

4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

ARTISTIC RENOVATIONS OF OHIO LLC
12333 RIDGE RD UNIT 1B
NORTH ROYALTON OH 44133-3766

Statement Ending 10/31/2024

ARTISTIC RENOVATIONS OF OHIO

Page 1 of 8

Primary Account Number: 95161039

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING	95161039	\$32,173.03

FREE SMALL BUSINESS CHECKING - 95161039

Account Summary

Date	Description	Amount		
10/01/2024	Balance Last Statement	\$26,149.25	Minimum Balance	\$6,606.11
	12 Credit(s) This Period	\$228,002.24	Average Ledger Balance	\$37,536.58
	152 Debit(s) This Period	\$221,978.46	Average Available Balance	\$22,731.89
10/31/2024	Balance This Statement	\$32,173.03		

Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2024	Balance Last Statement			\$26,149.25
10/01/2024	435843 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/01/24 AT 10:12	\$1,200.00		\$24,949.25
10/01/2024	CHECK # 8599	\$869.75		\$24,079.50
10/01/2024	22393 POS PUR 09/30 08:49 VIRGINIA TILE CO 734-762-2400 OH 00000000 022~5039	\$300.50		\$23,779.00
10/01/2024	86431 RECURRING 09/30 17:06 PETE AND PETE CO 216-441-4422 OH 66386431 086~4900	\$140.40		\$23,638.60
10/01/2024	728247 PIN PUR 10/01 09:53 THE HOME DEPOT # HIGHLAND HGTS OH 06219713 72~5200	\$104.20		\$23,534.40
10/01/2024	335441 PIN PUR 10/01 10:41 WALGREENS STORE SEVEN HILLS OH 99999999 33544~5912	\$31.09		\$23,503.31
10/01/2024	22392 POS PUR 09/30 08:49 VIRGINIA TILE CO 734-762-2400 OH 00000000 022~5039	\$9.02		\$23,494.29
10/02/2024	DEPOSIT		\$26,519.46	\$50,013.75
10/02/2024	028879 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/02/24 AT 8:25	\$1,000.00		\$49,013.75
10/02/2024	M S INTERNATIONA 7146857500 2TADH8E9J3GNEZO	\$2,688.55		\$46,325.20
10/02/2024	LINCOLN AFS FORDCREDIT 061093352	\$849.95		\$45,475.25
10/02/2024	268251 POS PUR 10/02 10:35 SHELL SERVICE ST SEVEN HILLS OH 40808401 2682~5542	\$55.10		\$45,420.15

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

RECONCILEMENT OF YOUR CHECKING/SAVINGS ACCOUNT

The reconciliation of this statement with your records is essential. Any error must be reported as soon as possible.

Table with 2 columns: Date or Check Number, Amount. Title: CHECKS AND WITHDRAWALS OUTSTANDING. Includes a Total Checks Outstanding row.

TO VERIFY YOUR CHECKBOOK BALANCE FOLLOW THESE SIMPLE STEPS:

- 1 COMPARE transactions shown on this statement with entries in your checkbook. Mark those paid or credited on this statement in your checkbook.
2 COMPARE the check numbers listed on this statement with the entries in your checkbook and mark those paid.
3 LIST AND TOTAL all checks and other withdrawals that remain outstanding including those from previous statements in the space to the left.
4 ENTER into your checkbook and adjust the balance by adding interest credited, pre-authorized deposits or other credit (+) transactions shown on the front of this statement which are not in your checkbook.
5 ENTER into your checkbook and adjust the balance by subtracting service fees, pre-authorized payments or other debit (-) transactions shown on the front of this statement which are not in your checkbook.
6 ENTER 'Current Statement Balance' from the front of this statement. \$
7 ADD deposits made after 'Period Ending Date' of this statement. (+)
8 SUBTRACT checks and withdrawals outstanding. (-) \$
Your checkbook should show this balance. \$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS (EFT) ON YOUR CONSUMER ACCOUNT:

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-555-5455 or write to us at the address shown on your statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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.

- 1) Tell us your name and account number (if any).
2) 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.
3) Tell us the dollar amount of the suspected error.

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 the use of the money during the time it takes us to complete our investigation. A Consumer Account is a deposit account which is used primarily for personal, family or household purposes.

HOW TO CONFIRM PRE-AUTHORIZED DEPOSITS:

If you arranged to have direct deposits made to your Consumer Account at least once every 60 days from the same person or company, you can call us at 1-800-555-5455 to find out whether the deposit was made.



FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
10/02/2024	6657 POS PUR 10/01 17:45 SQ * AIR RITE, IN Lakewood OH 00000000 006657 ~1711	\$23.11		\$45,397.04
10/02/2024	Redeposited Item Charge	\$12.00		\$45,385.04
10/03/2024	891466 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/03/24 AT 8:12	\$2,500.00		\$42,885.04
10/03/2024	191659 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/03/24 AT 9:17	\$4,000.00		\$38,885.04
10/03/2024	CHECK # 8614	\$5,810.00		\$33,075.04
10/03/2024	CHECK # 8613	\$5,520.00		\$27,555.04
10/03/2024	CHECK # 8612	\$3,975.00		\$23,580.04
10/03/2024	IRS USATAXPYMT 270467722301076	\$1,864.24		\$21,715.80
10/03/2024	CHECK # 8617	\$1,000.00		\$20,715.80
10/03/2024	CHECK # 8370	\$1,000.00		\$19,715.80
10/03/2024	149321 PIN PUR 10/03 10:53 THE HOME DEPOT # HIGHLAND HGTS OH 06219714 14~5200	\$380.02		\$19,335.78
10/03/2024	1639 ATM WTD 10/03 11:49 FIRST NAT BANK NORTH ROYALTO OH FN120616 0016~6011	\$200.00		\$19,135.78
10/04/2024	DEPOSIT		\$19,337.77	\$38,473.55
10/04/2024	CHECK # 8579	\$2,510.00		\$35,963.55
10/04/2024	FIRSTENERGY OPCO FE ECHECK 110026177888	\$319.95		\$35,643.60
10/04/2024	55071 POS PUR 10/03 12:37 ALL FLOOR SUPPLI MONROEVILLE, PA 00000000 055~5999	\$185.14		\$35,458.46
10/04/2024	710833 PIN PUR 10/04 10:46 THE HOME DEPOT 6 AURORA OH 06286196 710833 ~5200	\$98.14		\$35,360.32
10/07/2024	637232 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/07/24 AT 11:05	\$3,000.00		\$32,360.32
10/07/2024	CHECK # 8619	\$8,470.00		\$23,890.32
10/07/2024	CHECK # 8618	\$7,040.00		\$16,850.32
10/07/2024	CHECK # 8563	\$1,175.00		\$15,675.32
10/07/2024	CHECK # 8620	\$1,160.53		\$14,514.79
10/07/2024	CHECK # 8565	\$1,000.00		\$13,514.79
10/07/2024	CHECK # 8610	\$990.00		\$12,524.79
10/07/2024	CHECK # 8562	\$905.00		\$11,619.79
10/07/2024	CHECK # 8564	\$500.00		\$11,119.79
10/07/2024	VERIZON WIRELESS PAYMENTS 058312860300001	\$398.93		\$10,720.86
10/07/2024	21247 POS PUR 10/05 10:33 STANCATOS WWW.STANCATOS OH DKPD9YJF 021247 ~5812	\$267.99		\$10,452.87
10/07/2024	CHASE CREDIT CRD EPAY 7858555836	\$200.00		\$10,252.87
10/07/2024	131905 PIN PUR 10/05 19:12 GIANT-EAGLE #638 PARMA OH 99999999 131905 ~5411	\$31.12		\$10,221.75
10/07/2024	13260 PIN PUR 10/06 12:41 SHELL SERVICE ST SEVEN HILLS OH 40808401 0132~5541	\$13.65		\$10,208.10
10/08/2024	786478 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/08/24 AT 16:27	\$1,500.00		\$8,708.10
10/08/2024	CHECK # 8621	\$918.75		\$7,789.35
10/08/2024	739418 PIN PUR 10/08 13:51 LOWE'S #770 BROOKLYN OH 001 428213739418 ~5200	\$396.36		\$7,392.99
10/08/2024	961501 PIN PUR 10/08 11:57 THE HOME DEPOT # CLEVELAND OH 06216426 961501~5200	\$297.97		\$7,095.02
10/08/2024	80828 POS PUR 10/07 14:22 HOME BUILDERS AS 216-447-8700 OH 00000000 080~8699	\$260.00		\$6,835.02

FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
10/08/2024	48798 POS PUR 10/07 18:47 PMT* OHIO OPLATES 877-818-4323 OH 20048798 048~9399	\$68.34		\$6,766.68
10/08/2024	411602 POS PUR 10/08 11:01 Meijer Express 3 SEVEN HILLS OH 001 411602 ~5542	\$58.34		\$6,708.34
10/08/2024	595707 PIN PUR 10/08 09:08 THE HOME DEPOT # HIGHLAND HGTS OH 06219724 59~5200	\$52.23		\$6,656.11
10/08/2024	COMENITY PAY CP WEB PYMT P24279365083065	\$50.00		\$6,606.11
10/09/2024	DEPOSIT		\$35,000.00	\$41,606.11
10/09/2024	IRS USATAXPYMT 270468385581016	\$1,852.36		\$39,753.75
10/10/2024	446740 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/10/24 AT 10:21	\$5,000.00		\$34,753.75
10/10/2024	CHECK # 8590	\$2,300.00		\$32,453.75
10/10/2024	CHECK # 8589	\$1,550.00		\$30,903.75
10/10/2024	204335 PIN PUR 10/10 11:06 THE HOME DEPOT # CLEVELAND OH 06216457 204335~5200	\$375.34		\$30,528.41
10/11/2024	DEPOSIT		\$15,180.00	\$45,708.41
10/11/2024	258726 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/11/24 AT 14:05	\$2,000.00		\$43,708.41
10/11/2024	CHECK # 8616	\$400.00		\$43,308.41
10/11/2024	CHECK # 101024	\$220.84		\$43,087.57
10/11/2024	515877 PIN PUR 10/11 12:28 THE HOME DEPOT # STRONGSVILLE OH 06217654 515~5200	\$121.56		\$42,966.01
10/11/2024	CHECK # 8566	\$50.00		\$42,916.01
10/11/2024	355835 PIN PUR 10/11 14:02 KREDO HARDWARE BROADVIEW HEI OH 07426496 4285~5251	\$17.80		\$42,898.21
10/11/2024	355833 PIN PUR 10/11 13:40 KREDO HARDWARE BROADVIEW HEI OH 07426496 4285~5251	\$6.25		\$42,891.96
10/15/2024	DEPOSIT		\$17,130.00	\$60,021.96
10/15/2024	CHECK # 8623	\$3,000.00		\$57,021.96
10/15/2024	CHECK # 8628	\$2,000.00		\$55,021.96
10/15/2024	CHECK # 8627	\$1,175.00		\$53,846.96
10/15/2024	CHECK # 8598	\$1,160.53		\$52,686.43
10/15/2024	CHECK # 8631	\$1,000.00		\$51,686.43
10/15/2024	CHECK # 8597	\$931.00		\$50,755.43
10/15/2024	CHECK # 8626	\$860.00		\$49,895.43
10/15/2024	CHECK # 8596	\$650.00		\$49,245.43
10/15/2024	64456 PIN PUR 10/15 13:38 THE HOME DEPOT # STRONGSVILLE OH 06217644 064~5200	\$248.70		\$48,996.73
10/15/2024	72113 RECURRING 10/14 14:55 PETE AND PETE CO 216-441-4422 OH 69472113 072~4900	\$140.40		\$48,856.33
10/15/2024	CHECK # 8622	\$135.00		\$48,721.33
10/15/2024	529919 PIN PUR 10/15 09:04 LOWE'S #770 BROOKLYN OH 001 428909529919 ~5200	\$128.52		\$48,592.81
10/15/2024	56985 POS PUR 10/14 10:33 ROYALTON ACE NORTH ROYALTO OH 00002974 056985~5251	\$84.22		\$48,508.59
10/15/2024	212969 POS PUR 10/14 08:28 GET GO #3088 495 BROADVIEW HEI PA 99999999 21~5542	\$53.74		\$48,454.85
10/16/2024	053934 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/16/24 AT 9:27	\$2,000.00		\$46,454.85
10/16/2024	CHECK # 8635	\$10,354.00		\$36,100.85
10/16/2024	CHECK # 8634	\$6,820.00		\$29,280.85
10/16/2024	IRS USATAXPYMT 270469074601771	\$1,852.36		\$27,428.49
10/16/2024	CHECK # 8624	\$1,309.33		\$26,119.16



FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
10/16/2024	13161 POS PUR 10/15 12:27 MARKETPLACE EVEN HTTPSMARKETPL OH GTM3GT6E 01~8699	\$589.60		\$25,529.56
10/16/2024	574103 PIN PUR 10/16 07:25 Larsen Lumber an Brecksville OH 39480001 5741~5039	\$64.80		\$25,464.76
10/17/2024	DEPOSIT		\$36,028.41	\$61,493.17
10/17/2024	CHECK # 8633	\$6,528.41		\$54,964.76
10/17/2024	CHECK # 8591	\$6,000.00		\$48,964.76
10/17/2024	CHECK # 8588	\$700.00		\$48,264.76
10/17/2024	CHECK # 8638	\$500.00		\$47,764.76
10/17/2024	CHECK # 8636	\$300.00		\$47,464.76
10/17/2024	CWD WEB PAY 18537091100224	\$150.00		\$47,314.76
10/17/2024	CHECK # 8593	\$100.00		\$47,214.76
10/17/2024	33124 POS PUR 10/15 21:03 AMZN Mktp US* 6D9 Amzn.com/bill WA 00000000 03~5942	\$26.99		\$47,187.77
10/18/2024	CHECK # 8625	\$6,000.00		\$41,187.77
10/18/2024	CHECK # 8594	\$5,000.00		\$36,187.77
10/18/2024	IRS USATAXPYMT 270469291265683	\$1,950.00		\$34,237.77
10/18/2024	COX COMM CLE BANK DRAFT zgFwlv7orioUA0g	\$199.67		\$34,038.10
10/18/2024	356426 PIN PUR 10/18 13:18 KREDO HARDWARE BROADVIEW HEI OH 07426496 4292~5251	\$71.22		\$33,966.88
10/18/2024	226247 POS PUR 10/18 10:11 BP#2026458BROADV PARMA OH 57961201 226247 ~5542	\$52.33		\$33,914.55
10/21/2024	DEPOSIT		\$16,457.00	\$50,371.55
10/21/2024	287350 INTERNET XFER FR FIRSTRATE SAVINGS XXXXXX2188 ON 10/19/24 AT 0:53		\$4,000.00	\$54,371.55
10/21/2024	836298 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/21/24 AT 21:08	\$1,000.00		\$53,371.55
10/21/2024	221155 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/18/24 AT 23:59	\$3,000.00		\$50,371.55
10/21/2024	CHECK # 8642	\$1,575.00		\$48,796.55
10/21/2024	CHECK # 8644	\$1,500.00		\$47,296.55
10/21/2024	CHECK # 8640	\$1,160.53		\$46,136.02
10/21/2024	CHECK # 8639	\$869.75		\$45,266.27
10/21/2024	CHECK # 8641	\$860.00		\$44,406.27
10/21/2024	TAPP SALE	\$625.00		\$43,781.27
10/21/2024	CHECK # 8630	\$500.00		\$43,281.27
10/21/2024	5914 RECURRING 10/18 13:38 NARIICLEVELAND.C NARICLEVELAND OH DTZSYEXE 00~8699	\$340.00		\$42,941.27
10/21/2024	3121 POS PUR 10/18 19:23 BUFFALO WILD ECO 216-333-1919 OH 00000000 003~5813	\$81.95		\$42,859.32
10/21/2024	Credit One Bank Payment 44161738	\$42.00		\$42,817.32
10/22/2024	721934 INTERNET XFER TO FIRSTRATE SAVINGS XXXXXX2188 ON 10/22/24 AT 10:59	\$4,000.00		\$38,817.32
10/22/2024	CHECK # 8592	\$10,422.88		\$28,394.44
10/22/2024	PROG PREFERRED INS PREM 03855603 ARTIS	\$237.82		\$28,156.62
10/22/2024	COMENITY PAY CP WEB PYMT P24295370484228	\$100.00		\$28,056.62
10/23/2024	DEPOSIT		\$7,000.00	\$35,056.62
10/23/2024	108074 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/23/24 AT 9:57	\$3,000.00		\$32,056.62
10/23/2024	CHECK # 8645	\$5,000.00		\$27,056.62
10/23/2024	IRS USATAXPYMT 270469793295063	\$1,852.36		\$25,204.26

FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
10/23/2024	CHECK # 8647	\$500.00		\$24,704.26
10/23/2024	HARLAND CLARKE CHK ORDERS 19XB86920673500	\$374.76		\$24,329.50
10/23/2024	680136 POS PUR 10/23 12:31 SHELL SERVICE ST BROADVIEW HEI OH 63421201 68~5542	\$50.04		\$24,279.46
10/24/2024	DEPOSIT		\$12,500.00	\$36,779.46
10/24/2024	CHECK # 8648	\$2,101.64		\$34,677.82
10/24/2024	12419 PIN PUR 10/24 11:03 THE HOME DEPOT # STRONGSVILLE OH 06217644 012~5200	\$10.52		\$34,667.30
10/25/2024	DEPOSIT		\$10,962.89	\$45,630.19
10/25/2024	DEPOSIT		\$27,886.71	\$73,516.90
10/25/2024	CHECK # 8655	\$2,000.00		\$71,516.90
10/25/2024	M S INTERNATIONA 7146857500 2TELO7W2CENSBA8	\$231.01		\$71,285.89
10/25/2024	CHECK # 8595	\$200.00		\$71,085.89
10/25/2024	67683 PIN PUR 10/25 13:22 THE HOME DEPOT # CLEVELAND OH 06216457 067683~5200	\$117.72		\$70,968.17
10/28/2024	722154 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 10/26/24 AT 9:20	\$6,000.00		\$64,968.17
10/28/2024	CHECK # 8629	\$6,000.00		\$58,968.17
10/28/2024	CHECK # 8660	\$3,200.00		\$55,768.17
10/28/2024	CHECK # 8653	\$2,000.00		\$53,768.17
10/28/2024	IRS USATAXPYMT 270470290819364	\$1,852.36		\$51,915.81
10/28/2024	CHECK # 8652	\$1,355.00		\$50,560.81
10/28/2024	CHECK # 8654	\$1,256.53		\$49,304.28
10/28/2024	CHECK # 8664	\$1,000.00		\$48,304.28
10/28/2024	CHECK # 8656	\$897.50		\$47,406.78
10/28/2024	CHECK # 8651	\$860.00		\$46,546.78
10/28/2024	CHECK # 8667	\$824.69		\$45,722.09
10/28/2024	CHECK # 8659	\$760.00		\$44,962.09
10/28/2024	CHECK # 8643	\$750.00		\$44,212.09
10/28/2024	902611 POS PUR 10/25 22:01 SUNOCO 045758580 INDEPENDENCE OH 27557203 902~5542	\$53.24		\$44,158.85
10/29/2024	SURCHARGE FEE 279558 ATM WTD 10/29 13:17 Horseshoe LV - LAS VEGAS NV CPSU1109 0	\$1.99		\$44,156.86
10/29/2024	CHECK # 8658	\$5,950.00		\$38,206.86
10/29/2024	CHECK # 8646	\$2,880.00		\$35,326.86
10/29/2024	279558 ATM WTD 10/29 13:17 Horseshoe LV - LAS VEGAS NV CPSU1109 00234974~6011	\$410.00		\$34,916.86
10/29/2024	36149 RECURRING 10/28 19:48 PETE AND PETE CO 216-441-4422 OH 65736149 036~4900	\$194.40		\$34,722.46
10/29/2024	14961 POS PUR 10/28 05:15 Data Design Syst 513-5193258 OH 00808555 0149~7372	\$29.95		\$34,692.51
10/29/2024	FEE FOR ATM WTD 10/29 13:17 Horseshoe LV - LAS VEGAS NV CPSU1109 00234974~6011	\$2.95		\$34,689.56
10/30/2024	SURCHARGE FEE 580632 ATM WTD 10/30 12:24 EVI* THE COSMOPO LAS VEGAS NV NVTX08	\$1.99		\$34,687.57
10/30/2024	580632 ATM WTD 10/30 12:24 EVI* THE COSMOPO LAS VEGAS NV NVTX08 006679~6011	\$410.00		\$34,277.57
10/30/2024	FEE FOR ATM WTD 10/30 12:24 EVI* THE COSMOPO LAS VEGAS NV NVTX08 006679~6011	\$2.95		\$34,274.62
10/31/2024	CHECK # 8668	\$1,100.00		\$33,174.62
10/31/2024	CHECK # 8669	\$1,000.00		\$32,174.62
10/31/2024	NEGATIVE COLLECTED BALANCE FEE	\$1.59		\$32,173.03
10/31/2024	Balance This Statement			\$32,173.03

FREE SMALL BUSINESS CHECKING - 95161039 (continued)
Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
8370	10/03/2024	\$1,000.00	8616*	10/11/2024	\$400.00	8641	10/21/2024	\$860.00
8562*	10/07/2024	\$905.00	8617	10/03/2024	\$1,000.00	8642	10/21/2024	\$1,575.00
8563	10/07/2024	\$1,175.00	8618	10/07/2024	\$7,040.00	8643	10/28/2024	\$750.00
8564	10/07/2024	\$500.00	8619	10/07/2024	\$8,470.00	8644	10/21/2024	\$1,500.00
8565	10/07/2024	\$1,000.00	8620	10/07/2024	\$1,160.53	8645	10/23/2024	\$5,000.00
8566	10/11/2024	\$50.00	8621	10/08/2024	\$918.75	8646	10/29/2024	\$2,880.00
8579*	10/04/2024	\$2,510.00	8622	10/15/2024	\$135.00	8647	10/23/2024	\$500.00
8588*	10/17/2024	\$700.00	8623	10/15/2024	\$3,000.00	8648	10/24/2024	\$2,101.64
8589	10/10/2024	\$1,550.00	8624	10/16/2024	\$1,309.33	8651*	10/28/2024	\$860.00
8590	10/10/2024	\$2,300.00	8625	10/18/2024	\$6,000.00	8652	10/28/2024	\$1,355.00
8591	10/17/2024	\$6,000.00	8626	10/15/2024	\$860.00	8653	10/28/2024	\$2,000.00
8592	10/22/2024	\$10,422.88	8627	10/15/2024	\$1,175.00	8654	10/28/2024	\$1,256.53
8593	10/17/2024	\$100.00	8628	10/15/2024	\$2,000.00	8655	10/25/2024	\$2,000.00
8594	10/18/2024	\$5,000.00	8629	10/28/2024	\$6,000.00	8656	10/28/2024	\$897.50
8595	10/25/2024	\$200.00	8630	10/21/2024	\$500.00	8658*	10/29/2024	\$5,950.00
8596	10/15/2024	\$650.00	8631	10/15/2024	\$1,000.00	8659	10/28/2024	\$760.00
8597	10/15/2024	\$931.00	8633*	10/17/2024	\$6,528.41	8660	10/28/2024	\$3,200.00
8598	10/15/2024	\$1,160.53	8634	10/16/2024	\$6,820.00	8664*	10/28/2024	\$1,000.00
8599	10/01/2024	\$869.75	8635	10/16/2024	\$10,354.00	8667*	10/28/2024	\$824.69
8610*	10/07/2024	\$990.00	8636	10/17/2024	\$300.00	8668	10/31/2024	\$1,100.00
8612*	10/03/2024	\$3,975.00	8638*	10/17/2024	\$500.00	8669	10/31/2024	\$1,000.00
8613	10/03/2024	\$5,520.00	8639	10/21/2024	\$869.75	101024*	10/11/2024	\$220.84
8614	10/03/2024	\$5,810.00	8640	10/21/2024	\$1,160.53			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2024	\$23,494.29	10/11/2024	\$42,891.96	10/24/2024	\$34,667.30
10/02/2024	\$45,385.04	10/15/2024	\$48,454.85	10/25/2024	\$70,968.17
10/03/2024	\$19,135.78	10/16/2024	\$25,464.76	10/28/2024	\$44,158.85
10/04/2024	\$35,360.32	10/17/2024	\$47,187.77	10/29/2024	\$34,689.56
10/07/2024	\$10,208.10	10/18/2024	\$33,914.55	10/30/2024	\$34,274.62
10/08/2024	\$6,606.11	10/21/2024	\$42,817.32	10/31/2024	\$32,173.03
10/09/2024	\$39,753.75	10/22/2024	\$28,056.62		
10/10/2024	\$30,528.41	10/23/2024	\$24,279.46		

4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

ARTISTIC RENOVATIONS OF OHIO LLC
12333 RIDGE RD UNIT 1B
NORTH ROYALTON OH 44133-3766

Statement Ending 11/29/2024

ARTISTIC RENOVATIONS OF OHIO

Page 1 of 6

Primary Account Number: 95161039

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING	95161039	\$26,261.59

FREE SMALL BUSINESS CHECKING - 95161039

Account Summary

Date	Description	Amount		
11/01/2024	Balance Last Statement	\$32,173.03	Minimum Balance	\$10,213.99
	14 Credit(s) This Period	\$147,927.82	Average Ledger Balance	\$28,613.81
	115 Debit(s) This Period	\$153,839.26	Average Available Balance	\$21,140.96
11/29/2024	Balance This Statement	\$26,261.59		

Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2024	Balance Last Statement			\$32,173.03
11/01/2024	886544 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/01/24 AT 16:23	\$3,000.00		\$29,173.03
11/01/2024	CHECK # 8661	\$1,743.16		\$27,429.87
11/01/2024	CHECK # 8663	\$1,538.99		\$25,890.88
11/01/2024	CHECK # 8650	\$377.52		\$25,513.36
11/04/2024	583495 INTERNET XFER FR BUSINESS CHECKING XXXXXX1005 ON 11/04/24 AT 17:58		\$200.00	\$25,713.36
11/04/2024	581194 INTERNET XFER FR FIRSTRATE SAVINGS XXXXXX2188 ON 11/04/24 AT 17:57		\$3,800.00	\$29,513.36
11/04/2024	CHECK # 8665	\$5,280.00		\$24,233.36
11/04/2024	CHECK # 8671	\$1,675.00		\$22,558.36
11/04/2024	CHECK # 8675	\$1,480.00		\$21,078.36
11/04/2024	CHECK # 8673	\$1,184.53		\$19,893.83
11/04/2024	CHECK # 8674	\$1,000.00		\$18,893.83
11/04/2024	CHECK # 8672	\$905.88		\$17,987.95
11/04/2024	CHECK # 8670	\$860.00		\$17,127.95
11/04/2024	LINCOLN AFS FORDCREDIT 061093352	\$849.95		\$16,278.00
11/04/2024	23912 POS PUR 11/01 15:19 HAMILTON PARKER COLUMBUS OH 00001506 023912 ~5200	\$592.07		\$15,685.93

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>



FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/04/2024	633238 PIN PUR 11/03 12:11 SHELL SERVICE ST SEVEN HILLS OH 40808401 6332~5541	\$39.51		\$15,646.42
11/04/2024	15774 POS PUR 11/01 23:30 KAPTYN MOBILITY WWW.KAPTYN.CO NV GJ0QGY26 015~4121	\$24.72		\$15,621.70
11/05/2024	DEPOSIT		\$11,333.96	\$26,955.66
11/05/2024	DEPOSIT		\$12,000.00	\$38,955.66
11/05/2024	CHECK # 8676	\$3,370.00		\$35,585.66
11/05/2024	CHECK # 8649	\$3,000.00		\$32,585.66
11/05/2024	CHECK # 8677	\$2,156.00		\$30,429.66
11/05/2024	VERIZON WIRELESS PAYMENTS 058312860300001	\$433.26		\$29,996.40
11/05/2024	FIRSTENERGY OPCO FE ECHECK 110026177888	\$259.36		\$29,737.04
11/05/2024	361806 PIN PUR 11/05 14:50 THE HOME DEPOT # HIGHLAND HGTS OH 06219660 36~5200	\$16.04		\$29,721.00
11/06/2024	914343 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/06/24 AT 12:49	\$2,000.00		\$27,721.00
11/06/2024	913186 INTERNET XFER TO FIRSTRATE SAVINGS XXXXXX2188 ON 11/06/24 AT 12:49	\$5,800.00		\$21,921.00
11/06/2024	CHECK # 8666	\$7,227.00		\$14,694.00
11/06/2024	IRS USATAXPYMT 270471124878965	\$1,852.34		\$12,841.66
11/06/2024	26232 POS PUR 11/05 18:51 MEIJER EXPRESS 3 SEVEN HILLS OH 00000000 0262~5542	\$51.90		\$12,789.76
11/06/2024	COMENITY PAY CP WEB PYMT P24310374664517	\$42.00		\$12,747.76
11/07/2024	DEPOSIT		\$20,265.00	\$33,012.76
11/07/2024	716167 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/07/24 AT 8:30	\$3,500.00		\$29,512.76
11/07/2024	83720 POS PUR 11/07 03:56 O'BRIEN CUT STON 216-6639788 OH 00000000 0837~1799	\$730.08		\$28,782.68
11/07/2024	CHASE CREDIT CRD EPAY 7935390648	\$225.00		\$28,557.68
11/07/2024	775589 PIN PUR 11/07 09:14 LOWE'S #770 BROOKLYN OH 001 431209775589 ~5200	\$49.18		\$28,508.50
11/08/2024	DEPOSIT		\$6,937.00	\$35,445.50
11/08/2024	21378 RECURRING 11/07 05:42 NARIICLEVELAND.C NARICLEVELAND OH DTZSYEXE 02~8699	\$845.00		\$34,600.50
11/08/2024	148770 PIN PUR 11/08 11:26 THE HOME DEPOT # STRONGSVILLE OH 06217654 148~5200	\$14.52		\$34,585.98
11/12/2024	676078 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/12/24 AT 7:47	\$1,500.00		\$33,085.98
11/12/2024	CHECK # 8683	\$2,000.00		\$31,085.98
11/12/2024	CHECK # 8680	\$1,175.00		\$29,910.98
11/12/2024	CHECK # 8682	\$1,160.53		\$28,750.45
11/12/2024	CHECK # 8681	\$1,017.13		\$27,733.32
11/12/2024	CHECK # 8684	\$1,000.00		\$26,733.32
11/12/2024	TAPP SALE	\$950.00		\$25,783.32
11/12/2024	CHECK # 8679	\$860.00		\$24,923.32
11/12/2024	13773 POS PUR 11/11 08:21 VIRGINIA TILE CO 734-762-2400 OH 00000000 013~5039	\$791.33		\$24,131.99
11/12/2024	39290 POS PUR 11/11 13:56 FLOOR AND DECOR WARRENSVILLE OH 00363644 0392~5713	\$159.51		\$23,972.48
11/12/2024	26250 RECURRING 11/08 13:57 PETE AND PETE CO 216-441-4422 OH 74026250 026~4900	\$140.40		\$23,832.08

FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
11/12/2024	629088 PIN PUR 11/11 10:50 ACE 51 INDEPENDENCE OH 07575191 431~5251	\$64.64		\$23,767.44
11/12/2024	463668 POS PUR 11/11 09:17 SHELL SERVICE ST SEVEN HILLS OH 40808401 4636~5542	\$48.41		\$23,719.03
11/12/2024	13772 POS PUR 11/11 08:21 VIRGINIA TILE CO 734-762-2400 OH 00000000 013~5039	\$23.74		\$23,695.29
11/13/2024	DEPOSIT		\$16,819.74	\$40,515.03
11/13/2024	737270 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/13/24 AT 12:02	\$2,000.00		\$38,515.03
11/13/2024	CHECK # 8678	\$8,300.00		\$30,215.03
11/13/2024	IRS USATAXPYMT 270471801782783	\$1,852.34		\$28,362.69
11/13/2024	CHECK # 111224	\$755.77		\$27,606.92
11/13/2024	1991 ATM WTD 11/13 11:25 FIRST NAT BANK NORTH ROYALTO OH FN120616 0019~6011	\$400.00		\$27,206.92
11/13/2024	Withdrawal	\$400.00		\$26,806.92
11/13/2024	72484 POS PUR 11/12 10:55 On The Spot Dry BROADVIEW HTS OH 76353505 072~7216	\$124.39		\$26,682.53
11/13/2024	22334 POS PUR 11/12 18:38 CLEATS 440-2372665 OH 00000000 022334 ~5812	\$98.17		\$26,584.36
11/14/2024	DEPOSIT		\$17,960.00	\$44,544.36
11/14/2024	PROVISIONAL CREDIT FOR ITEM POSTED ON 11/13/2024/ATM WTD FNB FN120616		\$400.00	\$44,944.36
11/14/2024	CHECK # 8688	\$7,810.00		\$37,134.36
11/14/2024	CAPITAL ONE ONLINE PMT 3YJXXQPM7AVJJ1N	\$150.00		\$36,984.36
11/14/2024	0619 RECURRING 11/13 13:08 NARICLEVELAND.C NARICLEVELAND OH DTZSYEXE 00~8699	\$65.00		\$36,919.36
11/14/2024	359013 PIN PUR 11/14 13:13 KREDO HARDWARE BROADVIEW HEI OH 07426496 4319~5251	\$46.42		\$36,872.94
11/15/2024	DEPOSIT		\$8,673.49	\$45,546.43
11/15/2024	723232 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/15/24 AT 8:36	\$1,500.00		\$44,046.43
11/15/2024	CHECK # 8685	\$1,150.00		\$42,896.43
11/15/2024	11942 POS PUR 11/14 13:21 MATTRESS FIRM 09 866-942-3551 TX 01904102 011~5712	\$1,025.96		\$41,870.47
11/15/2024	CHECK # 8687	\$100.00		\$41,770.47
11/15/2024	52209 POS PUR 11/15 15:43 SHERWIN-WILLIAMS BEREA OH 05872629 052209 ~5231	\$50.08		\$41,720.39
11/15/2024	246914 POS PUR 11/15 09:17 SHELL SERVICE ST BROADVIEW HEI OH 63421201 24~5542	\$47.31		\$41,673.08
11/18/2024	977836 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/18/24 AT 8:30	\$1,000.00		\$40,673.08
11/18/2024	283629 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/18/24 AT 14:07	\$1,500.00		\$39,173.08
11/18/2024	CHECK # 8695	\$2,995.00		\$36,178.08
11/18/2024	CHECK # 8693	\$1,575.00		\$34,603.08
11/18/2024	CHECK # 8691	\$1,160.53		\$33,442.55
11/18/2024	CHECK # 8694	\$973.88		\$32,468.67
11/18/2024	CHECK # 8692	\$860.00		\$31,608.67
11/18/2024	88849 POS PUR 11/15 15:09 MARKETPLACE EVEN MARKETPLACEEV OH GTM3GT6E 08~8699	\$589.60		\$31,019.07
11/18/2024	CHECK # 8697	\$480.00		\$30,539.07
11/18/2024	149361 PIN PUR 11/18 09:12 THE HOME DEPOT # STRONGSVILLE OH 06217644 149~5200	\$8.90		\$30,530.17
11/19/2024	CHECK # 8689	\$7,644.00		\$22,886.17
11/19/2024	IRS USATAXPYMT 270472453461908	\$1,950.00		\$20,936.17



FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
11/19/2024	CHECK # 8698	\$1,300.00		\$19,636.17
11/19/2024	CHECK # 8686	\$250.00		\$19,386.17
11/19/2024	CAPITAL ONE ONLINE PMT 3YJXXPK1CFHDMSD	\$175.00		\$19,211.17
11/19/2024	167350 PIN PUR 11/19 11:13 THE HOME DEPOT # CLEVELAND OH 06216457 167350~5200	\$136.99		\$19,074.18
11/19/2024	Credit One Bank Payment 44161738	\$75.00		\$18,999.18
11/19/2024	26300 POS PUR 11/17 18:00 CASAMELS PIZZA 216-6619700 OH 00000000 026300~5812	\$44.36		\$18,954.82
11/20/2024	DEPOSIT		\$7,533.65	\$26,488.47
11/20/2024	PROG PREFERRED INS PREM 03855603 ARTIS	\$237.82		\$26,250.65
11/20/2024	M S INTERNATIONA 7146857500 2TJBS7E1HWKVY2T	\$233.75		\$26,016.90
11/21/2024	662004 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/21/24 AT 9:25	\$2,000.00		\$24,016.90
11/21/2024	IRS USATAXPYMT 270472662803727	\$1,852.34		\$22,164.56
11/21/2024	598171 POS PUR 11/21 08:35 BP#2026458BROADV PARMA OH 57961201 598171 ~5542	\$37.78		\$22,126.78
11/21/2024	48402 POS PUR 11/20 17:21 GoFundMe Support GOFUNDME.COM CA 00000000 048~8398	\$23.80		\$22,102.98
11/22/2024	DEPOSIT		\$8,926.76	\$31,029.74
11/22/2024	551155 PIN PUR 11/22 09:23 THE HOME DEPOT # CLEVELAND OH 06216446 551155~5200	\$30.95		\$30,998.79
11/25/2024	273629 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/25/24 AT 11:11	\$1,000.00		\$29,998.79
11/25/2024	CHECK # 8696	\$7,400.00		\$22,598.79
11/25/2024	CHECK # 8690	\$6,809.97		\$15,788.82
11/25/2024	CHECK # 8702	\$3,435.00		\$12,353.82
11/25/2024	CHECK # 8701	\$1,175.00		\$11,178.82
11/25/2024	CHECK # 8700	\$860.00		\$10,318.82
11/25/2024	46134 POS PUR 11/22 11:15 FLOOR AND DECOR WARRENSVILLE OH 00363644 0461~5713	\$72.71		\$10,246.11
11/25/2024	772478 PIN PUR 11/25 10:48 Larsen Lumber an Brecksville OH 39480001 7724~5039	\$20.26		\$10,225.85
11/25/2024	360030 PIN PUR 11/25 10:03 KREDO HARDWARE BROADVIEW HEI OH 07426496 4330~5251	\$11.86		\$10,213.99
11/26/2024	DEPOSIT		\$21,578.22	\$31,792.21
11/26/2024	CHECK # 8703	\$931.00		\$30,861.21
11/26/2024	CHECK # 8704	\$720.00		\$30,141.21
11/26/2024	73872 POS PUR 11/26 08:40 SHELL SERVICE ST BROADVIEW HEI OH 63421201 07~5542	\$50.59		\$30,090.62
11/27/2024	DEPOSIT		\$11,500.00	\$41,590.62
11/27/2024	253128 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 11/27/24 AT 7:37	\$2,000.00		\$39,590.62
11/27/2024	CHECK # 8708	\$5,770.00		\$33,820.62
11/27/2024	CHECK # 8713	\$2,000.00		\$31,820.62
11/27/2024	IRS USATAXPYMT 270473222972260	\$1,852.34		\$29,968.28
11/27/2024	CHECK # 8707	\$379.03		\$29,589.25
11/27/2024	17972 POS PUR 11/26 17:35 PAYPAL * CLEVELAN 402-935-7733 OH 00000000 017~8699	\$100.00		\$29,489.25
11/29/2024	CHECK # 8657	\$1,808.67		\$27,680.58
11/29/2024	CHECK # 8716	\$1,000.00		\$26,680.58

FREE SMALL BUSINESS CHECKING - 95161039 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
11/29/2024	22383 POS PUR 11/27 08:37 VIRGINIA TILE CO 734-762-2400 OH 00000000 022~5039	\$159.26		\$26,521.32
11/29/2024	COMENITY PAY CP WEB PYMT P24332381515750	\$125.00		\$26,396.32
11/29/2024	CWD WEB PAY 18932056112724	\$100.00		\$26,296.32
11/29/2024	5862 POS PUR 11/28 04:11 Data Design Syst 513-5193258 OH 00808555 0058~7372	\$29.95		\$26,266.37
11/29/2024	22382 POS PUR 11/27 08:37 VIRGINIA TILE CO 734-762-2400 OH 00000000 022~5039	\$4.78		\$26,261.59
11/29/2024	Balance This Statement			\$26,261.59

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
8649	11/05/2024	\$3,000.00	8679	11/12/2024	\$860.00	8695	11/18/2024	\$2,995.00
8650	11/01/2024	\$377.52	8680	11/12/2024	\$1,175.00	8696	11/25/2024	\$7,400.00
8657*	11/29/2024	\$1,808.67	8681	11/12/2024	\$1,017.13	8697	11/18/2024	\$480.00
8661*	11/01/2024	\$1,743.16	8682	11/12/2024	\$1,160.53	8698	11/19/2024	\$1,300.00
8663*	11/01/2024	\$1,538.99	8683	11/12/2024	\$2,000.00	8700*	11/25/2024	\$860.00
8665*	11/04/2024	\$5,280.00	8684	11/12/2024	\$1,000.00	8701	11/25/2024	\$1,175.00
8666	11/06/2024	\$7,227.00	8685	11/15/2024	\$1,150.00	8702	11/25/2024	\$3,435.00
8670*	11/04/2024	\$860.00	8686	11/19/2024	\$250.00	8703	11/26/2024	\$931.00
8671	11/04/2024	\$1,675.00	8687	11/15/2024	\$100.00	8704	11/26/2024	\$720.00
8672	11/04/2024	\$905.88	8688	11/14/2024	\$7,810.00	8707*	11/27/2024	\$379.03
8673	11/04/2024	\$1,184.53	8689	11/19/2024	\$7,644.00	8708	11/27/2024	\$5,770.00
8674	11/04/2024	\$1,000.00	8690	11/25/2024	\$6,809.97	8713*	11/27/2024	\$2,000.00
8675	11/04/2024	\$1,480.00	8691	11/18/2024	\$1,160.53	8716*	11/29/2024	\$1,000.00
8676	11/05/2024	\$3,370.00	8692	11/18/2024	\$860.00	111224*	11/13/2024	\$755.77
8677	11/05/2024	\$2,156.00	8693	11/18/2024	\$1,575.00			
8678	11/13/2024	\$8,300.00	8694	11/18/2024	\$973.88			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2024	\$25,513.36	11/13/2024	\$26,584.36	11/22/2024	\$30,998.79
11/04/2024	\$15,621.70	11/14/2024	\$36,872.94	11/25/2024	\$10,213.99
11/05/2024	\$29,721.00	11/15/2024	\$41,673.08	11/26/2024	\$30,090.62
11/06/2024	\$12,747.76	11/18/2024	\$30,530.17	11/27/2024	\$29,489.25
11/07/2024	\$28,508.50	11/19/2024	\$18,954.82	11/29/2024	\$26,261.59
11/08/2024	\$34,585.98	11/20/2024	\$26,016.90		
11/12/2024	\$23,695.29	11/21/2024	\$22,102.98		



First National Bank

4140 E. State Street
Hermitage, PA 16148

Statement Ending 12/31/2024

ARTISTIC RENOVATIONS OF OHIO

Page 1 of 6

Primary Account Number: 95161039

ADDRESS SERVICE REQUESTED

ARTISTIC RENOVATIONS OF OHIO LLC
12333 RIDGE RD UNIT 1B
NORTH ROYALTON OH 44133-3766

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING	95161039	\$13,790.07

FREE SMALL BUSINESS CHECKING - 95161039

Account Summary

Date	Description	Amount		
11/30/2024	Balance Last Statement	\$26,261.59	Minimum Balance	\$13,790.07
	8 Credit(s) This Period	\$146,693.74	Average Ledger Balance	\$31,112.49
	111 Debit(s) This Period	\$159,165.26	Average Available Balance	\$25,697.90
12/31/2024	Balance This Statement	\$13,790.07		

Account Activity

Post Date	Description	Debits	Credits	Balance
11/30/2024	Balance Last Statement			\$26,261.59
12/02/2024	DEPOSIT		\$23,454.11	\$49,715.70
12/02/2024	CHECK # 8706	\$3,500.00		\$46,215.70
12/02/2024	CHECK # 8715	\$2,375.00		\$43,840.70
12/02/2024	CHECK # 8714	\$600.00		\$43,240.70
12/02/2024	2107 ATM WTD 12/02 15:19 FIRST NAT BANK NORTH ROYALTO OH FN120616 0021~6011	\$400.00		\$42,840.70
12/02/2024	21715 POS PUR 11/29 12:42 STANCATOS WWW.STANCATOS OH DKPD9YJF 021715 ~5812	\$245.98		\$42,594.72
12/03/2024	700042 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/03/24 AT 10:32	\$1,000.00		\$41,594.72
12/03/2024	698100 INTERNET XFER TO FIRSTRATE SAVINGS XXXXXX2188 ON 12/03/24 AT 10:31	\$2,000.00		\$39,594.72
12/03/2024	CHECK # 8719	\$1,431.41		\$38,163.31
12/03/2024	CHECK # 8710	\$1,175.00		\$36,988.31
12/03/2024	CHECK # 8712	\$1,160.53		\$35,827.78
12/03/2024	CHECK # 8705	\$1,160.53		\$34,667.25
12/03/2024	84209 POS PUR 12/03 19:50 SHERWIN-WILLIAMS CLEVELAND OH 05719917 084209~5231	\$13.76		\$34,653.49
12/04/2024	IRS USATAXPYMT 270473964139222	\$1,852.34		\$32,801.15
12/04/2024	BANNER BILL Pay 1717B849689	\$1,478.75		\$31,322.40

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

RECONCILEMENT OF YOUR CHECKING/SAVINGS ACCOUNT

The reconciliation of this statement with your records is essential. Any error must be reported as soon as possible.

CHECKS AND WITHDRAWALS OUTSTANDING		
Date or Check Number	Amount	
Total Checks Outstanding		

TO VERIFY YOUR CHECKBOOK BALANCE FOLLOW THESE SIMPLE STEPS:

- 1** COMPARE transactions shown on this statement with entries in your checkbook. Mark those paid or credited on this statement in your checkbook.
- 2** COMPARE the check numbers listed on this statement with the entries in your checkbook and mark those paid.
- 3** LIST AND TOTAL all checks and other withdrawals that remain outstanding including those from previous statements in the space to the left.
- 4** ENTER into your checkbook and adjust the balance by adding interest credited, pre-authorized deposits or other credit (+) transactions shown on the front of this statement which are not in your checkbook.
- 5** ENTER into your checkbook and adjust the balance by subtracting service fees, pre-authorized payments or other debit (-) transactions shown on the front of this statement which are not in your checkbook.
- 6** ENTER "Current Statement Balance" from the front of this statement. \$ _____
- 7** ADD deposits made after "Period Ending Date" of this statement. (+) _____
(+) _____
(+) _____
(+) _____
(+) _____
(+) _____
(+) _____
TOTAL \$ _____
- 8** SUBTRACT checks and withdrawals outstanding. (-) \$ _____
 Your checkbook should show this balance. \$ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS (EFT) ON YOUR CONSUMER ACCOUNT:

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-555-5455 or write to us at the address shown on your statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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.

- 1) Tell us your name and account number (if any).
- 2) 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.
- 3) Tell us the dollar amount of the suspected error.

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 the use of the money during the time it takes us to complete our investigation. A Consumer Account is a deposit account which is used primarily for personal, family or household purposes.

HOW TO CONFIRM PRE-AUTHORIZED DEPOSITS:

If you arranged to have direct deposits made to your Consumer Account at least once every 60 days from the same person or company, you can call us at 1-800-555-5455 to find out whether the deposit was made.



FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
12/04/2024	CHECK # 8711	\$845.25		\$30,477.15
12/04/2024	CHECK # 8699	\$750.00		\$29,727.15
12/04/2024	CHECK # 8722	\$600.00		\$29,127.15
12/04/2024	CHECK # 8717	\$97.20		\$29,029.95
12/04/2024	Credit One Bank Payment 60671873	\$65.00		\$28,964.95
12/04/2024	222238 POS PUR 12/04 09:40 SHELL SERVICE ST SEVEN HILLS OH 40808401 2222~5542	\$48.90		\$28,916.05
12/05/2024	620611 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/05/24 AT 10:07	\$1,000.00		\$27,916.05
12/05/2024	VERIZON WIRELESS PAYMENTS 058312860300001	\$420.03		\$27,496.02
12/05/2024	CHECK # 8724	\$318.00		\$27,178.02
12/05/2024	Credit One Bank Payment 25765000	\$125.00		\$27,053.02
12/05/2024	4962 POS PUR 12/04 08:02 HAJOCA WELKER-MC 800-284-3164 OH 00000000 004~5074	\$109.39		\$26,943.63
12/05/2024	62317 POS PUR 12/04 21:36 WINKING LIZARD - 216-5242226 OH 75494192 0623~5812	\$79.38		\$26,864.25
12/05/2024	COMENITY PAY CP WEB PYMT P24339383912915	\$50.00		\$26,814.25
12/06/2024	284773 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/06/24 AT 8:00	\$1,000.00		\$25,814.25
12/06/2024	719859 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/06/24 AT 13:12	\$1,500.00		\$24,314.25
12/09/2024	DEPOSIT		\$29,279.80	\$53,594.05
12/09/2024	555655 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/07/24 AT 10:01	\$1,000.00		\$52,594.05
12/09/2024	CHECK # 8732	\$2,630.00		\$49,964.05
12/09/2024	CHECK # 8720	\$2,319.00		\$47,645.05
12/09/2024	CHECK # 8721	\$1,500.00		\$46,145.05
12/09/2024	CHECK # 8727	\$1,375.00		\$44,770.05
12/09/2024	CHECK # 8729	\$1,160.53		\$43,609.52
12/09/2024	CHECK # 8730	\$895.10		\$42,714.42
12/09/2024	CHECK # 8726	\$860.00		\$41,854.42
12/09/2024	M S INTERNATIONA 7146857500 2TMGAJRGQ6E8WI7	\$713.44		\$41,140.98
12/09/2024	CHECK # 8728	\$710.50		\$40,430.48
12/09/2024	COX COMM CLE BANK DRAFT QOCX2evbAtTjWbn	\$217.54		\$40,212.94
12/09/2024	CHASE CREDIT CRD EPAY 8010452213	\$200.00		\$40,012.94
12/09/2024	CHECK # 8723	\$134.00		\$39,878.94
12/10/2024	DEPOSIT		\$37,935.00	\$77,813.94
12/10/2024	113036 PIN PUR 12/10 10:02 THE HOME DEPOT # STRONGSVILLE OH 06217645 113~5200	\$176.53		\$77,637.41
12/10/2024	246480 POS PUR 12/10 08:50 Meijer Express 3 SEVEN HILLS OH 001 246480 ~5542	\$50.53		\$77,586.88
12/10/2024	44221 POS PUR 12/09 12:53 MCDONALD'S F2015 PARMA OH 1 044221 ~5814	\$25.89		\$77,560.99
12/11/2024	798502 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/11/24 AT 9:52	\$1,000.00		\$76,560.99
12/11/2024	CHECK # 8735	\$7,495.00		\$69,065.99
12/11/2024	CHECK # 8740	\$3,000.00		\$66,065.99
12/11/2024	CHECK # 8733	\$860.00		\$65,205.99
12/11/2024	15210 RECURRING 12/10 14:33 PETE AND PETE CO 216-441-4422 OH 65615210 015~4900	\$162.00		\$65,043.99
12/12/2024	DEPOSIT		\$10,128.71	\$75,172.70

FREE SMALL BUSINESS CHECKING - 95161039 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
12/12/2024	285089 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/12/24 AT 8:09	\$1,000.00		\$74,172.70
12/12/2024	CHECK # 8737	\$24,619.75		\$49,552.95
12/12/2024	CHECK # 8725	\$15,036.66		\$34,516.29
12/12/2024	CHECK # 8739	\$2,000.00		\$32,516.29
12/12/2024	IRS USATAXPYMT 270474734940873	\$1,852.34		\$30,663.95
12/12/2024	CHECK # 121124	\$1,300.00		\$29,363.95
12/12/2024	FIRSTENERGY OPCO FE ECHECK 110026177888	\$200.00		\$29,163.95
12/13/2024	DEPOSIT		\$10,084.85	\$39,248.80
12/13/2024	758579 PIN PUR 12/13 09:23 THE HOME DEPOT # STRONGSVILLE OH 06217626 758~5200	\$553.27		\$38,695.53
12/13/2024	2196 ATM WTD 12/13 14:23 FIRST NAT BANK NORTH ROYALTO OH FN120616 0021~6011	\$400.00		\$38,295.53
12/13/2024	14456 POS PUR 12/13 10:53 STANCATOS WWW.STANCATOS OH DKPD9YJF 014456 ~5812	\$375.97		\$37,919.56
12/13/2024	117193 PIN PUR 12/13 16:56 THE HOME DEPOT # STRONGSVILLE OH 06217654 117~5200	\$90.05		\$37,829.51
12/16/2024	CHECK # 8741	\$4,500.00		\$33,329.51
12/16/2024	CHECK # 8748	\$3,980.00		\$29,349.51
12/16/2024	CHECK # 121224	\$2,761.93		\$26,587.58
12/16/2024	CHECK # 8744	\$1,575.00		\$25,012.58
12/16/2024	CHECK # 8747	\$1,160.53		\$23,852.05
12/16/2024	CHECK # 8745	\$894.25		\$22,957.80
12/16/2024	CHECK # 8743	\$860.00		\$22,097.80
12/16/2024	26328 POS PUR 12/15 04:24 MARKETPLACE EVEN HTTPSMARKETPL OH GTM3GT6E 02~8699	\$589.60		\$21,508.20
12/16/2024	CHECK # 8742	\$541.26		\$20,966.94
12/16/2024	CAPITAL ONE ONLINE PMT 3YPN2VEZMUAXANF	\$165.00		\$20,801.94
12/16/2024	81308 POS PUR 12/15 16:26 SUNOCO 800215880 PARMA OH 64623403 081308 ~5542	\$45.76		\$20,756.18
12/16/2024	39861 POS PUR 12/13 12:32 MCDONALD'S F2015 PARMA OH 1 039861 ~5814	\$20.59		\$20,735.59
12/16/2024	515480 PIN PUR 12/16 14:34 LOWE'S #1023 BEDFORD HGHTS OH 001 43511451548~5200	\$11.00		\$20,724.59
12/17/2024	IRS USATAXPYMT 270475262895211	\$1,950.00		\$18,774.59
12/17/2024	684782 PIN PUR 12/17 14:58 THE HOME DEPOT # STRONGSVILLE OH 06217654 684~5200	\$49.46		\$18,725.13
12/17/2024	23570 POS PUR 12/16 16:32 TST* MICHAEL ANG BROADVIEW HEI OH 72123570 02~5462	\$34.00		\$18,691.13
12/18/2024	DEPOSIT		\$7,449.43	\$26,140.56
12/18/2024	550879 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/18/24 AT 10:50	\$1,000.00		\$25,140.56
12/18/2024	IRS USATAXPYMT 270475355841651	\$1,852.34		\$23,288.22
12/18/2024	CAPITAL ONE ONLINE PMT 3YPN2W7IW19PSIL	\$200.00		\$23,088.22
12/18/2024	Credit One Bank Payment 20654915	\$150.00		\$22,938.22
12/18/2024	Credit One Bank Payment 44161738	\$42.00		\$22,896.22
12/18/2024	7169 POS PUR 12/17 21:34 Lively lively.com CA 00000007 007169 ~4814	\$30.59		\$22,865.63
12/19/2024	DEPOSIT		\$10,025.50	\$32,891.13
12/19/2024	246783 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/19/24 AT 10:47	\$2,000.00		\$30,891.13
12/19/2024	CHECK # 8750	\$1,500.00		\$29,391.13
12/19/2024	CHECK # 8749	\$859.14		\$28,531.99

FREE SMALL BUSINESS CHECKING - 95161039 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
12/19/2024	63333 POS PUR 12/18 21:19 CLEVELAND CLINIC CLEVELAND OH 00000000 063333-8062	\$175.56		\$28,356.43
12/19/2024	539640 PIN PUR 12/19 12:09 THE HOME DEPOT # AURORA OH 06286247 539640 ~5200	\$67.93		\$28,288.50
12/20/2024	PROG PREFERRED INS PREM 03855603 ARTIS	\$237.82		\$28,050.68
12/23/2024	DEPOSIT		\$18,336.34	\$46,387.02
12/23/2024	570801 INTERNET XFER TO BUSINESS CHECKING XXXXXX1005 ON 12/23/24 AT 7:27	\$1,500.00		\$44,887.02
12/23/2024	CHECK # 8756	\$2,550.00		\$42,337.02
12/23/2024	CHECK # 8754	\$2,000.00		\$40,337.02
12/23/2024	CHECK # 9150	\$1,385.00		\$38,952.02
12/23/2024	CHECK # 8752	\$1,175.00		\$37,777.02
12/23/2024	CHECK # 8755	\$1,160.53		\$36,616.49
12/23/2024	CHECK # 8751	\$860.00		\$35,756.49
12/23/2024	CHECK # 8753	\$514.50		\$35,241.99
12/23/2024	204686 POS PUR 12/20 20:13 SUNOCO 092167890 NORTH ROYALTO OH 27662503 20~5542	\$57.23		\$35,184.76
12/24/2024	CHECK # 8746	\$265.00		\$34,919.76
12/26/2024	CHECK # 8758	\$8,840.00		\$26,079.76
12/27/2024	CHECK # 8757	\$750.00		\$25,329.76
12/27/2024	22747 POS PUR 12/26 23:24 STANCATO'S PARMA OH 00000000 022747 ~5812	\$40.99		\$25,288.77
12/30/2024	CHECK # 8764	\$3,490.00		\$21,798.77
12/30/2024	CHECK # 8761	\$2,000.00		\$19,798.77
12/30/2024	CHECK # 8762	\$1,175.00		\$18,623.77
12/30/2024	CHECK # 8760	\$1,160.53		\$17,463.24
12/30/2024	CHECK # 8759	\$860.00		\$16,603.24
12/30/2024	99300 POS PUR 12/28 17:25 GET GO #3204 N ROYALTON OH 00000000 099300 ~5542	\$36.63		\$16,566.61
12/30/2024	11159 POS PUR 12/28 04:36 Data Design Syst 513-5193258 OH 00808555 0111~7372	\$29.95		\$16,536.66
12/31/2024	IRS USATAXPYMT 270476634254433	\$1,852.34		\$14,684.32
12/31/2024	CHECK # 8763	\$894.25		\$13,790.07
12/31/2024	Balance This Statement			\$13,790.07

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
8699	12/04/2024	\$750.00	8724	12/05/2024	\$318.00	8742	12/16/2024	\$541.26
8705*	12/03/2024	\$1,160.53	8725	12/12/2024	\$15,036.66	8743	12/16/2024	\$860.00
8706	12/02/2024	\$3,500.00	8726	12/09/2024	\$860.00	8744	12/16/2024	\$1,575.00
8710*	12/03/2024	\$1,175.00	8727	12/09/2024	\$1,375.00	8745	12/16/2024	\$894.25
8711	12/04/2024	\$845.25	8728	12/09/2024	\$710.50	8746	12/24/2024	\$265.00
8712	12/03/2024	\$1,160.53	8729	12/09/2024	\$1,160.53	8747	12/16/2024	\$1,160.53
8714*	12/02/2024	\$600.00	8730	12/09/2024	\$895.10	8748	12/16/2024	\$3,980.00
8715	12/02/2024	\$2,375.00	8732*	12/09/2024	\$2,630.00	8749	12/19/2024	\$859.14
8717*	12/04/2024	\$97.20	8733	12/11/2024	\$860.00	8750	12/19/2024	\$1,500.00
8719*	12/03/2024	\$1,431.41	8735*	12/11/2024	\$7,495.00	8751	12/23/2024	\$860.00
8720	12/09/2024	\$2,319.00	8737*	12/12/2024	\$24,619.75	8752	12/23/2024	\$1,175.00
8721	12/09/2024	\$1,500.00	8739*	12/12/2024	\$2,000.00	8753	12/23/2024	\$514.50
8722	12/04/2024	\$600.00	8740	12/11/2024	\$3,000.00	8754	12/23/2024	\$2,000.00
8723	12/09/2024	\$134.00	8741	12/16/2024	\$4,500.00	8755	12/23/2024	\$1,160.53

FREE SMALL BUSINESS CHECKING - 95161039 (continued)**Checks Cleared (continued)**

<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>	<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>	<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>
8756	12/23/2024	\$2,550.00	8760	12/30/2024	\$1,160.53	8764	12/30/2024	\$3,490.00
8757	12/27/2024	\$750.00	8761	12/30/2024	\$2,000.00	9150*	12/23/2024	\$1,385.00
8758	12/26/2024	\$8,840.00	8762	12/30/2024	\$1,175.00	121124*	12/12/2024	\$1,300.00
8759	12/30/2024	\$860.00	8763	12/31/2024	\$894.25	121224*	12/16/2024	\$2,761.93

* Indicates skipped check number

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
12/02/2024	\$42,594.72	12/11/2024	\$65,043.99	12/20/2024	\$28,050.68
12/03/2024	\$34,653.49	12/12/2024	\$29,163.95	12/23/2024	\$35,184.76
12/04/2024	\$28,916.05	12/13/2024	\$37,829.51	12/24/2024	\$34,919.76
12/05/2024	\$26,814.25	12/16/2024	\$20,724.59	12/26/2024	\$26,079.76
12/06/2024	\$24,314.25	12/17/2024	\$18,691.13	12/27/2024	\$25,288.77
12/09/2024	\$39,878.94	12/18/2024	\$22,865.63	12/30/2024	\$16,536.66
12/10/2024	\$77,560.99	12/19/2024	\$28,288.50	12/31/2024	\$13,790.07