



**CITIZENS
COMMUNITY
BANK**

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

Statement Ending 12/31/2023

HORTICULTURE EQUIPMENT &

Page 1 of 8

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	\$3,727.65

COMMERCIAL-XXXX3601

Account Summary

Date	Description	Amount
12/01/2023	Beginning Balance	\$2,434.01
	12 Credit(s) This Period	\$81,279.20
	71 Debit(s) This Period	\$79,985.56
12/31/2023	Ending Balance	\$3,727.65

Deposits

Date	Description	Amount
12/04/2023	Deposit	\$2,285.00
12/18/2023	Deposit	\$859.12
12/18/2023	Wire Deposit meridian	\$19,974.00
12/20/2023	Deposit	\$6,500.00
12/22/2023	Deposit	\$1,142.87
12/27/2023	Deposit	\$10,252.86
12/29/2023	Wire Deposit american hort	\$5,636.50

Electronic Credits

Date	Description	Amount
12/01/2023	ACH Deposit RESOURCE ENVIRON VENDORS	\$1,319.72
12/04/2023	POS Debit Reversal COMFORT STES BAKERSFIE BAKERSFIELD CA #1318	\$115.02
12/15/2023	ACH Deposit D&JGREENHOUSES EPAY	\$29,800.00
12/18/2023	ACH Deposit Americhortisu Payment	\$3,000.00
12/20/2023	ACH Deposit INTUIT 29173975 DEPOSIT	\$394.11



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.		
	\$	

PLEASE REFER ANY DISCREPANCIES WITHIN 14 DAYS

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

Date	Description	Amount
12/01/2023	POS Payment USPS PO 4729640307 ESTILL SPRING TN #1318	\$146.00
12/01/2023	POS Payment NNT SHERWIN WILLIAM001 WINCHESTER TN #1318	\$667.07
12/01/2023	ATM/Debit Card Debit HOLSTON GASES MANCHEST MANCHESTER TN #1318	\$598.05
12/01/2023	ATM/Debit Card Debit ANTHEM TAX SERVICES 888-5480478 CA #1318	\$1,250.00
12/04/2023	ATM/Debit Card Debit MOTION INDUSTRIES TN60 205-956-1122 TN #1318	\$76.56
12/04/2023	ATM/Debit Card Debit HOLSTON GASES MANCHEST MANCHESTER TN #1318	\$107.97
12/04/2023	ACH Payment U. P. S. UPS BIFL	\$181.63
12/04/2023	ATM/Debit Card Debit SAGINAW CONTROL AND EN SAGINAW MI #1318	\$492.36
12/11/2023	ACH Payment U. P. S. UPS BIFL	\$212.72
12/15/2023	POS Payment Love's #0764 Outside HILLSBORO TN #1318	\$14.96
12/15/2023	POS Payment O'REILLY 900 WINCHESTER TN #1318	\$169.32
12/15/2023	ACH Payment U. P. S. UPS BILL	\$159.23
12/18/2023	POS Payment CHEVRON 0053019 COURTLAND AL #1318	\$41.16
12/18/2023	ATM/Debit Card Debit VZWRLSS* IVR VB 800-922-0204 FL #1318	\$252.00
12/19/2023	POS Payment Love's #0764 Outside HILLSBORO TN #1318	\$51.40
12/19/2023	POS Payment KROGER #5 1905 N. JACK TULLAHOMA TN #1318	\$97.07
12/19/2023	ATM/Debit Card Debit AMZN Mktp US* 4N0TG1A73 Amzn.com/bill WA	\$376.08
12/19/2023	ATM/Debit Card Debit FACTORYMATI San Jose CA #1318	\$2,848.42
12/20/2023	ATM/Debit Card Debit FACTORYMATI San Jose CA #1318	\$82.50
12/20/2023	ATM/Debit Card Debit FACTORYMATI San Jose CA #1318	\$1,317.15
12/20/2023	ATM/Debit Card Debit KEYSTONE MANUFACTURING ROCHESTER PA #1318	\$1,451.63
12/20/2023	ATM/Debit Card Debit TITLEMAX 8884853629 GA #1318	\$2,563.72
12/20/2023	Recurring Payment EVERYTHINGWEBSITES.COM 888-4972999 CA #1318	\$5.00
12/20/2023	Recurring Payment EVERYTHINGWEBSITES.COM 888-4972999 CA #1318	\$119.00
12/20/2023	ACH Payment INTUIT 38272155 TRAN FEE	\$11.78
12/20/2023	ACH Payment GEICO PREM COLL	\$75.68
12/21/2023	ATM/Debit Card Debit L2G* SERVICE FEE 615-25 615-253-0740 TN #1318	\$0.34

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

Date	Description	Amount
12/21/2023	ATM/Debit Card Debit L2G* TN DEPT OF REVENUE 615-253-0740 TN #1318	\$15.00
12/21/2023	ATM/Debit Card Debit CHATT TOWN RADIATOR SE CHATTANOOGA TN #1318	\$54.55
12/21/2023	ATM/Debit Card Debit ATLAS BOLT & SUPPLY CHATTANOOGA TN #1318	\$84.71
12/21/2023	ATM/Debit Card Debit DISCOUNT PLUMBING AND WINCHESTER TN #1318	\$162.94
12/21/2023	ATM/Debit Card Debit AUTOMATIONDIRECT.COM CUMMING GA #1318	\$232.67
12/22/2023	ATM/Debit Card Debit L2G* SERVICE FEE 615-25 615-253-0740 TN #1318	\$38.98
12/22/2023	ATM/Debit Card Debit BONEFISH 0804 CHATTANOOGA TN #1318	\$114.19
12/22/2023	ATM/Debit Card Debit L2G* TN DEPT OF REVENUE 615-253-0740 TN #1318	\$1,702.34
12/26/2023	ACH Payment U. P. S. UPS BIFL	\$152.46
12/27/2023	POS Payment KROGER FU 1840 DECHERD DECHERD TN #1318	\$37.42
12/28/2023	ATM/Debit Card Debit SHERWIN WILLIAMS 70208 WINCHESTER TN #1318	\$657.57
12/29/2023	POS Payment WAL Wal-Mart Super 000 WINCHESTER TN #1318	\$85.75
12/29/2023	ATM/Debit Card Debit COFFEE FARMERS CO-OP MANCHESTER TN #1318	\$24.13
12/29/2023	ATM/Debit Card Debit HOLSTON GASES MANCHEST MANCHESTER TN #1318	\$1,037.76
12/29/2023	ACH Payment U. P. S. UPS BILL	\$187.96

Other Debits

Date	Description	Amount
12/01/2023	Withdrawal	\$3,301.00
12/04/2023	Overdraft Charge 0 3,301.00	\$30.00
12/04/2023	Overdraft Charge 0 181.63	\$30.00
12/07/2023	Withdrawal	\$7,420.00
12/11/2023	Overdraft Charge 0 212.72	\$30.00
12/13/2023	Overdraft Charge 11841 4,494.64	\$30.00
12/14/2023	Overdraft Charge 11842 3,600.00	\$30.00
12/15/2023	Withdrawal LOAN PAYMENT 60812260	\$231.13
12/15/2023	Withdrawal	\$2,706.00
12/18/2023	Withdrawal	\$459.12
12/19/2023	Withdrawal	\$2,500.00
12/19/2023	Withdrawal WIRE TO NORD GEAR	\$16,639.33
12/20/2023	Withdrawal	\$100.00
12/21/2023	Withdrawal	\$2,476.05
12/22/2023	Withdrawal	\$1,886.50
12/22/2023	Withdrawal	\$2,935.47
12/26/2023	Overdraft Charge 0 1,886.50	\$30.00



COMMERCIAL-XXXX3601 (continued)

Other Debits (continued)

Date	Description	Amount
12/26/2023	Overdraft Charge 0 2,935.47	\$30.00
12/26/2023	Overdraft Charge 0 152.46	\$30.00
12/27/2023	Withdrawal WIRE TO PCI	\$1,945.47
12/29/2023	Withdrawal	\$3,146.92
12/31/2023	Analysis Charge	\$1.15

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
11838	12/18/2023	\$574.80	11842	12/14/2023	\$3,600.00
11839	12/15/2023	\$223.62	11858*	12/20/2023	\$3,995.57
11840	12/19/2023	\$1,976.45	11863*	12/29/2023	\$1,175.11
11841	12/13/2023	\$4,494.64			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/01/2023	-\$2,208.39	12/15/2023	\$9,751.49	12/26/2023	-\$3,862.47
12/04/2023	-\$726.89	12/18/2023	\$32,257.53	12/27/2023	\$4,407.50
12/07/2023	-\$8,146.89	12/19/2023	\$7,768.78	12/28/2023	\$3,749.93
12/11/2023	-\$8,389.61	12/20/2023	\$4,940.86	12/29/2023	\$3,728.80
12/13/2023	-\$12,914.25	12/21/2023	\$1,914.60	12/31/2023	\$3,727.65
12/14/2023	-\$16,544.25	12/22/2023	-\$3,620.01		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$240.00	\$4,500.00
Total Returned Item Fees	\$0.00	\$1,530.00

DEBIT TRANSACTIONS INITIALS SS DATE 12/1/23

CUSTOMER NAME/ACCOUNT Alan Rowe
 DESCRIPTION Alan Rowe
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 3,301.00

RT: 064104036 TC: 151

#0000 12/01/2023 \$3,301.00

ISN: 064104036 Date: 12/04/2023
 Start Time: 1:17:16 PM
 Amount: 2,285.00
 Branch: 1 Account Number: 1613601
 Teller: 2 DDA Credit
 Deposit

Comments:

RT: 064104036 TC: 151

#0000 12/04/2023 \$2,285.00

DEBIT TRANSACTIONS INITIALS SS DATE 12/7/23

CUSTOMER NAME/ACCOUNT Alan Rowe
 DESCRIPTION Alan Rowe
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 7,420.00

RT: 064104036 TC: 151

#0000 12/07/2023 \$7,420.00

DEBIT TRANSACTIONS INITIALS SS DATE 12/15/23

CUSTOMER NAME/ACCOUNT Alan Rowe
 DESCRIPTION Alan Rowe
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 2,706.00

RT: 064104036 TC: 151

#0000 12/15/2023 \$2,706.00

ISN: 064104036 Date: 12/18/2023
 Start Time: 2:17:15 PM
 Amount: 859.12
 Branch: 1 Account Number: 1613601
 Teller: 16 DDA Credit
 Deposit

Comments:

RT: 064104036 TC: 151

#0000 12/18/2023 \$859.12

DEBIT TRANSACTIONS INITIALS SS DATE 12-8-23

CUSTOMER NAME/ACCOUNT Horticulture Equipment
 DESCRIPTION Horticulture Equipment
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 459.12

RT: 064104036 TC: 151

#0000 12/18/2023 \$459.12

DEBIT TRANSACTIONS INITIALS SS DATE 12/19/23

CUSTOMER NAME/ACCOUNT Alan Rowe
 DESCRIPTION Alan Rowe
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 2,500.00

RT: 064104036 TC: 151

#0000 12/19/2023 \$2,500.00

DEBIT TRANSACTIONS INITIALS SS DATE 12-20-23

CUSTOMER NAME/ACCOUNT Horticulture Equipment
 DESCRIPTION Horticulture Equipment
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 100.00

RT: 064104036 TC: 151

#0000 12/20/2023 \$100.00

ISN: 064104036 Date: 12/20/2023
 Start Time: 8:49:09 AM
 Amount: 6,500.00
 Branch: 1 Account Number: 1613601
 Teller: 16 DDA Credit
 Deposit

Comments:

RT: 064104036 TC: 151

#0000 12/20/2023 \$6,500.00

DEBIT TRANSACTIONS INITIALS SS DATE 12-21-23

CUSTOMER NAME/ACCOUNT Alan Rowe
 DESCRIPTION Alan Rowe
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 2,476.05

RT: 064104036 TC: 151

#0000 12/21/2023 \$2,476.05

ISN: 064104036 Date: 12/22/2023
 Start Time: 10:34:14 AM
 Amount: 1,142.87
 Branch: 1 Account Number: 1613601
 Teller: 9 DDA Credit
 Deposit

Comments:

RT: 064104036 TC: 151

#0000 12/22/2023 \$1,142.87

DEBIT TRANSACTIONS INITIALS SS DATE 12/22/23

CUSTOMER NAME/ACCOUNT Alan Rowe
 DESCRIPTION Horticulture Equipment
 SIGNATURE Alan Rowe
 ACCOUNT NUMBER 1613601

01 - DDA WITHDRAWAL	01	000 - DEBIT
13 - MONEY MKT. W/D	01	IRA-SAVCD
14 - CLOSING W/D DDA/SAV	24	INTRA IRA DEBIT (SAV)
20 - SAVINGS W/D	24	DISTRIBUTION (IRA)
	30	PARTIAL W/D
	33	PARTIAL W/D WITH PENALTY
	34	CLOSING CD

LOAN
 00 - ADVANCE
 07 - FORCE POST ADVANCE

\$ 1,886.50

RT: 064104036 TC: 151

#0000 12/22/2023 \$1,886.50



CITIZENS COMMUNITY BANK

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

Statement Ending 12/31/2023

HORTICULTURE EQUIPMENT &

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Account Number: XXXX3601

DEBIT-TRANSACTIONS		INITIALS	DATE
CUSTOMER NAME/ACCOUNT: Alan Rowe		AR	12/22/23
DESCRIPTION: Horticulture Equipment			
SIGNATURE: Alan Rowe			
		1613601	
		115	
		\$ 2935.47	

#0000 12/22/2023 \$2,935.47

ISN:	Date: 12/27/2023
064104036	Start Time: 11:07:42 AM
Branch: 1	Amount: 10,252.86
Teller: 16	Account Number: 1613601
	DDA Credit
	Deposit
Comments:	
RT: 064104036	TC: 151

#0000 12/27/2023 \$10,252.86

DEBIT-TRANSACTIONS		INITIALS	DATE
CUSTOMER NAME/ACCOUNT: Alan Rowe Payroll		AR	12/29/2023
DESCRIPTION: Alan Rowe			
SIGNATURE: Alan Rowe			
		1613601	
		115	
		\$ 3146.92	
27015401-458.00		100.00 Alan CB	
23292401-500.00		277.50 OTIS	
		173.78 COATS	
		17.64	
		1613603	

#0000 12/29/2023 \$3,146.92

HORTICULTURE EQUIPMENT & SERVICE LLC		11838
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: Sherwin + Williams		\$ 574.85
Five Hundred Seventy Four		87 DOLLARS
four		100
MEMO: Alan Rowe		

#11838 12/18/2023 \$574.80

HORTICULTURE EQUIPMENT & SERVICE LLC		11839
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: R/L Carriers		\$ 223.62
Two Hundred Twenty Three		62 DOLLARS
MEMO: Alan Rowe		

#11839 12/15/2023 \$223.62

HORTICULTURE EQUIPMENT & SERVICE LLC		11840
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: KGS		\$ 1976.45
One Thousand Nine Hundred Seventy Six		45 DOLLARS
MEMO: 978756, 978812		

#11840 12/19/2023 \$1,976.45

HORTICULTURE EQUIPMENT & SERVICE LLC		11841
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: PCI		\$ 4,494.64
Four thousand four hundred ninety-four and 64/100		DOLLARS
MEMO: Chrissy Kuchnick, PCI, PO Box 115, Alpena, MI 49707 US		

#11841 12/13/2023 \$4,494.64

HORTICULTURE EQUIPMENT & SERVICE LLC		11842
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: Tall Grass Freight		\$ 3,600.00
Three thousand six hundred and 00/100		DOLLARS
MEMO: Barbara Davis, Tall Grass Freight, Inv. 341032		

#11842 12/14/2023 \$3,600.00

HORTICULTURE EQUIPMENT & SERVICE LLC		11858
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: Volunteer Bearing LLC		\$ 3,995.57
Three thousand nine hundred ninety five dollars & 57/100		DOLLARS
MEMO: Alan Rowe		

#11858 12/20/2023 \$3,995.57

HORTICULTURE EQUIPMENT & SERVICE LLC		11863
3300 SPRING CREEK ROAD		ESTILL SPRINGS, TN 37330
PAY TO THE ORDER OF: R/L Carriers		\$ 1175.11
One Thousand one Hundred seventy Five		11 DOLLARS
MEMO: Alan Rowe		

#11863 12/29/2023 \$1,175.11

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