



Royal Bank

RBC® Avion® Visa Infinite Privilege[‡] for Private Banking

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM NOV 14 TO DEC 13, 2024

1 OF 17

PREVIOUS ACCOUNT BALANCE \$12,078.82

JAMES WALKER 4646 92** **** 1013 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 10	DEC 02	THE UPPER ROOM HOME FURNI*ADJ 74064494162820182273266	-\$2,315.00
NOV 11	NOV 14	WAL-MART SUPERCENTER#1200OTTAWA ON 74529004317900462904507	\$41.79
NOV 12	NOV 14	THE HOME DEPOT #7026 OTTAWA ON 74522814318004042218179	\$735.61
NOV 12	NOV 14	MCDONALD'S #29084 OTTAWA ON 74064494318820115284854	\$11.49
NOV 13	NOV 18	ESSO CIRCLE K OTTAWA ON 74064494320920105652742	\$1.92
NOV 13	NOV 14	AUDIBLE CA*U481TOEL3 AMZN.COM/BILLNJ 24456754318101300782814	\$15.70
NOV 13	NOV 14	PARMA RAVIOLI OTTAWA ON 74729244318031962417318	\$22.00
NOV 13	NOV 14	TIM HORTONS #1707 GATINEAU QC 74703414319101745540526	\$2.22
NOV 13	NOV 15	BUSHTUKAH INC. OTTAWA ON 74529004318920126800700	\$273.38
NOV 14	NOV 14	SP THE FLOAT LIFE THEFLOATLIFE.CA 24492164319500007104916	\$631.50
NOV 14	NOV 15	AMZN MKTP CA*UB4BH2D63 WWW.AMAZON.CAON Foreign Currency:USD 439.88 Exchange rate:1.435618 74537884319102228398016	\$45.18
NOV 14	NOV 15	AMAZON.CA*Z17Z75GD3 AMAZON.CA ON 74537884319102370970638	\$48.53
NOV 14	NOV 15	UBER CANADA/UBEREATS TORONTO ON 74064494319820153851688	\$85.52
NOV 14	NOV 15	TIM HORTONS #0112 NEPEAN ON 74703414320102573422859	\$1.92
NOV 14	NOV 15	CERTAS HOME AUTO INS C AURORA ON 74500014319838480881218	\$22.51
NOV 15	NOV 18	AMAZON CHANNELS AMAZON.CA BC 74537884320103306316521	\$14.68

Travel with confidence

Enjoy the security of premium travel protection with your RBC® Avion® Visa Infinite Privilege[‡] for Private Banking card. Rest easy knowing you are covered with premium travel insurances including Trip Cancellation, Trip Interruption and Lost or Stolen Baggage coverage.

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	694,458
Points earned this statement	54,932
Points from supplementary accounts	43,022
New points balance	792,412

CONTACT US

Customer Service / Lost & Stolen	1-888-769-2585
Collect Outside of North America	(416) 974-5944
Rewards Website	avionrewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JAN 03, 2025
Credit limit	\$50,000.00
Available credit	\$24,046.90
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$12,078.82
Payments & credits	-\$33,353.84
Purchases & debits	\$47,228.12
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$25,953.10
NEW BALANCE	\$25,953.10



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O.BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$25,953.10

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JAN 03, 2025

AMOUNT PAID
\$

RBC0190000_2580188_044-215929

00886

JAMES WALKER
LARAMIE MORRISON
2044 DOVERCOURT AVE
OTTAWA ON K2A 0X1

**RBC® Avion® Visa Infinite Privilege[‡]
for Private Banking
4646 92** **** 1013 / 4646 92** **** 2176**

Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch



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STATEMENT FROM NOV 14 TO DEC 13, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 15	NOV 18	AMAZON CHANNELS AMAZON.CA BC 74537884320103306420687	\$7.90
NOV 15	NOV 18	TIM HORTONS #0112 NEPEAN ON 74703414321103512329188	\$1.67
NOV 15	NOV 18	TIM HORTONS #1804 KANATA ON 74703414321103513716789	\$1.92
NOV 15	NOV 18	LOBLAWS 1132 OTTAWA ON 74500014320882659118330	\$24.69
NOV 15	NOV 18	ACT*VILLED OTTAWACITY OTTAWA ON 74500014321656633250503	\$4.96
NOV 15	NOV 15	UBER* EATS HTTPSWWW.UBERON 7408342432000000779637	\$5.00
NOV 16	NOV 18	AMZN MKTP CA*J63R90J23 WWW.AMAZON.CAON 74537884321103553769348	\$254.74
NOV 16	NOV 18	FUNGINEERS ABU DHABI 74073444321500020320022 Foreign Currency-USD 2,300.00 Exchange rate-1.446069	\$3,325.96
NOV 16	NOV 18	AMAZON.CA*X75JG44C3 AMAZON.CA ON 74537884321104046988255	\$40.48
NOV 16	NOV 18	APPLE.COM/BILL 866-712-7753 ON 74537884321104144278674	\$50.79
NOV 16	NOV 18	TIM HORTONS #1517 OTTAWA ON 74703414322104452418535	\$10.56
NOV 16	NOV 18	PIZZA PIZZA # 202 OTTAWA ON 74529004321920006284103	\$9.02
NOV 16	NOV 18	MCDONALD'S #1646 Q04 OTTAWA ON 74064494322820115605847	\$29.12
NOV 17	NOV 18	AMZN MKTP CA*GG7RB2X93 WWW.AMAZON.CAON 74537884322104452496099	\$15.24
NOV 17	NOV 18	AMZN MKTP CA*9U1W06903 WWW.AMAZON.CAON 74537884322105041267503	\$54.23
NOV 17	NOV 18	TIM HORTONS #4482 RICHMOND ON 74703414323105288060945	\$11.43
NOV 17	NOV 19	A & W #4631 RICHMOND ON 74529004322920381563906	\$22.35
NOV 18	NOV 19	SEASON PASS ADMIN WHISTLER BC 74769574323004019001892	\$1,013.20
NOV 18	NOV 19	TIM HORTONS #2325 OTTAWA ON 74703414324106154327698	\$1.67
NOV 18	NOV 21	ESSO CIRCLE K OTTAWA ON 74064494325920104731575	\$148.27
NOV 18	NOV 21	ESSO CIRCLE K OTTAWA ON 74064494325920105460737	\$1.92
NOV 19	NOV 21	ACT*VILLED OTTAWACITY OTTAWA ON 74500014325656620064053	\$9.92
NOV 19	NOV 20	TIM HORTONS #1496 OTTAWA ON 74703414325106993232777	\$1.92
NOV 20	NOV 25	MILANO PIZZERIA - OTTAWA OTTAWA ON 74529004326920210185604	\$33.02
NOV 20	NOV 21	TIM HORTONS #1804 KANATA ON 74703414326107855748446	\$1.92
NOV 21	NOV 25	ESSO CIRCLE K OTTAWA ON 74064494327920104890700	\$66.25



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STATEMENT FROM NOV 14 TO DEC 13, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 21	NOV 25	ESSO CIRCLE K OTTAWA ON 74064494327920105630204	\$2.17
NOV 21	NOV 25	ONROUTE PORT HOPE E #1168PORT HOPE ON 74064494327820114058712	\$3.38
NOV 21	NOV 25	ONROUTE MALLORYTOWN S #11MALLORYTOWN ON 74064494327820114076169	\$8.45
NOV 21	NOV 22	APPLE.COM/BILL 866-712-7753 ON 74537884326108097461455	\$135.59
NOV 21	NOV 22	ARBY'S 2020 PORT HOPE ON 74500014326462635246739	\$16.70
NOV 21	NOV 22	TIM HORTONS #3481 COLBORNE ON 74703414327108773582494	\$1.92
NOV 21	NOV 22	CERTAS HOME AUTO INS C AURORA ON 74500014326838475673613	\$127.17
NOV 22	NOV 25	UPS*5618120225 888-520-9090 NB 74537884327109324433290	\$186.23
NOV 22	NOV 25	CANADIAN TIRE #290 OTTAWA ON 74064494328820107471319	\$519.26
NOV 22	NOV 25	ESSO CIRCLE K OTTAWA ON 74064494329920106033471	\$1.92
NOV 23	NOV 25	AMZN MKTP CA*HC69E2423 WWW.AMAZON.CAON 74537884328109673101174	\$310.21
NOV 23	NOV 25	APPLE.COM/BILL 866-712-7753 ON 74537884328109819227263	\$15.24
NOV 23	NOV 25	APPLE.COM/BILL 866-712-7753 ON 74537884328109835112630	\$19.20
NOV 23	NOV 25	CINEPLEX 8030 WEB QPS 416-323-6600 ON 74703414328100124471310	\$77.42
NOV 23	NOV 25	NETFLIX.COM 844-5052993 BC 24565894328214784991734	\$23.72
NOV 23	NOV 25	UBER CANADA/UBERONE TORONTO ON 74064494328820168996568	\$11.29
NOV 23	NOV 25	FAMOUS PLAYER 7424QPS OTTAWA ON 74703414329100625020565	\$40.65
NOV 23	NOV 25	MCDONALD'S #1646 Q04 OTTAWA ON 74064494329820116940303	\$23.29
NOV 24	NOV 25	VALIQUETTE SOURCE FOR OTTAWA ON 74064494329820117090587	\$90.39
NOV 24	NOV 25	TIM HORTONS #2325 OTTAWA ON 74703414330101437499978	\$1.92
NOV 24	NOV 25	METRO 272 OTTAWA ON 74500014329838428327033	\$80.66
NOV 24	NOV 26	FARM BOY #40 OTTAWA ON 74529004329920438621304	\$97.78
NOV 24	NOV 26	MCDONALD'S #1646 Q04 OTTAWA ON 74064494330820114796480	\$25.33
NOV 25	NOV 27	ESSO CIRCLE K OTTAWA ON 74064494331920105380549	\$1.92
NOV 25	NOV 27	DNH*GODADDY#3397998305 480-5058855 AZ 24906414330215000783939	\$35.96
NOV 25	NOV 27	ACT*VILLED OTTAWACITY OTTAWA ON 74500014331656617399977	\$4.96

Foreign Currency-USD 25.05 Exchange rate-1.435528



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JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 25	NOV 26	SP THE FLOAT LIFE HTTPSTHEFLOATCA 2449216433100003130100 Foreign Currency-USD 1,544.97 Exchange rate-1.437451	\$2,220.82
NOV 25	NOV 26	TIM HORTONS #0112 NEPEAN ON 74703414331102335930683	\$1.92
NOV 26	NOV 28	PIZZA PIZZA # 202 OTTAWA ON 74529004331920005591209	\$13.55
NOV 26	NOV 28	TIM HORTONS #0209 VANIER ON 74703414332104059768157	\$25.70
NOV 26	NOV 28	ACT*VILLED OTTAWACITY OTTAWA ON 74500014332656663887684	\$9.92
NOV 26	NOV 27	UPS*WEB COD 888-520-9090 NB 74537884331103080483379	\$45.05
NOV 26	NOV 27	PARK INDIGO - OTT RESERVAOTTAWA ON 74064494331820145056085	\$1.51
NOV 26	NOV 27	TIM HORTONS #2325 OTTAWA ON 74703414332103239592172	\$1.92
NOV 26	NOV 27	CERTAS HOME AUTO INS C AURORA ON 74500014331838444189579	\$201.09
NOV 27	DEC 02	ESSO CIRCLE K OTTAWA ON 74064494334920105996770	\$1.92
NOV 27	NOV 28	APPLE.COM/BILL 866-712-7753 ON 74537884332103445396216	\$4.51
NOV 27	NOV 28	APPLE.COM/BILL TORONTO ON 74038714332447131997230	\$4.51
NOV 27	NOV 28	UBER* EATS TORONTO ON 74083424332500010608672	\$129.02
NOV 27	NOV 28	TIM HORTONS #1804 KANATA ON 74703414333104215217064	\$1.92
NOV 28	DEC 02	LINCOLN HEIGHTS FORD OTTAWA ON 74529004334920200123706	\$1,304.11
NOV 28	DEC 02	ESSO CIRCLE K OTTAWA ON 74064494335920104413917	\$10.39
NOV 28	NOV 29	GOOGLE *ONE AI PREMIUM G.CO/HELPPAY#NS 74537884333104507295170	\$30.50
NOV 28	NOV 29	UBER CANADA/UBEREATS TORONTO ON 74064494333820157326986	\$48.78
NOV 28	NOV 29	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014333656606736591	\$4.15
NOV 28	NOV 29	HARVEYS 0002426 OTTAWA ON 74703414334105249790629	\$35.79
NOV 29	DEC 02	APPLE.COM/BILL 866-712-7753 ON 74537884334105324684933	\$20.88
NOV 29	DEC 02	RESTAURANT ST MONT TRE MT-TREMBLANT QC 74703414335106060779732	\$39.47
NOV 29	DEC 02	SP FUTUREMOTIONINC ONEWHEEL.COM CA 24492164335500017036504 Foreign Currency-USD 1,679.12 Exchange rate-1.438580	\$2,415.55
NOV 29	DEC 02	MCDONALD'S #1646 Q04 OTTAWA ON 74064494335820119743615	\$19.02
NOV 30	DEC 02	UBER CANADA/UBEREATS TORONTO ON 74064494335820161389697	\$71.51



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STATEMENT FROM NOV 14 TO DEC 13, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 30	DEC 02	TIM HORTONS #2325 OTTAWA ON 74703414336106968253706	\$4.89
NOV 30	DEC 02	CERTAS HOME AUTO INS C AURORA ON 74500014335838401492053	\$360.84
NOV 30	DEC 02	MCDONALD'S #29164 GLOUCESTER ON 74064494336820118898377	\$1.31
DEC 01	DEC 02	SP THE FLOAT LIFE THEFLOATLIFE.CA 24492164337500010545087	\$2,444.27
DEC 01	DEC 03	Foreign Currency-USD 1,697.39 Exchange rate-1.440016 PIZZA PIZZA # 202 OTTAWA ON 74529004336920005410504	\$23.64
DEC 01	DEC 03	MCDONALD'S #29725 KANATA ON 74064494337820118828233	\$1.05
DEC 01	DEC 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104337619987999108	-\$30,580.76
DEC 01	DEC 02	CANADIAN TIRE #290 OTTAWA ON 74064494337820106909532	\$521.13
DEC 02	DEC 05	ESSO CIRCLE K OTTAWA ON 74064494339920105907780	\$1.92
DEC 02	DEC 04	REXALL PHARMACY #1479 OTTAWA ON 74529004337920459461408	\$60.99
DEC 02	DEC 04	TIM HORTONS #1595 GLOUCESTER ON 74703414338109534243043	\$3.59
DEC 02	DEC 04	MCDONALD'S #10609 OTTAWA ON 74064494338820123227388	\$23.46
DEC 02	DEC 03	BELL CANADA (OB) MONTREAL QC 74064494337820147544579	\$509.63
DEC 02	DEC 03	TESLA TORONTO ON 74099864337000100451038	\$2,001.46
DEC 02	DEC 03	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014337656621185549	\$2.40
DEC 03	DEC 05	OTTAWA MEDICAL PHARMACY OTTAWA ON 74529004338920354095508	\$31.28
DEC 03	DEC 05	CAMP FORTUNE RESORT CHELSEA QC 74064494339820115602100	\$1,400.71
DEC 03	DEC 04	TIM HORTONS #1496 OTTAWA ON 74703414339109940459455	\$4.89
DEC 03	DEC 04	TIM HORTONS #4482 RICHMOND ON 74703414339109941712464	\$1.92
DEC 03	DEC 04	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014338656669190970	\$4.15
DEC 04	DEC 05	BEST BUY #975 KANATA ON 74500014339975050056494	\$170.60
DEC 04	DEC 05	LOBLAWS 1132 OTTAWA ON 74500014339882695519029	\$149.43
DEC 04	DEC 06	ESSO CIRCLE K OTTAWA ON 74064494340920105444039	\$1.92
DEC 04	DEC 06	ESSO CIRCLE K OTTAWA ON 74064494340920105444336	\$15.81
DEC 04	DEC 05	ESSO CIRCLE K OTTAWA ON 74064494340920104692158	\$118.60
DEC 05	DEC 09	A1 STOP ESSO WHITE RIVER ON 74064494341920105466957	\$100.00



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STATEMENT FROM NOV 14 TO DEC 13, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 05	DEC 05	AMAZON.CA*ZR23T0FP2 AMAZON.CA ON 74537884340100901348947	\$115.86
DEC 05	DEC 05	AMZN MKTP CA*ZL36R6MX1 WWW.AMAZON.CAON 745378843401002590114	\$219.02
DEC 05	DEC 06	UPS*5622865575 888-520-9090 NB 74537884340101705903994	\$500.06
DEC 05	DEC 06	MCDONALD'S #1646 Q04 OTTAWA ON 74064494340820115437199	\$1.31
DEC 05	DEC 06	TIM HORTONS #5769 SAULT STE.MARON 74703414340101859337878	\$11.62
DEC 05	DEC 06	TIM HORTONS #7697 NORTH BAY ON 74703414341102007876436	\$1.92
DEC 05	DEC 06	NAIRN CENTRE ESSO NAIRN CENTRE ON 74064494341920105504633	\$112.43
DEC 06	DEC 09	SHELL C07034 PRAWDA MB 74064494341820217333444	\$95.72
DEC 06	DEC 09	TIM HORTONS #2533 THUNDER BAY ON 74703414341102716221718	\$1.92
DEC 06	DEC 09	TIM HORTONS #1905 DRYDEN ON 74703414342102877748094	\$2.22
DEC 06	DEC 09	JOHN STREET ESSO THUNDER BAY ON 74064494342920106189904	\$105.97
DEC 06	DEC 09	DOUBLETREE HOTELS REGINA SK 74872714343173434392962	\$17.00
DEC 06	DEC 06	EXPEDIA 72979268468450 EXPEDIA.CA ON 74537884341102008561819	\$221.05
DEC 07	DEC 09	EXPEDIA 72979914767858 EXPEDIA.CA ON 74099864342000211318087	\$224.08
DEC 07	DEC 09	SOUTH COUNTRY CO-OP - TABTABER AB 74064494342820198434640	\$102.77
DEC 07	DEC 09	MOSSE JAW CO-OP 9TH AVE PMOOSE JAW SK 74064494342820203898953	\$150.00
DEC 07	DEC 09	TIM HORTONS #4206 FORT MACLEOD AB 74703414343101069183192	\$9.47
DEC 07	DEC 09	MCDONALD'S #40601 MOOSE JAW SK 74064494343820121594758	\$9.31
DEC 07	DEC 09	MCDONALD'S #2784 CRANBROOK BC 74064494343820126620111	\$9.40
DEC 08	DEC 09	EXPEDIA 72980581458686 EXPEDIA.CA ON 74537884343100954325526	\$216.05
DEC 08	DEC 09	TIM HORTONS #3701 CRESTON BC 74703414344101906214480	\$2.47
DEC 08	DEC 10	RED MOUNTAIN RESORT ROSSLAND BC 74064494344820117813492	\$3.35
DEC 08	DEC 11	WAL-MART SUPERCENTER#1011TRAIL BC 74529004344900453101409	\$24.17
DEC 08	DEC 09	SHELL C11495 CASTLEGAR BC 74064494344820122280653	\$138.70
DEC 09	DEC 10	AMZN MKTP CA*ZR9ZS67C0 WWW.AMAZON.CAON 74537884344102635041455	\$259.84
DEC 09	DEC 10	EXPEDIA 72981586093803 EXPEDIA.CA ON 74537884344102643333795	\$184.44



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STATEMENT FROM NOV 14 TO DEC 13, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 09	DEC 10	QUESADA BURRITOS AND TACOREVELSTOKE BC 74064494344820199590810	\$17.60
DEC 09	DEC 11	SUPER 8 MOTELS 250-3652700 BC 74872714345173458383358	\$136.85
DEC 09	DEC 11	MCDONALD'S #23162 Q04 CASTLEGAR BC 74064494345820120409949	\$1.31
DEC 09	DEC 12	RAMADA INNS 250-8374741 BC 74872714346263460106191	\$140.24
DEC 10	DEC 11	ARMSTRONG CO-OP SAGB2 P@PSALMON ARM BC 74064494345820190318798	\$94.40
DEC 11	DEC 11	TIM HORTONS #2833 REVELSTOKE BC 74703414346103977832891	\$5.51
DEC 11	DEC 11	EXPEDIA 72982702403848 EXPEDIA.CA ON 74537884346103979340840	\$93.36
DEC 11	DEC 12	PETRO CANADA69935 ABBOTSFORD BC 74064494346820130450510	\$76.75
DEC 11	DEC 12	TIM HORTONS #4779 WHISTLER BC 74703414347104871159893	\$1.87
DEC 11	DEC 12	FSM 075 WHISTLER BC 74064494346820204053786	\$49.94
DEC 11	DEC 12	TIM HORTONS #3553 CHARLIE LAKE BC 74703414347104923433494	\$2.02
DEC 11	DEC 12	AIRBNB * HMQBQEDEWD LONDON 74875304346001207739099	\$664.53
DEC 12	DEC 12	PEAKED PIES WHISTLER BC 74099864347000007136060	\$25.30
DEC 12	DEC 13	TIM HORTONS #7333 WHISTLER BC 74703414348105980867713	\$7.88
DEC 13	DEC 13	AMZN MKTP CA * ZX62U6N01 WWW.AMAZON.CA ON 74537884348105903338475	\$70.69
DEC 13	DEC 13	AMZN MKTP CA * ZX76T8870 WWW.AMAZON.CA ON 74537884348106041734146	\$31.05
SUBTOTAL OF MONTHLY ACTIVITY			-\$5,148.08

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 10	DEC 05	REAPPLIED SOFA WORLD 74064494162820130556366	\$2,825.00
NOV 11	NOV 14	LINCOLN HEIGHTS FORD OTTAWA ON 74529004317920123679207	\$424.36
NOV 13	NOV 14	NBX * CPO 819-9999999 QC 74769804318900010165578	\$37.50
NOV 13	NOV 14	LOBLAW #1050 OTTAWA ON 74500014318882648740867	\$173.78
NOV 14	NOV 14	SP SHINDEFENDER KARLSKRONA 74609054319500003806611	\$53.00
NOV 14	NOV 15	TRUE NORTH PICKLEBALL KINGSTON ON 74083424320500003026191	\$40.00
NOV 14	NOV 15	STAPLES #442 OTTAWA ON 74064494319820168698215	\$13.54



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 14	NOV 15	OAT COUTURE OATMEAL CAFE OTTAWA ON 74064494319820174132878	\$24.05
NOV 15	NOV 18	TRUE NORTH PICKLEBALL KINGSTON ON 74083424320500011604799	\$90.00
NOV 15	NOV 18	EXPEDIA 72965169812631 EXPEDIA.CA ON 74099864320000040427089	\$541.65
NOV 15	NOV 18	PAYPAL *STYLEVANA 4029357733 74284504320445757901999	-\$16.19
NOV 15	NOV 18	SP FUSSY LEYTON 74208474320500010213555	\$56.50
NOV 15	NOV 18	NBX*CPO 819-9999999 QC 74769804322900010459363	\$75.00
NOV 15	NOV 15	TIM HORTONS #2325 613-792-1311 ON 74703414320102573031312	\$5.06
NOV 16	NOV 18	TRUE NORTH PICKLEBALL KINGSTON ON 74083424321500004505259	\$20.00
NOV 16	NOV 18	TIM HORTONS #2325 613-792-1311 ON 74703414321103514018086	\$5.74
NOV 16	NOV 18	SP LOO DROPS SURREY BC 74083424321500004924195	\$61.00
NOV 16	NOV 18	PACIOLAN CENTREPOINTE 877-263-9372 ON 74537884321103553904382	\$79.00
NOV 16	NOV 18	SHELL C03419 OTTAWA ON 74064494321820113327197	\$93.97
NOV 16	NOV 18	SP FANCYNURO HTTPSFANCYDROCO 24011344321000063854880	\$53.00
NOV 16	NOV 18	HONK PARKING 866-675-7337 ON 74537884321104249465804	\$6.35
NOV 16	NOV 18	ALGONQUIN COMMONS THEA NEPEAN ON 74500014321462695334974	\$3.36
NOV 16	NOV 18	ALGONQUIN COMMONS THEA NEPEAN ON 74500014321462695336201	\$27.60
NOV 16	NOV 18	SP IGK HAIR IGKHAIR.COM FL 24011344322500006578644 Foreign Currency-USD 80.68 Exchange rate-1.441621	\$116.31
NOV 16	NOV 18	NBX*LAW OF MOTION 613-6930363 ON 74769804322900011326322	\$596.64
NOV 16	NOV 18	FARM BOY #30 OTTAWA ON 74529004321920547316604	\$21.77
NOV 17	NOV 18	ART-IS-IN BAKERY OTTAWA ON 74703414323105385934257	\$15.22
NOV 17	NOV 20	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004323900450410006	\$263.48
NOV 18	NOV 18	TIM HORTONS #1517 613-725-3275 ON 74703414323105330698726	\$2.40
NOV 18	NOV 19	TIM HORTONS #2399 613-244-0118 ON 74703414323105999834166	\$2.40
NOV 18	NOV 20	WAL-MART SUPERCENTER#1031OTTAWA ON 74529004323900446578908	\$302.96
NOV 18	NOV 20	ACT*VILLED OTTAWACITY OTTAWA ON 74500014324656674556856	\$9.92
NOV 18	NOV 20	ACT*VILLED OTTAWACITY OTTAWA ON 74500014324656674560510	\$19.84



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 19	NOV 20	HARVEYS 0002426 OTTAWA ON 74703414325107093442985	\$53.74
NOV 20	NOV 22	REXALL PHARMACY #1487 OTTAWA ON 74529004325920453946705	\$21.08
NOV 20	NOV 22	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004325900472129905	-\$41.79
NOV 20	NOV 22	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004325900472131406	\$496.51
NOV 20	NOV 21	DOLLARAMA #1234 NEPEAN ON 74064494325820181882475	\$34.75
NOV 20	NOV 21	LOBLAW #1050 OTTAWA ON 74500014325882691458798	\$120.45
NOV 20	NOV 20	ALTEA OTT-SUB. STARTED OTTAWA ON 74083424325500004031583	\$47.20
NOV 21	NOV 25	ESSO CIRCLE K OTTAWA ON 74064494327920104894504	\$84.35
NOV 21	NOV 25	BURRITO GRINGO (BRONSON) OTTAWA ON 74529004326920150750706	\$27.65
NOV 21	NOV 22	ALTEA OTT-ONE TIME PRO OTTAWA ON 74083424326500009750939	\$41.69
NOV 21	NOV 21	TIM HORTONS #2070 613-371-3157 ON 74703414326107855796163	\$4.07
NOV 22	NOV 25	ALTEA OTT-ONE TIME PRO OTTAWA ON 74083424327500011212158	\$11.29
NOV 22	NOV 25	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040734329920004044230	\$3.15
NOV 22	NOV 22	TIM HORTONS #0710 613-371-3157 ON 74703414327108728208500	\$2.40
NOV 23	NOV 25	TIM HORTONS #1517 613-725-3275 ON 74703414328109671612853	\$4.07
NOV 23	NOV 25	UBER* TRIP TORONTO ON 74083424328500007193056	\$38.25
NOV 23	NOV 25	PY *MARIANNES ICE CREAM SANTA CRUZ CA 24445004329500682592793 Foreign Currency-USD 15.53 Exchange rate-1.437218	\$22.32
NOV 23	NOV 25	TIM HORTONS #3312# QPS RICHMOND BC 74703414329100731073029	\$8.80
NOV 23	NOV 25	YOW TIM HORTONS CART DOMEOTTAWA ON 74064494329820118879772	\$10.07
NOV 23	NOV 25	THE AQUA PACIFIC SANTA CRUZ CA 24755424329643294807102 Foreign Currency-USD 75.00 Exchange rate-1.437333	\$107.80
NOV 24	NOV 25	SQ *LULU'S MIDTOWN SANTA CRUZ CA 24692164329101190744406 Foreign Currency-USD 19.66 Exchange rate-1.436927	\$28.25
NOV 24	NOV 25	WHOLEFDS STZ 10329 SANTA CRUZ CA 24137464330001579665657 Foreign Currency-USD 19.69 Exchange rate-1.437277	\$28.30
NOV 24	NOV 26	SAN PASEO TRUCK STOP PASO ROBLES CA 24941664330070668279473 Foreign Currency-USD 46.28 Exchange rate-1.436041	\$66.46



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 24	NOV 26	VISITORS CENTER 800-8770597 CA 24000974330740304294422 Foreign Currency-USD 49.57 Exchange rate-1.437361	\$71.25
NOV 25	NOV 25	EXPEDIA 72971075516473 EXPEDIA.CA ON 74537884330101478136709	\$110.49
NOV 25	NOV 27	MCCONNELLS FINE ICE CREAMVENTURA CA 24755424331643313281814 Foreign Currency-USD 16.01 Exchange rate-1.435977	\$22.99
NOV 25	NOV 27	SANTA BARBARA VALET 805-9624507 CA 24497784331900019287457 Foreign Currency-USD 11.20 Exchange rate-1.437500	\$16.10
NOV 25	NOV 27	ARCO #42093 AMPM PASO ROBLES CA 24034544331005503171460 Foreign Currency-USD 3.99 Exchange rate-1.438596	\$5.74
NOV 25	NOV 27	THE LITTLE DOOR LOS ANGELES CA 24257814331900016300167 Foreign Currency-USD 193.63 Exchange rate-1.436037	\$278.06
NOV 25	NOV 26	PIZZA MY HEART MONTEREY CA 24013394330005258120924 Foreign Currency-USD 38.46 Exchange rate-1.437337	\$55.28
NOV 25	NOV 26	MCDONALD'S F26241 PASO ROBLES CA 24427334330740295111272 Foreign Currency-USD 21.08 Exchange rate-1.436907	\$30.29
NOV 26	NOV 28	LAS BEST SALAD BAR WATER SANTA MONICA CA 24231684332164210017138 Foreign Currency-USD 18.02 Exchange rate-1.436182	\$25.88
NOV 26	NOV 27	TST* POKE HOUSE - SANTA BSANTA BARBARACA 24137464331100359194620 Foreign Currency-USD 31.18 Exchange rate-1.437459	\$44.82
NOV 26	NOV 27	SANTA MONICA MOTEL SANTA MONICA CA 24000974331744301034319 Foreign Currency-USD 535.40 Exchange rate-1.436010	\$768.84
NOV 26	NOV 27	ALTEA OTT-SUB. UPDATED OTTAWA ON 74083424331500009842564	\$6.06
NOV 26	NOV 27	TST* IT'S BOBA TIME - VENVENICE CA 24137464331300829685849 Foreign Currency-USD 7.50 Exchange rate-1.436000	\$10.77
NOV 26	NOV 27	TARGET 00013060 LOS ANGELES CA 24164074331091007922707 Foreign Currency-USD 97.33 Exchange rate-1.453508	\$141.47
NOV 26	NOV 27	TARGET 00032318 LOS ANGELES CA 24164074331091007285261 Foreign Currency-USD 4.79 Exchange rate-1.434237	\$6.87
NOV 26	NOV 27	TARGET 00032318 LOS ANGELES CA 24164074331091007430420 Foreign Currency-USD 54.85 Exchange rate-1.435916	\$78.76
NOV 26	NOV 27	TST* JENI'S SPLENDID ICE VENICE CA 24137464332001822101201 Foreign Currency-USD 18.67 Exchange rate-1.453668	\$27.14
NOV 26	NOV 27	ORIGINAL TEDDYS RED TACO VENICE CA 24801974332163934078785 Foreign Currency-USD 15.07 Exchange rate-1.453218	\$21.90



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 27	NOV 28	76 - SUNRISE ENERGY INC LOS ANGELES CA 24034544332005674199208 Foreign Currency-USD 40.00 Exchange rate-1.453250	\$58.13
NOV 27	NOV 28	EVERLANE* R723267367 185-87358007 CA 2401134433200089338501 Foreign Currency-USD 305.47 Exchange rate-1.453530	\$444.01
NOV 27	NOV 28	SQ *YEASTIE BOYS BAGELS WEST HOLLYWOOD CA 24692164332104155461003 Foreign Currency-USD 13.14 Exchange rate-1.452815	\$19.09
NOV 27	NOV 28	CTLP* GEORGE GORDON ENT SANTAMONICA CA 24116414333164694984036 Foreign Currency-USD 1.00 Exchange rate-1.440000	\$1.44
NOV 27	NOV 28	PACPARK FOOD AND BEV SANTA MONICA CA 24789304332754002246837 Foreign Currency-USD 6.61 Exchange rate-1.443267	\$9.54
NOV 28	DEC 02	CARLS JR 523 SANTA PAULA CA 24943814334900608200103 Foreign Currency-USD 15.67 Exchange rate-1.442884	\$22.61
NOV 28	DEC 02	SACRAMENTO 49ER DINER SACRAMENTO CA 24733094334029399026403 Foreign Currency-USD 51.70 Exchange rate-1.438491	\$74.37
NOV 28	DEC 02	SANTA MONICA MOTEL 310-3926806 CA 74000974336767212999924 Foreign Currency-USD 20.00 Exchange rate-1.365000	-\$27.30
NOV 28	NOV 29	LOVE'S #0830 OUTSIDE BAKERSFIELD CA 24692164334105175506568 Foreign Currency-USD 36.10 Exchange rate-1.438504	\$51.93
NOV 28	NOV 29	MCDONALD'S F3993 SANTA PAULA CA 24427334333740242266085 Foreign Currency-USD 6.58 Exchange rate-1.443768	\$9.50
NOV 29	DEC 02	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083424334500008435284	\$101.69
NOV 29	DEC 02	TARGET 00003129 SACRAMENTO CA 24164074334091007923546 Foreign Currency-USD 114.15 Exchange rate-1.438545	\$164.21
NOV 29	DEC 02	MACYS ARDEN FAIR SACRAMENTO CA 24445734335600246464101 Foreign Currency-USD 66.00 Exchange rate-1.438484	\$94.94
NOV 29	DEC 02	SQ *STAGE NINE ENTERTAINMSACRAMENTO CA 24692164335105951220128 Foreign Currency-USD 5.00 Exchange rate-1.438000	\$7.19
NOV 29	DEC 02	WAL-MART #2598 SACRAMENTO CA 24455014334142001074820 Foreign Currency-USD 69.30 Exchange rate-1.439971	\$99.79
NOV 29	DEC 02	TILLYS #213 SACRAMENTO CA 24493984335051379697772 Foreign Currency-USD 118.00 Exchange rate-1.438559	\$169.75
NOV 29	DEC 02	CITYOFSAC_IPS_PKG METER SACRAMENTO CA 24692164335106028028239 Foreign Currency-USD 4.00 Exchange rate-1.437500	\$5.75
NOV 29	DEC 02	LOS INMORTALES BROADWAY SACRAMENTO CA 24333224335166898569644 Foreign Currency-USD 21.91 Exchange rate-1.438156	\$31.51



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 29	DEC 02	JD 1127 SACRAMENTO CA 24445004335500814482063 Foreign Currency-USD 338.00 Exchange rate-1.438550	\$486.23
NOV 29	DEC 02	SP THE FLOAT LIFE 191-62918687 CA 24492164335500016439097 Foreign Currency-USD 597.08 Exchange rate-1.438584	\$858.95
NOV 30	DEC 02	TST* JAMBA JUICE - 0812 -SACRAMENTO CA 24137464335100402942088 Foreign Currency-USD 22.00 Exchange rate-1.438636	\$31.65
NOV 30	DEC 02	CAMP DAVERN INC 613-7705100 ON 74872714335283352800563	\$51.00
NOV 30	DEC 02	FSP*FLEET FEET - SACRAMENSACRAMENTO CA 24445004335300544477081 Foreign Currency-USD 81.56 Exchange rate-1.439921	\$117.44
NOV 30	DEC 02	BIG TREE COFFEE CARMICHAEL CA 24733094335029667849824 Foreign Currency-USD 6.87 Exchange rate-1.439592	\$9.89
NOV 30	DEC 02	SQ *WORLD'S BEST COMICS ASACRAMENTO CA 24692164336106954991417 Foreign Currency-USD 57.23 Exchange rate-1.439979	\$82.41
NOV 30	DEC 02	CHEVRON 0376867 SACRAMENTO CA 24692164336106965145649 Foreign Currency-USD 54.06 Exchange rate-1.439881	\$77.84
NOV 30	DEC 02	MCDONALD'S F15934 SACRAMENTO CA 24427334335740267225279 Foreign Currency-USD 5.15 Exchange rate-1.440776	\$7.42
NOV 30	DEC 02	CITYOF SAC_IPS_PKG METER SACRAMENTO CA 24692164336107070161810 Foreign Currency-USD 3.75 Exchange rate-1.440000	\$5.40
NOV 30	DEC 02	GOLDEN 1 CTR CONC SACRAMENTO CA 24943004336103329491228 Foreign Currency-USD 15.77 Exchange rate-1.440076	\$22.71
NOV 30	DEC 03	VEG CAFE AND BAR SACRAMENTO CA 24426294337030076624390 Foreign Currency-USD 62.79 Exchange rate-1.439878	\$90.41
DEC 01	DEC 02	WELLINGTON VILLAGE ORTHODOTTAWA ON 74064494336820174927276	\$302.50
DEC 01	DEC 02	TST* GINGER ELIZABETH CHOSACRAMENTO CA 24137464336501236947913 Foreign Currency-USD 4.00 Exchange rate-1.440000	\$5.76
DEC 01	DEC 02	IN-N-OUT NATOMAS SACRAMENTO CA 24692164336107618569052 Foreign Currency-USD 17.78 Exchange rate-1.439820	\$25.60
DEC 01	DEC 02	SUBWAY 3814 FAIRFIELD CA 24204294336002024856050 Foreign Currency-USD 14.08 Exchange rate-1.439630	\$20.27
DEC 01	DEC 02	MCDONALD'S F39574 SACRAMENTO CA 24427334336740282083645 Foreign Currency-USD 18.23 Exchange rate-1.439934	\$26.25
DEC 01	DEC 02	WHOLEFDS STN 10362 SAN FRANCISCO CA 24137464337001559618992 Foreign Currency-USD 5.54 Exchange rate-1.438628	\$7.97



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 01	DEC 02	JELLY BELLY FAIRFIELD FAIRFIELD CA 24428064337001513742876 Foreign Currency-USD 30.08 Exchange rate-1.439827	\$43.31
DEC 01	DEC 03	UNITED 0164453473003HOUSTON TX 24692164337108489924342 Foreign Currency-USD 25.00 Exchange rate-1.439600	\$35.99
DEC 01	DEC 03	UNITED 0164453473004HOUSTON TX 24692164337108489924359 Foreign Currency-USD 35.00 Exchange rate-1.439714	\$50.39
DEC 01	DEC 03	UNITED 0164453473005HOUSTON TX 24692164337108489924367 Foreign Currency-USD 25.00 Exchange rate-1.439600	\$35.99
DEC 01	DEC 03	SHELL OIL 57444476600 SAN BRUNO CA 24316054337168889518457 Foreign Currency-USD 20.68 Exchange rate-1.443907	\$29.86
DEC 01	DEC 03	COURTYARD SACRAMENTO A SACRAMENTO CA 24692164337108827104581 Foreign Currency-USD 30.00 Exchange rate-1.438333	\$43.15
DEC 02	DEC 02	BOUNCE - BOUNCE.COM HTTPSBOUNCE.CCA 24000774337000002830507 Foreign Currency-USD 16.60 Exchange rate-1.439759	\$23.90
DEC 02	DEC 04	GADAR PROMO 6137368288 ON 74897264338448175887634	\$97.13
DEC 02	DEC 04	PAYPAL *OTTAWAPICKL 6138847522 ON 74897264338448168627195	\$216.96
DEC 02	DEC 04	TIM HORTON'S T-DOMESTIC AMISSISSAUGA ON 74064494338820109837275	\$10.84
DEC 02	DEC 03	SQ *SIDEWALK JUICE SAN FRANCISCOCA 24692164337108179616067 Foreign Currency-USD 15.51 Exchange rate-1.439716	\$22.33
DEC 02	DEC 03	ALAMO RENT-A-CAR SAN FRANCISCOCA 24164074337060216401500 Foreign Currency-USD 549.93 Exchange rate-1.444420	\$794.33
DEC 02	DEC 03	LOBLAWS 1132 OTTAWA ON 74500014337882606470496	\$112.37
DEC 04	DEC 05	THE KINGS BARBERSHOP OTTAWA ON 74703414339100858654765	\$39.30
DEC 04	DEC 05	LOBLAWS 1132 OTTAWA ON 74500014339882695523278	\$33.88
DEC 04	DEC 06	WWW.RESERVATIONS.COM 855-9562201 FL 24037614340900014804186 Foreign Currency-USD 40.23 Exchange rate-1.443450	\$58.07
DEC 05	DEC 06	HOTEL*RESERVATIONS.COM 855-956-2201 WA 24692164340101275503888 Foreign Currency-USD 111.62 Exchange rate-1.443737	\$161.15
DEC 05	DEC 06	UBER CANADA/UBEREATS TORONTO ON 74064494340820155456141	\$108.74
DEC 06	DEC 09	TIM HORTONS #5299 647-886-7187 ON 74703414341102772729653	\$17.60
DEC 06	DEC 09	MACEWEN - FALLOWFIELD OTTAWA ON 74500014341461682246221	\$84.33
DEC 06	DEC 09	TIM HORTONS #1595 GLOUCESTER ON 74703414342102875957952	\$2.09



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 06	DEC 09	SMOKE 'N' BARREL KINGSTON ON 74064494342820116897241	\$96.00
DEC 06	DEC 06	TIM HORTONS #2325 613-792-1311 ON 74703414341101967531015	\$2.30
DEC 07	DEC 09	MCDONALD'S #1646 Q04 OTTAWA ON 74064494343820116202912	\$8.34
DEC 07	DEC 10	ESSO CIRCLE K OTTAWA ON 74064494344920102438899	\$79.29
DEC 08	DEC 09	SP WWW.ENDORFIX.COM ENDORFIX.COM NY 24011344343500019160369	\$79.90
DEC 08	DEC 09	TIM HORTONS #5299 647-886-7187 ON 74703414343101368399515	\$3.45
DEC 08	DEC 09	ALAMO TOLL 8778601284 AZ 24430994344175876468496	\$32.23
DEC 08	DEC 10	A&W # 4213 KINGSTON ON 74529004343920355642509 Exchange rate-1.451801	\$25.51
DEC 09	DEC 10	SP ZIMA DENTAL CANADA MONMOUTH 74208474344500010618425	\$132.20
DEC 09	DEC 10	ISA*ISAGENIX CANADA, ULC 877-8778111 ON 24565894344216240640441	\$32.77
DEC 09	DEC 11	MCDONALD'S #1646 Q04 OTTAWA ON 74064494345820114619875	\$16.48
DEC 09	DEC 10	THE RECREATION ASSOCIATIOOTTAWA ON 74064494345820112863632	\$508.50
DEC 10	DEC 10	TIM HORTONS #2325 613-792-1311 ON 74703414345102939366031	\$2.40
DEC 10	DEC 11	LS CRITTER JUNGLE OTTAWA ON 74083424345500010359081	\$42.31
DEC 10	DEC 11	ISA*ISAGENIX CANADA, ULC 877-8778111 ON 24565894345216328890099	\$1,833.34
DEC 10	DEC 12	TIM HORTONS #0209 VANIER ON 74703414346104430145293	\$11.28
DEC 10	DEC 12	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004345900482893801	-\$314.04
DEC 10	DEC 12	ESSO CIRCLE K OTTAWA ON 74064494346920104813832	\$98.44
DEC 10	DEC 13	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004346900480602807	\$552.47
DEC 11	DEC 12	TIM HORTONS #0209 613-745-5320 ON 74703414346104430146309	\$3.77
DEC 11	DEC 12	SP DRIFTGOODS DRIFT.CO UT 24492164346500016811060	\$69.37
DEC 11	DEC 13	CANADIAN TIRE #290 OTTAWA ON 74064494347820106854207	\$103.15
DEC 11	DEC 13	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004346900480723405	-\$58.76
DEC 11	DEC 13	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004346900480727000	\$372.32
DEC 11	DEC 13	NEWLOOK MERIVALE 241 NEPEAN ON 74529004346920458494201	\$374.00
DEC 12	DEC 12	TIM HORTONS #1818 613-761-7080 ON 74703414347104870356664	\$2.09



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STATEMENT FROM NOV 14 TO DEC 13, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 12	DEC 12	SP MID-DAY SQUARES LACHINE QC 74083424347000003318630	\$84.60
DEC 12	DEC 13	OTTAWA FOOTY SEVENS/SO OTTAWA ON 74064494347820188919670	\$110.16
DEC 12	DEC 13	ALTEA OTT-ONE TIME PRO OTTAWA ON 74083424347500007443052	\$11.29
DEC 12	DEC 13	DOLLARAMA # 280 OTTAWA ON 74064494347820171510320	\$19.31
DEC 12	DEC 13	LOBLAWS 95.3 OTTAWA ON 74500014347882688417827	\$98.69
DEC 12	DEC 13	LOBLAWS 1132 OTTAWA ON 74500014347882688440217	\$9.77
DEC 13	DEC 13	TIM HORTONS #0710 613-371-3157 ON 74703414348105908136811	\$2.09
SUBTOTAL OF MONTHLY ACTIVITY			\$19,022.36
TOTAL ACCOUNT BALANCE			\$25,953.10

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 228 year(s) and 0 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Notice of Upcoming Changes to Standard Annual Fees, Grace Periods and Annual Interest Rates for new products effective February 4, 2025 . Please read and keep for your records.

Effective February 4, 2025 the Standard Annual Fees, Grace Periods and Annual Interest Rates section of your RBC Royal Bank Credit Card Agreement is changed to include the following new credit cards in the table:

More Rewards[‡] RBC® Visa[‡]

- Non-Refundable Annual Fees: Primary Card: \$0, Each Additional Card: \$0
- Grace Period (days): 21
- Annual Interest Rate: Purchases: 20.99%, Cash Advances*: 22.99%

More Rewards[‡] RBC® Visa Infinite[‡]

- Non-Refundable Annual Fees: Primary Card: \$0, Each Additional Card: \$0
- Grace Period (days): 21
- Annual Interest Rate: Purchases: 20.99%, Cash Advances*: 22.99%

* If any of you reside in Quebec and hold a Credit Card other than the RBC Visa Classic Low Rate Option, the annual interest rate on Cash Advances is 21.99%.

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are



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RBC® Avion® Visa Infinite Privilege[‡] for Private Banking

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registered trademarks of Royal Bank of Canada.

[‡] All other trademarks are the property of their respective owner(s).

Effective February 4, 2025 the following discontinued credit card is deleted from the **Standard Annual Fees, Grace Periods and Annual Interest Rates table**:

RBC® Cathay Pacific[‡] Visa Platinum

- Non-Refundable Annual Fees: Primary Card: \$120, Each Additional Card: \$50

- Grace Period (days): 21

- Annual Interest Rate: Purchases: 20.5%, Cash Advances*: 22.99%

Should your card no longer meet your needs as a result of these changes, you have the option to close your account and cancel your Agreement without cost, penalty or cancellation indemnity by notifying us no later than March 4, 2025 and by paying the total amount you owe on your account.

If you have any questions, we'd be happy to discuss them. You can call us at 1-800 ROYAL® 1-2 (1-800-769-2512) or visit us at any RBC Royal Bank branch.

R561A

Notice of Upcoming Changes to the co-brand partner paragraphs of the Collection, Use, and Disclosure of Personal Information section of your Agreement effective February 4, 2025. Please read and keep for your records.

Effective February 4, 2025 the *Collection, Use, and Disclosure of Personal Information* section of your Credit Card Agreement is updated to include a new co-brand partner. The changes are to the italicized heading below and its three paragraphs as shown. We have not made any changes to how we collect, use or disclose your personal information.

Current text under the heading Co-branded credit cards:

Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard and moi RBC Visa credit cards

This subsection supplements the subsection titled "Co-branded credit cards" above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard and moi RBC Visa credit cards (each, a "Co-Branded Credit Card").

For the purposes of this subsection, WestJet and METRO Inc. are each referred to herein as a "Co-Branded Partner"; the WestJet Rewards Program and METRO Inc.'s moi rewards program.(...)

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner (...) contact METRO Inc. at 1-866-638-0020.



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Effective February 4, 2025 this is changed to:

Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards

This subsection supplements the subsection titled "Co-Branded Credit Cards" above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards (each, a "Co-Branded Credit Card").

For the purposes of this subsection, WestJet, METRO Inc. and Pattison Food Group Ltd. ("PFG") are each referred to herein as a "Co-Branded Partner"; the WestJet Rewards Program, METRO Inc.'s moi rewards program and PFG's More Rewards program (...)

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner (...) contact METRO Inc. at 1-866-638-0020. If you are a member of the More Rewards program and have questions about PFG's sharing of your Partner Rewards Program Information with us, contact More Rewards at Privacy@PattisonFoodGroup.com.

Should your card no longer meet your needs as a result of these changes, you have the option to close your account and cancel your Agreement without cost, penalty or cancellation indemnity by notifying us no later than March 4, 2025 and by paying the total amount you owe on your account.

If you have any questions, we'd be happy to discuss them. You can call us at 1-800 ROYAL® 1-2 (1-800-769-2512) or visit us at any RBC Royal Bank branch.

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INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$25,953.10	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.