



**CITIZENS  
COMMUNITY  
BANK**

1418 Dinah Shore Blvd., Winchester, TN 37398  
517 Main St., Huntland, TN 37345

## Statement Ending 10/31/2023

HORTICULTURE EQUIPMENT &

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Account Number: XXXX3601

### ADDRESS SERVICE REQUESTED

HORTICULTURE EQUIPMENT & SERVICE LLC  
PO BOX 192  
ESTILL SPRINGS TN 37330-0192

### Managing Your Accounts

	Branch Name	Citizens Community Bank
	Phone Number	931-967-3342
	Mailing Address	1418 Dinah Shore Blvd. Winchester, TN 37398
	Online Access	www.ccbank.net

### Summary of Accounts

Account Type	Account Number	Ending Balance
COMMERCIAL	XXXX3601	-\$12,608.40

### COMMERCIAL-XXXX3601

#### Account Summary

Date	Description	Amount
10/01/2023	<b>Beginning Balance</b>	<b>-\$12,125.12</b>
	8 Credit(s) This Period	\$72,746.55
	73 Debit(s) This Period	\$73,229.83
10/31/2023	<b>Ending Balance</b>	<b>-\$12,608.40</b>

#### Deposits

Date	Description	Amount
10/04/2023	Wire Deposit ontario inc	\$1,503.50

#### Electronic Credits

Date	Description	Amount
10/05/2023	ACH Deposit INTUIT 94652845 DEPOSIT	\$615.91
10/10/2023	ACH Deposit INTUIT 07486255 DEPOSIT	\$5,050.00
10/13/2023	ACH Deposit D&JGREENHOUSES EPAY	\$61,937.94
10/16/2023	ACH Deposit INTUIT 33082685 DEPOSIT	\$1,377.76
10/25/2023	ACH Deposit INTUIT 78865565 DEPOSIT	\$1,788.78
10/26/2023	ACH Deposit INTUIT 85967815 DEPOSIT	\$165.76
10/30/2023	ACH Deposit INTUIT 93137145 DEPOSIT	\$306.90

#### Electronic Debits

Date	Description	Amount
10/05/2023	ACH Payment U. P. S. RETRY FYMT	\$76.87



THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

LIST BELOW OUTSTANDING CHECKS NOT CHARGED TO YOUR ACCOUNT ON THIS STATEMENT			
DATE	NUMBER	PAYEE	AMOUNT
TOTAL			

ENTER BELOW

BANK BALANCE SHOWN ON THIS STATEMENT	\$	
PLUS - DEPOSITS NOT CREDITED ON THIS STATEMENT		
TOTAL	\$	
LESS-TOTAL OF OUTSTANDING CHECKS (FROM ABOVE)	\$	
SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU DEDUCT FROM THAT BALANCE SERVICE CHARGES (IF ANY) SHOWN ON THIS STATEMENT.		
	\$	

**DIRECT INQUIRIES CONCERNING PREAUTHORIZED TRANSFERS (Direct Deposits) TO:**  
 Citizens Community Bank - If you have arranged to have direct deposits such as Social Security made to your account at least once every 60 days from the same person, company or government office, you can call us at (931) 967-3342 to find out whether or not this deposit has been made.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:**  
 Telephone us at (931) 967-3342  
 or write us at: Citizens Community Bank  
 1418 Dinah Shore Blvd.  
 Winchester, TN 37398

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, please contact us immediately. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. If you should need to contact us, please be sure to:

- 1) Tell us your name and account number.
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information.
- 3) Tell us the dollar amount and the date of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



**COMMERCIAL-XXXX3601 (continued)**

**Electronic Debits (continued)**

<b>Date</b>	<b>Description</b>	<b>Amount</b>
10/10/2023	ACH Payment U. P. S. UPS BIFL	\$190.35
10/11/2023	ACH Payment INTUIT 12948095 TRAN FFE	\$151.00
10/12/2023	ACH Payment INTUIT PYMT SOLN INTUITFMTS	\$43.11
10/16/2023	POS Payment KROGER FU 1840 DECHERD DECHERD TN #1318	\$135.02
10/16/2023	POS Payment KROGER FU 1840 DECHERD DECHERD TN #1318	\$136.46
10/16/2023	ATM/Debit Card Debit TITLEMAX OF WINCHESTER DECHERD TN #1318	\$416.00
10/16/2023	ATM/Debit Card Debit TITLEMAX OF WINCHESTER DECHERD TN #1318	\$600.00
10/16/2023	ATM/Debit Card Debit FACTORYMATI 7707208575 GA #1318	\$2,497.20
10/16/2023	ATM/Debit Card Debit NASHVILLE RUBBER & GAS NASHVILLE TN #1318	\$5,071.01
10/16/2023	ACH Payment INTUIT 38551955 TRAN FEE	\$13.78
10/17/2023	ATM/Debit Card Debit FACTORYMATI 7707208575 GA #1318	\$116.80
10/17/2023	ATM/Debit Card Debit FACTORYMATI 7707208575 GA #1318	\$529.40
10/17/2023	Recurring Payment STARLINK INTERNET 310-6828100 CA #1318	\$120.00
10/18/2023	ATM/Debit Card Debit FACTORYMATI 7707208575 GA #1318	\$66.00
10/23/2023	ACH Payment U. P. S. UPS BIFL	\$43.32
10/23/2023	ACH Payment GEICO PREM COLL F	\$75.68
10/26/2023	ACH Payment INTUIT 84593745 TRAN FFE	\$15.00
10/27/2023	ACH Payment INTUIT 91574125 TRAN FFE	\$5.80
10/30/2023	ACH Payment U. P. S. UPS BIFL	\$292.44
10/31/2023	ACH Payment INTUIT 98888215 TRAN FFE	\$10.74

**Other Debits**

<b>Date</b>	<b>Description</b>	<b>Amount</b>
10/02/2023	Overdraft Charge 0 4,500.00	\$30.00
10/02/2023	Overdraft Charge 11818 1,810.32	\$30.00
10/02/2023	Return Check Chrg 0 76.87	\$30.00
10/02/2023	Return Check Chrg 0 606.00	\$30.00
10/03/2023	Return Check Chrg 11820 714.91	\$30.00
10/05/2023	Overdraft Charge 11819 860.30	\$30.00

**COMMERCIAL-XXXX3601 (continued)****Other Debits (continued)**

<b>Date</b>	<b>Description</b>	<b>Amount</b>
10/05/2023	Overdraft Charge 0 76.87	\$30.00
10/06/2023	Return Check Chrg 0 18.11	\$30.00
10/10/2023	Overdraft Charge 0 190.35	\$30.00
10/11/2023	Overdraft Charge 0 1,075.00	\$30.00
10/11/2023	Overdraft Charge 11822 131.75	\$30.00
10/11/2023	Overdraft Charge 0 151.00	\$30.00
10/12/2023	Overdraft Charge 11825 158.67	\$30.00
10/12/2023	Overdraft Charge 11821 281.90	\$30.00
10/12/2023	Overdraft Charge 0 43.11	\$30.00
10/13/2023	Withdrawal TO HOWELL L. ROWE	\$2,960.00
10/13/2023	Withdrawal LOAN PAYMENTS	\$4,912.56
10/13/2023	Withdrawal wire+fee to tallgrass freight	\$5,315.00
10/13/2023	Withdrawal	\$5,882.75
10/13/2023	Withdrawal WIRE+FEE NORD GEAR	\$9,749.03
10/13/2023	Withdrawal	\$12,935.25
10/17/2023	Overdraft Charge 11824 6,038.67	\$30.00
10/18/2023	Overdraft Charge 11820 714.91	\$30.00
10/20/2023	Withdrawal	\$3,562.25
10/23/2023	Overdraft Charge 0 3,562.25	\$30.00
10/23/2023	Overdraft Charge 11827 148.79	\$30.00
10/23/2023	Overdraft Charge 11826 512.86	\$30.00
10/23/2023	Overdraft Charge 0 43.32	\$30.00
10/23/2023	Overdraft Charge 0 75.68	\$30.00
10/24/2023	Overdraft Charge 11823 321.36	\$30.00
10/26/2023	Overdraft Charge 11828 284.00	\$30.00
10/26/2023	Overdraft Charge 0 15.00	\$30.00
10/27/2023	Withdrawal	\$3,917.25
10/27/2023	Overdraft Charge 0 5.80	\$30.00
10/30/2023	Overdraft Charge 0 3,917.25	\$30.00
10/30/2023	Overdraft Charge 0 292.44	\$30.00
10/31/2023	Overdraft Charge 11831 149.33	\$30.00



**COMMERCIAL-XXXX3601 (continued)**

**Other Debits (continued)**

Date	Description	Amount
10/31/2023	Overdraft Charge 0 10.74	\$30.00
10/31/2023	Analysis Charge	\$1.90

**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
0	10/10/2023	\$1,075.00	11824	10/17/2023	\$6,038.67
11818*	10/02/2023	\$1,810.32	11825	10/12/2023	\$158.67
11819	10/05/2023	\$860.30	11826	10/23/2023	\$512.86
11820	10/18/2023	\$714.91	11827	10/23/2023	\$148.79
11821	10/12/2023	\$281.90	11828	10/26/2023	\$284.00
11822	10/11/2023	\$131.75	11831*	10/31/2023	\$149.33
11823	10/24/2023	\$321.36			

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
10/01/2023	-\$12,125.12	10/11/2023	-\$9,611.30	10/23/2023	-\$9,632.02
10/02/2023	-\$14,055.44	10/12/2023	-\$10,184.98	10/24/2023	-\$9,983.38
10/03/2023	-\$14,085.44	10/13/2023	\$9,998.37	10/25/2023	-\$8,194.60
10/04/2023	-\$12,581.94	10/16/2023	\$2,506.66	10/26/2023	-\$8,387.84
10/05/2023	-\$12,963.20	10/17/2023	-\$4,328.21	10/27/2023	-\$12,340.89
10/06/2023	-\$12,993.20	10/18/2023	-\$5,139.12	10/30/2023	-\$12,386.43
10/10/2023	-\$9,238.55	10/20/2023	-\$8,701.37	10/31/2023	-\$12,608.40

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$780.00	\$4,050.00
Total Returned Item Fees	\$120.00	\$1,530.00





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517 Main St., Huntland, TN 37345

## Statement Ending 10/31/2023

HORTICULTURE EQUIPMENT &

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Account Number: XXXX3601

HORTICULTURE EQUIPMENT & SERVICE LLC 3300 SPRING CREEK ROAD ESTILL SPRINGS, TN 37030		CITIZENS COMMUNITY BANK WINCHESTER & HUNTLAND, TN	11826
PAY TO THE ORDER OF <i>R+L</i>	<i>\$512.86</i>	DOLLARS	11/03/2023 ALAN ROWE AUTHORIZED SIGNATURE
MEMO			
⑆011826⑆ ⑆064104036⑆ ⑆1613601⑆			

#11826      10/23/2023      \$512.86

HORTICULTURE EQUIPMENT & SERVICE LLC 3300 SPRING CREEK ROAD ESTILL SPRINGS, TN 37030		CITIZENS COMMUNITY BANK WINCHESTER & HUNTLAND, TN	11827
PAY TO THE ORDER OF <i>R+L</i>	<i>\$148.79</i>	DOLLARS	11/03/2023 ALAN ROWE AUTHORIZED SIGNATURE
MEMO			
⑆011827⑆ ⑆064104036⑆ ⑆1613601⑆			

#11827      10/23/2023      \$148.79

HORTICULTURE EQUIPMENT & SERVICE LLC 3300 SPRING CREEK ROAD ESTILL SPRINGS, TN 37030		CITIZENS COMMUNITY BANK WINCHESTER & HUNTLAND, TN	11828
PAY TO THE ORDER OF <i>KGS</i>	<i>10/20/23</i> <i>\$284.00</i>	DOLLARS <i>Two Hundred Eighty Four</i>	11/03/2023 ALAN ROWE AUTHORIZED SIGNATURE
MEMO	<i>972344</i>		
⑆011828⑆ ⑆064104036⑆ ⑆1613601⑆			

#11828      10/26/2023      \$284.00

HORTICULTURE EQUIPMENT & SERVICE LLC 3300 SPRING CREEK ROAD ESTILL SPRINGS, TN 37030		CITIZENS COMMUNITY BANK WINCHESTER & HUNTLAND, TN	11831
PAY TO THE ORDER OF <i>R+L</i>	<i>\$149.33</i>	DOLLARS <i>One Hundred Forty Nine</i>	11/03/2023 ALAN ROWE AUTHORIZED SIGNATURE
MEMO			
⑆011831⑆ ⑆064104036⑆ ⑆1613601⑆			

#11831      10/31/2023      \$149.33

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