



FIFTH THIRD BANK
(CINCINNATI)
P.O. BOX 630900 CINCINNATI OH 45263-0900

HRMS REALTY LLC
4578 MEADOWBROOK LN
MASON OH 45040-4501



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16135

Statement Period Date: 12/1/2022 - 12/31/2022
Account Type: 5/3 BUS STANDARD CKG
Account Number: 7028753569

Banking Center: Cox Road
Banking Center Phone: 513-779-5535
Business Banking Support: 877-534-2264

Account Summary - 7028753569

12/01	Beginning Balance	\$1,655.50	Number of Days in Period	31
	Checks			
1	Withdrawals / Debits	\$(75,000.00)		
4	Deposits / Credits	\$76,000.00		
12/31	Ending Balance	\$2,655.50		

Analysis Period: 11/01/22 - 11/30/22

Standard Monthly Service Charge	\$10.00
Standard Monthly Service Charge Waived (see below)	-\$10.00
Service Charge withdrawn on 12/12/22	\$0.00

Standard Monthly Service Charge waived if:

Your business maintains a total monthly average balance of \$1,000 across its business checking, savings, and certificate of deposit accounts.

OR your business spends at least \$500 per month on its business credit card.

Current Relationship Overview:

Balance Criteria Met?	Yes
Total Combined Monthly Average Balance	\$1,637.95
Other Criteria Met?	No
\$500 Business Credit Card Spend?	No

Withdrawals / Debits 1 item totaling \$75,000.00

Date	Amount	Description
12/19	75,000.00	OUTGOING WIRE TRANS 121922

Deposits / Credits 4 items totaling \$76,000.00

Date	Amount	Description
12/16	5,000.00	DEPOSIT
12/16	33,000.00	INCOMING WIRE TRANS 121622
12/19	19,000.00	FUNDS TRANSFER FROM CK: XXXXXX5047 REF # 00379285922
12/19	19,000.00	INCOMING WIRE TRANS 121922

Daily Balance Summary

Date	Amount	Date	Amount
12/16	39,655.50	12/19	2,655.50



Important Updates: Fifth Third Business Banking Deposit Accounts

To make our Business Banking products and services easier to understand, we are making some changes. Please read the details below so you know how these upcoming changes may affect you.

Fewer fees and simpler pricing


Beginning January 1, 2023, all Business Banking accounts will no longer be assessed a Negative Collected fee.

- Although the fee will no longer be assessed as of January 1, you may continue to see transaction activity from December on the January statement.
- If you have a Commercial account, this fee will continue to be assessed as "Uncollected Balance Usage Fee."

Beginning February 1, 2023, Fifth Third Business Standard Checking Account® becomes Fifth Third Business Checking Account®, AND we will no longer assess the Monthly Service Charge on this account type. No minimum balance requirement or other activity requirements to avoid a Monthly Service Charge.

Beginning March 1, 2023, the fee for a cashier's check will decrease from \$10.75 to \$10.00.

We have recently simplified all our business checking accounts. Contact us today for help finding the best fit for your needs.

	Fifth Third Business Checking Account®  Simple and straightforward with no Monthly Service Fee. Perfect for small businesses with basic needs.	Fifth Third Business Premium Checking Account® More Included Transactions and Cash Deposits. Great for businesses with moderate transaction volume and activity.	Fifth Third Business Elite Checking Account® Cash Management, Fraud Detection, and Payment Solutions Included. For businesses with high transaction volume and more advanced needs.
Monthly Service Charge ¹	\$0	\$25	\$50
Balance to waive Monthly Service Charge ^{*,1}	\$0	\$25,000	\$50,000
Number of Included Transactions ²	100	500	1,000
Included Cash Deposits ³	\$5,000	\$10,000	\$25,000
Check Fraud Protection-Client Maintained Positive Pay ⁴	Available for \$10	Available for \$5	Included ✓
ACH Initiation ^{4,5}	Available for \$20	Available for \$20	Included ✓
Fifth Third Direct Prior Day Reporting ⁴	Available for \$20	Available for \$20	Included ✓
Fifth Third Direct Intraday Reporting ⁴	Available for \$20	Available for \$20	Available for \$20
Electronic Deposit Manager ⁴	Available for \$20	Available for \$40	Available for \$40

*See 53.com for additional ways to waive the Monthly Service Charge. Please note: Pricing is effective February 1, 2023. All solutions are subject to additional terms and conditions. Contact us for more information.

Continued on the next page.

Additional changes

Beginning February 1, 2023, the fee for U.S. transactions initiated at Non-Fifth Third ATMs⁶ will be \$3.00 per transaction. Transactions include balance inquiries, transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee. We will discontinue any refunds of this fee at that time.

Beginning February 1, 2023, a \$2 fee will apply in order to receive check images mailed with your monthly statements. You can view the most recent 24 months' statements through online banking at no charge.

We're here to help

We're always here to discuss your account or help you explore other products or services for your business. If you have any questions, please:

- Contact your banking relationship team directly.
- Call our Business Banking Support Center at 877-534-2264, Monday through Friday, 7 a.m. to 10 p.m.; Saturday, 8:30 a.m. to 5 p.m., ET. One of our team members will be happy to help you.
- Visit your nearest Fifth Third branch. Use **locations.53.com** to find a location near you.

¹Any business checking account, business savings account, or business CD for the same entity may be considered for the combined monthly average balance earn out option to waive the business checking account standard monthly service charge. Ask a Fifth Third representative for details.

²Transactions include: checks paid, deposited items including paper and electronic transactions, cash deposits, deposit tickets, ACH addenda, ACH credits and debits received and Overdraft Protection transfers. A deposit ticket and cash deposit each count as separate transactions. Transactions in excess of the included amount per month are subject to a \$0.50 per item overage charge.

³Cash deposited in excess of the included amount per month is subject to an overage charge of \$0.003 per dollar deposited.

⁴Service requires customer to activate and to sign Fifth Third Treasury Management agreements and related documentation. Additional fees beyond the standard monthly service charges apply. Ask a Fifth Third Representative for details.

⁵ACH activation with Cash Management Essentials is subject to credit review and approval. Upon ACH activations, customer will receive 50 debits and 50 credits per month. Exceeding the ACH transaction limit will result in an additional \$0.25 overage fee per transaction. Additional fees beyond the standard monthly service charges apply.

⁶Fifth Third Bank is part of the Allpoint®, Presto!, and 7-Eleven® network of ATMs, which features more than 50,000 fee-free ATMs nation-wide. Customers of Fifth Third Bank can use their Fifth Third debit or prepaid card to withdraw cash fee-free from any domestic Allpoint® ATM in addition to Presto! ATMs located in Publix stores, and 7-Eleven® ATMs listed on our ATM locator on 53.com or on our Mobile Banking app. Fees will apply when using your credit card at any ATM to perform a cash advance or when using a credit card to withdraw cash at any Presto! ATM. ATM fees may apply to certain 7-Eleven® locations in Oklahoma, Hawaii, and Alaska. Any 7-Eleven® location listed on our ATM locator is fee-free. See the Deposit Account Rules & Regulations for additional information on ATM fees and services. ATM network is fee free for Fifth Third Bank customers when using their debit or prepaid card to withdraw cash. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). International Point of Sale/ATM Transaction Fee: 3.00% of Transaction Amount; Currency Conversion Fee: 0.20% of the Transaction Amount; International ATM Withdrawal: \$5.00; Non-Fifth Third Cash Advance Debit Card Fee: Greater of \$5 or 3.00% of the transaction amount up to a maximum of \$10.

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