

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2124	140.00	07/01	2129	52.22	07/14
2125	29.11	07/03	2130	202.09	07/08
2126	6,100.00	07/01	2131	250.00	07/08
2127	89.00	07/01	5012*	29.11	06/19
2128	33.25	07/07			

Total Checks  
6,924.78

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
01/22	124.65	Prudential Ins Prem 200622 219205040020171
01/06	32.41	Cleveland Water Online Pmt 200706 Ck/560368972pos

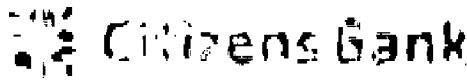
Total Withdrawals & Debits  
157.06

Deposits & Credits

Date	Amount	Description
01/25	2,500.00	Online Transfer From Savings 4556376366
01/26	1,176.92	OH Child Suppor Childsupp 200626 202006250027098
01/26	1,126.92	OH Child Suppor Childsupp 200626 202006250027099
01/10	1,176.92	OH Child Suppor Childsupp 200710 202007090015440

Total Deposits & Credits  
5,980.76





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Platinum  
Account Statement

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Beginning June 16, 2020  
through July 15, 2020

By clicking continue from previous page

Pl Interest	Rate	Amount	Description
0.71%		.09	Interest

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

<b>+</b>	Total Interest Paid	.09
<b>=</b>	Current Balance	4,251.83

Daily Balance

Date	Balance	Date	Balance
07/19	5,333.71	07/01	3,583.90
07/22	5,209.06	07/03	3,854.79
07/25	7,709.00	07/06	3,622.38
07/28	10,012.90	07/07	3,589.13

Overdraft Line of Credit

SUMMARY

Balance Calculation

	Amount	Balance
Previous Balance	.00	Average Daily Balance .00
Advances	.00 +	Credit Limit 2,500.00
Fees	.00 +	Available Credit 2,500.00
INTEREST CHARGED	.00 +	Interest
Payments & Credits	.00 -	ANNUAL PERCENTAGE RATE 21.00%
Current Balance	.00 =	Daily Periodic Rate 05738%
		Days in Billing Cycle 30
		Payment
		Statement Beginning Date 06/16/20
		Statement Closing Date 07/15/20
		Past Due Amount .00
		Payment Due Date
		Minimum Payment Due .00
		Current Balance .00

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period

<b>=</b>	Current Balance	.00
----------	-----------------	-----

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

NEWS FROM CITIZENS

--Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app\*. Use either online banking or the app to send money to friends and family via Zelle(R)†, view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together.

\* Wireless carrier charges may apply.

† Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks

Platinum  
Account Statement

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Beginning July 10, 2020  
through August 17, 2020

US759 BR581 12 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Checking

SUMMARY

Balance Calculation

		<i>Balance</i>	
Previous Balance	4,261.83	<i>Average Daily Balance</i>	6,104.19
Checks	6,805.89 -	<i>Interest</i>	
Withdrawals & Debits	186.57 -	<i>Current Interest Rate</i>	.07%
Deposits & Credits	7,953.84 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.11 +	<i>Number of Days Interest Earned</i>	33
Current Balance	6,163.52 =	<i>Interest Earned</i>	11
		<i>Interest Paid this Year</i>	51

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on September 16, 2020.

Previous Balance

4,261.83

TRANSACTION DETAILS

CHECKS \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2132	11.00	07/23	2138	4,285.39	08/10
2133	1,386.43	07/31	2139	197.88	08/10
2134	29.11	08/03	2140	46.02	08/11
2135	25.00	07/30	2142*	45.48	08/07
2136	98.00	08/03	2143	500.00	08/14
2137	83.38	08/05	2144	154.00	08/10

Total Checks

6,805.89

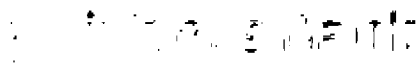
Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
07/20	124.65	Prudential Ins Prem 200720 219205040020190
08/07	61.92	Cleveland Water Dnline Pmt 200807 Ck1560368972pos

Total Withdrawals & Debits

186.57



Platinum  
Account Statement

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2 of 3

Beginning July 16, 2020  
through August 17, 2020

Checking continued from previous page

Deposits & Credits

Date	Amount	Description
07/24	2,800.00	Deposit
07/28	1,176.92	OH Child Suppor Childsupp 200728 202007270014454
07/07	2,800.00	Deposit
07/11	1,176.92	OH Child Suppor Childsupp 200811 202008100029776

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

**+** Total Deposits & Credits  
7,953.84

Interest

Date	Amount	Description
08/17	.11	Interest

**+** Total Interest Paid  
.11

**=** Current Balance  
5,163.52

Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/20	4,137.18	07/31	6,691.67	08/10	4,535.51
07/23	4,126.18	08/03	6,564.56	08/11	5,663.41
07/24	6,926.18	08/05	6,481.18	08/14	5,163.41
07/28	8,103.10	08/07	9,172.78	08/17	5,163.52
07/30	8,078.10				

Overdraft Line of Credit

SUMMARY

Balance Calculation

	Balance
Previous Balance	.00
Advances	.00 +
Fees	.00 +
INTEREST CHARGED	.00 +
Payments & Credits	.00 -
Current Balance	.00 =
	<b>Average Daily Balance</b> .00
	<b>Credit Limit</b> 2,500.00
	<b>Available Credit</b> 2,500.00
	<b>Interest</b>
	<b>ANNUAL PERCENTAGE RATE</b> 21.00%
	<b>Daily Periodic Rate</b> 06738%
	<b>Days in Billing Cycle</b> 33

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Payment

Statement Beginning Date	07/16/20
Statement Closing Date	08/17/20
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	.00

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period

**=** Current Balance  
00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

Platinum  
Account Statement

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US759 BR581 7 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning August 16, 2020  
through September 16, 2020

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Overdraft Line of Credit	Page	2

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	5,163.52	Average Daily Balance	7,369.05
Checks	8,972.86 -	Interest	
Withdrawals & Debits	1,266.70 -	Current Interest Rate	02%
Deposits & Credits	7,953.84 +	Annual Percentage Yield Earned	02%
Interest Paid	.12 +	Number of Days Interest Earned	30
Current Balance	2,877.82 =	Interest Earned	12
		Interest Paid this Year	63

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-9

Your next statement period will end on October 16, 2020.

Previous Balance

5,163.52

TRANSACTION DETAILS

Checks \* Turn in a bank or check deposit

Check #	Amount	Date	Check #	Amount	Date
2141	151.20	08/18	2150*	6,100.00	09/15
2146*	175.00	09/08	2151	410.00	09/14
2147	43.44	08/26	2152	2,035.00	09/14
2148	58.22	09/10			

Total Checks

8,972.86

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
01/20	124.65	Prudential Ins Prem 200820 219205040020232
01/26	91.42	Cleveland Water Online Pmt 200826 Ck1560368972pos
01/26	82.29	Clev Heights Wtr Online Pmt 200826 Ck1560368972pos
01/27	358.38	Illuminating CO Check Pymt 082820 Check # 0000002145
01/04	400.00	Bank Of America Online Pmt 200904 Ck1560368972pos
01/15	209.96	Twc - Spectrum Online Pmt 200915 Ck1560368972pos

Total Withdrawals & Debits

1,266.70

Platinum  
Account Statement

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2 of 3

Beginning August 18, 2020  
through September 15, 2020

Continuing from previous page

Deposits & Credits

Date	Amount	Description
08/24	1,176.92	OH Child Suppor Childsupp 200824 202008210013545
08/31	2,800.00	Deposit
09/04	2,800.00	Deposit
09/16	1,176.92	OH Child Suppor Childsupp 200916 202009150017351

LISA M DOTTORÉ  
TRUST FOR CAMILLE B DOTTORÉ  
Platinum Checking  
452070-012-3

+ Total Deposits & Credits  
7,953.84

Interest

Date	Amount	Description
09/16	.12	Interest

+ Total Interest Paid  
.12

= Current Balance  
2,877.92

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/18	5,012.32	08/27	5,489.06	09/10	10,455.84
08/20	4,887.67	08/31	8,289.06	09/14	8,010.84
08/24	6,064.59	09/04	10,689.08	09/15	1,910.84
09/26	5,847.44	09/08	10,514.06	09/16	2,877.92

Overdraft Line of Credit

SUMMARY

LISA M DOTTORÉ  
TRUST FOR CAMILLE B DOTTORÉ  
Overdraft Line of Credit  
452070-012-3

Balance Calculation		Balance	
Previous Balance	.00	Average Daily Balance	
Advances	.00 +	Credit Limit	2,500.00
Fees	.00 +	Available Credit	2,500.00
INTEREST CHARGED	.00 +	Interest	
Payments & Credits	.00 -	ANNUAL PERCENTAGE RATE	21.00%
Current Balance	.00 =	Daily Periodic Rate	05738%
		Days in Billing Cycle	30
		Payment	
		Statement Beginning Date	08/18/20
		Statement Closing Date	09/16/20
		Past Due Amount	.00
		Payment Due Date	
		Minimum Payment Due	.00
		Current Balance	.00

Previous Balance  
.00

TRANSACTION DETAILS

No activity this statement period

= Current Balance  
.00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

Platinum  
Account Statement

1 of 3

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Beginning September 17, 2020  
through October 16, 2020

US759 BR581 6 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Overdraft Line of Credit	Page	2

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	2,877.92	Average Daily Balance	3,965.75
Checks	497.70 -	Interest	
Withdrawals & Debits	4,877.60 -	Current Interest Rate	.02%
Deposits & Credits	5,153.84 +	Annual Percentage Yield Earned	.02%
Interest Paid	.06 +	Number of Days Interest Earned	30
Current Balance	2,656.52 =	Interest Earned	.06
		Interest Paid this Year	.69

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on November 17, 2020.

Previous Balance

2,877.92

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2153	84.29	09/17	2159	70.00	10/13
2155*	29.11	10/08	2160	135.00	10/08
2158*	43.44	10/07	2161	135.66	10/13

Total Checks

497.70

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
09/17	311.34	Illuminating CO Check Pymt 091620 Check # 0000002154
09/21	124.85	Prudential Ins Pmt 200921 219205040020262
09/28	3,000.00	Online Transfer To Checking 4516240099
10/01	500.00	Online Transfer To Checking 4506788966
10/07	500.00	Bank Of America Online Pmt 201007 Ckf560368972pos
10/07	202.58	Twc - Spectrum Online Pmt 201007 Ckf560368972pos
10/07	101.26	Cleveland Water Online Pmt 201007 Ckf560368972pos
10/08	137.77	Illuminating CO Check Pymt 100720 Check # 0000002157

Total Withdrawals & Debits

4,877.60

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2 of 3

Beginning September 17, 2020  
through October 16, 2020

*Linking continued from previous page*

**Deposits & Credits**

Date	Amount	Description
09/18	2,800.00	Deposit
09/21	1,176.92	OH Child Suppor Childsupp 200921 202009180016526
10/06	1,176.92	OH Child Suppor Childsupp 201006 202010060015461

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

**+** Total Deposits & Credits  
5,153.84

**Interest**

Date	Amount	Description
10/16	.06	Interest

**+** Total Interest Paid  
.06

**=** Current Balance  
2,656.52

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
09/17	2,482.29	10/01	2,834.56	10/08	2,862.32
09/18	5,282.29	10/06	4,011.48	10/13	2,656.46
09/21	6,334.56	10/07	3,164.20	10/16	2,656.52
09/28	3,334.56				

**Overdraft Line of Credit**

**SUMMARY**

**Balance Calculation**

	Balance		Balance
Previous Balance	.00	Average Daily Balance	.00
Advances	.00 +	Credit Limit	2,500.00
Fees	.00 +	Available Credit	2,500.00
INTEREST CHARGED	.00 +	Interest	
Payments & Credits	.00 -	ANNUAL PERCENTAGE RATE	21.00%
Current Balance	.00 =	Daily Periodic Rate	.05738%
		Days in Billing Cycle	30
		<b>Payment</b>	
		Statement Beginning Date	09/17/20
		Statement Closing Date	10/16/20
		Past Due Amount	.00
		Payment Due Date	
		Minimum Payment Due	.00
		Current Balance	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

**TRANSACTION DETAILS**

Go to activity this statement period

**=** Current Balance  
.00

**2020 Totals Year To Date**

Total Fees Charged In 2020 .00  
Total Interest Charged In 2020 .00

**NEWS FROM CITIZENS**

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Beginning October 17, 2020  
through November 17, 2020

US758 BR581 8 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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**Checking**

**SUMMARY**

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	2,656.52	<i>Average Daily Balance</i>	10,014.41
Checks	60,586.28 -	<i>Interest</i>	
Withdrawals & Debits	3,938.32 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	72,592.26 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	.18 +	<i>Number of Days Interest Earned</i>	32
<b>Current Balance</b>	<b>10,724.36 =</b>	<i>Interest Earned</i>	.18
		<i>Interest Paid this Year</i>	.87

LISA M DOTTORE  
ITEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on December 15, 2020.

Previous Balance

**TRANSACTION DETAILS**

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2156	45.69	10/20	2164	405.00	10/27
2162*	5,000.00	10/27	2165	62.58	11/10
2163	55,000.00	10/23	2168*	73.01	11/09

Total Checks

60,586.28

**Withdrawals & Debits**

**Other Withdrawals & Debits**

Date	Amount	Description
11/20	124.65	Prudential Ins Prem 201020 219205040020291
11/09	3,500.00	Bank Of America Online Pmt 201109 Ck1560368972pos
11/09	202.58	Twt - Spectrum Online Pmt 201109 Ck1560368972pos
11/09	111.09	Cleveland Water Online Pmt 201109 Ck1560368972pos

Total Withdrawals & Debits

3,938.32

**Deposits & Credits**

Date	Amount	Description
11/19	2,800.00	Deposit
11/19	61.50	Online Transfer From Savings 4555101665
11/20	1,176.92	OH Child Suppor Childsupp 201020 202010150015661
11/21	55,000.00	Online Transfer From Checking 4516249099
11/30	2,800.00	Deposit
11/02	776.92	OH Child Suppor Childsupp 201102 202010300011465
11/03	6,000.00	Deposit
11/13	2,800.00	Deposit
11/17	1,176.92	OH Child Suppor Childsupp 201117 202011160014836



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Beginning October 17, 2020  
through November 17, 2020

*Linking continued from previous page*

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

**+** Total Deposits & Credits  
72,592.26

Interest  
Date Amount Description  
11/17 .18 Interest

**+** Total Interest Paid  
.18

**=** Current Balance  
10,724.36

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/19	5,518.02	10/27	1,119.60	11/09	6,809.84
11/20	6,524.80	10/30	3,919.60	11/10	6,747.26
11/21	61,524.00	11/02	4,698.52	11/13	9,547.26
11/23	6,524.60	11/03	10,698.52	11/17	10,724.36

Overdraft Line of Credit

SUMMARY

Balance Calculation

	Balance		Balance
Previous Balance	.00	Average Daily Balance	.00
Advances	.00	Credit Limit	2,500.00
Fees	.00	Available Credit	2,500.00
INTEREST CHARGED	.00	Interest	
Payments & Credits	.00	ANNUAL PERCENTAGE RATE	21.00%
Current Balance	.00	Daily Periodic Rate	05730%
		Days in Billing Cycle	30

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Payment

Statement Beginning Date	10/17/20
Statement Closing Date	11/17/20
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	.00

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period

**=** Current Balance  
.00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

NEWS FROM CITIZENS

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LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning November 18, 2020  
through December 15, 2020

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	10,724.36	Average Daily Balance	17,249.46
Checks	966.50 -	Interest	
Withdrawals & Debits	5,875.51 -	Current Interest Rate	02%
Deposits & Credits	7,953.84 +	Annual Percentage Yield Earned	02%
Interest Paid	.17 -	Number of Days Interest Earned	28
Current Balance	11,836.36	Interest Earned	.17
		Interest Paid this Year	1.04

LISA M DOTTORE  
TRF FOR CAMILIE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on January 19, 2021

Previous Balance

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2166	151.20	11/18	2172	135.00	12/02
2167	18.77	11/23	2173	190.00	12/08
2168*	200.00	11/24	2174	18.85	12/08
2170	29.11	12/04	2175	140.00	12/14
2171	83.53	12/01			

Total Checks

966.50

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
11/20	124.65	Prudential Ins Prem 201120 219205040020324
11/01	151.81	Clev Heights Wtr Online Pmt 201201 Ckt560368972pos
11/01	99.05	Estimotey Miami Online Pmt 201201 Ckt560368972pos
11/02	500.00	Online Transfer To Checking 4506788965
11/11	5,000.00	Online Transfer To Checking 4506788965

Total Withdrawals & Debits

5,875.51

Platinum  
Account Statement

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Beginning November 18, 2020  
through December 15, 2020

Closing continues from previous page

Deposits & Credits

Date	Amount	Description
1/30	2,800.00	Deposit
1/20	1,176.92	OH Child Suppor Childsupp 201209 202012080012160
1/11	2,800.00	Deposit
1/15	1,176.92	OH Child Suppor Childsupp 201215 202012140022312

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

+ Total Deposits & Credits  
7,953.84

Interest

Date	Amount	Description
1/15	.17	Interest

+ Total Interest Paid  
.17

= Current Balance  
11,836.36

Daily Balance

Date	Balance	Date	Balance	Date	Balance
1/18	10,573.16	12/01	12,695.31	12/09	12,999.27
1/20	10,448.51	12/02	12,060.31	12/11	10,799.27
1/23	10,429.80	12/04	12,031.20	12/14	10,659.27
1/24	10,229.80	12/08	11,822.35	12/15	11,836.36
1/30	13,029.80				

Overdraft Line of Credit

SUMMARY

Balance Calculation

	Balance
Previous Balance	.00
Advances	.00 +
Fees	.00 +
INTEREST CHARGED	.00 +
Payments & Credits	.00 -
Current Balance	.00 =

Balance	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
Interest	
ANNUAL PERCENTAGE RATE	21.00%
Daily Periodic Rate	05738%
Days in Billing Cycle	28
Payment	
Statement Beginning Date	11/18/20
Statement Closing Date	12/15/20
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	.00

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance  
.00

TRANSACTION DETAILS

No activity this statement period

= Current Balance  
.00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

Platinum  
Account Statement

1 of 3

Beginning December 16, 2020  
through January 15, 2021

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US759 BR581 8 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	11,836.36	Average Daily Balance	10,547.00
Checks	2,310.97 -	Interest	
Withdrawals & Debits	8,082.23 -	Current Interest Rate	.02%
Deposits & Credits	6,756.13 +	Annual Percentage Yield Earned	.02%
Interest Paid	.20 +	Number of Days Interest Earned	35
Current Balance	8,199.49 =	Interest Earned	.20
		Interest Paid this Year	.20

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

Your next statement period will end on February 16, 2021.

Previous Balance

11,836.36

TRANSACTION DETAILS

Checks \* (There is a break in check sequence)

Check #	Amount	Date	Check #	Amount	Date
2176	30.91	12/16	2181	63.48	01/12
2178*	500.00	12/22	2182	150.00	01/13
2179	1,300.00	01/15	2183	37.47	01/19
2180	200.00	01/08	2184	29.11	01/13



Total Checks

2,310.97

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
12/21	500.00	Online Transfer To Checking 4506788965
12/21	724.65	Prudential Ins Prem 201221 219205040020353
12/24	500.00	Online Transfer To Checking 4506788965
12/31	4,500.00	12-22-20 Encoding Error 001030364000356
01/05	260.00	Online Transfer To Checking 4506788965
01/07	2,000.00	Online Transfer To Checking 4506788965
01/08	197.58	Two - Spectrum Online Pmt 210108 Ck1560368973pos



Total Withdrawals & Debits

8,082.23

12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

Platinum Account Statement

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2 of 3

Beginning December 16, 2020 through January 19, 2021

Checking continued from previous page

Deposits & Credits

Date	Amount	Description
11/28	3,471.67	Deposit
11/28	941.96	Online Transfer From Checking 4516249099
11/28	27.83	Online Transfer From Savings 4556376366
12/30	1,077.00	OH Child Suppor Childsupp 201230 202012290012763
01/04	60.75	IRS Treas 310 Xxtaxerp2 010421
01/11	1,176.92	OH Child Suppor Childsupp 210111 202101080017340

LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Platinum Checking  
452070-012-3

+ Total Deposits & Credits  
6,756.13

Interest

Date	Amount	Description
01/19	.20	Interest

+ Total Interest Paid  
.20

= Current Balance  
8,199.49

Unity Balance

Date	Balance	Date	Balance	Date	Balance
12/16	11,805.45	12/31	11,199.26	01/11	9,779.35
12/21	11,180.80	01/04	11,260.01	01/12	9,715.87
12/22	10,680.80	01/05	11,000.01	01/13	9,536.76
12/24	10,180.80	01/07	9,000.01	01/15	8,236.76
12/28	14,622.26	01/08	8,602.43	01/19	8,199.49
12/30	15,699.26				

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Account Statement

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3 of 3

Beginning December 16, 2020  
Through January 19, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00 +	<i>Credit Limit</i>	2,500.00
Fees	.00 +	<i>Available Credit</i>	2,500.00
INTEREST CHARGED	.00 +	<i>Interest</i>	
Payments & Credits	.00 -	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00 -	<i>Daily Periodic Rate</i>	05753%
		<i>Days in Billing Cycle</i>	35

Payment

<i>Statement Beginning Date</i>	12/16/20
<i>Statement Closing Date</i>	01/19/21
<i>Past Due Amount</i>	.00
<i>Payment Due Date</i>	
<i>Minimum Payment Due</i>	.00
<b>Current Balance</b>	.00

LISA M DOTTORE  
TRUSTE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period

Current Balance

.00

2020 Totals Year To Date

Total Fees Charged In 2020	.00
Total Interest Charged In 2020	.00

NEWS FROM CITIZENS

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Premier  
Account Statement

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US759 BR581 2 1  
LISA M DOTTORE  
2837 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning January 20, 2021  
through February 16, 2021

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Checking

SUMMARY

Balance Calculation	Balance
Previous Balance	8,199.49
Checks	304.16 -
Withdrawals & Debits	7,783.14 -
Deposits & Credits	4,341.12 +
Interest Paid	.08 +
Current Balance	4,453.39 =
Average Daily Balance	5,101.71
Interest	
Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	28
Interest Earned	.08
Interest Paid this Year	28

LISA M DOTTORE  
JEE FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
452070-012-3

Your next statement period will end on March 15, 2021.

Previous Balance

8,199.49

TRANSACTION DETAILS

Check #s \* there is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2186	200.00	02/05	2187*	104.16	02/08

Total Checks

304.16

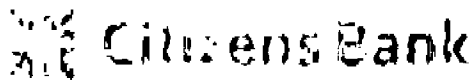
Withdrawals & Debits

Order Withdrawals & Debits

Date	Amount	Description
01/20	124.65	Prudential Ins Prem 210120 219205040021016
01/25	4,536.80	Cuyahoga County ACH Rp Tax 210125 Cuycty000794126
01/28	250.00	Online Transfer To Checking 4506788965
01/30	100.00	Online Transfer To Checking 4506788965
01/30	200.00	Online Transfer To Checking 4506788965
01/30	570.04	Dominion Energy Billpay 210204 Dominion Energy
01/30	1.65	Paymentus Billpay 210204 Paymentuscorp_1
01/30	2,000.00	Online Transfer to Checking 4506788965

Total Withdrawals & Debits

7,783.14



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Premier Account Statement

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Beginning January 20, 2021 through February 16, 2021

Clicking continues from previous page

Deposits & Credits

Date	Amount	Description
01/25	1,176.92	OH Child Suppor Childsupp 210125 202101220012796
01/08	1,176.92	OH Child Suppor Childsupp 210208 202102050016473
01/09	1,987.28	Deposit

Interest

Date	Amount	Description
01/16	.08	Interest

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/20	8,074.84	01/28	4,464.96	02/08	2,466.03
01/25	9,251.76	02/03	4,364.96	02/09	4,453.31
01/26	4,714.96	02/05	3,393.27	02/16	4,453.39

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
452070-012-3

+ Total Deposits & Credits  
4,341.12

+ Total Interest Paid  
.08

= Current Balance  
4,453.39

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Beginning January 20, 2021  
through February 16, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	.00	<i>Average Daily Balance</i>	.00
Payments	.00	<i>Credit Limit</i>	2,500.00
Fees	.00	<i>Available Credit</i>	2,500.00
<b>INTEREST CHARGED</b>	.00	<i>Interest</i>	
Payments & Credits	.00	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00	<i>Daily Periodic Rate</i>	05753%
		<i>Days in Billing Cycle</i>	28
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	01/20/21
		<i>Statement Closing Date</i>	02/16/21
		<i>Post Due Amount</i>	.00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<i>Current Balance</i>	.00

LISA M DOTY  
TRUSTEE FOR CAMILLE B DOTY  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

Current Balance

.00

TRANSACTION DETAILS

No activity this statement period

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

Special Provisions for Pass-Through Accounts

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at [www.fdic.gov/deposit/deposits/bankers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/bankers/part-370-appendix.html).

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You will have an opportunity to validate the calculation of deposit insurance coverage can be made; further instructions relating to this opportunity will be communicated at a later time.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to

Premier  
Account Statement

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US759 BR581 7 1  
LISA M DOTTORE  
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Beginning February 17, 2021  
through March 15, 2021

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	4,453.39	Average Daily Balance	5,264.82
Checks	688.15 -	Interest	
Withdrawals & Debits	3,801.93 -	Current Interest Rate	02%
Deposits & Credits	4,816.75 +	Annual Percentage Yield Earned	02%
Interest Paid	08 +	Number of Days Interest Earned	27
Current Balance	4,800.14 =	Interest Earned	.08
		Interest Paid this Year	36

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
452070-012-3

Your next statement period will end on April 15, 2021.

Previous Balance

4,453.39

TRANSACTION DETAILS

Checks \* (There is a break in check sequence)

Check #	Amount	Date	Check #	Amount	Date
2189	58.22	02/25	2194	110.00	02/28
2190*	45.73	02/24	2195	200.00	03/05
2191	66.11	03/01	2197*	46.89	03/10
2193*	151.20	03/01			

Total Checks

688 15

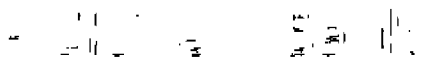
Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/08	21.56	9427 Dbt Purchase - 4.00 Heinen's Grocery Store/University Hooch
01/09	207.36	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH
01/09	51.04	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH
01/09	101.63	9427 Dbt Purchase - 4.00 Heinen's Grocery Store/University Hooch
01/09	54.00	9427 Dbt Purchase - 430843 The Woodhouse Day Beachwood OH
01/09	118.60	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH

Other Withdrawals & Debits

Date	Amount	Description
01/17	418.32	Falenergy Miami Online Pmt 210217 Ck1560368972pos
01/19	300.00	Online Transfer To Checking 4506788965
01/22	124.65	Prudential Ins Promt 210222 219205040021050
01/23	197.58	Iwc - Spectrum Online Pmt 210223 Ck1560368972pos
01/23	99.67	Elev Heights Wtr Online Pmt 210223 Ck1560368972pos
01/23	42.24	Cleveland Water Online Pmt 210223 Ck1560368972pos
01/22	1,500.00	Online Transfer To Checking 4506788965
01/29	311.76	Dominion Engy OH Online Pmt 210309 Ck1560368972pos
01/29	178.01	Iwc - Spectrum Online Pmt 210309 Ck1560368972pos



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# Premier Account Statement

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Beginning February 17, 2021  
through March 15, 2021

*Clicking continued from previous page*

### Other Withdrawals & Debits (continued)

Date	Amount	Description
01/10	74.51	Firstenergy Opco Fe Echeck 210310 110142337218

### Deposits & Credits

Date	Amount	Description
01/19	1,987.28	Deposit
01/23	1,176.92	OH Child Suppor Childsupp 210223 202102220016996
01/03	475.63	Deposit
01/08	1,176.92	OH Child Suppor Childsupp 210308 202103050012071

### Interest

Date	Amount	Description
01/15	.08	Interest

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/17	4,035.07	02/25	6,331.18	03/05	4,789.50
01/19	5,722.35	02/26	6,221.18	03/08	5,944.86
01/22	5,597.70	03/01	6,013.87	03/09	4,921.46
01/23	6,435.13	03/02	4,513.87	03/10	4,800.06
01/24	6,389.40	03/03	4,989.50	03/15	4,800.14

LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE  
 Premier Checking with Interest  
 452070-012-3

**-** Total Withdrawals & Debits  
 3,801.93

**+** Total Deposits & Credits  
 4,816.75

**+** Total Interest Paid  
 .08

**=** Current Balance  
 4,800.14

Premier  
Account Statement

3 of 3

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions.

Beginning February 17, 2021  
through March 15, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	00	Average Daily Balance	00
Advances	00 +	Credit Limit	2,500.00
Fees	00 +	Available Credit	2,500.00
INTEREST CHARGED	00 +	Interest	
Payments & Credits	00 -	ANNUAL PERCENTAGE RATE	21.00%
Current Balance	00 =	Daily Periodic Rate	05753%
		Days in Billing Cycle	27

Payment

Statement Beginning Date	02/17/21
Statement Closing Date	03/15/21
Past Due Amount	00
Payment Due Date	
Minimum Payment Due	00
Current Balance	00

LISA M DOTTORE  
WIFE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

00

Current Balance

00

TRANSACTION DETAILS

No activity this statement period

2021 Totals Year To Date

Total Fees Charged In 2021	00
Total Interest Charged In 2021	00

NEWS FROM CITIZENS

- Why wait for a statement to see your banking activity? Download our Mobile Banking App today to manage your money when it is convenient for you. \*Wireless carrier charges may apply.
- Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line for online account information, current rates, and answers to your questions.

US759 BR501 7 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

1 of 3

Beginning March 16, 2021  
through April 15, 2021

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Overdraft Line of Credit	Page 3

Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	4,000.14	Average Daily Balance	\$ 370.03
Checks	886.34 -	Interest	
Withdrawals & Debits	3,064.90 -	Current Interest Rate	02%
Deposits & Credits	4,341.13 +	Annual Percentage Yield Earned	02%
Interest Paid	.09 +	Number of Days Interest Earned	31
Current Balance	5,110.12 -	Interest Earned	09
		Interest Paid this Year	45

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
452070-012-3

Your next statement period will end on May 17, 2021.

Previous Balance

4,000.14

TRANSACTION DETAILS

Checks - [View eCheck track by check number](#)

Check #	Amount	Date	Check #	Amount	Date
2186	205.00	03/22	2202	29.11	04/09
2188*	162.00	03/31	2203	175.26	04/09
2189	300.00	04/15	2204	37.40	04/08
2201*	57.57	04/06			

Total Checks

968.14

Withdrawals & Debits

All Purchases

Date	Amount	Description
01/23	373.73	9427 Dbt Purchase - 200012 Nordstrom #0723 Dallas TX
01/23	95.26	9427 Dbt Purchase - 230012 Nordstrom #0723 Dallas TX
01/25	131.75	9427 Dbt Purchase - 907716 St. Michael's Womadaallas TX
01/28	358.73	9427 Dbt Purchase - 4 00 Hainan's Grocery Suniversity Hech
01/05	49.68	9427 Dbt Purchase - 898708 Bp#898753Swatery Pik E OH
01/09	722.00	9427 Dbt Purchase - 288553 Sq *sugar EleganceWilmington High
01/09	186.83	9427 Dbt Purchase - 4 00 Hainan's Grocery Suniversity Hech
01/12	178.80	9427 Dbt Purchase - 281003 Sq *stump Van Akenshaker Hel Ghto
01/14	110.16	9427 Dbt Purchase - 267000 Zen Nail Spa Beachwood OH
01/14	43.37	9427 Dbt Purchase - 4 00 Hainan's Grocery Suniversity Hech
01/16	260.72	9427 Dbt Purchase - 221009 Lululemon Eton Chawoodmore OH
01/15	15.56	9427 Dbt Purchase - 000089 Paper Source -Woodwoodmore OH
01/15	15.57	9427 Dbt Purchase - 290012 CVS/Pharmacy #0363cleveland Ilson

Other Withdrawals & Debits

Date	Amount	Description
01/22	124.65	Prudential Ins Prem 210322 219205040021078
01/02	50.00	Withdrawal

Premier  
Account Statement

2 of 3

1-877-670-6700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions

Beginning March 16, 2021  
through April 15, 2021

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
01/05	375.99	Amex Epayment ACH Pmt 210405 W2542
01/05	202.47	Dominion Enrgy OH Online Pmt 210406 Ckf560368972pos
01/05	196.58	Twc - Spectrum Online Pmt 210406 Ckf560368972pos
01/05	52.08	Cleveland Water Online Pmt 210406 Ckf560368972pos
01/08	70.97	Illuminating CO Check Pymt 040721 Check # 0000002200

Deposits & Credits

Date	Amount	Description
01/24	1,175.92	OH Child Suppor Childsupp 210324 202103230015024
01/02	1,987.29	Deposit
01/05	1,175.92	OH Child Suppor Childsupp 210405 202104020014273

Interest

Date	Amount	Description
01/15	.09	Interest

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/22	4,470.49	03/31	4,525.94	04/09	5,974.21
01/23	4,001.50	04/02	6,463.23	04/12	5,855.41
01/24	5,178.42	04/05	7,214.48	04/14	5,701.88
01/25	5,046.57	04/06	6,763.35	04/15	5,110.12
01/29	4,687.94	04/08	6,597.40		

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Premier Checking with Interest  
452070-012-3

**-** Total Withdrawals & Debits  
3,064.90

**+** Total Deposits & Credits  
4,341.13

**+** Total Interest Paid  
.09

**=** Current Balance  
5,110.12

MEMO

Important information regarding your Premier Checking account. As of April 18, 2021, your Premier Checking account will have a new name, Citizens Wealth Checking, along with some new benefits. Also effective April 18, Citizens Wealth Checking requires a minimum monthly combined deposit and investment balance of \$200,000. Please refer to the letter we recently sent to you for more details. If you have questions about these changes please call the Premier Advisory service line at the number listed at the top of your statement.

Premier  
Account Statement

1-877-670-5700

Call our dedicated Premier service line any time for account information, current rates, and answers to your questions

 or 3

Beginning March 16, 2021  
through April 15, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00 +	<i>Credit Limit</i>	2,500.00
Fees	.00 +	<i>Available Credit</i>	2,500.00
INTEREST CHARGED	.00 +	<i>Interest</i>	
Payments & Credits	.00 -	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00 =	<i>Daily Periodic Rate</i>	.06753%
		<i>Days in Billing Cycle</i>	31

Payment

<i>Statement Beginning Date</i>	03/16/21
<i>Statement Closing Date</i>	04/15/21
<i>Past Due Amount</i>	.00
<i>Payment Due Date</i>	
<i>Minimum Payment Due</i>	.00
<b>Current Balance</b>	.00

LISA M DOTTORI  
TRUSTEE FOR CAMILLE B DOTTORI  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

TRANSACTION DETAILS

No activity this statement period

Current Balance

.00

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

Why wait for a statement to see your banking activity? Download our *Mobile Banking App* today to manage your money when it is convenient for you.

*Wireless carrier charges may apply.*

Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

**Citizens Wealth  
Account Statement**

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

US759 BR581 3 1  
**LISA M DOTTORE**  
 2637 EDGEHILL RD  
 CLEVELAND OH 44106-2805

1 of 3

Beginning April 16, 2021  
 through May 17, 2021

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**Checking**

**SUMMARY**

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	5,110.12	<i>Average Daily Balance</i>	5,004.70
Checks	406.03 -	<i>Interest</i>	
Withdrawals & Debits	8,251.52 +	<i>Current Interest Rate</i>	02%
Deposits & Credits	5,317.98 +	<i>Annual Percentage Yield Earned</i>	02%
Interest Paid	.09 =	<i>Number of Days Interest Earned</i>	32
<b>Current Balance</b>	<b>5,770.62 =</b>	<i>Interest Earned</i>	.09
		<i>Interest Paid this Year</i>	.54

LISA M DOTTORE  
 TRF FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 462070-012-3

Your next statement period will end on June 15, 2021.

Good News! As a benefit of your Citizens Wealth Checking account, you'll receive a waiver of the \$30.00 Overdraft Line of Credit annual fee that's coming due on your account at your next statement cycle.

Previous Balance

5,110.12

**TRANSACTION DETAILS**

Checks \* (There is a debit reversal sequence)

Check #	Amount	Date	Check #	Amount	Date
2206	18.21	05/14	2208	29.11	05/11
2207	149.00	05/11	2210	38.00	05/10
2208	36.21	05/07	2211	135.00	05/11

Total Checks

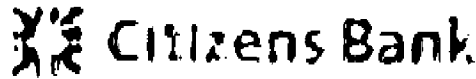
406.03

**Withdrawals & Debits**

**ATM Purchases**

Date	Amount	Description
01/19	20.50	9427 Dbt Purchase - 807775 1st* On The Rise A216-320-88 23 D
01/19	223.11	9427 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/20	131.22	9427 Dbt Purchase - 230270 The Powder Room Mawoodmere OH
01/20	80.00	9427 Dbt Purchase - 241008 Cleveland Clinic Cleveland OH
01/21	24.00	9427 Dbt Purchase - 000076 Scarpacciata Pastawattrensul Htsol
01/22	146.24	9427 Dbt Purchase - 200300 The Powder Room Mawoodmere OH
01/23	162.00	9427 Dbt Purchase - 260300 Alison Jewelers Woodmere OH
01/26	298.86	9427 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/26	101.57	9427 Dbt Purchase - 240011 CVS/Pharmacy #0363Cleveland Htsol
01/04	46.66	9427 Dbt Purchase - 000077 Mulholland And Sacbeachwood OH
01/04	200.62	9427 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/10	54.87	9427 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/11	52.07	9427 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heoh
01/11	96.30	9427 Dbt Purchase - 250012 CVS/Pharmacy #0363Cleveland Htsol
01/14	69.50	9427 Dbt Purchase - 278546 Sd *shear Elegancewillough Hloh
01/14	76.50	9427 Dbt Purchase - 4.00 Heinen's Grocery Suniversity Heoh





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Citizens Wealth  
Account Statement

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Beginning April 16, 2021  
through May 17, 2021

Clicking continued from previous page

**ATM/Purchases (continued)**

Date	Amount	Description
04/17	260.28	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH
04/17	40.76	9427 Dbt Purchase - 400 Heinen's Grocery Suniversity Heoh
04/17	16.00	9427 Dbt Purchase - 403668 Waterway Gas And Wcleveland OH
04/17	20.65	9427 Dbt Purchase - 250012 1st* Stone Oven Baboachwood OH
04/17	209.52	9427 Dbt Purchase - 264200 Prive Nail Spa Wwoodmere OH
04/17	286.20	9427 Dbt Purchase - 270300 Chagrin Valley Shoehagrin Fa Liso
04/17	36.15	9427 Dbt Purchase - 000110 Hurian Coventry Cleveland Heioh
04/17	111.98	9427 Dbt Purchase - 000079 PetitiLi Garden-Baichagri Fa Liso

**Other Withdrawals & Debits**

Date	Amount	Description
04/20	124.65	Prudential Ins Prem 210420 219205040021107
04/06	946.40	Amex Epayment ACH Pmt 210506 W6198
04/06	196.58	Twc - Spectrum Online Pmt 210506 Ckt560368972pos
04/06	110.48	Dominion Enrgy OH Online Pmt 210506 Ckt560368972pos
04/06	32.41	Cleveland Water Online Pmt 210506 Ckt560368972pos
04/11	76.04	Illuminating CO Check Pymt 051021 Check # 000002206

**Deposits & Credits**

Date	Amount	Description
04/19	1,176.92	OH Child Suppor Childsupp 210419 202104160004761
04/03	976.84	OH Child Suppor Childsupp 210503 202104300012203
04/14	1,987.28	Deposit
04/17	1,176.92	OH Child Suppor Childsupp 210517 202105140015001

**Interest**

Date	Amount	Description
04/17	.08	Interest

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
04/19	6,043.43	04/26	4,974.88	05/10	4,289.50
04/20	5,707.56	05/03	5,951.73	05/11	3,751.98
04/21	5,583.56	05/04	5,704.45	05/14	5,574.55
04/22	5,537.32	05/06	4,418.58	05/17	5,770.62
04/23	5,375.32	05/07	4,362.37		

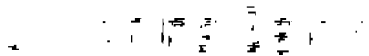
LISA M DOTTORE  
TREE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

**- Total Withdrawals & Debits**  
4,251.52

**+ Total Deposits & Credits**  
5,317.96

**+ Total Interest Paid**  
.08

**= Current Balance**  
5,170.62



1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

3 of 3

Beginning April 16, 2021  
through May 17, 2021

**Overdraft Line of Credit**

**SUMMARY**

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00 +	<i>Credit Limit</i>	2,500.00
Fees	.00 +	<i>Available Credit</i>	2,500.00
<b>INTEREST CHARGED</b>	.00 +	<i>Interest</i>	
Payments & Credits	.00 +	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
<b>Current Balance</b>	.00 +	<i>Daily Periodic Rate</i>	.05753%
		<i>Days in Billing Cycle</i>	32
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	04/16/21
		<i>Statement Closing Date</i>	05/17/21
		<i>Past Due Amount</i>	.00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<b>Current Balance</b>	.00

ISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

Current Balance

.00

**TRANSACTION DETAILS**

No activity on this statement period

**2021 Totals Year To Date**

Total Fees Charged In 2021 .00  
Total Interest Charged In 2021 .00

**NEWS FROM CITIZENS**

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**Citizens Wealth  
Account Statement**

1-877-870-5200

Call our dedicated Citizens Wealth Management team any time for account information, credit rates, and answers to your questions.

US758 BR581 6 1  
LISA M DOTTORÉ  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

1 of 3

Beginning May 18, 2021  
through June 15, 2021

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**Checking**

**SUMMARY**

Balance Calculation		Balance	
Previous Balance	5,770.62	Average Daily Balance	8,908.64
Checks	1,135.68 -	Interest	
Withdrawals & Debits	15,824.02 -	Current Interest Rate	.02%
Deposits & Credits	17,438.26 +	Annual Percentage Yield Earned	.02%
Interest Paid	.14 +	Number of Days Interest Earned	29
<b>Current Balance</b>	<b>5,249.32 +</b>	Interest Earned	.74
		Interest Paid this Year	.68

LISA M DOTTORÉ  
TREE FOR CAMILLE B DOTTORÉ  
Citizens Wealth Checking  
452070-012-3

Your next statement period will end on July 15, 2021.

Previous Balance

5,770.62

**TRANSACTION DETAILS**

Checks \* (from top to bottom in check sequence)

Check #	Amount	Date	Check #	Amount	Date
2212	318.00	05/24	2215	28.11	06/10
2213	620.20	05/21	2217*	10.80	06/10
2214	100.00	06/07	2218	57.57	06/09



Total Checks

1,135.68

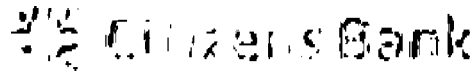
**Withdrawals & Debits**

**ATM/Purchases**

Date	Amount	Description
05/19	58.73	9427 Ddt Purchase - 200101 The Home Depot #38Cleveland Hgtoh
05/19	29.15	9427 Ddt Purchase - 207266 Bremez On The Hoigcleveland Hhoh
05/21	405.72	9427 Ddt Purchase - 000282 Breezewood Gardenschagrin Fa Liso
05/24	172.63	9427 Ddt Purchase - 200101 The Home Depot #38Cleveland Hgtoh
05/25	179.97	9427 Ddt Purchase - 4 00 Heinen's Grocery Suniversity Hhoh
05/28	340.70	9427 Ddt Purchase - 4 00 Heinen's Grocery Suniversity Hhoh
05/07	59.39	9427 Ddt Purchase - 15 00 Dave's SupermarketClove Hhoh
05/04	63.21	9427 Ddt Purchase - 4 00 Heinen's Grocery Suniversity Hhoh
05/09	109.02	9427 Ddt Purchase - 237263 Bremez On The Hoigcleveland Hhoh
05/09	49.90	9427 Ddt Purchase - 4 00 Heinen's Grocery Suniversity Hhoh
05/10	33.69	9427 Ddt Purchase - 240012 CVS/Pharmacy #0363Cleveland Hhoh
05/11	16.00	9427 Ddt Purchase - 748640 Waterway Gas And Wcleveland OH
05/11	20.48	9427 Ddt Purchase - 250101 The Home Depot #38Cleveland Hgtoh

**Other Withdrawals & Debits**

Date	Amount	Description
05/20	124.85	Prudential Ins (From 210520 219206040021139
05/07	1,606.67	Amex Epayment ACH/Pmt 210607 W9678
05/08	186.58	Twc - Spectran Online Pmt 210608 0k1560358972pes



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Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

Citizens Wealth Account Statement

2 of 3

Beginning May 18, 2021 through June 15, 2021

Linking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
05/08	106.44	Dominion Enrgy OH Online Pmt 210608 Ckf560368972pos
05/08	73.60	Clev Heights Wtr Online Pmt 210608 Ckf560368972pos
05/08	52.08	Cleveland Water Online Pmt 210608 Ckf560368972pos
05/10	1,000.00	Withdrawal
05/11	124.41	Illuminating CO Check Pymt 061021 Check # 0000002219
05/14	11,000.00	Online Transfer To Checking 4506788965

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Total Withdrawals & Debits  
15,824.02

Deposits & Credits

Date	Amount	Description
05/01	1,126.92	OH Child Suppor Childsupp 210601 202105280011393
05/02	10,747.15	IRS Treas 310 Tax Ref 060221
05/09	1,400.00	IRS Treas 310 Taxeip3 060921
05/09	1,176.92	OH Child Suppor Childsupp 210609 202106080015776
05/11	1,987.27	Deposit
05/13	1,000.00	Deposit

Total Deposits & Credits  
17,438.26

Interest

Date	Amount	Description
05/15	.14	Interest

Total Interest Paid  
.14

Current Balance  
6,249.32

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/19	5,681.74	06/01	4,587.40	06/09	15,496.40
05/20	5,557.09	06/02	15,334.55	06/10	14,422.80
05/21	4,531.17	06/04	15,271.34	06/11	17,249.18
05/24	4,040.54	06/07	13,564.67	06/14	6,249.18
05/25	3,860.57	06/08	13,135.97	06/15	6,249.32
05/28	3,519.87				

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

Beginning May 18, 2021  
Through June 15, 2021

Overdraft Line of Credit

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00 +	<i>Credit Limit</i>	2,500.00
Fees	.00 +	<i>Available Credit</i>	2,500.00
<b>INTEREST CHARGED</b>	.00 +	<i>Interest</i>	
Payments & Credits	.00 -	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
<b>Current Balance</b>	.00 =	<i>Daily Periodic Rate</i>	05753%
		<i>Days in Billing Cycle</i>	28
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	05/18/21
		<i>Statement Closing Date</i>	06/15/21
		<i>Past Due Amount</i>	.00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<i>Current Balance</i>	.00

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance  
.00

TRANSACTION DETAILS

No activity this statement period

Current Balance  
.00

2021 Totals Year To Date

Total Fees Charged In 2021 .00  
Total Interest Charged In 2021 .00

NEWS FROM CITIZENS

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*Wireless carrier charges may apply.*
- Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

**Citizens Wealth  
Account Statement**

1-877-870-5200

Call our dedicated Citizens Wealth Management team any time for account information, support, advice and answers to your questions.

US759 BR5B1 11 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Beginning June 16, 2021  
through July 16, 2021

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Overdraft Line of Credit	Page	3

**Checking**

3/11/2021 BY

**Balance Calculation**

Previous Balance	6,240.32	<b>Balance</b>	
Checks	6,135.27 -	<i>Average Daily Balance</i>	5,618.69
Withdrawals & Debits	2,488.91 -	<i>Interest</i>	
Deposits & Credits	6,291.24 +	<i>Current Interest Rate</i>	02%
Interest Held	.10 +	<i>Annual Percentage Yield Earned</i>	02%
<b>Current Balance</b>	<b>3,916.48 =</b>	<i>Number of Days Interest Earned</i>	31
		<i>Interest Earned</i>	10
		<i>Interest Paid this Year</i>	78

LISA M DOTTORE  
TRICE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Previous Balance

6,240.32

**TRANSACTION DETAILS**

Checks \* There is a check in check register

Check #	Amount	Date	Check #	Amount	Date
2216	200.00	06/21	2226	116.00	07/16
2221	1,722.00	07/05	2228	76.91	07/14
2222	75.00	07/09	2229	60.83	07/09
2223	72.03	07/13	2230	23.11	07/13
2224	46.59	07/12	2231	4,035.80	07/15
2225	200.00	07/15			

Total Checks

6,135.27

**Withdrawals & Debits**

**ATM Purchases**

Date	Amount	Description
06/16	37.10	9427 Dbt Purchase - 000051 Dunkin' Donuts Ltd Richmond Hts OH
06/16	232.80	9427 Dbt Purchase - 26741B Sq. Shear Elegance Willough High
06/16	98.55	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
06/16	66.88	9427 Dbt Purchase - 247269 Brems On The Rise Cleveland H High
06/16	59.15	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
06/23	7.50	9427 Dbt Purchase - 814754 1st On The Rise Cleveland High
06/28	43.20	9427 Dbt Purchase - 254200 Prive Nail Spa Woodmere OH
06/30	30.24	9427 Dbt Purchase - 780401 1st Lune Bakery & Moreland H Hiti
06/30	49.54	9427 Dbt Purchase - 270013 CVS/Pharmacy #0363 Cleveland H Hiti
07/02	29.00	9427 Dbt Purchase - 212705 OH Bureau Motor Vacat Columbus OH
07/07	57.24	9427 Dbt Purchase - 000186 Bluemercury #17204 Woodmere OH
07/07	144.70	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
07/12	161.41	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
07/15	44.26	9427 Dbt Purchase - 260300 Nailbar & Spa Loun Woodmere OH
07/16	108.00	9427 Dbt Purchase - 000186 Bluemercury #17204 Woodmere OH

Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

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Beginning June 16, 2021  
through July 16, 2021

Checking continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
06/21	124.65	Prudential Ins Prem 210621 219205040021169
07/07	208.85	Twc - Spectrum Online Pmt 210707 Ckf560368972pos
07/07	81.59	Cleveland Water Online Pmt 210707 Ckf560368972pos
07/07	68.80	Dominion Enrgy OH Online Pmt 210707 Ckf560368972pos
07/12	400.00	Online Transfer To Savings 4555101665
07/12	247.78	Illuminating CO Check Pymt 070921 Check # 0000002227
07/16	187.56	Passportservices Payment 210715 Check # 0000002232

LISA M DOTTORE  
FTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

⊖ Total Withdrawals & Debits  
2,488.91

Deposits & Credits

Date	Amount	Description
06/25	1,127.04	OH Child Suppor Childsupp 210625 202106240001030
07/13	1,987.28	Deposit
07/13	1,176.92	OH Child Suppor Childsupp 210713 202107120012723
07/15	2,000.00	Online Transfer From Checking 4506788965

⊕ Total Deposits & Credits  
6,291.24

Interest

Date	Amount	Description
07/16	.10	Interest

⊕ Total Interest Paid  
.10

= Current Balance  
3,916.48

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/16	5,813.99	06/30	6,426.75	07/12	3,622.87
06/18	5,754.84	07/02	6,397.75	07/13	5,685.93
06/21	5,430.19	07/06	5,175.75	07/14	6,609.02
06/23	5,422.69	07/07	4,614.48	07/15	4,327.94
06/25	6,549.73	07/09	4,478.65	07/16	3,916.48
06/28	6,506.53				

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, account usage, and answers to your questions.

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Beginning June 16, 2021  
through July 16, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

		<i>Balance</i>	
Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00	<i>Credit Limit</i>	2,500.00
Fees	.00	<i>Available Credit</i>	2,500.00
INTEREST CHARGED	.00	<i>Interest</i>	
Payments & Credits	.00	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00	<i>Daily Periodic Rate</i>	.05753%
		<i>Days in Billing Cycle</i>	31
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	06/16/21
		<i>Statement Closing Date</i>	07/16/21
		<i>Past Due Amount</i>	.00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<b>Current Balance</b>	.00

LISA M DOTTORI  
TRUSTEE FOR CAMILLE B DOTTORI  
Overdraft Line of Credit  
457070-012-3

Previous Balance  
00

Current Balance  
00

TRANSACTION DETAILS

No activity in this statement period

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

Special Provisions for Pass-Through Accounts

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html).

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You have the opportunity to validate the capability to deliver the required information in the appropriate format so that a timely calculation of deposit insurance coverage can be made; for further instructions relating to this opportunity, email [Part370insurance@citizensbank.com](mailto:Part370insurance@citizensbank.com) and state that you desire to test our ability to deliver the required information in the appropriate format.

You agree to cooperate fully with us and the FDIC in connection with determining the insured



**Citizens Wealth  
Account Statement**

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current status, and answers to your questions.

1 OF 3

Beginning July 17, 2021  
through August 16, 2021

US759 BRESB 8 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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**Checking**

31MM0000

LISA M DOTTORE  
TRFEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Balance Calculation		Balance	
Previous Balance	3,916.48	Average Daily Balance	2,797.42
Checks	2,596.94 -	Interest	
Withdrawals & Debits	3,890.52 -	Current Interest Rate	0.2%
Deposits & Credits	4,451.55 +	Annual Percentage Yield Forecast	0.2%
Interest Paid	.05 +	Number of Days Interest Earned	31
Current Balance	1,880.62 -	Interest Earned	.05
		Interest Paid this Year	.83

Your next statement period will end on September 16, 2021.

Previous Balance

3,916.48

**TRANSACTION DETAILS**

Checks \* There is a paper check signature

Check #	Amount	Date	Check #	Amount	Date
2220	75.00	07/28	2235	29.11	08/13
2233*	2,000.00	07/26	2237*	65.43	08/12
2234	472.00	08/08	2238	5.40	08/13

Total Checks

2,596.94

**Withdrawals & Debits**

**A M/Purchases**

Date	Amount	Description
07/19	107.37	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
07/21	35.95	9427 Dbt Purchase - 270270 The Powder Room Mawoodmere OH
07/21	269.00	9427 Dbt Purchase - 280009 Trouve Madaga Beachwood OH
07/21	203.75	9427 Dbt Purchase - 257414 Sq "shear Elegance"Willough Htoh
07/26	69.12	9427 Dbt Purchase - 231008 Saks Beachwood 641beachwood OH
07/26	68.11	9427 Dbt Purchase - 270012 CVS/Pharmacy #0363Cleveland Hillsol
07/26	207.27	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
07/26	125.28	9427 Dbt Purchase - 000186 BlueMercury #17204woodmere OH
07/28	95.65	9427 Dbt Purchase - 641954 1st" Pizzazz On Thecleveland OH
07/30	16.00	9427 Dbt Purchase - 665980 Waterway Gas And Wcleveland OH
08/03	85.54	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
08/06	144.96	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
08/09	9.33	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah
08/09	10.75	9427 Dbt Purchase - 023582 1st" On The Rise Acleveland Heah
08/09	7.75	9427 Dbt Purchase - 865967 1st" On The Rise Acleveland Heah
08/09	227.68	9427 Dbt Purchase - 4 00 Heinen's Grocery Suniversity Heah

1-877-670-6200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

Citizens Wealth  
Account Statement

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Beginning July 17, 2021  
through August 16, 2021

*Linking continued from previous page*

**Other Withdrawals & Debits**

Date	Amount	Description
07/20	124.65	Prudential Ins Prem 210720 219205040021198
08/09	1,276.51	Amex Epayment ACH Pmt 210809 W1970
08/10	213.03	Twc - Spectrum Online Pmt 210810 Ckf560368972pos
08/10	131.86	Clov Heights Wtr Online Pmt 210810 Ckf560368972pos
08/10	91.42	Cleveland Water Online Pmt 210810 Ckf560368972pos
08/10	60.17	Dominion Enrgy GH Online Pmt 210810 Ckf560368972pos
08/12	288.36	Illuminating CO Check Pymt 081121 Check # 000002236

LISA M DOTTORE  
TRTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

**Total Withdrawals & Debits**  
3,890.52

**Deposits & Credits**

Date	Amount	Description
07/22	1,097.71	Deposit
07/27	1,176.92	OH Child Suppor Childsupp 210727 202107260001165
08/09	1,176.92	OH Child Suppor Childsupp 210809 202108060015006
08/09	1,000.00	Online Transfer From Checking 4506788965

**Total Deposits & Credits**  
4,451.55

**Interest**

Date	Amount	Description
08/16	.05	Interest

**Total Interest Paid**  
.05

**Current Balance**  
1,880.62

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
07/19	3,809.11	07/27	2,960.60	08/09	2,765.35
07/20	3,684.46	07/28	2,839.95	08/10	2,268.87
07/21	3,155.75	07/30	2,823.95	08/12	1,915.08
07/22	4,253.46	08/03	2,737.41	08/13	1,880.57
07/26	1,783.68	08/06	2,120.45	08/16	1,880.62

Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

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Beginning July 17, 2021  
through August 16, 2021

Overdraft Line of Credit

SUMMARY

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	00	<i>Average Daily Balance</i>	.00
Advances	00	<i>Credit Limit</i>	2,500.00
Fees	00	<i>Available Credit</i>	2,500.00
INTEREST CHARGED	.00	<i>Interest</i>	
Payments & Credits	.00	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00	<i>Daily Periodic Rate</i>	.05753%
		<i>Days in Billing Cycle</i>	29
		<b>Payment</b>	
		<i>Statement Beginning Date</i>	07/17/21
		<i>Statement Closing Date</i>	08/16/21
		<i>Past Due Amount</i>	00
		<i>Payment Due Date</i>	
		<i>Minimum Payment Due</i>	.00
		<i>Current Balance</i>	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

00

Current Balance

.00

TRANSACTION DETAILS

No activity this statement period

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

- Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.  
\*Wireless carrier charges may apply.
- Coming soon... Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

**Citizens Wealth  
Account Statement**

1-877-670-5200

End our demand Citizens Wealth Management from any time for account information without penalty with respect to your request.

US\$59 13681 7 1  
**LISA M DOTTORE**  
**2637 EDGEMILL RD**  
**CLEVELAND OH 44106-2805**

1 of 3

Beginning August 17, 2021  
 Through September 16, 2021

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**Checking**

**SUMMARY**

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	1,880.62	<b>Average Daily Balance</b>	1,732.68
Checks	1,030.52 -	<b>Interest</b>	
Withdrawals & Debits	2,919.66 -	<b>Current Interest Rate</b>	.02%
Deposits & Credits	4,436.80 +	<b>Annual Percentage Yield Earned</b>	.02%
Interest Paid	.03 -	<b>Number of Days Interest Earned</b>	31
<b>Current Balance</b>	<b>2,327.28 =</b>	<b>Interest Earned</b>	.03
		<b>Interest Paid this Year</b>	.06

LISA M DOTTORE  
 TREE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 452070-012-3

Your next statement period will end on October 16, 2021.

Previous Balance

1,880.62

**TRANSACTION DETAILS**

Checks - *None of these checks are returned*

Check #	Amount	Date	Check #	Amount	Date
2235	300.00	08/19	2245	59.29	09/09
2240	63.00	08/20	2246	29.11	09/13
2241	69.12	08/17	2248	375.00	09/09
2244	135.00	09/13			



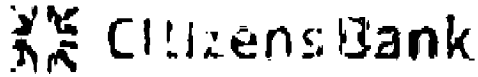
Total Checks

1,030.52

**Withdrawals & Debits**

**ATM/Purchases**

Date	Amount	Description
08/17	50.20	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH
08/18	69.12	9427 Dbt Purchase - MsBunk Sp " Hb Reality Highbeauty Care
08/18	208.07	9427 Dbt Purchase - 230018 Wholefds Ctr 1019University Htch
08/20	141.25	9427 Dbt Purchase - 298559 Sq "shear Elegancewillough Htch
08/23	36.45	9427 Dbt Purchase - 290011 CVS/Pharmacy #0363Cleveland Htch
08/25	49.83	9427 Dbt Purchase - 4 00 Hainan's Grocery Suniversity Htch
08/31	197.65	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH
09/03	5.25	9427 Dbt Purchase - 221009 Starbucks Store 02cleveland Htch
09/03	201.66	9427 Dbt Purchase - 4 00 Hainan's Grocery Suniversity Htch
09/07	116.64	9427 Dbt Purchase - 291007 The Drvis CO #040 Woodmere OH
09/08	34.40	9427 Dbt Purchase - 210013 CVS/Pharmacy #0363Cleveland Htch
09/10	23.90	9427 Dbt Purchase - 230013 CVS/Pharmacy #0363woodmere OH
09/10	4.96	9427 Dbt Purchase - 260013 CVS/Pharmacy #0363woodmere OH
09/10	45.73	9427 Dbt Purchase - 4 00 Hainan's Grocery Suniversity Htch
09/13	29.88	9427 Dbt Purchase - 210012 Nordstrom #0227 Beachwood OH
09/13	42.66	9427 Dbt Purchase - 271005 Dillards 365 Beachbeachwood OH
09/13	107.38	9427 Dbt Purchase - 250012 Nordstrom #0227 Beachwood OH
09/16	76.68	9427 Dbt Purchase - 000186 Bluemercury #17204woodmere OH



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Citizens Wealth  
Account Statement

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Beginning August 17, 2021  
through September 16, 2021

Checking continued from previous page

**Other Withdrawals & Debits**

Date	Amount	Description
08/20	124.65	Prudential Ins Prem 210820 219205040021231
08/08	754.82	Amex Epayment ACH Pmt 210908 W9770
08/08	91.42	Cleveland Water Online Pmt 210908 Ckf560368972pos
08/09	208.85	Twc - Spectrum Online Pmt 210909 Ckf560368972pos
08/09	60.50	Dominion Enrgy OH Online Pmt 210909 Ckf560368972pos
08/10	277.92	Illuminating CO Check Pymt 090921 Check # 0000002242

LISA M DOTTORE  
TRTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

**-** Total Withdrawals & Debits  
2,959.65

**Deposits & Credits**

Date	Amount	Description
08/24	1,176.92	OH Child Suppor Childsupp 210824 202108230025741
08/07	1,987.28	Deposit
08/09	85.32	9427 Dbt Return - 741004 The Divis CO #040 Woodmere OH
08/13	1,176.92	OH Child Suppor Childsupp 210913 202109100015794
08/13	10.36	9427 Dbt Return - 710015 CVS/Pharmacy #0330woodmere OH

**+** Total Deposits & Credits  
4,436.80

**Interest**

Date	Amount	Description
08/16	.03	Interest

**+** Total Interest Paid  
.03

**=** Current Balance  
2,327.28

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
08/17	1,761.30	08/24	1,995.68	09/08	2,531.29
08/18	1,484.11	08/25	1,945.85	09/09	1,912.97
08/19	1,184.11	08/31	1,748.20	09/10	1,560.46
08/20	855.21	09/03	1,541.29	09/13	2,403.93
08/23	818.76	09/07	3,411.93	09/16	2,327.28

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

1 of 3

Beginning August 17, 2021  
through September 16, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	.00	Average Daily Balance	.00
Advances	.00 +	Credit Limit	2,500.00
Fees	.00 +	Available Credit	2,500.00
INTEREST CHARGED	.00 +	Interest	
Payments & Credits	.00 -	ANNUAL PERCENTAGE RATE	21.00%
Current Balance	.00 =	Daily Periodic Rate	.05753%
		Days in Billing Cycle	31

Payment

Statement Beginning Date	08/17/21
Statement Closing Date	09/16/21
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	.00

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

Previous Balance

.00

Current Balance

.00

TRANSACTION DETAILS

No activity this statement period

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

..Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to manage your money when it is convenient for you.  
\*Wireless carrier charges may apply.

Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

Beginning September 17, 2021  
through October 18, 2021

US759 BR581 9 1

LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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Checking

SUMMARY

Balance Calculation		Balance	
Previous Balance	2,327.28	Average Daily Balance	2,200.36
Checks	1,403.39 -	Interest	
Withdrawals & Debits	3,249.59 +	Current Interest Rate	02%
Deposits & Credits	5,518.04 +	Annual Percentage Yield Earned	02%
Interest Paid	04 +	Number of Days Interest Earned	32
Current Balance	3,192.38 =	Interest Earned	04
		Interest Paid this Year	90

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Your next statement period will end on November 16, 2021.

Previous Balance

2,327.28

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2243	91.96	09/22	2253	65.49	10/12
2247*	38.00	09/27	2254	300.00	10/15
2249*	100.00	09/29	2255	180.00	10/15
2250	375.00	09/30	2256	63.00	10/15
2252	210.00	10/07			



Total Checks

1,403.39

Withdrawals & Debits

All Purchases

Date	Amount	Description
09/17	236.25	9427 Dbt Purchase - 208558 Sq *shear Elegancewillough High
09/17	58.17	9427 Dbt Purchase - 4 00 Heinen's Grocery Sunversity Heah
09/24	43.66	9427 Dbt Purchase - 260012 CVS/Pharmacy #0363cleveland Htsol
09/24	88.17	9427 Dbt Purchase - 4 00 Heinen's Grocery Sunversity Heah
09/29	29.11	9427 Dbt Purchase - 098562 4ta *slevers Secur216-383-72 34 0
09/29	42.00	9427 Dbt Purchase - 270012 CVS/Pharmacy #0363cleveland Htsol
10/01	60.76	9427 Dbt Purchase - 372712 1st* Lo French Bokenwer CO
10/04	164.55	9427 Dbt Purchase - 552044 King Snoopers #0126parker CO
10/04	98.10	9427 Dbt Purchase - 008896 The Kitchen - Boulboulquier CO
10/04	166.94	9427 Dbt Purchase - Waxifa Sp * The Adorn CO,181-680288 99 C
10/06	53.84	9427 Dbt Purchase - 4 00 Heinen's Grocery Sunversity Heah
10/12	29.11	9427 Dbt Purchase - 117216 4ta*slevers Secur216-383-72 34 0
10/12	97.20	9427 Dbt Purchase - 264200 Prive Nail Spa Woodwoodmeru OH
10/12	266.83	9427 Dbt Purchase - 4 00 Heinen's Grocery Sunversity Heah
10/12	92.67	9427 Dbt Purchase - 247264 Bronze On The Halcleveland Htsol
10/12	11.33	9427 Dbt Purchase - 280012 CVS/Pharmacy #0363cleveland Htsol
10/18	313.85	9427 Dbt Purchase - 4 00 Heinen's Grocery Sunversity Heah

Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

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Beginning September 17, 2021  
through October 18, 2021

Link continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
09/20	124.65	Prudential Ins Prem 210920 219205040021260
10/05	60.00	Online Transfer To Savings 4555101665
10/07	111.09	Cleveland Water Online Pmt 211007 Ckf560368972pos
10/07	64.76	Esterogy Illumi Online Pmt 211007 Ckf560368972pos
10/08	208.85	Iwc - Spectrum Online Pmt 211008 Ckf560368972pos
10/12	400.00	Online Transfer To Savings 4555101665
10/12	167.70	Illuminating CO Check Pymt 101121 Check # 000002251
10/18	250.00	Online Transfer To Savings 4555101665

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Total Withdrawals & Debits  
3,249.59

Deposits & Credits

Date	Amount	Description
09/20	1,176.92	OH Child Supper Childsupp 210920 202109170023480
10/05	1,176.92	OH Child Supper Childsupp 211005 202110040014072
10/18	1,987.28	Deposit
10/18	1,176.92	OH Child Supper Childsupp 211018 202110150011487

Total Deposits & Credits  
5,518.04

Interest

Date	Amount	Description
10/18	04	Interest

Total Interest Paid  
04

Current Balance  
3,192.38

Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/17	2,032.86	09/30	2,267.23	10/07	2,454.17
09/20	3,085.13	10/01	2,206.47	10/08	2,245.26
09/22	2,993.17	10/04	1,776.88	10/12	1,114.89
09/24	2,851.34	10/05	2,893.80	10/15	591.99
09/27	2,813.34	10/06	2,839.96	10/18	3,192.38
09/29	2,642.23				

MEMO

New account benefit for Citizens Checking and Money Market customers, effective October 1, 2021.  
 Mistakes happen—we know, we're people too! So, we're giving you "Citizens Peace of Mind (TM)", a new feature that can help you avoid the costs of unexpected overdrafts. Citizens Peace of Mind gives you additional time to fund your account and reverse overdraft fees. If your account is overdrawn, and you deposit enough funds to bring your account to a positive available balance (minus overdraft fees) by 10:00 PM ET the following business day, overdraft fees will be reversed. Citizens Peace of Mind works when you have a positive available balance. A deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions that same day. However, some deposits such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the following business day, are not available to cover transactions that day. Our Funds Availability schedule helps you determine when a deposit you make will increase your available balance. Citizens Peace of Mind will automatically be added to your checking account on October 1. It's free, and there's nothing you need to do to enroll. For more details on how Citizens Peace of Mind works and our Funds Availability schedule, visit [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101).





Citizens Wealth  
Account Statement

1-877-670-5200

Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

3 of 3

Beginning September 17, 2021  
Through October 18, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

		<i>Balance</i>		
Previous Balance	.00	<i>Average Daily Balance</i>	.00	
Advances	.00 +	<i>Credit Limit</i>	2,500.00	
Fees	.00 +	<i>Available Credit</i>	2,500.00	
<b>INTEREST CHARGED</b>	.00 +	<i>Interest</i>		
Payments & Credits	.00 -	<b>ANNUAL PERCENTAGE RATE</b>	21.00%	
Current Balance	.00 =	<i>Daily Periodic Rate</i>	0.5753%	
		<i>Days in Billing Cycle</i>	32	

LISA M DOTTORE  
TRF FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
452070-012-3

*Payment*

<i>Statement Beginning Date</i>	09/17/21
<i>Statement Closing Date</i>	10/18/21
<i>Past Due Amount</i>	.00
<i>Payment Due Date</i>	
<i>Minimum Payment Due</i>	.00
<i>Current Balance</i>	.00

Previous Balance  
.00

TRANSACTION DETAILS

No activity this statement period

Current Balance  
.00

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

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**Citizens Wealth  
Account Statement**

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Beginning October 19, 2021  
through November 16, 2021

US759 BR581 2 1  
LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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**Checking**

**SUMMARY**

Balance Calculation	Balance		
Previous Balance	3,192.38	Average Daily Balance	2,507.68
Checks	257.00 -	Interest	
Withdrawals & Debits	2,684.78	Current Interest Rate	02%
Deposits & Credits	2,153.72 +	Annual Percentage Yield Earned	02%
Interest Paid	.04 +	Number of Days Interest Earned	29
Current Balance	2,410.26 +	Interest Earned	.04
		Interest Paid this Year	.94

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Your next statement period will end on December 15, 2021.

Previous Balance

3,192.38

**TRANSACTION DETAILS**

Checks - There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2258	175.00	11/15	2259	76.00	11/12

Total Checks

257.00

**Withdrawals & Debits**

**ATM/Purchases**

Date	Amount	Description
11/20	16.00	9427 Dbt Purchase - 628629 Waterway Gas And We
11/20	177.00	9427 Dbt Purchase - 227418 Sq "shen Elegance
11/20	105.48	9427 Dbt Purchase - 240015 Wholelds Ctr 1019
11/22	119.04	9427 Dbt Purchase - 260270 Chagrin Valley S
11/25	71.02	9427 Dbt Purchase - 4 00 Hainon's Grocery
11/26	30.25	9427 Dbt Purchase - 4 00 Hainon's Grocery
11/29	120.54	9427 Dbt Purchase - 4 00 Hainon's Grocery
1/01	100.80	9427 Dbt Purchase - 260015 CVS/Pharmacy #0363
1/02	48.55	9427 Dbt Purchase - 000089 Sur LA Table Woodmere
1/02	83.48	9427 Dbt Purchase - 4 00 Hainon's Grocery
1/03	261.63	9427 Dbt Purchase - 641571 Edelman - Bedford
1/10	29.11	9427 Dbt Purchase - 121429 Ate'sievers Secur
1/12	87.48	9427 Dbt Purchase - 754777 Studio Taylor
1/12	32.45	9427 Dbt Purchase - 250014 CVS/Pharmacy #0363
1/15	187.28	9427 Dbt Purchase - 211000 Lululemon Etan
1/15	96.52	9427 Dbt Purchase - 000186 Bluemercury #1720
1/15	313.70	9427 Dbt Purchase - Studio3 Ls Haven 216-577590
1/15	197.77	9427 Dbt Purchase - 4 00 Hainon's Grocery

Citizens Wealth  
Account Statement

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Call our dedicated Citizens Wealth Management team any time for account information, current rates, and answers to your questions.

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Beginning October 19, 2021  
through November 15, 2021

Account continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
11/20	124.65	Prudential Ins Prem 211020 219205040021292
1/04	81.59	Cleveland Water Online Pmt 211104 Ck1560368972pos
1/05	132.61	Dominion Enrgy OH Online Pmt 211105 Ck1560368972pos
1/09	208.85	Iwc - Spectrum Online Pmt 211109 Ck1560368972pos
1/09	60.63	Illuminating CO Check Pymt 110821 Check # 000002257

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
452070-012-3

Total Withdrawals & Debits  
2,684.78

Deposits & Credits

Date	Amount	Description
1/02	976.80	OH Child Suppor Childsupp 211102 202111010006601
1/16	1,176.92	OH Child Suppor Childsupp 211116 202111150021915

Total Deposits & Credits  
2,153.72

Interest

Date	Amount	Description
1/16	.04	Interest

Total Interest Paid  
.04

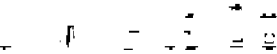
Current Balance  
2,410.36

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/20	2,789.25	11/01	2,327.60	11/09	2,421.06
11/22	2,650.21	11/02	3,172.37	11/10	2,397.95
11/25	2,579.19	11/03	2,910.74	11/12	2,202.02
11/26	2,548.94	11/04	2,829.15	11/15	1,233.40
11/29	2,428.40	11/05	2,696.54	11/16	2,410.36

MEMO

-New account benefit for Citizens Checking and Money Market customers. Mistakes happen - we know, we're people too! So, we're giving you "Citizens Peace of Mind (PM)," a new feature that can help you avoid the costs of unexpected overdrafts. Citizens Peace of Mind gives you additional time to fund your account and reverse Overdraft Fees. Check your statement insert or go to [citizensbank.com/peace-of-mind](http://citizensbank.com/peace-of-mind) for more details on how Citizens Peace of Mind works and our Funds Availability schedule. Also, effective November 14, we've lowered the maximum number of Overdraft Fees and/or Returned Item Fees charged on any one business day from 7 to 5.



1-877-670-5200

Call our dedicated Citizens Wealth Management Loan Servicing line for account information, payment alerts, and answers to your questions.

Citizens Wealth  
Account Statement

3 of 3

Beginning October 19, 2021  
through November 16, 2021

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	.00	<i>Average Daily Balance</i>	.00
Advances	.00	<i>Credit Limit</i>	2,500.00
Fees	.00	<i>Available Credit</i>	2,500.00
<b>INTEREST CHARGED</b>	.00	<i>Interest</i>	
Payments & Credits	.00	<b>ANNUAL PERCENTAGE RATE</b>	21.00%
Current Balance	.00	<i>Daily Periodic Rate</i>	06753%
		<i>Days in Billing Cycle</i>	20

Payment

<i>Statement Beginning Date</i>	10/19/21
<i>Statement Closing Date</i>	11/16/21
<i>Past Due Amount</i>	.00
<i>Payment Due Date</i>	
<i>Minimum Payment Due</i>	.00
<b>Current Balance</b>	.00

LISA M DOTTORE  
TRUST FOR CAMILLE B DOTTORE  
Overdraft Line of Credit  
1620 RD-012-3

Previous Balance

.00

Current Balance

.00

TRANSACTION DETAILS

No activity this statement period

2021 Totals Year To Date

Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

NEWS FROM CITIZENS

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15759 | BR561 | A  
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**Citizens Wealth  
 Account Statement**

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Beginning November 17, 2021  
 through December 15, 2021

Questions? Contact us today:

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44116-2804



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

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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-012-3

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<b>Balance Calculation</b>	
Previous Balance	2,410.36
Checks	- 841.99
Withdrawals & Debits	- 2,470.17
Deposits & Credit	+ 4,683.40
Interest Paid	+ .04
<b>Current Balance</b>	<b>3,781.64</b>

<b>Balance</b>	
Average Daily Balance	2,210.90
<b>Interest</b>	
Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	29
Interest Earned	.04
Interest Paid This Year	.98

Your next statement period will end on January 18, 2022

A member FDIC Equal Housing Lender

Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

**MORAN000317**

**Citizens Wealth Checking for XXXXXX-012-3 Continued**

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3**

<i>Checks include checks that are present out of numeric sequence are denoted with an asterisk (*)</i>						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	2,410.36
2260	54.10	11/18	2268*	135.00	12/08	Total Checks
2261	159.80	12/08	2267	145.80	12/10	-
2263*	100.00	12/13	2268	165.99	12/13	841.99
2264	11.03	12/13	5061*	70.27	11/24	

**Withdrawals & Debits \*\***

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

**Total Withdrawals & Debits**

Date	Amount	Description	-	2,470.17
<b>ATM Purchases</b>				
11/22	45.45	9427 DBT PURCHASE - 220015 CVS/PHARMACY #0363CLEVELAND HTSOH		
11/22	171.80	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
11/24	251.55	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
11/24	209.75	9427 DBT PURCHASE - 288557 SQ *SHEAR ELEGANCEWILLOUGH HIGH		
11/29	41.94	9427 DBT PURCHASE - 210011 CVS/PHARMACY #0363CLEVELAND HTSOH		
11/30	31.42	9427 DBT PURCHASE - 676 06 TRADER JOE'S #676 WOODMERE OH		
11/30	98.05	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
12/01	100.00	9427 DBT PURCHASE - 000000 MCF*Gilmour Academ888-441863 3 FL		
12/03	160.92	9427 DBT PURCHASE - 210010 TROUVE MEDSPA BEACHWOOD OH		
12/03	52.51	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
12/06	16.00	9427 DBT PURCHASE - 597830 WATERWAY GAS AND WCLEVELAND OH		
12/08	105.92	9427 DBT PURCHASE - 220010 TROUVE MEDSPA BEACHWOOD OH		
12/10	31.80	9427 DBT PURCHASE - 220837 LENOX CORPORATION 267-525-51 22 P		
12/13	43.20	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH		
12/13	178.28	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
12/13	16.00	9427 DBT PURCHASE - 601838 WATERWAY GAS AND WCLEVELAND OH		
12/15	71.50	9427 DBT PURCHASE - 000042 WHITE MAGNOLIA BOUGHAGRIM FALLS		
<b>Other Withdrawals &amp; Debits</b>				
11/22	124.85	PRUDENTIAL INS PREM 211122 2L9205040021323		

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Electronically Filed 12/29/2023 14:28 / BRIEF / CV 23 984974 / Confirmation Nbr. 3050103 / CLDLJ

**MORAN000318**

**Citizens Wealth Checking for XXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

**Other Withdrawals & Debits (Continued)**

12/07	208.85	TWC - SPECTRUM ONLINE PMT 211207 CKF560368972POS
12/07	190.72	DOMINION ENGY OH ONLINE PMT 211207 CKF560368972POS
12/07	161.12	CLEV HEIGHTS WTR ONLINE PMT 211207 CKF560368972POS
12/07	81.59	CLEVELAND WATER ONLINE PMT 211207 CKF560368972POS
12/08	92.35	Illuminating Co CHECK PYMT 120721 CHECK # 000002262

**Deposits & Credits**

Date	Amount	Description	Total Deposits & Credits
			+
			4,683.40
11/24	392.28	DEPOSIT	
11/30	1,126.92	OH Child Suppor CHILDSUPP 211130 202111290018529	
12/13	1,987.28	DEPOSIT	
12/13	1,176.92	OH Child Suppor CHILDSUPP 211213 202112100014936	

**Interest**

Date	Amount	Description	Total Interest Paid
			+
			.04
12/15	.04	INTEREST	

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance	Current Balance
						=
						3,781.64
11/18	2,356.26	12/01	2,746.78	12/08	1,381.00	
11/22	2,014.56	12/03	2,533.35	12/10	1,203.40	
11/24	1,881.27	12/06	2,517.35	12/13	3,853.10	
11/29	1,839.33	12/07	1,875.07	12/15	3,781.64	
11/30	2,846.78					

L SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		.00
Advances	+	00
Fees	+	.00
Interest Charged	+	00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	29
<b>Payment</b>	
Statement Beginning Date	11/17/21
Statement Closing Date	12/15/21
Past Due Amount	00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

	<u>Previous Balance</u>
	.00
	<u>Current Balance</u>
=	.00

2021 Totals Year To Date	
Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00

**NOTE FROM BANCORP**

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**Citizens Wealth  
 Account Statement**


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Beginning December 16, 2021  
 through January 18, 2022

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 Providence, RI 02940-2001

LISA M DOTTORE  
 2637 EDGEHILL RD  
 CLEVELAND OH 44108-2805

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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-012-3

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<u>Balance Calculation</u>		
Previous Balance		3,781.64
Checks	-	2,017.28
Withdrawals & Debits	-	4,200.97
Deposits & Credit	+	5,133.66
Interest Paid	+	.06
<b>Current Balance</b>	<b>=</b>	<b>2,697.11</b>

<u>Balance</u>	
Average Daily Balance	3,312.64
<u>Interest</u>	
Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	34
Interest Earned	.06
Interest Paid This Year	.06

Your next statement period will end on February 15, 2022.

## Citizens Wealth Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*)						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	
						3,781.64
2269	1,126.00	01/06	2272*	57.66	01/11	Total Checks
2270	369.63	01/06	2273	464.00	01/13	2,017.28

## Withdrawals &amp; Debits \*\*

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

## Total Withdrawals &amp; Debits

Date	Amount	Description	Total Withdrawals & Debits
			4,200.97
<b>ATM Purchases</b>			
12/16	64.80	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH	
12/18	42.50	9427 DBT PURCHASE - 371204 BARNES & NOBLE #21WOODMERE OH	
12/16	45.57	9427 DBT PURCHASE - 210018 CVS/PHARMACY #0363CLEVELAND HTSOH	
12/20	143.64	9427 DBT PURCHASE - 000188 BLUEMERCURY #17204WOODMERE OH	
12/20	52.92	9427 DBT PURCHASE - 000188 BLUEMERCURY #17204WOODMERE OH	
12/20	138.76	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
12/22	29.11	9427 DBT PURCHASE - 135634 4TE*SIEVERS SECURICLEVELAND OH	
12/24	224.82	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
12/24	218.75	9427 DBT PURCHASE - 236559 SQ *SHEAR ELEGANCEWILLOUGH HIGH	
12/27	324.64	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
12/30	97.20	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH	
12/31	39.92	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
12/31	39.73	9427 POS DEBIT - 221002 MATCH.COM 800-326-51 61 TX	
1/1/04	85.41	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
1/1/10	18.00	9427 DBT PURCHASE - 358942 WATERWAY GAS AND WCLEVELAND OH	
1/1/10	180.64	9427 DBT PURCHASE - 280011 WHOLEFDS CTR 10189SUNIVERSITY HTOH	
1/1/10	61.89	9427 DBT PURCHASE - 270009 CVS/PHARMACY #0363CLEVELAND HTSOH	
1/1/13	29.11	9427 POS DEBIT - 098257 4TE*SIEVERS SECUR/216-383-12 34 OH	
1/1/18	43.20	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH	

**Citizens Wealth Checking for XXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM/Purchases (Continued)</b>		
01/18	24.50	9427 DBT PURCHASE - 676 05 TRADER JOE'S #676 WOODMERE OH
01/18	234.97	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
<b>Other Withdrawals &amp; Debits</b>		
12/20	124.65	PRUDENTIAL INS PREM 211220 2L9205040021351
01/10	894.04	BANK OF AMERICA Payment 220108 11etpa49
01/10	408.49	AMEX EPAYMENT ACH PMT 220110 W7626
01/11	281.34	DOMINION ENGY OH ONLINE PMT 220111 CKF560368972POS
01/11	208.85	TWC - SPECTRUM ONLINE PMT 220111 CKF560368972POS
01/11	101.41	FSTENERGY ILLUMI ONLINE PMT 220111 CKF560368972POS
01/11	52.08	CLEVELAND WATER ONLINE PMT 220111 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/24	1,127.08	OH Child Suppor CHILDSUPP 211224 202112230017504
01/07	2,365.63	DEPOSIT
01/10	344.85	DEPOSIT
01/10	119.16	ONLINE TRANSFER FROM SAVINGS 4555101663
01/11	1,176.92	OH Child Suppor CHILDSUPP 220111 202201100028154

+ 5,133.66

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/18	.06	INTEREST

+ .06

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
12/16	3,628.77	12/30	3,401.36	01/10	3,017.24
12/20	3,168.80	12/31	3,321.71	01/11	3,492.83
12/22	3,139.69	01/04	3,226.27	01/13	2,999.72
12/24	3,823.20	01/06	1,730.64	01/18	2,697.11
12/27	3,498.56	01/07	4,086.29		

= 2,697.11

L SA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<u>Balance Calculation</u>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<u>Balance</u>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<u>Interest</u>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	34
<u>Payment</u>	
Statement Beginning Date	12/16/21
Statement Closing Date	01/13/22
Post Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period	<u>Previous Balance</u>
	.00
	<u>Current Balance</u>
	= .00

2021 Totals Year To Date	
Total Fees Charged In 2021	.00
Total Interest Charged In 2021	.00



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**Citizens Wealth  
 Account Statement**


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Beginning January 19, 2022  
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 TRUSTEE FOR CAMILLE B DOTTORE  
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 XXXXXX-012-3

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<u>Balance Calculation</u>		
Previous Balance		2,697.11
Checks	-	5,332.49
Withdrawals & Debits	-	5,418.87
Deposits & Credit	+	12,356.44
Interest Paid	+	.06
<b>Current Balance</b>	<b>=</b>	<b>4,302.25</b>

<u>Balance</u>	
Average Daily Balance	4,056.34
<u>Interest</u>	
Current Interest Rate	02%
Annual Percentage Yield Earned	02%
Number of Days Interest Earned	28
Interest Earned	.06
Interest Paid This Year	.12

Your next statement period will end on March 15, 2022

## Citizens Wealth Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (**))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	2,697.11
2274	4,601.90	02/01	2278	150.00	02/10	Total Checks
2276*	18.99	02/09	2279	200.00	02/09	
2277	21.60	02/08	2280	140.00	02/11	5,332.49

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description	-	5,418.87
<b>ATM/Purchases</b>				
1/19	171.35	9427 DBT PURCHASE - 594689 TROUVE MEDSPA BEACHWOOD OH		
1/21	161.73	9427 DBT PURCHASE - 029727 ML TAVERN 20 MORELAND HILLOH		
1/26	197.00	9427 DBT PURCHASE - 218555 SQ *SHEAR ELEGANCEWILLOUGH HIGH		
1/26	115.30	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
1/31	104.76	9427 DBT PURCHASE - 284200 ANTHONY VINCE NAILLYNDHURST OH		
1/31	52.96	9427 POS DEBIT - 261004 MATCH.COM 800-326-51 51 TX		
2/02	149.04	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH		
2/02	129.76	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
2/03	15.27	9427 DBT PURCHASE - 250014 WHOLEFDS CTR 10199UNIVERSITY HTOH		
2/07	170.89	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
2/10	29.11	9427 POS DEBIT - 100234 4TE*SIEVERS SECURI216-383-12 34 OH		
2/14	100.08	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
2/15	77.54	9427 DBT PURCHASE - 210013 CVS/PHARMACY #0363CLEVELAND HTSOH		
2/15	124.20	9427 DBT PURCHASE - 230013 NORDSTROM #0227 BEACHWOOD OH		
<b>Other Withdrawals &amp; Debits</b>				
1/20	124.55	PRUDENTIAL INS PREM 220120 2L9205040022019		
2/04	50.00	WITHDRAWAL		
2/07	2,926.08	AMEX EPAYMENT ACH PMT 220207 W9958		
2/07	351.79	DOMINION ENGY OH ONLINE PMT 220207 CKF560368972POS		
2/07	208.85	TWC - SPECTRUM ONLINE PMT 220207 CKF560368972POS		
2/07	67.14	FSTENERGY ILLUMI ONLINE PMT 220207 CKF560368972POS		

**Citizens Wealth Checking for XXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

**Other Withdrawals & Debits (Continued)**

02/07	46.75	CLEVELAND WATER ONLINE PMT 220207 CKF560368972POS
02/07	44.80	BANK OF AMERICA Payment 220204 5y8z8epzg

**Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Deposits &amp; Credits</b>
			+ 12,356.44
01/26	1,176.92	OH Child Suppor CHILDSUPP 220126 202201240012615	
01/28	3,000.00	ONLINE TRANSFER FROM CHECKING 4508788985	
02/04	6,000.00	ONLINE TRANSFER FROM CHECKING 4508788985	
02/04	2,002.60	DEPOSIT	
02/09	1,176.92	OH Child Suppor CHILDSUPP 220209 202202080006258	

**Interest**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>Total Interest Paid</b>
			+ .06
02/15	.06	INTEREST	

**Daily Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>Current Balance</b>
						= 4,302.25
01/19	2,526.76	01/31	5,946.26	02/08	3,965.19	
01/20	2,401.11	02/01	1,144.36	02/09	4,923.12	
01/24	2,239.38	02/02	865.56	02/10	4,744.01	
01/25	3,416.30	02/03	850.29	02/11	4,804.01	
01/26	3,104.00	02/04	7,802.89	02/14	4,503.93	
01/28	6,104.00	02/07	3,986.79	02/15	4,302.25	

L SA M DOTTORE  
 T IEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	28
<b>Payment</b>	
Statement Beginning Date	01/19/22
Statement Closing Date	02/15/22
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

<b>Previous Balance</b>
.00
<b>Current Balance</b>
= .00

<b>2022 Totals Year To Date</b>	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00

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 XXXXXX-012-3

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<b>Balance Calculation</b>	
Previous Balance	4,302.25
Checks	- 984.21
Withdrawals & Debits	- 4,186.30
Deposits & Credit	+ 2,353.84
Interest Paid	+ .05
<b>Current Balance</b>	<b>= 1,485.63</b>

<b>Balance</b>	
Average Daily Balance	3,457.93
<b>Interest</b>	
Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	28
Interest Earned	.05
Interest Paid This Year	.17

Your next statement period will end on April 15, 2022.

## Citizens Wealth Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*)						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	4,302.25
2275	58.65	02/22	2283	53.05	03/08	Total Checks
2281*	806.11	02/23	2285*	109.80	03/10	984.21
2282	156.60	03/10				

## Withdrawals &amp; Debits \*\*

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

## Total Withdrawals &amp; Debits

Date	Amount	Description	Total
			4,186.30

## ATM Purchases

02/22	31.46	9427 DBT PURCHASE - 334177 BARNES & NOBLE #21WOODMERE OH
02/22	16.00	9427 DBT PURCHASE - 514701 WATERWAY GAS AND WCLEVELAND OH
02/22	170.69	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HCOH
02/25	18.52	9427 DBT PURCHASE - 200012 CVS/PHARMACY #0383CLEVELAND HTSOH
03/02	52.98	9427 POS DEBIT - 241007 MA1CH.COM 800-328-51 61 TX
03/04	198.00	9427 DBT PURCHASE - 277416 SQ *SHEAR ELEGANCEWILLOUGH HIGH
03/07	190.08	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH
03/07	52.69	9427 DBT PURCHASE - 281004 MARKETPLACE 1297 CCHARLOTTE NC
03/07	277.14	9427 DBT PURCHASE - 751781 TST* HUSK - SAVANNSAVANNAH GA
03/09	143.38	9427 DBT PURCHASE - 231007 IN *ONE FISH TWO FSAVANNAH GA
03/09	53.50	9427 DBT PURCHASE - 291008 SQ *PIMA Savannah GA
03/14	113.39	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HCOH
03/14	230.08	9427 DBT PURCHASE - 201004 TST* Zhug Cleveland OH
03/14	31.16	9427 DBT PURCHASE - 220013 WHOLEFDS CTR 10199UNIVERSITY HCOH

## Other Withdrawals &amp; Debits

02/22	124.85	PRUDENTIAL INS PREM 220222 2L9205040022049
03/07	1,520.00	AMEX EPAYMENT ACH PMT 220307 W7564
03/07	116.08	CLEV HEIGHTS WTR ONLINE PMT 220307 CKF560368972POS
03/07	84.18	FSTENERGY ILLUMI ONLINE PMT 220307 CKF560368972POS
03/07	30.57	CLEVELAND WATER ONLINE PMT 220307 CKF560368972POS
03/08	422.89	DOMINION ENGY OH ONLINE PMT 220308 CKF560368972POS
03/08	208.85	TWC - SPECTRUM ONLINE PMT 220308 CKF560368972POS

**Citizens Wealth Checking for XXXXXX-012-3 Continued**

Deposits & Credits			Total Deposits & Credits	
Date	Amount	Description		
			+	2,353.84
2/23	1,176.92	OH Child Suppor CHILDSUPP 220223 202202220001126		
3/09	1,176.92	OH Child Suppor CHILDSUPP 220309 202203080012048		

Interest			Total Interest Paid	
Date	Amount	Description		
			+	.05
3/15	.05	INTEREST		

Daily Balance						Current Balance
Date	Balance	Date	Balance	Date	Balance	
						= 1,485.63
2/22	3,900.80	03/04	4,202.11	03/10	1,860.21	
2/23	4,471.61	03/07	1,831.36	03/14	1,485.58	
2/25	4,453.09	03/08	1,146.57	03/15	1,485.63	
3/02	4,400.11	03/09	2,126.61			

L SA M DOTTORE  
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**Overdraft Line of Credit for XXXXXX-012-3**

Balance Calculation		Balance	
Previous Balance	.00	Average Daily Balance	.00
Advances	+ .00	Credit Limit	2,500.00
Fees	+ .00	Available Credit	2,500.00
Interest Charged	+ .00	<b>Interest</b>	
Payments & Credits	- .00	Annual Percentage Rate	21.00%
Current Balance	= .00	Daily Periodic Rate	.05753%
		Days in Billing Cycle	28
		<b>Payment</b>	
		Statement Beginning Date	02/16/22
		Statement Closing Date	03/15/22
		Past Due Amount	.00
		Payment Due Date	
		Minimum Payment Due	.00
		Current Balance	= .00

Overdraft Line of Credit for XXXXXX-012-3 Continued

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

	<u>Previous Balance</u>
	.00
	<u>Current Balance</u>
=	.00

No activity this statement period.



135759 (AR581) 4  
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**Citizens Wealth  
 Account Statement**

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Beginning March 16, 2022  
 through April 15, 2022

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 XXXXXX-012-3

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		1,485.63
Checks	-	1,066.95
Withdrawals & Debits	-	5,085.86
Deposits & Credit	+	25,586.09
Interest Paid	+	.05
<b>Current Balance</b>	=	<b>20,937.96</b>

<b>Balance</b>	
Average Daily Balance	3,112.66
<b>Interest</b>	
Current Interest Rate	02%
Annual Percentage Yield Earned	02%
Number of Days Interest Earned	31
Interest Earned	.05
Interest Paid This Year	.22

Your next statement period will end on May 16, 2022

## Citizens Wealth Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	
						1,485.63
2286	300.00	03/18	2288	50.00	04/11	Total Checks
2287	875.00	03/21	2289	41.95	04/08	1,066.95

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description		5,066.86
------	--------	-------------	--	----------

## ATM Purchases

3/18	95.00	9427 DBT PURCHASE - 177719 THE PARKER SKIN & BEACHWOOD OH
3/18	23.00	9427 DBT PURCHASE - 661444 CAR WASH USA EXPRESHAKER HEI GHTO
3/18	5.75	9427 DBT PURCHASE - 280013 TST* STONE OVEN BABEACHWOOD OH
3/18	29.11	9427 POS DEBIT - 107865 4TE*SIEVERS SECURI216-383-1234 OH
3/21	42.19	9427 DBT PURCHASE - 270014 CVS/PHARMACY #0363CLEVELAND HTSOH
3/21	83.59	9427 DBT PURCHASE - 290300 THE POWDER ROOM MAWOODMERE OH
3/21	48.60	9427 DBT PURCHASE - 287000 ZEN NAIL SPA BEACHWOOD OH
3/21	175.76	9427 DBT PURCHASE - 270012 NORDSTROM #0227 BEACHWOOD OH
3/21	110.16	9427 DBT PURCHASE - 281008 SAKS BEACHWOOD 641BEACHWOOD OH
3/21	235.44	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
3/28	158.81	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
3/29	93.06	9427 DBT PURCHASE - 210013 CVS/PHARMACY #0363CLEVELAND HTSOH
3/30	18.00	9427 DBT PURCHASE - 560409 WATERWAY GAS AND WCLEVELAND OH
4/01	232.50	9427 DBT PURCHASE - 217417 SQ *SHEAR ELEGANCEWILLOUGH HIGH
4/01	52.98	9427 POS DEBIT - 221008 MATCH.COM 800-326-51 61 TX
4/04	104.78	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH
4/04	88.56	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH
4/04	243.00	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH
4/05	159.41	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH

**Citizens Wealth Checking for XXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>JTM/Purchases (Continued)</b>		
4/06	38.72	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
4/11	29.11	9427 POS DEBIT - 120574 4TE*SIEVERS SECURIZ16-383-12 34 OH
4/11	18.92	9427 DBT PURCHASE - 290012 CVS/PHARMACY #0363CLEVELAND HTSOH
4/11	26.85	9427 DBT PURCHASE - 230102 THE HOME DEPOT #38CLEVELAND HGTOH
4/11	118.46	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
4/15	18.00	9427 DBT PURCHASE - 698609 WATERWAY GAS AND WCLEVELAND OH
<b>Other Withdrawals &amp; Debits</b>		
3/21	50.00	WITHDRAWAL
3/21	124.65	PRUDENTIAL INS PREM 220321 2L9205040022077
4/05	24.63	CLEVELAND WATER ONLINE PMT 220405 CKF560368972POS
4/06	2,084.37	AMEX EPAYMENT ACH PMT 220406 W4474
4/06	243.53	DOMINION ENGY OH ONLINE PMT 220406 CKF560368972POS
4/06	208.87	TWC - SPECTRUM ONLINE PMT 220406 CKF560368972POS
4/14	81.07	FSTENERGY ILLUMI ONLINE PMT 220414 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	25,586.09
3/21	2,537.60	DEPOSIT		
3/21	1,176.92	OH Child Suppor CHILDSUPP 220321 202203180013528		
4/04	1,026.76	OH Child Suppor CHILDSUPP 220404 202204010015653		
4/06	42.20	9427 DBT RETURN - 731000 MATCH.COM 800-326-51 61 TX		
4/14	18,800.00	DEPOSIT		
4/15	2,002.61	DEPOSIT		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	.05
4/15	.05	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						=	20,937.96
3/18	1,032.77	03/30	2,932.03	04/06	477.71		
3/21	3,201.90	04/01	2,646.55	04/11	234.37		
3/28	3,043.09	04/04	3,236.99	04/14	18,953.30		
3/29	2,950.03	04/05	3,052.85	04/15	20,937.96		

L SA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

Balance Calculation		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
Current Balance	=	.00

Balance	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
Interest	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	31
Payment	
Statement Beginning Date	03/16/22
Statement Closing Date	04/15/22
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	= .00

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity this statement period.	Previous Balance
	.00
	Current Balance
	= .00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00

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LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106 2005

**\$1,000 Sign-On Bonus for Bankers**

Bankers help customers (like you) meet their financial goals. Citizens is offering a \$1,000 sign-on bonus for bankers who apply by June 14, 2022 and get hired. For more information, visit [jobs.citizensbank.com/branch-jobs](https://jobs.citizensbank.com/branch-jobs)

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LISA M DOTTORE  
STATE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
XXXXXX-012-3

**Staying Safe at ATMs**

Our ATMs are monitored by security cameras, but it still helps to be safe. Below are simple and clear tips to keep in mind.

**Please avoid...**

- Going to an ATM alone at night --- if it seems dark, please let us know, so we can add lighting
- Leaving an ATM door open
- Letting anyone you don't know in the ATM after the branch is closed
- Sharing your PIN# with anyone. make sure you memorize it, don't write it down or keep it in your wallet
- Exposing your PIN # when you enter it into the ATM
- Counting your cash publicly

**Please report...**

- Anyone who appears to be lurking or acting suspiciously in the vicinity of the branch or ATM
- If it looks as if someone is following you
- If someone approaches you demanding money, give it to them. Remember everything you can about the person and call the police immediately.
- Lost or stolen cards, either yours or one you found

Any feedback about ATM Security? Call our Citizens Customer Service at 1-800-922-9999. In New Jersey, you can call the NJ Dept. of Banking at 1-800-446-7467.

LSA M DOTTORE

TREE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<b>Balance Calculation</b>			<b>Balance</b>		
Previous Balance		20,937.96	Average Daily Balance		7,530.29
Checks	-	3,253.04	<b>Interest</b>		
Withdrawals & Debits	-	19,663.87	Current Interest Rate		.02%
Deposits & Credit	+	6,353.84	Annual Percentage Yield Earned		.02%
Interest Paid	+	13	Number of Days Interest Earned		31
<b>Current Balance</b>	<b>=</b>	<b>4,355.02</b>	Interest Earned		.13
			Interest Paid This Year		35

Your next statement period will end on June 15, 2022

Good News! As a benefit of your Citizens Wealth Checking account, you'll receive a waiver of the \$30.00 Overdraft Line of Credit annual fee that's coming due on your account at your next statement cycle.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3**

<b>Checks</b>						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>20,937.96</b>
2292	50.00	05/02	2295	41.00	05/13	<b>Total Checks</b> <b>3,253.04</b>
2293	2,500.00	05/11	2296	200.00	05/16	
2294	53.05	05/09	2297	408.99	05/09	

**Citizens Wealth Checking for XXXXX-012-3 Continued**

Withdrawals & Debits **			Total Withdrawals & Debits
* May include checks that have been processed electronically by the payee/merchant.			
Date	Amount	Description	19,683.87
<b>ATM Purchases</b>			
4/18	192.00	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
4/19	155.63	9427 DBT PURCHASE - 000077 MULHOLLAND AND SAGBEACHWOOD OH	
4/20	037.20	9427 DBT PURCHASE - 221008 TOMMY BAHAMA 65R BEACHWOOD OH	
4/25	69.86	9427 DBT PURCHASE - 290014 CVS/PHARMACY #0330WOODMERE OH	
4/25	18.00	9427 DBT PURCHASE - 554168 WATERWAY GAS AND WOI EVELAND OH	
4/25	35.00	9427 DBT PURCHASE - 221000 CLEVELAND CLINIC CLEVELAND OH	
4/26	89.93	9427 DBT PURCHASE - 626323 TST PIZZAZZ ON THICLEVELAND OH	
4/27	223.20	9427 DBT PURCHASE - 237418 SO *SHEAR ELEGANCEWILLOUGH HIGH	
4/27	88.56	9427 DBT PURCHASE - 000186 BLUEMERCURY #17264WOODMERE OH	
4/27	86.02	9427 DBT PURCHASE - 200270 THE POWDER ROOM MAWOODMERE OH	
5/08	141.84	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH	
5/10	29.11	9427 POS DEBIT - 103623 4TE*SIEVERS SECURIT216-389-12 34 OH	
5/12	48.60	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH	
5/12	14.38	9427 DBT PURCHASE - 280013 CVS/PHARMACY #0363CLEVELAND HTSOH	
5/16	107.89	9427 DBT PURCHASE - 220102 THE HOME DEPOT #38CLEVELAND HGTOH	
<b>Other Withdrawals &amp; Debits</b>			
4/20	15,410.00	US TREASURY PAYMENT 220419 CHECK # 000002290	
4/20	124.65	PRUDENTIAL INS PREM 220420 2L92050140022109	
5/02	100.00	ONLINE TRANSFER TO SAVINGS 4955101665	
5/06	1,000.00	BANK OF AMERICA Payment 220505 xnl5zvyu	
5/09	829.19	AMEX EPAYMENT ACH PMT 220509 W5880	
5/09	226.25	DOMINION ENGY OH ONLINE PMT 220509 CKF560368972POS	
5/09	225.89	TWC - SPECTRUM ONLINE PMT 220509 CKF560368972POS	
5/09	30.57	CLEVELAND WATER ONLINE PMT 220509 CKF560368972POS	

**Citizens Wealth Checking for XXXXXX-012-3 Continued**

Deposits & Credits			Total Deposits & Credits
Date	Amount	Description	
			+
			6,353.84
4/18	1,176.92	OH Child Suppor CHILDSUPP 220418 202204150011384	
5/05	2,000.00	ONLINE TRANSFER FROM CHECKING 4506788965	
5/05	2,000.00	DEPOSIT	
5/10	1,176.92	OH Child Suppor CHILDSUPP 220510 202205090006828	

Interest			Total Interest Paid
Date	Amount	Description	
			+
			.13
5/16	.13	INTEREST	

Daily Balance						Current Balance
Date	Balance	Date	Balance	Date	Balance	=
						4,355.02
4/18	21,922.88	04/27	4,984.83	05/10	7,266.76	
4/19	21,767.25	05/02	4,834.83	05/11	4,766.76	
4/20	5,595.40	05/05	6,834.83	05/12	4,703.78	
4/25	5,472.54	05/06	7,834.83	05/13	4,662.78	
4/26	5,382.61	05/09	6,118.95	05/16	4,355.02	

L SA M DOTTORE  
 T FEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

Balance Calculation		Balance
Previous Balance	.00	Average Daily Balance
Advances	+	Credit Limit
Fees	+	Available Credit
Interest Charged	+	<b>Interest</b>
Payments & Credits	-	Annual Percentage Rate
Current Balance	=	Daily Periodic Rate
	.00	Days in Billing Cycle
		<b>Payment</b>
		Statement Beginning Date
		Statement Closing Date
		Past Due Amount
		Payment Due Date
		Minimum Payment Due
		Current Balance
		=
		.00



15750 BRISBANK  
RDP 450  
P.O. Box 7000  
Providence, RI 02910

### Citizens Wealth Account Statement

Page 1 of 6

Beginning May 17, 2022  
through June 15, 2022

#### Questions? Contact us today:



**CALL:**  
Citizens Wealth Customer  
Service  
1-877-670-6200



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[citizensbank.com](http://citizensbank.com)



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LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2605

### Citizens Paid Early™

Citizens Paid Early is a new feature that lets you get paid up to 2 days early if you have direct deposit. It's being added automatically to *all* Citizens personal checking, savings and money market accounts. If you don't have direct deposit, to learn how to sign up, visit us online at [citizensbank.com/paid-early](http://citizensbank.com/paid-early) or stop by any branch. Member FDIC

LEARN MORE  
[citizensbank.com/paid-early](http://citizensbank.com/paid-early)

### Citizens Wealth™ Checking Account

**Requirements:** We hope you are taking advantage of all the benefits of your Citizens Wealth Checking account. Citizens Wealth Checking includes access to a team of financial professionals ready to provide assistance with your banking, lending and investing needs as well as our most extensive offering of banking services with no fee. Citizens Wealth Checking requires a \$200,000 monthly combined deposit and investment balance across your linked accounts. Your relationship will be periodically reviewed for the purpose of determining Citizens Wealth Checking eligibility. If you do not maintain the required monthly combined balances, your Citizens Wealth Banking accounts will be converted to Citizens Quest™ accounts and will be subject to the terms and conditions for Citizens Quest. For information regarding Citizens Quest accounts, visit [citizensbank.com](http://citizensbank.com). If you have questions about Citizens Wealth Checking requirements, please call us at the number listed at the top of your statement.

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Effective June 12, 2022, there will no longer be a fee on the Savings Overdraft Transfer Plan on any checking account. With a no-fee Savings Overdraft Transfer Plan, when a transaction overdraws your checking account, an automatic transfer of available funds from your linked savings account will cover the transaction. It's a great way to help protect your account from overdrafts and overdraft fees. All you need is a Citizens savings account linked to your Citizens checking. Don't already have a Savings Overdraft Transfer Plan set up on your Citizens checking account? Just call or come in today to sign up.

Also, effective June 12, the pricing for the Overdraft Fee and Returned Item Fee will be reduced to \$35. If you have questions about these changes, please call us at the number listed at the top of your statement.

L SA M DOTTORE  
T FEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		4,355.02	Average Daily Balance	2,322.60
Checks	-	2,917.35	Interest	
Withdrawals & Debits	-	6,503.27	Current Interest Rate	02%
Deposits & Credit	+	7,435.97	Annual Percentage Yield Earned	02%
Interest Paid	+	.04	Number of Days Interest Earned	30
<b>Current Balance</b>	<b>=</b>	<b>2,370.41</b>	Interest Earned	.04
			Interest Paid This Year	.39

Your next statement period will end on July 18, 2022.

**TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3**

*(Checks (note - checks that are present out of numeric sequence are denoted with an asterisk (\*))*

Check #	Amount	Date	Check #	Amount	Date	Previous Balance
						4,355.02
2291	2,472.00	05/23	2302	113.40	05/10	Total Checks
2300*	190.00	06/14	72298*	100.00	06/13	
2301	41.95	06/09				<b>2,917.35</b>

**Withdrawals & Debits \*\***

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

**Total Withdrawals & Debits**

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>-</b>	<b>6,503.27</b>
-------------	---------------	--------------------	----------	-----------------

**ATM/Purchases**

05/17	116.64	9427 DBT PURCHASE - 241002 TST* Zhug Cleveland OH
05/20	78.17	9427 DBT PURCHASE - 288014 CVS/PHARMACY #0363CLEVELAND HTSOH
05/20	227.69	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
05/23	75.52	9427 DBT PURCHASE - 277261 BREMEC ON THE HEIGCLEVELAND HEIOH
05/25	321.60	9427 DBT PURCHASE - 000282 BREEZEWOOD GARDENSCHAGRIN FALLSO

**Citizens Wealth Checking for XXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM Purchases (Continued)</b>		
5/25	197.27	9427 DBT PURCHASE - 000079 PETITTI GARDEN-BAICHAGRI FALLS OH
5/26	43.20	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH
5/26	199.86	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
6/01	213.60	9427 DBT PURCHASE - 248558 SQ *SHEAR ELEGANCEWILLOUGH H OH
6/03	174.24	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
6/10	29.11	9427 POS DEBIT - 119643 4TE*SIEVERS SECURI216-383-1234 OH
6/13	200.09	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH

**Other Withdrawals & Debits**

5/20	124.65	PRUDENTIAL INS PREM 220520 2L9205040022139
5/31	3,200.00	ONLINE TRANSFER TO CHECKING 4506788965
6/08	225.89	TWC - SPECTRUM ONLINE PMT 220608 CKF560368972POS
6/08	104.31	DOMINION ENGY OH ONLINE PMT 220608 CKF560368972POS
6/08	85.87	CLEV HEIGHTS WTR ONLINE PMT 220608 CKF560368972POS
6/08	24.63	CLEVELAND WATER ONLINE PMT 220608 CKF560368972POS
6/10	657.08	AMEX EPAYMENT ACH PMT 220610 W5002
6/15	206.05	FSTENERGY ILLUMI ONLINE PMT 220615 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
5/25	1,176.92	OH Child Suppor CHILDSUPP 220526 202205240012696	+	7,435.97
5/27	2,002.60	DEPOSIT		
5/31	1,076.92	OH Child Suppor CHILDSUPP 220531 202205270013409		
5/07	1,176.92	OH Child Suppor CHILDSUPP 220608 202206070012752		
6/13	2,002.61	DEPOSIT		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
6/15	.04	INTEREST	+	.04

Citizens Wealth Checking for XXXXXX-012-3 Continued

Daily Balance						Current Balance
Date	Balance	Date	Balance	Date	Balance	=
05/17	4,235.38	05/31	1,556.86	06/09	1,863.49	
05/20	3,809.87	06/01	1,343.26	06/10	1,063.90	
05/23	1,262.35	06/03	1,169.02	06/13	2,766.42	
05/25	1,920.40	06/07	2,345.94	06/14	2,876.42	
05/26	1,877.34	06/08	1,905.44	06/15	2,370.41	
05/27	3,679.54					

L SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

Balance Calculation		Balance
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
Current Balance	=	.00

Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	30
<b>Payment</b>	
Statement Beginning Date	05/17/22
Statement Closing Date	06/15/22
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	= .00

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity this statement period.

Previous Balance	.00
Current Balance	.00
=	.00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00





US755 | BR561 | 1  
 ROP 450  
 P.O. Box 7000  
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**Citizens Wealth  
 Account Statement**

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Beginning June 18, 2022  
 through July 18, 2022

Questions? Contact us today:



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 Service  
 1-877-670-6200



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LISA M DOTTORE  
 2837 EDGEHILL RD  
 CLEVELAND OH 44106-2805

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 TRUSTEE FOR CAMILLE B DOTTORE  
 Citizens Wealth Checking  
 XXXXXX-012-3

LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

<b>Balance Calculation</b>	
Previous Balance	2,370.41
Checks	- 379.67
Withdrawals & Debits	- 11,427.27
Deposits & Credit	+ 14,502.60
Interest Paid	+ .07
<b>Current Balance</b>	<b>= 5,066.14</b>

<b>Balance</b>	
Average Daily Balance	3,635.68
<b>Interest</b>	
Current Interest Rate	0.27%
Annual Percentage Yield Earned	0.2%
Number of Days Interest Earned	33
Interest Earned	.07
Interest Paid This Year	.46

Your next statement period will end on August 15, 2022.

## Citizens Wealth Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*)						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	2,370.41
2304	100.00	07/18	2307*	63.67	07/14	Total Checks
2305	41.00	07/11	2308	175.00	07/14	370.67

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description	Total Withdrawals & Debits
			11,427.27
<b>ATM Purchases</b>			
6/16	168.48	9427 DBT PURCHASE - 221008 LULULEMON ETON CHAWOODMERE OH	
6/21	176.55	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
6/22	27.50	9427 DBT PURCHASE - 261008 TST* Pizzazz on thCleveland Oh	
6/27	205.41	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
6/27	235.38	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
6/28	347.76	9427 DBT PURCHASE - 189700 ANTHROPOLOGIE #452WOODMERE OH	
6/30	13.15	9427 DBT PURCHASE - 196833 WENDY'S 658 MAYFIELD H TS.OH	
6/30	57.98	9427 DBT PURCHASE - 750428 GIGIS ON FAIRMOUNTLEVELA OH	
7/01	11.86	9427 DBT PURCHASE - 270014 CVS/PHARMACY #0330WOODMERE OH	
7/06	12.28	9427 DBT PURCHASE - 220013 CVS/PHARMACY #0449LYNDHURST OH	
7/06	12.00	9427 DBT PURCHASE - 280013 CVS/PHARMACY #0449LYNDHURST OH	
7/08	56.01	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
7/08	193.20	9427 DBT PURCHASE - 248543 SQ *SHEAR ELEGANCEWILLOUGH HIOH	
7/11	43.20	9427 DBT PURCHASE 264200 ANTHONY VINCE NAILLYNDHURST OH	
7/11	29.11	9427 POS DEBIT - 131861 4TE*SIEVERS SECURIZ15-383-12 34 OH	
7/11	213.84	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
7/13	38.05	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
7/18	20.16	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
<b>Other Withdrawals &amp; Debits</b>			
6/21	124.65	PRUDENTIAL INS PREM 220820 2L9205040022168	

Citizens Wealth Checking for XXXXX-012-3 Continued

Withdrawals & Debits (Continued) \*\*

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

Other Withdrawals & Debits (Continued)

Date	Amount	Description
6/22	6,200.00	US TREASURY PAYMENT 220521 CHECK # 0000002303
6/08	2,500.00	ONLINE TRANSFER TO CHECKING 4506788865
6/11	363.91	FSTENERGY ILLUMI ONLINE PMT 220711 CKF560368972POS
6/11	54.35	CLEVELAND WATER ONLINE PMT 220711 CKF560368972POS
6/12	225.89	TWC - SPECTRUM ONLINE PMT 220712 CKF560368972POS
6/12	96.55	DOMINION ENGY OH ONLINE PMT 220712 CKF560368972POS

Deposits & Credits

Date	Amount	Description	Total Deposits & Credits
			+ 14,502.60
6/16	7,000.00	DEPOSIT	
6/08	2,002.60	DEPOSIT	
6/11	1,000.00	DEPOSIT	
6/14	4,500.00	ONLINE TRANSFER FROM CHECKING 4506788865	

Interest

Date	Amount	Description	Total Interest Paid
			+ .07
6/18	.07	INTEREST	

Daily Balance

Date	Balance	Date	Balance	Date	Balance	Current Balance
						= 5,066.14
6/16	8,201.93	06/30	1,813.55	07/12	962.95	
6/21	8,900.73	07/01	1,801.69	07/13	924.90	
6/22	2,673.23	07/06	1,721.40	07/14	5,186.23	
6/27	2,232.44	07/08	1,030.80	07/10	5,066.14	
6/28	1,884.68	07/11	1,285.39			

L SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance	-----	.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	33
<b>Payment</b>	
Statement Beginning Date	06/16/22
Statement Closing Date	07/18/22
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

<b>Previous Balance</b>
.00
<b>Current Balance</b>
= .00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00

**NEWS FROM CITIZEN**

Why wait for a statement to see your banking activity? Download our Mobile Banking App\* today to see your account info when it is convenient for you. Plus, better manage your money with personalized insights in the app to better balance spending and saving.

\*Wireless carrier charges may apply.




US750 | BR581 | R  
RDP 450  
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Providence, RI 02940


**Citizens Wealth  
Account Statement**


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Beginning July 19, 2022  
through August 15, 2022

Questions? Contact us today:

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LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2805

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TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Wealth Checking  
XXXXXX-012-3

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Wealth Checking for XXXXXX-012-3**

**Balance Calculation**

Previous Balance		5,066.14
Checks	-	5,310.96
Withdrawals & Debits	-	2,452.97
Deposits & Credit	+	4,657.68
Interest Paid	+	.12
Current Balance	=	1,960.01

**Balance**

Average Daily Balance	3,100.26
<b>Interest</b>	
Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	28
Interest Earned	12
Interest Paid This Year	58

Your next statement period will end on September 16, 2022.

Citizens Wealth Checking for XXXXX-012-3 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	
						5,066.14
2306	160.00	07/22	2314	108.00	08/10	Total Checks
2309*	4,177.88	07/21	2315	600.00	08/10	
2319*	200.00	08/10	2317*	86.08	08/05	5,310.96

Withdrawals & Debits \*\*

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

Total Withdrawals & Debits

Date	Amount	Description	
			2,452.97
<b>ATM/Purchases</b>			
7/25	54.38	9427 DBT PURCHASE - 270017 WHOLEFDS CTR 10199UNIVERSITY HTOH	
7/26	143.26	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
8/01	25.00	9427 DBT PURCHASE - 810115 CAR WASH USA EXPRESHAKER HEI GHTO	
8/01	36.70	9427 DBT PURCHASE - 250014 WHOLEFDS ORV #1068ORANGE OH	
8/02	250.90	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
8/03	226.80	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH	
8/04	43.15	9427 DBT PURCHASE - 240300 TROUVE MEDSPA BEACHWOOD OH	
8/04	39.39	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
8/08	80.24	9427 DBT PURCHASE - 290014 WHOLEFDS CTR 10199UNIVERSITY HTOH	
8/08	175.00	9427 DBT PURCHASE - 231009 SO *K2 CAKES Beachwood OH	
8/10	102.60	9427 DBT PURCHASE - 000077 MULHOLLAND AND SACBEACHWOOD OH	
8/10	29.11	9427 POS DEBIT - 117271 4TE*SIEVERS SECURI216.383-12 34 OH	
8/11	18.75	9427 DBT PURCHASE - 251007 TST* Pizzazz on thCleveland OH	
8/15	450.41	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH	
<b>Other Withdrawals &amp; Debits</b>			
7/20	124.65	PRUDENTIAL INS PREM 220720 2L9205040022200	
8/04	60.29	CLEVELAND WATER ONLINE PMT 220804 CKF560368972POS	
8/05	225.89	TWC - SPECTRUM ONLINE PMT 220805 CKF560368972POS	
8/05	81.27	DOMINION ENGY OH ONLINE PMT 220805 CKF560368972POS	
8/08	285.18	American Express ARC PYMT 220807 CHECK # 0000002318	

**Citizens Wealth Checking for XXXXXX-012-3 Continued**

Deposits & Credits			Total Deposits & Credits
Date	Amount	Description	
			+
			4,657.68
7/19	2,353.84	OH Child Suppor CHIL.DSUPP 220720 202207190013418	
7/26	1,126.92	OH Child Suppor CHIL.DSUPP 220727 202207260008975	
8/12	1,176.92	OH Child Suppor CHIL.DSUPP 220815 202208120012687	

Interest			Total Interest Paid
Date	Amount	Description	
			+
			.12
8/15	.12	INTEREST	

Daily Balance						Current Balance
Date	Balance	Date	Balance	Date	Balance	=
						1,960.01
7/19	7,419.98	08/01	3,825.03	08/08	2,291.84	
7/20	7,295.33	08/02	3,574.13	08/10	1,252.13	
7/21	3,117.45	08/03	3,347.33	08/11	1,233.38	
7/22	2,957.45	08/04	3,204.50	08/12	2,410.30	
7/25	2,903.07	08/05	2,832.26	08/15	1,960.01	
7/26	3,886.73					

L SA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Credit Line of Credit for XXXXXX-012-3**

Balance Calculation		Balance
Previous Balance	.00	Average Daily Balance
Advances	+	Credit Limit
Fees	+	Available Credit
Interest Charged	+	Interest
Payments & Credits	-	Annual Percentage Rate
Current Balance	=	Daily Periodic Rate
	.00	Days in Billing Cycle
		Payment
		Statement Beginning Date
		Statement Closing Date
		Past Due Amount
		Payment Due Date
		Minimum Payment Due
		Current Balance
		=
		.00



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**Citizens Quest  
Account Statement**

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Beginning August 16, 2022  
through September 16, 2022

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LISA M DOTTORE  
2437 EDGEHILL RD  
CLEVELAND OH 44106-2805

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LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Quest Checking  
XXXXXX-012-3

LISA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

**Balance Calculation**

Previous Balance		1,960.01
Checks	-	1,491.83
Withdrawals & Debits	-	7,675.79
Deposits & Credit	+	19,103.96
Interest Paid	+	.25
Current Balance	=	11,896.60

**Balance**

Average Daily Balance	5,698.96
<b>Interest</b>	
Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	32
Interest Earned	.25
Interest Paid This Year	83

Your next statement period will end on October 16, 2022.



## Citizens Quest Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*)						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	1,960.01
2311	106.00	08/17	2320	200.00	09/13	Total Checks
2312	200.00	08/22	2321	108.00	09/13	-
2318*	657.00	08/26	2322	160.00	09/09	1,491.83
2319	60.83	09/08				

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description	-	7,675.79
<b>ATM Purchases</b>				
8/18	96.12	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH		
8/18	213.60	9427 DBT PURCHASE - 287418 SQ *SHEAR ELEGANCEWILLOUGH HIGH		
8/22	267.00	9427 DBT PURCHASE - 784677 JOHNNY'S BAR CLEVELAND OH		
8/22	76.88	9427 DBT PURCHASE - 230013 CVS/PHARMACY #0363CLEVELAND HTSOH		
8/22	57.91	9427 DBT PURCHASE - 230013 CVS/PHARMACY #0363CLEVELAND HTSOH		
8/22	118.80	9427 DBT PURCHASE - 000188 BLUEMERCURY #17204WOODMERE OH		
8/29	46.36	9427 DBT PURCHASE - 280014 NORDSTROM DIRECT #800-285-58 001		
8/30	92.22	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEQH		
8/01	55.08	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH		
8/01	36.72	9427 DBT PURCHASE - 783045 THE FAIRMOUNT 216-229946 3 OH		
8/01	111.96	9427 DBT PURCHASE - 783045 THE FAIRMOUNT 216-229946 3 OH		
8/02	232.71	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEQH		
8/07	92.77	9427 DBT PURCHASE - 198299 PMT*OH BUREAU MOTO COLUMBUS OH		
8/12	131.22	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEQH		
8/12	29.11	9427 POS DEBIT - 122052 ATE*SIEVERS SECURI216-383-12 34 OH		
8/14	190.08	9427 DBT PURCHASE - 197152 THE PARKER SKIN & BEACHWOOD OH		
8/14	161.00	9427 DBT PURCHASE - 207418 SQ *SHEAR ELEGANCEWILLOUGH HIGH		
8/15	102.60	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH		

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM Purchases (Continued)</b>		
09/15	16.89	9427 DBT PURCHASE - 230013 TST* STONE OVEN BABEACHWOOD OH
09/16	3.00	9427 DBT PURCHASE - 220013 CVS/PHARMACY #0363CLEVELAND HTSOH
09/16	83.33	9427 DBT PURCHASE - 260013 CVS/PHARMACY #0363CLEVELAND HTSOH
<b>Other Withdrawals &amp; Debits</b>		
08/19	439.64	FSTENERGY ILLUMI ONLINE PMT 220819 CKF560368972POS
08/19	125.70	CLEV HEIGHTS WTR ONLINE PMT 220819 CKF560368972POS
08/22	124.65	PRUDENTIAL INS PREM 220822 2L9205040022231
09/07	2,183.64	BANK OF AMERICA ONLINE PMT 220907 CKF560368972POS
09/07	220.19	TWC - SPECTRUM ONLINE PMT 220907 CKF560368972POS
09/07	91.99	DOMINION ENGY OH ONLINE PMT 220907 CKF560368972POS
09/07	60.29	CLEVELAND WATER ONLINE PMT 220907 CKF560368972POS
09/09	1,789.18	AMEX EPAYMENT ACH PMT 220909 W9232
09/15	426.15	FSTENERGY ILLUMI ONLINE PMT 220915 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		<i>Amount</i>
			+	19,103.96
08/19	2,002.60	DEPOSIT		
08/19	1,176.92	OH Child Suppor CHILDSUPP 220822 202208190014901		
09/02	2,570.60	DEPOSIT		
09/05	1,176.92	OH Child Suppor CHILDSUPP 220907 202209060012346		
09/08	11,000.00	DEPOSIT		
09/16	1,176.92	OH Child Suppor CHILDSUPP 220919 202209160012102		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		<i>Amount</i>
			+	.25
09/16	.25	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		<i>Amount</i>
						=	11,896.60
08/17	1,854.01	08/30	2,518.65	09/09	12,170.81		
08/18	1,757.89	09/01	2,314.89	09/12	12,010.48		
08/19	4,158.47	09/02	4,652.78	09/13	11,702.48		
08/22	3,313.23	09/06	5,829.70	09/14	11,351.40		
08/26	2,656.23	09/07	3,180.82	09/15	10,805.76		
08/29	2,610.87	09/08	14,119.99	09/16	11,896.60		

LSA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

Balance Calculation			Balance	
Previous Balance		.00	Average Daily Balance	.00
Advances	+	.00	Credit Limit	2,500.00
Fees	+	.00	Available Credit	2,500.00
Interest Charged	+	.00	<b>Interest</b>	
Payments & Credits	-	.00	Annual Percentage Rate	21.00%
Current Balance	=	.00	Daily Periodic Rate	.05753%
			Days in Billing Cycle	32
			<b>Payment</b>	
			Statement Beginning Date	08/16/22
			Statement Closing Date	09/16/22
			Past Due Amount	.00
			Payment Due Date	
			Minimum Payment Due	.00
			Current Balance	= .00

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity in this statement period

<b>Previous Balance</b>
.00
<b>Current Balance</b>
.00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00

MEMBER SERVICES

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**Citizens Quest  
Account Statement**

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Beginning September 17, 2022  
through October 18, 2022

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LISA M DOTTORE  
2837 EDGEHILL RD  
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Good news! In our continuing effort to help customers manage the cost and inconvenience of account overdrafts, effective September 26, 2022, we will no longer charge the Returned Item Fee on consumer checking and money market accounts when we return a check or automatic payment because there is not enough money in the account to cover it. Other services to help you manage account overdrafts include no fee Savings Overdraft Transfer and Citizens Peace of Mind™. With a no-fee Savings Overdraft Transfer Plan, when a transaction overdraws your checking account, an automatic transfer of available funds from your linked savings account will cover the transaction. It's a great way to help protect your account from overdrafts and overdraft fees. All you need is a Citizens savings account linked to your Citizens checking. Don't already have a Savings Overdraft Transfer Plan set up on your Citizens checking account? Just call or come in today to sign up. Citizens Peace of Mind gives you additional time to fund your account and reverse Overdraft Fees. Go to [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101) for more information about how your account works and the best overdraft solutions for your account.

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LISA M DOTTORE  
STATE FOR CAMILLE B DOTTORE  
Citizens Quest Checking  
XXXXXX-012-3

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L SA M DOTTORE  
TRUSTEE FOR CAMILLE B DOTTORE

## Citizens Quest Checking for XXXXXX-012-3

Balance Calculation		Balance		
Previous Balance		11,896.60	Average Daily Balance	3,277.49
Checks	-	2,555.33	Interest	
Withdrawals & Debits	-	13,129.86	Current Interest Rate	.05%
Deposits & Credits	+	15,806.44	Annual Percentage Yield Earned	.05%
Interest Paid	+	.14	Number of Days Interest Earned	32
Current Balance	=	12,017.99	Interest Earned	14
			Interest Paid This Year	97

\* Our next statement period will end on November 16, 2022.

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	11,896.60
2310	100.00	09/21	2327	200.00	10/17	Total Checks
2324*	1,880.00	09/30	2328	108.00	10/14	2,555.33
2325	265.83	10/08	2329	135.00	10/14	
2326	66.50	10/13				

## Withdrawals &amp; Debits \*\*

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

Date	Amount	Description	Total Withdrawals & Debits
			13,129.86

## ATM/Purchases

09/23	80.44	9427 DBT PURCHASE - 200015 WHOLEFDS CTR 10198UNIVERSITY HTOH
09/26	218.29	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY HEOH
10/06	48.60	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH
10/07	87.35	9427 DBT PURCHASE - 810883 HUNAN BY THE FALLSCHAGRIN FALLSD
10/07	19.00	9427 DBT PURCHASE - 201019 TST* On the Rise ACleveland HeiOH
10/11	86.81	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY HEOH

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM/Purchases (Continued)</b>		
10/14	11.43	9427 DBT PURCHASE - 202828 THE PARKER SKIN & BEACHWOOD OH
10/14	85.54	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
10/17	24.78	9427 DBT PURCHASE - 230017 WHOLEFDS CTR 10199UNIVERSITY HTOH
10/17	23.00	9427 DBT PURCHASE - 211066 DNCSS CLEVELAND BBCLEVELAND OH
<b>Other Withdrawals &amp; Debits</b>		
09/19	10,000.00	US TREASURY IRS PAYMENT 220916 CHECK # 0000002323
09/20	124.65	PRUDENTIAL INS PREM 220920 2L9205040022260
10/11	243.03	AMEX EPAYMENT ACH PMT 221011 W0100
10/12	225.89	TWC - SPECTRUM ONLINE PMT 221012 CKF560368972POS
10/12	84.27	DOMINION ENGY OH ONLINE PMT 221012 CKF560368972POS
10/12	42.46	CLEVELAND WATER ONLINE PMT 221012 CKF560368972POS
10/17	1,500.00	ONLINE TRANSFER TO CHECKING 4506788965
10/17	224.32	FSTENERGY ILLUMI ONLINE PMT 221017 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	<b>15,806.44</b>
09/23	400.00	ONLINE TRANSFER FROM CHECKING 4506788965		
09/26	200.00	DEPOSIT		
09/30	1,026.92	OH Child Suppor CHILDSUPP 221003 202209300014125		
10/07	2,002.60	DEPOSIT		
10/14	1,176.92	OH Child Suppor CHILDSUPP 221017 202210140014120		
10/17	11,000.00	DEPOSIT		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	<b>.14</b>
10/18	14	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						=	<b>12,017.99</b>
09/19	1,896.60	09/30	1,320.14	10/13	2,153.00		
09/20	1,771.95	10/06	1,005.71	10/14	2,989.95		
09/21	1,671.95	10/07	2,901.96	10/17	12,017.85		
09/23	1,991.51	10/11	2,572.12	10/18	12,017.99		
09/26	1,973.22	10/12	2,219.50				

L SA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

<b>Balance Calculation</b>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	30
<b>Payment</b>	
Statement Beginning Date	09/17/22
Statement Closing Date	10/19/22
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity this statement period.

<b>Previous Balance</b>
.00
<b>Current Balance</b>
= .00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00



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**Citizens Quest  
 Account Statement**

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Beginning October 19, 2022  
 through November 16, 2022

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 TTEE FOR CAMILLE B DOTTORE  
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 XXXXXX-012-3

LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		12,017.99
Checks	-	3,942.19
Withdrawals & Debits	-	10,459.59
Deposits & Credit	+	4,306.46
Interest Paid	+	-10
<b>Current Balance</b>	<b>=</b>	<b>1,922.77</b>

<b>Balance</b>	
Average Daily Balance	2,393.53
<b>Interest</b>	
Current Interest Rate	05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	29
Interest Earned	.10
Interest Paid This Year	1.07

Your next statement period will end on December 15, 2022



## Citizens Quest Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (**))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	12,017.99
2330	3,311.00	10/21	2334	29.11	11/16	Total Checks
2333*	540.00	11/01	2336	62.08	11/10	3,942.19

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description	-	10,459.59
------	--------	-------------	---	-----------

## ATM Purchases

10/20	125.60	9427 DBT PURCHASE - 264200 ANTHONY VINCE NAILLYNDHURST OH
10/24	91.80	9427 DBT PURCHASE - 783045 THE FAIRMOUNT 216-2298463 OH
10/25	45.71	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH
10/28	62.62	9427 DBT PURCHASE - 002987 PF CHANG\$ #8100 BEACHWOOD OH
10/31	76.66	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH
11/02	232.59	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH
11/03	17.94	9427 DBT PURCHASE - 200014 TST* STONE OVEN BABEACHWOOD OH
11/07	50.00	9427 DBT PURCHASE - 284500 UNIVERSITY HOSPITA218-84404 2 OH
11/07	128.52	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH
11/10	29.11	9427 POS DEBIT - 157038 4TE*GUARDIAN ALARM500-782-8688 MI
11/14	77.75	9427 DBT PURCHASE - 4UWZKR SP STILL PT GALLER216-721499 2 OH
11/14	50.68	9427 DBT PURCHASE - 029727 ML TAVERN 20 MORELAND H ILLOH
11/14	38.54	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH
11/15	210.64	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH

## Other Withdrawals &amp; Debits

10/20	124.65	PRUDENTIAL INS PREM 221020 7L9205040022292
10/21	4,103.00	US TREASURY IRS PAYMENT 221020 CHECK # 0000002331
10/21	3,192.00	US TREASURY IRS PAYMENT 221020 CHECK # 0000002332
11/03	1,000.00	ONLINE TRANSFER TO CHECKING 4508788965
11/07	186.68	AMEX EPAYMENT ACH PMT 221107 W5014
11/09	225.89	TWC - SPECTRUM ONLINE PMT 221109 CKF560368972POS

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

**Other Withdrawals & Debits (Continued)**

11/09	125.70	CLEV HEIGHTS WTR ONLINE PMT 221109 CKF560368972POS
11/09	124.32	DOMINION ENGY OH ONLINE PMT 221109 CKF560368972POS
11/09	78.66	FSTENERGY ILLUMI ONLINE PMT 221109 CKF560368972POS
11/09	36.52	CLEVELAND WATER ONLINE PMT 221109 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	4,306.46
10/28	1,126.92	OH Child Suppor CHILDSUPP 221031 202210280017347		
11/01	2,002.62	DEPOSIT		
11/14	1,176.92	OH Child Suppor CHILDSUPP 221115 202211140037003		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	.10
11/16	.10	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						=	1,922.77
10/20	11,763.74	10/31	1,987.87	11/09	1,243.67		
10/21	1,157.74	11/01	3,450.49	11/10	1,162.48		
10/24	1,065.94	11/02	3,217.90	11/14	2,162.42		
10/25	1,020.23	11/03	2,199.96	11/15	1,951.78		
10/28	2,064.53	11/07	1,834.76	11/16	1,922.77		

L. SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>			
Previous Balance			.00
Advances	+		.00
Fees	+		.00
Interest Charged	+		.00
Payments & Credits	-		.00
<b>Current Balance</b>	<b>=</b>		<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	29
<b>Payment</b>	
Statement Beginning Date	10/19/22
Statement Closing Date	11/16/22
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

	<b>Previous Balance</b>
	.00
	<b>Current Balance</b>
=	.00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00






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**Citizens Quest  
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Beginning November 17, 2022  
 through December 15, 2022

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 XXXXXX-012-3

LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		1,922.77
Checks	-	1,489.54
Withdrawals & Debits	-	3,732.41
Deposits & Credit	+	6,922.06
Interest Paid	+	10
<b>Current Balance</b>	<b>=</b>	<b>3,622.98</b>

<b>Balance</b>	
Average Daily Balance	2,402.20
<b>Interest</b>	
Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	29
Interest Earned	.10
Interest Paid This Year	1.17

Your next statement period will end on January 18, 2023.

## Citizens Quest Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

<b>Checks</b> (Note - checks that are printed out of numeric sequence are denoted with an asterisk (*)						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>1,922.77</b>
2336	41.00	11/18	2340*	35.03	12/12	<b>Total Checks</b>
2337	174.13	11/23	2341	300.00	12/14	
2338	788.18	12/07	2342	151.20	12/12	<b>1,489.54</b>

**Withdrawals & Debits \*\***

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

**Total Withdrawals & Debits**

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>-</b>	<b>3,732.41</b>
<b>ATM/Purchases</b>				
11/17	160.02	9427 DBT PURCHASE - 201084 SEPHORA PINECREST ORANGE VIL LAGO		
11/18	131.86	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
11/19	83.14	9427 DBT PURCHASE - 475089 BARNES & NOBLE #21WOODMERE OH		
11/21	25.92	9427 DBT PURCHASE - 000077 MULHOLLAND AND SACBEACHWOOD OH		
11/21	160.22	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
11/22	70.20	9427 DBT PURCHASE - 783045 THE FAIRMOUNT 216-229946 3 OH		
11/25	70.23	9427 DBT PURCHASE - 240300 GREEN ROAD LIQUOR CLEVELAND OH		
11/25	16.00	9427 DBT PURCHASE - 207263 WATERWAY - 164 - SCLEAVLAND OH		
11/30	38.78	9427 DBT PURCHASE - 250014 CVS/PHARMACY #0363CLEVELAND HTSOH		
11/30	100.00	9427 DBT PURCHASE - 000000 MCF*Gilmour Academ686-441863 3 FL		
12/02	83.05	9427 DBT PURCHASE - 200015 NORDSTROM DIRECT #809 285 58 00		
12/02	273.02	9427 DBT PURCHASE - 000188 BLUEMERCURY #17204WOODMERE OH		
12/05	23.00	9427 DBT PURCHASE - 237266 WATERWAY - 164 - SCLEAVLAND OH		
12/06	113.64	9427 DBT PURCHASE - 008040 LA BELLA VITA ETONBEACHWOOD OH		
12/07	70.45	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
12/07	108.41	9427 DBT PURCHASE - J8U8XL SP LOSER MACHINE Cinfo@loser macC		
12/12	41.47	9427 DBT PURCHASE - 000077 MULHOLLAND AND SACBEACHWOOD OH		
12/12	29.11	9427 POS DEBIT - 151549 4TE*GUARDIAN ALARM800-782-88 88 MI		

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM/Purchases (Continued)</b>		
12/12	9.71	9427 DBT PURCHASE - 733 00 EUROCAFE ST733 CLEVELAND OH
12/12	82.76	9427 DBT PURCHASE - 636359 POSH - IL CHICAGO IL
12/12	28.43	9427 DBT PURCHASE - 000000 EATALY CHICAGO CATCHICAGO IL
12/12	119.00	9427 DBT PURCHASE - FSNBPZ SP DEVIL-DOG.COM HTTP5DEVIL DOGNY
12/13	65.88	9427 DBT PURCHASE - 287267 BREMEC ON THE HEIGCLEVELAND HEIOH

**Other Withdrawals & Debits**

11/21	124.65	PRUDENTIAL INS PREM 221121 2L9205040022322
12/08	1,000.00	ONLINE TRANSFER TO CHECKING 4506788965
12/08	238.23	TWC - SPECTRUM ONLINE PMT 221208 CKF560368972POS
12/08	210.60	AMERICAN EXPRESS ONLINE PMI 221208 CKF560368972POS
12/08	166.64	DOMINION ENGY OH ONLINE PMT 221208 CKF560368972POS
12/08	82.46	FSTENERGY ILLUMI ONLINE PMT 221208 CKF560368972POS
12/08	24.63	CLEVELAND WATER ONLINE PMT 221208 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	6,922.06
11/28	2,002.61	DEPOSIT		
11/28	1,126.92	OH Child Suppor CHILDSUPP 221128 202211280018476		
12/09	2,615.61	DEPOSIT		
12/12	1,176.92	OH Child Suppor CHILDSUPP 221213 202212120027292		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	.10
12/15	10	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						=	3,622.98
11/17	1,761.85	11/28	4,014.03	12/08	692.94		
11/18	1,525.85	11/30	3,875.25	12/09	3,308.55		
11/21	1,215.06	12/02	3,519.18	12/12	3,988.76		
11/22	1,144.86	12/05	3,496.18	12/13	3,922.88		
11/23	970.73	12/06	2,382.54	12/14	3,622.88		
11/25	884.50	12/07	1,415.50	12/15	3,622.98		

L SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		.00	Average Daily Balance	.00
Advances	+	.00	Credit Limit	2,500.00
Fees	+	.00	Available Credit	2,500.00
Interest Charged	+	.00	<b>Interest</b>	
Payments & Credits	-	.00	Annual Percentage Rate	21.00%
Current Balance	=	.00	Daily Periodic Rate	.05753%
			Days In Billing Cycle	29
			<b>Payment</b>	
			Statement Beginning Date	11/17/22
			Statement Closing Date	12/15/22
			Past Due Amount	.00
			Payment Due Date	
			Minimum Payment Due	.00
			Current Balance	= .00

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.	<u>Previous Balance</u>
	.00
	<u>Current Balance</u>
	= .00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00

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**Citizens Quest  
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Beginning December 16, 2022  
 through January 18, 2023

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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		3,622.98
Checks	-	2,118.35
Withdrawals & Debits	-	5,335.41
Deposits & Credit	+	5,806.78
Interest Paid	+	14
<b>Current Balance</b>	<b>=</b>	<b>1,978.14</b>

<b>Balance</b>	
Average Daily Balance	3,041.64
<b>Interest</b>	
Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	34
Interest Earned	.14
Interest Paid This Year	.14

Your next statement period will end on February 15, 2023.



Citizens Quest Checking for XXXXXX-012-3 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	3,622.98
2339	41.95	12/20	2347	194.40	01/11	Total Checks
2345*	150.00	01/12	2348	95.00	01/08	2,118.35
2346	1,317.00	01/09	2349	320.00	01/08	

Withdrawals & Debits \*\*

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

Total Withdrawals & Debits

Date	Amount	Description	-	5,335.41
<b>ATM/Purchases</b>				
12/16	123.36	9427 DBT PURCHASE - 201002 LULULEMON ETON CHAWOODMERE OH		
12/16	409.86	9427 DBT PURCHASE - 261006 THE ORVIS CO #040 WOODMERE OH		
12/20	213.60	9427 DBT PURCHASE - 296558 SO *SHEAR BI EGANCEWILLOUGH HIGH		
12/21	213.84	9427 DBT PURCHASE - 211046 LULULEMON ETON CHAWOODMERE OH		
12/21	101.52	9427 DBT PURCHASE - 290017 NORDSTROM #0227 BEACHWOOD OH		
12/22	129.04	9427 DBT PURCHASE - 000077 MULHOLLAND AND SACBEACHWOOD OH		
12/22	25.16	9427 DBT PURCHASE - 008040 LA BELLA VITA ETONBEACHWOOD OH		
12/23	187.43	9427 DBT PURCHASE - 211065 WSH 6239 ORANGEVILL AGEOH		
12/23	861.07	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
12/30	46.88	9427 DBT PURCHASE - 231013 TST* Flour RestaurMoreland H IIO		
12/30	18.00	9427 DBT PURCHASE - 237262 WATERWAY 164 SCLEAVLAND OH		
12/30	48.60	9427 DBT PURCHASE - 290270 QUALA D NAIL SPA MAYFIELD HTS OH		
01/03	184.71	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH		
01/03	151.44	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
01/04	126.89	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
01/06	69.53	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
01/08	39.02	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
01/09	43.35	9427 DBT PURCHASE - 220011 CVS/PHARMACY #0363CLEVELAND HTSOH		

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

Date	Amount	Description
<b>ATM/Purchases (Continued)</b>		
01/10	29.11	9427 POS DEBIT - 115346 4TE*GUARDIAN ALARM800-762-8688 MI
01/18	84.22	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HECH
<b>Other Withdrawals &amp; Debits</b>		
12/20	124.65	PRUDENTIAL INS PREM 221220 2L9205040022351
01/04	31.10	CLEVELAND WATER ONLINE PMT 230104 CKF560368972POS
01/06	432.95	DOMINION ENGY OH ONLINE PMT 230106 CKF560368972POS
01/09	1,429.39	AMERICAN EXPRESS ONLINE PMT 230109 CKF560368972POS
01/09	230.89	TWC - SPECTRUM ONLINE PMT 230109 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

Date	Amount	Description		
			+	5,806.78
12/27	2,002.70	DEPOSIT		
12/27	1,127.16	OH Child Suppor CHILDSUPP 221228 202212270003641		
01/03	1,500.00	ONLINE TRANSFER FROM CHECKING 4506788965		
01/09	1,176.92	OH Child Suppor CHILDSUPP 230110 202301090006088		

**Interest**

**Total Interest Paid**

Date	Amount	Description		
			+	.14
01/18	.14	INTEREST		

**Daily Balance**

**Current Balance**

Date	Balance	Date	Balance	Date	Balance	=	1,976.14
12/16	3,089.76	12/27	4,321.36	01/09	2,433.73		
12/20	2,709.56	12/30	4,207.88	01/10	2,404.62		
12/21	2,394.20	01/03	5,391.73	01/11	2,210.22		
12/22	2,240.00	01/04	5,233.94	01/12	2,060.22		
12/23	1,191.50	01/06	4,636.46	01/18	1,976.14		

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 T FEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	34
<b>Payment</b>	
Statement Beginning Date	12/16/22
Statement Closing Date	01/18/23
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>.00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

<b>Previous Balance</b>
.00
<b>Current Balance</b>
= .00

2022 Totals Year To Date	
Total Fees Charged In 2022	.00
Total Interest Charged In 2022	.00

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Beginning January 19, 2023  
 through February 15, 2023

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 TRUSTEE FOR CAMILLE B DOTTORE  
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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		1,976.14
Checks	-	5,478.67
Withdrawals & Debits	-	3,578.23
Deposits & Credit	+	7,853.84
Interest Paid	+	.09
<b>Current Balance</b>	<b>=</b>	<b>773.17</b>

<b>Balance</b>	
Average Daily Balance	2,295.68
<b>Interest</b>	
Current Interest Rate	05%
Annual Percentage Yield Earned	05%
Number of Days Interest Earned	28
Interest Earned	.09
Interest Paid This Year	23

Your next statement period will end on March 15, 2023

Citizens Quest Checking for XXXXXX-012-3 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

<i>Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*)</i>						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	1,978.14
2344	495.00	01/20	2352	11.98	02/08	Total Checks
2350*	378.00	01/20	2353	276.14	02/10	5,478.67
2351	4,317.55	01/27				

Withdrawals & Debits \*\*

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

Total Withdrawals & Debits

Date	Amount	Description	-	3,578.23
<b>ATM/Purchases</b>				
01/24	36.54	9427 DBT PURCHASE - 250012 CVS/PHARMACY #0363CLEVELAND HTS OH		
01/27	83.11	9427 DBT PURCHASE - 000077 MJJ.HOLLAND AND SACBEACHWOOD OH		
01/30	140.84	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
02/01	41.34	9427 DBT PURCHASE - 774680 NORTHSTAR CAFE IN 614-263030 3 OH		
02/01	29.44	9427 DBT PURCHASE - 774679 NORTHSTAR CAFE IN SHAKER HTS OH		
02/08	125.00	9427 DBT PURCHASE - 250009 NOMS - UNIVERSITY LYNDBURST OH		
02/08	167.68	9427 DBT PURCHASE - 034726 DOUBLE RAINBOW SHAKER HEIGHT OH		
02/09	152.28	9427 DBT PURCHASE - 210837 PF CHANGS #8100 602-957-89 86 OH		
02/10	29.11	9427 POS DEBIT - 121757 4TE*GUARDIAN ALARM800-782-96 88 MI		
<b>Other Withdrawals &amp; Debits</b>				
01/20	124.65	PRUDENTIAL INS PREM 230120 2L9205040023010		
01/20	72.68	FSTENERGY ILLUMI ONLINE PMT 230120 CKF560368972POS		
02/07	31.10	CLEVELAND WATER ONLINE PMT 230207 CKF560368972POS		
02/09	1,626.39	AMEX EPAYMENT ACH PMT 230209 W3282		
02/14	501.21	DOMINION ENGY OH ONLINE PMT 230214 CKF560368972POS		
02/14	270.43	TWC - SPECTRUM ONLINE PMT 230214 CKF560368972POS		
02/14	86.60	CLEV HEIGHTS WTR ONLINE PMT 230214 CKF560368972POS		
02/14	89.83	FSTENERGY ILLUMI ONLINE PMT 230214 CKF560368972POS		

**Citizens Quest Checking for XXXXXX-012-3 Continued**

Deposits & Credits			Total Deposits & Credits
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b> <b>7,853.84</b>
1/20	1,176.92	OH Child Suppor CHILDSUPP 230123 202301200014809	
1/24	4,300.00	ONLINE TRANSFER FROM CHECKING 4506788965	
2/03	1,176.92	OH Child Suppor CHILDSUPP 230206 202302030015510	
2/13	1,200.00	ONLINE TRANSFER FROM CHECKING 4506788965	

Interest			Total Interest Paid
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b> <b>.09</b>
2/15	.09	INTEREST	

Daily Balance						Current Balance
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>= 773.17</b>
1/20	2,082.73	02/03	2,910.83	02/10	501.15	
1/24	6,346.19	02/07	2,879.73	02/13	1,701.15	
1/27	1,945.53	02/08	2,432.79	02/14	773.08	
1/30	1,804.69	02/09	806.40	02/15	773.17	
2/01	1,733.91					

LSA M DOTTORE  
 TRFEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

Balance Calculation		Balance	
Previous Balance	.00	Average Daily Balance	.00
Advances	+	Credit Limit	2,500.00
Fees	+	Available Credit	2,500.00
Interest Charged	+	<b>Interest</b>	
Payments & Credits	-	Annual Percentage Rate	21.00%
Current Balance	=	Daily Periodic Rate	.05753%
	.00	Days in Billing Cycle	28
		<b>Payment</b>	
		Statement Beginning Date	01/19/23
		Statement Closing Date	02/15/23
		Past Due Amount	.00
		Payment Due Date	
		Minimum Payment Due	.00
		Current Balance	= .00



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**Citizens Quest  
Account Statement**

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Beginning February 16, 2023  
through March 15, 2023

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LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44100-2605

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LISA M DOTTORE  
STATE FOR CAMILLE B DOTTORE  
Citizens Quest Checking  
XXXXXX-012-3

LISA M DOTTORE  
STATE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

**Balance Calculation**

Previous Balance		773.17
Checks	-	400.00
Withdrawals & Debits	-	6,729.02
Deposits & Credit	+	7,274.62
Interest Paid	+	.05
<b>Current Balance</b>	=	<b>918.82</b>

**Balance**

Average Daily Balance 1,302.03

**Interest**

Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	28
Interest Earned	.05
Interest Paid This Year	.28

Your next statement period will end on April 17, 2023.

## Citizens Quest Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	773.17
2354	400.00	02/23				Total Checks
						-
						400.00

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description	-	6,729.02
------	--------	-------------	---	----------

## ATM/Purchases

2/16	45.42	9427 DBT PURCHASE - 240013 CVS/PHARMACY #0330WOODMERE OH
2/17	60.00	9427 DBT PURCHASE - 000086 ARCADE CHIROPRACTICLEVE OH
2/17	95.04	9427 DBT PURCHASE - 783045 THE FAIRMOUNT 216-229946 3 OH
2/21	41.34	9427 DBT PURCHASE - 774680 NORTHSTAR CAFE IN 614-263030 3 OH
2/21	29.44	9427 DBT PURCHASE - 774679 NORTHSTAR CAFE IN SHAKER HTS OH
2/21	20.07	9427 DBT PURCHASE - 210014 CVS/PHARMACY #0363CLEVELAND HTSOH
3/02	64.07	9427 DBT PURCHASE - 230014 CVS/PHARMACY #0363CLEVELAND HTSOH
3/02	95.00	9427 DBT PURCHASE - 778893 THE PARKER SKIN & BEACHWOOD OH
3/06	15.98	9427 DBT PURCHASE - 240012 CVS/PHARMACY #0363CLEVELAND HTSOH
3/09	269.97	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY NEOH
3/10	29.11	9427 POS DEBIT - 125412 4TE*GUARDIAN ALARM600-782-95 88 MI
3/13	27.70	9427 DBT PURCHASE - 000042 WHITE MAGNOLIA BOUCHAGRIM FA LLSO
3/13	94.11	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY NEOH

## Other Withdrawals &amp; Debits

2/21	124.65	PRUDENTIAL INS PREM 230221 2L9205040023048
3/06	4,850.00	ONLINE TRANSFER TO CHECKING 4505788965
3/10	413.12	DOMINION ENGY OH ONLINE PMT 230310 CKF560368972POS
3/10	263.07	TWC - SPECTRUM ONLINE PMT 230310 CKF560368972POS
3/10	109.12	CLEVELAND WATER ONLINE PMT 230310 CKF560368972POS
3/10	61.81	FSTENERGY ILLUMI ONLINE PMT 230310 CKF560368972POS



**Citizens Quest Checking for XXXXXX-012-3 Continued**

Deposits & Credits			Total Deposits & Credits
Date	Amount	Description	
			+
			7,274.62
02/17	1,176.92	OH Child Suppor CHILDSUPP 230221 202302170011420	
02/22	41.34	REV-DBT-PURCHASE NORTHSTAR CAFE IN 614-2630303 OH	
02/22	29.44	REV-DBT-PURCHASE NORTHSTAR CAFE IN SHAKER HTS OH	
03/06	4,850.00	ONLINE TRANSFER FROM CHECKING 4506788965	
03/07	1,176.92	OH Child Suppor CHILDSUPP 230308 202303070014794	

Interest			Total Interest Paid
Date	Amount	Description	
			+
			.05
03/15	.05	INTEREST	

Daily Balance						Current Balance
Date	Balance	Date	Balance	Date	Balance	
						=
						918.82
02/16	727.75	02/23	1,204.91	03/09	1,916.81	
02/17	1,749.63	03/02	1,045.84	03/10	1,040.58	
02/21	1,534.13	03/06	1,029.66	03/13	918.77	
02/22	1,604.91	03/07	2,206.78	03/15	918.82	

L SA M DOTTORE  
T REE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

**Balance Calculation**

Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	=	.00

**Balance**

Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	28
<b>Payment</b>	
Statement Beginning Date	02/16/23
Statement Closing Date	03/15/23
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	=
	.00



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**Citizens Quest  
Account Statement**

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Beginning March 16, 2023  
through April 17, 2023

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LISA M DOTTORE  
2637 EDGEHILL RD  
CLEVELAND OH 44106-2606

Good news! In our continuing effort to help customers manage the cost and inconvenience of account overdrafts, effective March 28, 2023, we no longer charge the Sustained Overdraft Fee or the Returned Deposited or Cashed Item Fee on consumer accounts. Citizens offers lots of ways to help you manage account overdrafts – including:

- Citizens Peace of Mind™ to reverse overdraft fees
- Citizens Paid Early™ providing access to your funds up to two days early when you have direct deposit
- Automated, no-fee Savings Overdraft Transfer Plan

Visit [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101) for more information about how your account works and the best overdraft solutions for you.

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TRUSTEE FOR CAMILLE B DOTTORE  
Citizens Quest Checking  
XXXXXX-012-3

L SA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

Citizens Quest Checking for XXXXXX-012-3

<b>Balance Calculation</b>			<b>Balance</b>		
Previous Balance		918.82	Average Daily Balance		1,884.88
Checks	-	557.34	Interest		
Withdrawals & Debits	-	1,639.54	Current Interest Rate		.05%
Deposits & Credit	+	3,903.60	Annual Percentage Yield Earned		.05%
Interest Paid	+	.00	Number of Days Interest Earned		33
Current Balance	=	2,825.53	Interest Earned		.09
			Interest Paid This Year		.37

Your next statement period will end on May 15, 2023.

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

<b>Checks</b>						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	918.82
2355	135.00	04/05	2357	272.34	04/05	Total Checks
2356	50.00	04/05	2358	100.00	04/14	557.34

**Withdrawals & Debits**

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

**Total Withdrawals & Debits**

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>-</b>	<b>1,639.54</b>
-------------	---------------	--------------------	----------	-----------------

**ATM/Purchases**

03/21	17.90	9427 DBT PURCHASE - 210013 CVS/PHARMACY #0363CLEVELAND HTSOH
03/22	180.58	9427 DBT PURCHASE - 280300 TROUVE MEDSPA BEACHWOOD OH
03/27	64.70	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY HEOH
03/31	92.88	9427 DBT PURCHASE - 000186 BLUEMERCURY #17204WOODMERE OH
04/10	29.11	9427 POS DEBIT - 491290 4TE*GUARDIAN ALARM800-782-9888 MI
04/14	129.60	9427 DBT PURCHASE - 227418 SQ *CLE MOBILE MEDSOUTH EUCL ID O
04/14	134.28	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY HEOH
04/17	36.77	9427 DBT PURCHASE 241047 TST* Pizzazz on thCleveland OH

**Other Withdrawals & Debits**

03/20	124.65	PRUDENTIAL INS PREM 230320 2L9206040023076
04/04	121.57	AMERICAN EXPRESS ONLINE PMT 230404 CKF560368972POS
04/04	37.79	CLEVELAND WATER ONLINE PMT 230404 CKF560368972POS

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

**Other Withdrawals & Debits (Continued)**

04/07	263.07	TWC - SPECTRUM ONLINE PMT 230407 CKF560368972POS
04/10	406.66	DOMINION ENGY OH ONLINE PMT 230410 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>3,903.60</b>
03/20	1,176.92	OH Child Suppor CHILDSUPP 230321 202303200023925		
03/30	1,026.68	OH Child Suppor CHILDSUPP 230331 202303300001054		
04/14	1,500.00	ONLINE TRANSFER FROM CHECKING 4508788965		
04/14	200.00	DEPOSIT		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>.09</b>
04/17	.09	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>=</b>	<b>2,625.63</b>
03/20	1,971.09	03/31	2,641.71	04/07	1,761.94		
03/21	1,953.19	04/04	2,482.35	04/10	1,326.17		
03/22	1,772.61	04/05	2,075.01	04/14	2,662.31		
03/27	1,707.91	04/06	2,025.01	04/17	2,625.63		
03/30	2,734.59						

L SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

<b>Balance Calculation</b>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
Current Balance	=	.00

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	33
<b>Payment</b>	
Statement Beginning Date	03/16/23
Statement Closing Date	04/17/23
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
Current Balance	= .00

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity this statement period.	Previous Balance
	.00
	Current Balance
	= .00

2023 Totals Year To Date	
Total Fees Charged In 2023	.00
Total Interest Charged In 2023	.00



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**Citizens Quest  
Account Statement**

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Beginning April 18, 2023  
through May 15, 2023

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STATE FOR CAMILLE B DOTTORE  
Citizens Quest Checking  
XXXXXX-012-3

LISA M DOTTORE  
STATE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

**Balance Calculation**

Previous Balance		2,625.63
Checks	-	1,019.69
Withdrawals & Debits	-	3,705.97
Deposits & Credit	+	4,480.76
Interest Paid	+	.06
Current Balance	=	2,380.79

**Balance**

Average Daily Balance 1,450.63

**Interest**

Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	28
Interest Earned	.06
Interest Paid This Year	.43

Your next statement period will end on June 15, 2023.

Good News! As a benefit of your Citizens Quest Checking account, you'll receive a waiver of the \$30.00 Overdraft Line of Credit annual fee that's coming due on your account at your next statement cycle.

## Citizens Quest Checking for XXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	
						2,825.63
2381	931.00	04/19	2383	45.00	05/08	Total Checks
2382	43.69	05/02				1,019.69

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

3,705.97

## ATM Purchases

Date	Amount	Description
4/19	50.40	9427 DBT PURCHASE - 004516 PF CHANGS #8100 BEACHWOOD OH
4/21	5.00	9427 POS DEBIT - 207853 CVS CarePass 800-746-72 87 RI
4/24	3.22	9427 DBT PURCHASE - 230014 CVS/PHARMACY #0363CLEVELAND HTSOH
4/24	152.76	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
4/24	123.59	9427 DBT PURCHASE - 0A750X PANCANORG HTTPWWW.P ANCCA
4/26	211.08	9427 DBT PURCHASE - 211027 LULULEMON ETON CHAWOODMERE OH
4/28	101.52	9427 DBT PURCHASE - 781157 ANTHONY VINCE NAILLYNDHURST OH
5/01	77.76	9427 DBT PURCHASE - 231082 SAKS BEACHWOOD 641BEACHWOOD OH
5/01	181.99	9427 DBT PURCHASE - 210014 NORDSTROM #0227 BEACHWOOD OH
5/01	52.47	9427 DBT PURCHASE - 280012 CVS/PHARMACY #0363CLEVELAND HTSOH
5/08	121.20	9427 DBT PURCHASE - 297416 SQ *SHEAR ELEGANCEWILLOUGH HIOH
5/03	90.87	9427 DBT PURCHASE - 5 00 HEINEN'S GROCERY PEPPER PIK E OH
5/08	43.20	9427 DBT PURCHASE - 267000 ZEN NAIL SPA BEACHWOOD OH
5/09	107.64	9427 DBT PURCHASE - 251034 CLE VINO VOLO CLEVELAND OH
5/10	29.11	9427 POS DEBIT - 166295 4TE*GUARDIAN ALARM800-782-96 88 MI

## Other Withdrawals &amp; Debits

4/19	858.00	US TREASURY IRS PAYMENT 230418 CHECK # 0000002360
4/20	124.85	PRUDENTIAL INS PREM 230420 2L9205040023109
5/02	921.24	AMERICAN EXPRESS ONLINE PMT 230502 CKF5603688972POS
5/02	283.07	TWC - SPECTRUM ONLINE PMT 230502 CKF5603688972POS
5/02	180.70	DOMINION ENGY OH ONLINE PMT 230502 CKF5603688972POS

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

**Other Withdrawals & Debits (Continued)**

05/02            25.90    CLEVELAND WATER ONLINE PMT 230502  
CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>4,480.76</b>
04/27	1,000.00	ONLINE TRANSFER FROM CHECKING -1506788965		
04/28	1,176.92	OH Child Suppor CHILDSUPP 230501 202304280016201		
04/28	1,126.92	OH Child Suppor CHILDSUPP 230501 202304280016202		
05/15	1,176.92	OH Child Suppor CHILDSUPP 230516 202305150014225		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>.06</b>
05/15	.06	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>=</b>	<b>2,380.79</b>
04/19	786.23	04/27	1,165.33	05/08	1,340.56		
04/20	661.58	04/28	3,367.65	05/09	1,232.92		
04/21	656.58	05/01	3,075.43	05/10	1,203.81		
04/24	377.01	05/02	1,640.83	05/15	2,380.79		
04/26	165.33	05/03	1,428.76				



L SA M DOTTORE  
 TREE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

<u>Balance Calculation</u>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	28
<b>Payment</b>	
Statement Beginning Date	04/18/23
Statement Closing Date	05/15/23
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity this statement period

<u>Previous Balance</u>
.00
<u>Current Balance</u>
= .00

2023 Totals Year To Date	
Total Fees Charged In 2023	.00
Total Interest Charged In 2023	.00

NEWS FROM COURT





LJ5759 | BR581 | 1  
 R01P 450  
 P.O. Box 71000  
 Providence, RI 02910

**Citizens Quest  
 Account Statement**

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Beginning May 16, 2023  
 through June 15, 2023

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LISA M DOTTORE  
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 TTEE FOR CAMILLE B DOTTORE  
 Citizens Quest Checking  
 XXXXXX-012-3

LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		2,380.79
Checks	-	467.73
Withdrawals & Debits	-	7,829.12
Deposits & Credit	+	7,923.84
Interest Paid	+	11
<b>Current Balance</b>	<b>=</b>	<b>2,007.89</b>

<b>Balance</b>	
Average Daily Balance	2,506.14
<b>Interest</b>	
Current Interest Rate	.05%
Annual Percentage Yield Earned	0.5%
Number of Days Interest Earned	31
Interest Earned	11
Interest Paid This Year	54

Your next statement period will end on July 18, 2023.

## Citizens Quest Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	2,380.79
2365	230.00	06/09	2367	46.00	06/09	Total Checks
2366	149.04	06/07	2369*	43.69	06/07	467.73

## Withdrawals &amp; Debits \*\*

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

Total Withdrawals &amp; Debits

Date	Amount	Description	-	7,829.12
------	--------	-------------	---	----------

## ATM Purchases

5/18	129.60	9427 DBT PURCHASE - 287419 SQ *CLE MOBILE MEDSOUTH EUCL ID OH
5/18	143.87	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
5/22	5.00	9427 POS DEBIT - 164784 CVS CarePass 800-746-72 87 RI
5/22	323.74	9427 DBT PURCHASE - 281009 THE HOME DEPOT 381CLEVELAND HEIOH
5/25	118.77	9427 DBT PURCHASE - 271034 SQ *GALI'S GARDEN Beachwood OH
5/26	4.00	9427 DBT PURCHASE - 000079 PETITTI GARDEN-BAICHAGRI FALLSOH
5/31	70.20	9427 DBT PURCHASE - 280270 QUALA D NAIL SPA MAYFIELD HTS OH
5/31	264.31	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
5/01	167.18	9427 DBT PURCHASE - 201080 SQ *GALI'S GARDEN Beachwood OH
5/02	7.00	9427 DBT PURCHASE - 000079 PETITTI GARDEN-BAICHAGRI FALLSOH
6/05	40.17	9427 DBT PURCHASE - 240012 CVS/PHARMACY #0363CLEVELAND HTSOH
6/07	187.20	9427 DBT PURCHASE - 258557 SQ *SHEAR ELEGANCEWILLOUGH HIOH
6/08	7.78	9427 DBT PURCHASE - 1 CHICK-FIL-A #04053MAYFIELD H EIOH
6/09	16.48	9427 DBT PURCHASE - 250014 TRADER JOE S #676 WOODMERE OH
5/12	204.50	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
6/15	152.03	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH

## Other Withdrawals &amp; Debits

5/18	400.00	ONLINE TRANSFER TO SAVINGS 4555101665
5/22	124.66	PRUDENTIAL INS PREM 230522 21.9205040023139
5/30	760.66	AMEX EPAYMENT ACH PMT 230530 W2434
5/06	283.07	TWC - SPECTRUM ONLINE PMT 230606 CKF560368872POS
5/06	241.61	FSTENERGY ILLUMI ONLINE PMT 230506 CKF560368972POS

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

**Other Withdrawals & Debits (Continued)**

6/06	147.43	CLEV HEIGHTS WTR ONLINE PMT 230606 CKF560368972POS
6/06	123.99	DOMINION ENGY OH ONLINE PMT 230606 CKF560368972POS
6/06	25.90	CLEVELAND WATER ONLINE PMT 230606 CKF560368972POS
6/09	2,900.00	US TREASURY IRS PAYMENT 230608 CHECK # 000002368
6/12	1,000.00	ONLINE TRANSFER TO CHECKING 4506788965

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	7,923.84
6/26	2,320.00	ONLINE TRANSFER FROM CHECKING 4506788965		
6/30	1,128.92	OH Child Suppor CHILDSUPP 230531 202305300028479		
6/05	2,000.00	ONLINE TRANSFER FROM CHECKING 4506788965		
6/08	1,176.92	OH Child Suppor CHILDSUPP 230609 CITIZENS PAID EARLY		
6/15	1,300.00	DEPOSIT		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	.11
6/15	.11	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						=	2,007.89
6/18	1,707.32	05/31	3,482.91	06/07	4,086.63		
6/22	1,253.93	06/01	3,315.73	06/08	5,255.77		
6/25	1,135.16	06/02	3,308.73	06/09	2,064.31		
6/26	3,451.16	06/05	5,268.56	06/12	859.81		
6/30	3,817.42	06/08	4,466.58	06/15	2,007.89		

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**Overdraft Line of Credit for XXXXXX-012-3**

<u>Balance Calculation</u>			<u>Balance</u>	
Previous Balance		.00	Average Daily Balance	.00
Advances	+	.00	Credit Limit	2,500.00
Fees	+	.00	Available Credit	2,500.00
Interest Charged	+	.00	<b>Interest</b>	
Payments & Credits	-	.00	Annual Percentage Rate	21.00%
Current Balance	=	.00	Daily Periodic Rate	.05753%
			Days in Billing Cycle	31
			<b>Payment</b>	
			Statement Beginning Date	05/16/23
			Statement Closing Date	08/15/23
			Past Due Amount	.00
			Payment Due Date	
			Minimum Payment Due	.00
			Current Balance	= .00

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period	<u>Previous Balance</u>
	.00
	<u>Current Balance</u>
	= .00

2023 Totals Year To Date	
Total Fees Charged In 2023	.00
Total Interest Charged In 2023	.00



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**Citizens Quest  
 Account Statement**

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Beginning June 16, 2023  
 through July 18, 2023

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LISA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

**Balance Calculation**

Previous Balance		2,007.69
Checks	-	1,443.65
Withdrawals & Debits	-	3,261.98
Deposits & Credit	+	8,200.84
Interest Paid	+	.11
<b>Current Balance</b>	<b>=</b>	<b>5,503.21</b>

**Balance**

Average Daily Balance 2,348.82

**Interest**

Current Interest Rate	05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	33
Interest Earned	.11
Interest Paid This Year	.65

Your next statement period will end on August 15, 2023.

## Citizens Quest Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are doublet with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	2,007.89
2364	300.00	06/26	2373	208.00	07/13	Total Checks
2370*	300.00	07/14	2374	108.00	07/13	
2371	180.00	07/10	2376*	55.25	07/11	1,443.65
2372	194.40	07/13	2378*	120.00	07/10	

## Withdrawals &amp; Debits \*\*

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

## Total Withdrawals &amp; Debits

Date	Amount	Description	-	3,281.98
<b>ATM/Purchases</b>				
05/16	127.60	9427 DBT PURCHASE - 280300 TROUVE MEDSPA BEACHWOOD OH		
05/16	260.06	9427 DBT PURCHASE - 000188 BLUEMERCURY #17204WOODMERE OH		
05/21	10.95	9427 DBT PURCHASE - 271044 TST* Stone Oven BcBeachwood OH		
08/21	5.00	9427 POS DEBIT - 226477 CVS CarePass 800-746-72 87 RI		
05/22	178.88	9427 DBT PURCHASE - 000000 PP*Andrews Colour SHAKER HEI GHTO		
05/23	11.97	9427 DBT PURCHASE - 230014 TRADER JOE S #676 WOODMERE OH		
05/23	116.77	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
06/28	50.91	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
03/28	210.70	9427 DBT PURCHASE - 642895 TST* DRIFTWOOD POIGENEVA OH		
06/27	51.62	9427 DBT PURCHASE - 774680 NORTHSTAR CAFE IN 614-263030 3 OH		
06/28	9.38	9427 DBT PURCHASE - 200014 CVS/PHARMACY #0330WOODMERE OH		
06/29	150.00	9427 DBT PURCHASE - 250300 TROUVE MEDSPA BEACHWOOD OH		
03/29	38.70	9427 DBT PURCHASE - 261007 TST* Pizzazz on thCleveland OH		
03/30	137.09	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
07/03	7.10	9427 DBT PURCHASE - 280014 CVS/PHARMACY #0363CLEVELAND HTSOH		
07/03	85.20	9427 DBT PURCHASE - 200300 QUALA D NAIL SPA MAYFIELD H TS OH		
07/03	64.61	9427 DBT PURCHASE - 250015 WHOLEFDS CTR 10199UNIVERSITY HTOH		
07/07	41.71	9427 DBT PURCHASE - 241072 TST* Pizzazz on thCleveland OH		

**Citizens Quest Checking for XXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM/Purchases (Continued)</b>		
6/7/10	211.68	9427 DBT PURCHASE - 231081 LULULEMON ETON CHAWOODMERE OH
6/7/10	257.27	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUN/IVERSITY HECH
6/7/11	29.11	9427 POS DEBIT - 268540 GUARDIAN ALARM COMDIANALARM. COMM
<b>Other Withdrawals &amp; Debits</b>		
6/3/20	124.65	PRUDENTIAL INS PREM 230620 2L9205040023167
6/7/10	418.92	AMERICAN EXPRESS ONLINE PMT 230710 CKF560368972POS
6/7/10	263.07	TWC - SPECTRUM ONLINE PMT 230710 CKF560368972POS
6/7/10	178.00	DOMINION ENGY OH ONLINE PMT 230710 CKF560368972POS
6/7/10	31.84	CLEVELAND WATER ONLINE PMT 230710 CKF560368972POS
6/7/14	189.19	FSTENERGY ILLUMI ONLINE PMT 230714 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	8,200.84
6/5/27	1,127.20	OH Child Suppor CHILDSUPP 230628 CITIZENS PAID EARLY		
6/7/07	3,396.72	DEPOSIT		
6/7/10	1,176.92	OH Child Suppor CHILDSUPP 230711 CITIZENS PAID EARLY		
6/7/12	500.00	ONLINE TRANSFER FROM CHECKING 4506788965		
6/7/17	2,000.00	ONLINE TRANSFER FROM CHECKING 4506788965		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			+	.11
6/7/18	.11	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						=	5,503.21
6/3/16	1,620.23	06/28	1,676.60	07/11	4,000.69		
6/6/20	1,495.58	06/29	1,487.90	07/12	4,500.69		
6/8/21	1,479.63	06/30	1,350.81	07/13	3,992.29		
6/8/22	1,300.75	07/03	1,193.90	07/14	3,503.10		
6/8/23	1,172.01	07/07	1,548.91	07/17	5,503.10		
6/8/26	810.40	07/10	4,085.05	07/18	5,503.21		
6/8/27	1,685.98						



LSA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		.00
Advances	+	.00
Fees	+	.00
Interest Charged	+	.00
Payments & Credits	-	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

<b>Balance</b>	
Average Daily Balance	.00
Credit Limit	2,500.00
Available Credit	2,500.00
<b>Interest</b>	
Annual Percentage Rate	21.00%
Daily Periodic Rate	.05753%
Days in Billing Cycle	33
<b>Payment</b>	
Statement Beginning Date	06/16/23
Statement Closing Date	07/18/23
Past Due Amount	.00
Payment Due Date	
Minimum Payment Due	.00
<b>Current Balance</b>	<b>= .00</b>

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

<b>Previous Balance</b>
.00
<b>Current Balance</b>
= .00

2023 Totals Year To Date	
Total Fees Charged In 2023	.00
Total Interest Charged In 2023	.00






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**Citizens Quest  
 Account Statement**

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Beginning July 19, 2023  
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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<u>Balance Calculation</u>		
Previous Balance		5,603.21
Checks	-	5,998.38
Withdrawals & Debits	-	2,892.74
Deposits & Credit	+	5,470.38
Interest Paid	+	.17
<b>Current Balance</b>	<b>=</b>	<b>2,082.66</b>

<u>Balance</u>		
Average Daily Balance		4,515.40
<b>Interest</b>		
Current Interest Rate		05%
Annual Percentage Yield Earned		05%
Number of Days Interest Earned		28
Interest Earned		17
Interest Paid This Year		.82

Your next statement period will end on September 18, 2023

## Citizens Quest Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	
						5,503.21
2375	118.00	07/19	2383	66.81	08/10	Total Checks
2377*	1,115.00	07/21	2384	100.00	08/14	
2379*	4,317.56	08/01	2380*	120.00	08/07	5,998.36
2382*	160.00	08/11				

## Withdrawals &amp; Debits \*\*

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

## Total Withdrawals &amp; Debits

Date	Amount	Description	=	2,892.74
<b>ATM/Purchases</b>				
7/21	102.47	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
7/21	5.00	9427 POS DEBIT - 228474 CVS CarePass 800-746-72 87 RI		
7/24	96.42	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
7/26	102.50	9427 DBT PURCHASE - 220270 QUALA D NAIL SPA MAYFIELD H TSOH		
7/26	227.53	9427 DBT PURCHASE - 000000 PP*Andrews Colour SHAKER HEI GHTO		
7/26	216.00	9427 DBT PURCHASE - 000000 PP*Andrews Colour SHAKER HEI GHTO		
8/01	122.76	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
8/02	190.64	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH		
8/07	24.49	9427 DBT PURCHASE - 241093 DILLARDS 365 BEACHBEACHWOOD OH		
8/07	132.72	9427 DBT PURCHASE - 221093 DILLARDS 365 BEACHBEACHWOOD OH		
8/08	67.19	9427 DBT PURCHASE - 035523 CEDAR CREEK GRILLE&BEACHWOOD OH		
8/09	29.11	9427 POS DEBIT - 208540 GUARDIAN ALARM COMDIANALARM. COMM		
8/10	41.62	9427 DBT PURCHASE - 251024 T&T Pizzazz on thCleveland OH		
8/11	20.22	9427 DBT PURCHASE - 000063 J PISTONE MARKET WARRENSVI. HTSOH		
8/11	87.00	9427 DBT PURCHASE - 000000 PP*Frenchy's Hair CLEVELAND HEIOH		
8/11	88.78	9427 DBT PURCHASE - 261035 TST* Zhug Cleveland OH		
8/14	57.88	9427 DBT PURCHASE - 226340 AMERICAN AIR001063FORT WORTH TX		
8/14	15.30	9427 DBT PURCHASE - 079881 CURB CHICAGO TAXI QUEENS NY		
8/14	15.92	9427 DBT PURCHASE - 291061 RUSH STREET BAR ORCHICAGO IL		

**Citizens Quest Checking for XXXXXX-012-3 Continued**

*Other Withdrawals & Debits*

07/20	124.65	PRUDENTIAL INS PREM 230720 2L9205040023200
08/08	643.58	AMERICAN EXPRESS ONLINE PMT 230808 CKF560368972POS
08/08	263.07	TWC - SPECTRUM ONLINE PMT 230808 CKF560368972POS
08/08	178.00	DOMINION ENGY OH ONLINE PMT 230808 CKF560368972POS
08/08	37.79	CLEVELAND WATER ONLINE PMT 230808 CKF560368972POS

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	+	5,470.38
07/24	3,116.54	DEPOSIT		
07/24	1,176.92	OH Child Suppor CHILDSUPP 230725 CITIZENS PAID EARLY		
08/07	1,176.92	OH Child Suppor CHILDSUPP 230808 CITIZENS PAID EARLY		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	+	.17
08/15	.17	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	2,082.66
07/19	5,384.21	07/26	7,686.00	08/09	2,736.02		
07/20	5,259.56	08/01	3,245.69	08/10	2,627.59		
07/21	4,037.09	08/02	3,055.05	08/11	2,271.59		
07/24	8,234.13	08/07	3,954.76	08/14	2,082.49		
07/26	7,904.00	08/08	2,765.13	08/15	2,082.66		

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 TEE FOR CAMILLE B DOTTORE

**Overdraft Line of Credit for XXXXX-012-3**

<b>Balance Calculation</b>			<b>Balance</b>	
Previous Balance		.00	Average Daily Balance	.00
Advances	+	.00	Credit Limit	2,500.00
Fees	+	.00	Available Credit	2,500.00
Interest Charged	+	.00	<b>Interest</b>	
Payments & Credits	-	.00	Annual Percentage Rate	21.00%
Current Balance	=	.00	Daily Periodic Rate	.06753%
			Days in Billing Cycle	28
			<b>Payment</b>	
			Statement Beginning Date	07/19/23
			Statement Closing Date	08/15/23
			Past Due Amount	.00
			Payment Due Date	
			Minimum Payment Due	.00
			Current Balance	= .00

**TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3**

No activity this statement period.

<b>Previous Balance</b>
.00
<b>Current Balance</b>
= .00

2023 Totals Year To Date	
Total Fees Charged In 2023	.00
Total Interest Charged In 2023	.00






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**Citizens Quest  
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LISA M DOTTORE  
 TTEE FOR CAMILLE B DOTTORE

**Citizens Quest Checking for XXXXXX-012-3**

<b>Balance Calculation</b>		
Previous Balance		2,082.56
Checks	-	4,041.52
Withdrawals & Debits	-	19,404.56
Deposits & Credit	+	22,581.09
Interest Paid	+	.20
Current Balance	=	1,217.87

<b>Balance</b>	
Average Daily Balance	4,333.99
<b>Interest</b>	
Current Interest Rate	.05%
Annual Percentage Yield Earned	.05%
Number of Days Interest Earned	34
Interest Earned	.20
Interest Paid This Year	1.02

Your next statement period will end on October 17, 2023.

## Citizens Quest Checking for XXXXXX-012-3 Continued

## TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 012-3

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	2,082.66
2381	280.80	08/22	2392	200.00	09/18	Total Checks
2385*	120.00	08/31	2393	160.00	09/14	-
2388*	2,857.25	09/11	2394	140.10	09/11	4,041.52
2389	72.37	09/08	2395	92.00	09/11	
2391*	119.00	09/14				

## Withdrawals &amp; Debits

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

Total Withdrawals &amp; Debits

Date	Amount	Description	-	19,404.56
<b>ATM/Purchases</b>				
8/16	108.00	9427 DBT PURCHASE - 270270 QUALA D NAIL SPA MAYFIELD HTS OH		
8/17	25.00	9427 DBT PURCHASE - 258720 C & J BUS LINES 603-430-11 00 NH		
8/18	198.00	9427 DBT PURCHASE - 291087 SQ *NATIVE SUN Newburypor t MA		
8/21	11.46	9427 POS DEBIT - 301132 CVS/PHARMACY # NEWBURYPOR T MA		
8/21	144.91	9427 DBT PURCHASE - 201016 TST* The Joy Nest Newburypor t MA		
8/21	5.00	9427 POS DEBIT - 772226 CVS CardPass 800-746-72 87 RI		
8/23	111.12	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY HECH		
8/28	111.96	9427 DBT PURCHASE - 201055 TST* Taste RestaurCleveland HeiOH		
8/31	129.60	9427 DBT PURCHASE - 281092 SQ *CLE MOBILE MEDSouth Euclid O		
8/31	58.48	9427 DBT PURCHASE - 270014 WHOLEFDS GTR 10199UNIVERSITY HTOH		
9/01	159.32	9427 DBT PURCHASE - 000000 PP*Andrews Colour SHAKER HEI GHTO		
9/01	88.37	9427 DBT PURCHASE - 4.00 HEINEN'S GROCERY SUNIVERSITY HECH		
9/06	87.20	9427 DBT PURCHASE - 250270 QUALA D NAIL SPA MAYFIELD HTS OH		
9/07	145.80	9427 DBT PURCHASE - 200015 WHOLEFDS CTR 10199UNIVERSITY HTOH		
9/11	29.11	9427 POS DEBIT - 288540 GUARDIAN ALARM COMDIANALARM. COMM		
9/11	89.98	9427 DBT PURCHASE - 000077 MULHOLLAND AND SACBEACHWOOD OH		
9/12	61.51	9427 DBT PURCHASE - 221059 TST* Pizzazz on thCleveland OH		
9/13	90.10	9427 DBT PURCHASE - 217263 BREMEC ON THE HEIGCLEVELAND HEIOH		

**Citizens Quest Checking for XXXXXX-012-3 Continued**

**Withdrawals & Debits (Continued) \*\***

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
<b>ATM Purchases (Continued)</b>		
8/13	114.90	9427 DBT PURCHASE - 280101 THE HOME DEPOT #38CLEVELAND HGTOH
8/14	168.87	9427 DBT PURCHASE - 4 00 HEINEN'S GROCERY SUNIVERSITY HEOH
8/15	898.00	9427 DBT PURCHASE - 230300 RICHARD A CAVOLO DHIGHLAND H EIGO
<b>Other Withdrawals &amp; Debits</b>		
8/21	124.65	PRUDENTIAL INS PREM 230821 2L9205040023230
8/24	12,000.00	ONLINE TRANSFER TO CHECKING 4506788965
8/08	594.87	FSTENERGY ILLUMI ONLINE PMT 230908 CKF560368972POS
8/08	386.17	AMEX EPAYMENT ACH PMT 230908 W9456
8/08	269.12	TWC - SPECTRUM ONLINE PMT 230908 CKF560368972POS
8/08	178.00	DOMINION ENGY OH ONLINE PMT 230908 CKF560368972POS
8/08	115.06	CLEVELAND WATER ONLINE PMT 230908 CKF560368972POS
8/13	2,900.00	US TREASURY IRS PAYMENT 230912 CHECK # 0000002387

**Deposits & Credits**

**Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			<b>+</b>	<b>22,581.09</b>
8/22	12,250.72	STATE OF OHIO TAXREFUNDS 082423 CITIZENS PAID EARLY		
8/22	1,176.92	OH Child Suppor CHILDSUPP 230823 CITIZENS PAID EARLY		
8/01	2,976.53	DEPOSIT		
8/05	1,176.92	OH Child Suppor CHILDSUPP 230906 CITIZENS PAID EARLY		
8/07	5,000.00	ONLINE TRANSFER FROM CHECKING 4506788965		

**Interest**

**Total Interest Paid**

<i>Date</i>	<i>Amount</i>	<i>Description</i>		
			<b>+</b>	<b>.20</b>
8/18	.20	INTEREST		

**Daily Balance**

**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		
						<b>=</b>	<b>1,217.87</b>
8/16	1,974.66	08/28	2,389.40	09/11	5,930.05		
8/17	1,949.66	08/31	2,081.32	09/12	5,868.54		
8/18	1,751.66	09/01	4,800.16	09/13	2,763.54		
8/21	1,465.64	09/05	5,977.08	09/14	2,315.67		
8/22	14,612.48	09/08	5,879.88	09/15	1,417.67		
8/23	14,501.36	09/07	10,734.08	09/18	1,217.87		
8/24	2,501.36	09/08	9,116.49				



Citizens Quest Checking for XXXXXX-012-3 Continued

L SA M DOTTORE  
 TRUSTEE FOR CAMILLE B DOTTORE

Overdraft Line of Credit for XXXXXX-012-3

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance		Average Daily Balance	= .00
Advances	+	Credit Limit	2,500.00
Fees	+	Available Credit	2,500.00
Interest Charged	+	<b>Interest</b>	
Payments & Credits	-	Annual Percentage Rate	= 21.00%
<b>Current Balance</b>	=	Daily Periodic Rate	.05753%
		Days in Billing Cycle	34
		<b>Payment</b>	
		Statement Beginning Date	08/16/23
		Statement Closing Date	09/18/23
		Past Due Amount	.00
		Payment Due Date	
		Minimum Payment Due	.00
		<b>Current Balance</b>	= .00

TRANSACTION DETAILS FOR OVERDRAFT LINE OF CREDIT ACCOUNT ENDING 012-3

No activity this statement period.	<u>Previous Balance</u>
	.00
	<u>Current Balance</u>
	= .00

2023 Totals Year To Date	
Total Fees Charged In 2023	.00
Total Interest Charged In 2023	.00