

**STATE OF RHODE ISLAND  
PUBLIC UTILITIES COMMISSION**

**IN RE: THE NARRAGANSETT** :  
**ELECTRIC COMPANY 2022 ANNUAL** : **DOCKET NO. 5189**  
**ENERGY EFFICIENCY PLAN** :

PUBLIC UTILITIES COMMISSION'S  
 THIRD SET OF DATA REQUESTS DIRECTED TO ENERGY EFFICIENCY RESOURCE  
 MANAGEMENT COUNCIL  
 (Issued December 17, 2021)  
 (Response due January 6, 2022)

- 3-1. Referencing the EERMC's response to PUC 2-2, please provide the expected year-end balance in the "Client Fund" after the estimated roll-over of \$135,922 occurs. Please review the below table where the PUC calculates the estimated year-end balance in the "Client Fund" to be \$336,392. Please review the table and state whether the calculations are accurate. If not, please explain how it is incorrect.

<b><u>Accounting of EERMC Income, Cash &amp; Expenses 2021</u></b>			
line			Source: EERMC 2-2
1	2021 SBC Income	1,013,572	
2	Starting Balance in Client Account	312,218.51	
3	<b>TOTAL CASH AVAILABLE in 2021</b>	<b>1,325,791</b>	(lines 1 + 2)
4	Consultant Expenses	(700,000)	
5	Legal	(46,400)	
6	Videos	(31,250)	
7	Public Education	(92,390)	
8	Council Retreat	(650)	
9	Website	(350)	
10	2020 Contractual Expenses	(118,358.48)	
11	<b>TOTAL EXPENSES incurred in 2021</b>	<b>(989,398)</b>	(sum lines 4 thru 10)
12	<b>Net Ending Balance - Year end 2021</b>	<b>336,392</b>	(line 3 + line 11)

Using the numbers provided in PUC 2-2, the calculations in the above table are incorrect, as they do not include interest earned by the EERMC Client Fund year-to-date in the calculations, which adds \$42.57 to the balance.

In addition to this omission, the characterization that the total dollars referenced will be in the Client Fund **at year end** is also inaccurate, because the rollover of funds (estimated at \$135,922

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Responses prepared by the Executive Director and Executive Secretary of the EERMC, in collaboration with the EERMC's Consultant Team.

in PUC 2-2) from the Main Fund to the Client Fund is not instantaneous, but instead is a process that takes several weeks.

Therefore, the year-end balance in the Client Fund is expected to be \$200,512.60 based on the information provided in response to PUC 2-2. Of this balance, the Council notes that \$200,000.00 is reserved for future potential study expenses.

- 3-2. Referencing the EERMC's response to PUC 2-2, please provide a breakdown and itemization – along with all supporting invoices or documentation – for the following two entries:
- a. "2021 Public Education Contracted Expenses" in the amount of \$92,390.00
  - b. "Payment of 2020 Contracted Expenses" in the amount of \$118,358.48

Objection. The PUC's Rules of Practice and Procedure allow for all discovery that is "reasonably relevant" to the proceeding (Rule 1.19). EERMC objects to PUC 3-2 on the grounds that this request is not reasonably relevant to the scope of the subject proceeding. Notwithstanding that objection, the EERMC provides the following response:

EERMC meeting materials, including votes and meeting minutes, are part of the public record and available on the Council website<sup>1</sup>. Votes were taken on public education contracts at the February<sup>2</sup>, April<sup>3</sup>, and August<sup>4</sup> meetings of 2021. Similarly, votes were taken on 2020 contracts at the January<sup>5</sup>, April<sup>6</sup>, and November<sup>7</sup> meetings.

- 3-3. Please provide copies of all bank statements for 2021 for the bank account where the "Client Fund" is held. Please produce redacted (removing account numbers or other sensitive information) copies to the service list and produce an unredacted copy to the Commission. Please also provide the names of all persons having signatory authority over the account or who have authority to authorized transactions.

Objection. The PUC's Rules of Practice and Procedure allow for all discovery that is "reasonably relevant" to the proceeding (Rule 1.19). EERMC objects to PUC 3-3 on the grounds that this request is not reasonably relevant to the scope of the subject proceeding. Notwithstanding that objection, the EERMC provides the following response:

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<sup>1</sup> <https://rieermc.ri.gov/>

<sup>2</sup> <https://rieermc.ri.gov/meeting/eermc-meeting-february-2021/>

<sup>3</sup> <https://rieermc.ri.gov/meeting/eermc-meeting-april-2021/>

<sup>4</sup> <https://rieermc.ri.gov/meeting/eermc-meeting-august-2021/>

<sup>5</sup> <https://rieermc.ri.gov/meeting/eermc-meeting-january-2020/>

<sup>6</sup> <https://rieermc.ri.gov/meeting/eermc-meeting-april-2020/>

<sup>7</sup> <https://rieermc.ri.gov/meeting/eermc-meeting-november-2020/>

All responsive documents are attached. No unredacted copies are provided, as the redacted versions cover only bank account numbers.

The EERMC's Client Fund bank account is managed by EERMC legal counsel, Desautel Law, who has signatory authority over the account. Additionally, OER, as Executive Director, has the authority to authorize transactions from this account.

1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

1 OF 1

Beginning January 01, 2021  
through January 31, 2021

US259 BR051

1

LAW OFFICE OF MARISA DESAUTEL LLC  
38 BELLEVUE AVE STE H  
NEWPORT RI 02840-3260

### Business Money Market

#### SUMMARY

#### Balance Calculation

Previous Balance	175,431.95	<b>Balance</b>	
Checks	20,000.00 -	<i>Average Daily Balance</i>	168,335.17
Debits	.00 -	<b>Interest</b>	
Deposits & Credits	.00 +	<i>Current Interest Rate</i>	.02%
Interest Paid	2.86 +	<i>Annual Percentage Yield Earned</i>	.02%
<b>Current Balance</b>	155,434.81 =	<i>Number of Days Interest Earned</i>	31
		<i>Interest Earned</i>	2.86
		<i>Interest Paid this Year</i>	2.86

LAW OFFICE OF MARISA DESAUTEL  
Business Money Market

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$155,431

Your next statement period will end on February 26, 2021.

Previous Balance

175,431.95

#### TRANSACTION DETAILS

#### Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
116	20,000.00	01/21			

⊖ **Total Checks**  
20,000.00

#### Interest

Date	Amount	Description
01/29	2.86	Interest

⊕ **Total Interest Paid**  
2.86

= **Current Balance**  
155,434.81

#### Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/21	155,431.95	01/29	155,434.81		



ROP-450  
PO Box 7000  
Providence RI 02940



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Business Account Statement

1 OF 3

Beginning February 01, 2021  
through February 28, 2021

LAW OFFICE OF MARISA DESAUTEL LLC  
38 BELLEVUE AVE STE H  
NEWPORT RI 02840-3260

Business Money Market

US 7 5 9 2 1

SUMMARY

LAW OFFICE OF MARISA DESAUTEL  
Business Money Market

<b>Balance Calculation</b>		<b>Balance</b>	
Previous Balance	155,434.81	<i>Average Daily Balance</i>	253,891.47
Checks	74,575.98 -		
Debits	6,682.50 -	<b>Interest</b>	
Deposits & Credits	156,786.56 +	<i>Current Interest Rate</i>	.02%
Interest Paid	3.89 +	<i>Annual Percentage Yield Earned</i>	.02%
<b>Current Balance</b>	230,966.78 =	<i>Number of Days Interest Earned</i>	28
		<i>Interest Earned</i>	3.89
		<i>Interest Paid this Year</i>	6.75

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$155,434

Your next statement period will end on March 31, 2021.

Previous Balance

155,434.81

TRANSACTION DETAILS

Checks\* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
117	74,080.98	02/23	118	495.00	02/16



Total Checks

74,575.98

Debits

Other Debits

Date	Amount	Description
02/05	2,484.27	Online Transfer To Checking [REDACTED]
02/23	4,198.23	Online Transfer To Checking [REDACTED]



Total Debits

6,682.50

Beginning February 01, 2021  
 through February 28, 2021

*Business Money Market continued from previous page*
**Deposits & Credits**


Date	Amount	Description
02/05	156,786.56	Deposit

**Interest**

Date	Amount	Description
02/26	3.89	Interest

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
02/05	309,737.10	02/23	230,962.89	02/26	230,966.78
02/16	309,242.10				

**LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market**
 **Total Deposits & Credits**  
 156,786.56

 **Total Interest Paid**  
 3.89

 **Current Balance**  
 230,966.78

**NEWS FROM CITIZENS**
**--Special Provisions for Pass-Through Accounts**

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html).

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You will have an opportunity to validate the capability to deliver the required information in the appropriate format so that a timely calculation of deposit insurance coverage can be made; further instructions relating to this opportunity will be communicated at a later time.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

ROP450  
 P.O. Box 7000  
 Providence, RI 02940

 Beginning March 01, 2021  
 through March 31, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
 38 BELLEVUE AVE STE H  
 NEWPORT RI 02840-3260

**Business Money Market**

US 7 0 2

**SUMMARY**

 LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market

**Balance Calculation**
**Balance**

Previous Balance	230,966.78	<i>Average Daily Balance</i>	230,966.78
Checks	.00 -	<b>Interest</b>	
Debits	.00 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	3.92 +	<i>Number of Days Interest Earned</i>	31
<b>Current Balance</b>	230,970.70 =	<i>Interest Earned</i>	3.92
		<i>Interest Paid this Year</i>	10.67

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$230,966

Your next statement period will end on April 30, 2021.

**Previous Balance**

230,966.78

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
03/31	3.92	Interest

 **Total Interest Paid** 3.92

 **Current Balance** 230,970.70

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
03/31	230,970.70				

**NEWS FROM CITIZENS**

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 Beginning April 01, 2021  
 through April 30, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
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**Business Money Market**

US 7 0 2

**SUMMARY**

 LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market

**Balance Calculation**
**Balance**

Previous Balance	230,970.70	<i>Average Daily Balance</i>	230,970.70
Checks	.00 -	<b>Interest</b>	
Debits	.00 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	3.80 +	<i>Number of Days Interest Earned</i>	30
<b>Current Balance</b>	230,974.50 =	<i>Interest Earned</i>	3.80
		<i>Interest Paid this Year</i>	14.47

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$230,970

Your next statement period will end on May 28, 2021.

**Previous Balance**

230,970.70

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
04/30	3.80	Interest

 **Total Interest Paid** 3.80

 **Current Balance** 230,974.50

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
04/30	230,974.50				

**NEWS FROM CITIZENS**

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 Beginning May 01, 2021  
 through May 31, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
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**Business Money Market**

US702

**SUMMARY**
**Balance Calculation**

Previous Balance	230,974.50
Checks	.00 -
Debits	.00 -
Deposits & Credits	.00 +
Interest Paid	3.92 +
<b>Current Balance</b>	<b>230,978.42 =</b>

**Balance**

<i>Average Daily Balance</i>	<i>230,974.50</i>
<b>Interest</b>	
<i>Current Interest Rate</i>	<i>.02%</i>
<i>Annual Percentage Yield Earned</i>	<i>.02%</i>
<i>Number of Days Interest Earned</i>	<i>31</i>
<i>Interest Earned</i>	<i>3.92</i>
<i>Interest Paid this Year</i>	<i>18.39</i>

 LAW OFFICE OF MARISA DESAUTEL  
**Business Money Market**

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

 Your minimum daily balance used to qualify this statement period is: **\$230,974**


Your next statement period will end on June 30, 2021.

**Previous Balance**

230,974.50

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
05/28	3.92	Interest

 **Total Interest Paid** 3.92

 **Current Balance** 230,978.42

**Daily Balance**

Date	Balance	Date	Balance
05/28	230,978.42		

**NEWS FROM CITIZENS**

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

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 Beginning June 01, 2021  
 through June 30, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
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**Business Money Market**

US702

**SUMMARY**
**Balance Calculation**

Previous Balance	230,978.42	<b>Balance</b>	
Checks	.00 -	<i>Average Daily Balance</i>	230,978.42
Debits	.00 -	<b>Interest</b>	
Deposits & Credits	.00 +	<i>Current Interest Rate</i>	.02%
Interest Paid	3.80 +	<i>Annual Percentage Yield Earned</i>	.02%
<b>Current Balance</b>	230,982.22 =	<i>Number of Days Interest Earned</i>	30
		<i>Interest Earned</i>	3.80
		<i>Interest Paid this Year</i>	22.19

 LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$230,978

Your next statement period will end on July 30, 2021.

**Previous Balance**

230,978.42

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
06/30	3.80	Interest

 **Total Interest Paid** 3.80

 **Current Balance** 230,982.22

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
06/30	230,982.22				

**NEWS FROM CITIZENS**

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

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 Beginning July 01, 2021  
 through July 31, 2021

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**Business Money Market**

US 7 0 2

**SUMMARY**
**Balance Calculation**

		<b>Balance</b>	
Previous Balance	230,982.22	<i>Average Daily Balance</i>	230,982.22
Checks	.00 -	<b>Interest</b>	
Debits	.00 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	3.92 +	<i>Number of Days Interest Earned</i>	31
<b>Current Balance</b>	230,986.14 =	<i>Interest Earned</i>	3.92
		<i>Interest Paid this Year</i>	26.11

 LAW OFFICE OF MARISA DESAUTEL  
**Business Money Market**

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$230,982

Your next statement period will end on August 31, 2021.

**Previous Balance**

230,982.22

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
07/30	3.92	Interest

 **Total Interest Paid** 3.92

 **Current Balance** 230,986.14

**Daily Balance**

Date	Balance	Date	Balance
07/30	230,986.14		

**NEWS FROM CITIZENS**
**--Special Provisions for Pass-Through Accounts**

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at

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 Beginning August 01, 2021  
 through August 31, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
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**Business Money Market**

US 7 0 2

**SUMMARY**
**Balance Calculation**

Previous Balance	230,986.14	<b>Balance</b>	
Checks	.00 -	<i>Average Daily Balance</i>	318,082.91
Debits	.00 -	<b>Interest</b>	
Deposits & Credits	100,000.00 +	<i>Current Interest Rate</i>	.02%
Interest Paid	5.40 +	<i>Annual Percentage Yield Earned</i>	.02%
<b>Current Balance</b>	330,991.54 =	<i>Number of Days Interest Earned</i>	31
		<i>Interest Earned</i>	5.40
		<i>Interest Paid this Year</i>	31.51

 LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$230,986

Your next statement period will end on September 30, 2021.

**Previous Balance**

230,986.14

**TRANSACTION DETAILS**
**Deposits & Credits**

Date	Amount	Description
08/05	100,000.00	Online Transfer From Checking [REDACTED]

 **Total Deposits & Credits**  
 100,000.00

**Interest**

Date	Amount	Description
08/31	5.40	Interest

 **Total Interest Paid**  
 5.40

 **Current Balance**  
 330,991.54

**Daily Balance**

Date	Balance	Date	Balance
08/05	330,986.14	08/31	330,991.54

**NEWS FROM CITIZENS**

--Effective Oct 1, 2021, the Business Deposit Account Agreement is amended as follows: Foreign Outgoing Wire Transfer (U.S. currency) \$40, Foreign Outgoing Wire Transfer (foreign currency) \$15, and (Repetitive) Foreign Outgoing Wire Transfer (foreign currency) \$7.50. If you have questions about these changes please call us at the number listed at the top of your statement.

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 Providence, RI 02940

 Beginning September 01, 2021  
 through September 30, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
 38 BELLEVUE AVE STE H  
 NEWPORT RI 02840-3260

**Business Money Market**

US 7 0 2

**SUMMARY**
**Balance Calculation**

Previous Balance	330,991.54	<b>Balance</b>	
Checks	.00 -	<i>Average Daily Balance</i>	330,991.54
Debits	.00 -	<b>Interest</b>	
Deposits & Credits	.00 +	<i>Current Interest Rate</i>	.02%
Interest Paid	5.44 +	<i>Annual Percentage Yield Earned</i>	.02%
<b>Current Balance</b>	330,996.98 =	<i>Number of Days Interest Earned</i>	30
		<i>Interest Earned</i>	5.44
		<i>Interest Paid this Year</i>	36.95

 LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$330,991


Your next statement period will end on October 29, 2021.

**Previous Balance**

330,991.54

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
09/30	5.44	Interest

 **Total Interest Paid** 5.44

 **Current Balance** 330,996.98

**Daily Balance**

Date	Balance	Date	Balance
09/30	330,996.98		

ROP450  
 P.O. Box 7000  
 Providence, RI 02940

 Beginning October 01, 2021  
 through October 31, 2021

 LAW OFFICE OF MARISA DESAUTEL LLC  
 38 BELLEVUE AVE STE H  
 NEWPORT RI 02840-3260

**Business Money Market**

US 7 0 2

**SUMMARY**

 LAW OFFICE OF MARISA DESAUTEL  
 Business Money Market

**Balance Calculation**
**Balance**

Previous Balance	330,996.98	<i>Average Daily Balance</i>	330,996.98
Checks	.00 -	<b>Interest</b>	
Debits	.00 -	<i>Current Interest Rate</i>	.02%
Deposits & Credits	.00 +	<i>Annual Percentage Yield Earned</i>	.02%
Interest Paid	5.62 +	<i>Number of Days Interest Earned</i>	31
<b>Current Balance</b>	331,002.60 =	<i>Interest Earned</i>	5.62
		<i>Interest Paid this Year</i>	42.57

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$330,996


Your next statement period will end on November 30, 2021.

**Previous Balance**

330,996.98

**TRANSACTION DETAILS**
**Interest**

Date	Amount	Description
10/29	5.62	Interest

 **Total Interest Paid** 5.62

 **Current Balance** 331,002.60

**Daily Balance**

Date	Balance	Date	Balance
10/29	331,002.60		



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 P.O. Box 7000  
 Providence, RI 02940

**Business Account Statement**

Page 1 of 3

Beginning November 01, 2021  
 through November 30, 2021

**Questions? Contact us today:**



**CALL:**  
 Business Account Customer Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

LAW OFFICE OF MARISA DESAUTEL LLC  
 38 BELLEVUE AVE STE H  
 NEWPORT RI 02840-3260

**LAW OFFICE OF MARISA DESAUTEL LLC  
 Business Money Market**

**Business Money Market for XXXX-908-2**

**Balance Calculation**

Previous Balance		331,002.60
Checks	-	.00
Debits	-	.00
Deposits & Credit	+	.00
Interest paid	+	5.44
<b>Current Balance</b>	<b>=</b>	<b>331,008.04</b>

**Balance**

Average Daily Balance	331,002.60
-----------------------	------------

**Interest**

Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	30
Interest Earned	5.44
Interest Paid This Year	48.01

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$331,002

Your next statement period will end on December 31, 2021.

**TRANSACTION DETAILS FOR BUSINESS MONEY MARKET ACCOUNT ENDING 908-2**

<b>Interest</b>			<b>Previous Balance</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>331,002.60</b>
11/30	5.44	INTEREST	
			<b>Total Interest Paid</b>
			<b>+</b>
			<b>5.44</b>

Please See Additional Information on Next Page

**Business Money Market for XXXX-908-2 Continued**

<b>Daily Balance</b>						<b>Current Balance</b>	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	
11/30	331,008.04						331,008.04





US759 | BR051 | 1  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Account Statement**

Page 1 of 5

Beginning December 01, 2021  
 through December 31, 2021

**Questions? Contact us today:**



**CALL:**  
 Business Account Customer Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](http://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

LAW OFFICE OF MARISA DESAUTEL LLC  
 38 BELLEVUE AVE STE H  
 NEWPORT RI 02840-3260

LAW OFFICE OF MARISA DESAUTEL LLC  
 Business Money Market

**Business Money Market for XXXX-908-2**

**Balance Calculation**

Previous Balance		331,008.04
Checks	-	29,600.00
Debits	-	.00
Deposits & Credit	+	.00
Interest paid	+	5.44
<b>Current Balance</b>	<b>=</b>	<b>301,413.48</b>

**Balance**

Average Daily Balance	320,504.81
-----------------------	------------

**Interest**

Current Interest Rate	.02%
Annual Percentage Yield Earned	.02%
Number of Days Interest Earned	31
Interest Earned	5.44
Interest Paid This Year	53.45

You can waive the monthly maintenance fee of \$9.99 by maintaining a minimum daily balance in your account of \$2,500.

Your minimum daily balance used to qualify this statement period is: \$301,408

Your next statement period will end on January 31, 2022.

**TRANSACTION DETAILS FOR BUSINESS MONEY MARKET ACCOUNT ENDING 908-2**

<b>Checks</b>						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>331,008.04</b>
120	29,600.00	12/21				<b>Total Checks</b>
						<b>- 29,600.00</b>

Please See Additional Information on Next Page

**Business Money Market for [REDACTED] Continued**

<b>Interest</b>					<b>Total Interest Paid</b>
<i>Date</i>	<i>Amount</i>	<i>Description</i>			<b>+</b>
12/31	5.44	INTEREST			<b>5.44</b>
<b>Daily Balance</b>					<b>Current Balance</b>
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
12/21	301,408.04	12/31	301,413.48		<b>= 301,413.48</b>