JUSTIN BORDERS

Subscription Leak Audit · Start here

SAMPLE REPORT · FICTITIOUS DATA · NOT A REAL CLIENT

Prepared for	**Sample Client (fictitious)**
Prepared by	Justin Borders, Michigan, USA · Contact: Borders_Innovative_Tech@outlook.com
Date	November 21, 2026

What this is

The findings report from your Subscription Leak Audit: a review of every charge that repeats in the bank and card files you sent: subscriptions, memberships, recurring bills and bank fees. For each one you get how often it bills, what it costs per month and per year, when it first and last showed up, any price increase, and any duplicates or overlaps.

How to use it (10 minutes)

1. Read the one-page Summary tab.
2. Open Recurring Charges. In the gold 'Your decision' column, pick Keep, Cancel, Downgrade or Already cancelled for each row.
3. Watch the Summary: 'If you cancel' adds up everything you mark Cancel, live. (This is separate from Potential Savings, which is fixed at delivery.)
4. Open Cancel Checklist. Each row has the company's official cancel or account page. Cancel there, then mark Done and write down the confirmation number.
5. Rows marked 'Needs your review' are ones we could not be sure about. The 'What to check' column says why.

Your decision options

Keep: you use it and want it.
Cancel: counts toward your savings total.
Downgrade: you plan to switch to a cheaper plan (not counted in the total, since the new price isn't known).
Already cancelled: you stopped it before this report.
Undecided: still thinking.

Flags you may see

Duplicate: the same service is billed twice (two plans, or on two cards).
Overlap: several services of the same type (for example 3+ video streaming services).
Trial converted to paid: a free or $1 trial turned into a paid plan.
Price increase: the price went up during the period.
Possible double charge: two charges a few days apart in the same billing cycle.
Possibly stopped: no charge when one was expected. It may already be cancelled.
New since: started partway through the period. Make sure you signed up on purpose.

Cancelling tips

Cancel a day or two before the next billing date. Take a screenshot of the confirmation page. If a service was bought through Apple or Google Play, cancel it in your phone's subscription settings, not on the company's website. Deleting an app does not cancel it. For gyms, ask for written confirmation. If you see a charge you don't recognize at all, call the number on the back of your card.

Locked cells

The sheets are protected so the formulas stay correct. Your decision, notes and checklist cells are open for you to edit. To unprotect a sheet in Excel: Review > Unprotect Sheet (no password).

Your privacy

We worked only from the CSV files you uploaded. We never ask for your bank logins or passwords. Account and card numbers are shortened to the last 4 digits in this report. Your files are processed with automated software tools, including AI, run from our secured computer; some of these tools are services provided by other companies, and they handle data under their own terms. We use your files only for your audit and don't sell your information. We delete your files and this report (the copies we control) within 30 days after delivery, or sooner if you ask.

Important

Informational audit service. Not financial, investment, tax, legal or credit advice. You decide what to keep and you do any cancelling yourself. The amounts come from your files and are estimates; prices can change. Before cancelling, check the provider's terms for cancellation fees, contract terms or lost benefits.

Guarantee (Guaranteed Audit, $39)

If this report identifies less than $100 per year in Potential Savings, you can claim a full $39 refund. Potential Savings is the yearly cost, shown on the Summary at delivery, of the items we flagged in these categories: duplicate or overlapping services, trials that turned into paid plans, price increases (the increase only), possible double charges, and avoidable recurring bank fees. Your Keep/Cancel choices don't change it. Conditions: your files cover at least 90 days from the accounts where your subscriptions are billed, and you claim by email (Borders_Innovative_Tech@outlook.com) within 14 days after delivery. Full terms: Subscription Leak Audit Terms, version 1.3.

Questions

Reply to the delivery email or write to Borders_Innovative_Tech@outlook.com. Questions about this report are always free.

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Subscription Leak Audit · Findings report · One-page summary

SAMPLE REPORT · FICTITIOUS DATA · NOT A REAL CLIENT

Prepared for: Sample Client (fictitious)

Data covered: Dec 01, 2025 – Nov 20, 2026 (about 12 months)

Accounts: American Express, Bank of America checking/savings, Capital One 360, Capital One credit card, Chase checking/savings, Chase credit card, Citi, Discover, Other bank or credit union, PayPal, Wells Fargo. Report prepared November 21, 2026.

Recurring charges found	Recurring per month	Recurring per year	Live: if you cancel (per year)
33	$2,512.53	$30,150.35	$455.64

What we found

	Count	Per year
Subscriptions & memberships (active)	25	$5,626.07
Recurring bills (phone, utilities, loans...)	4	$24,158.28
Bank & card fees	3	$366.00
Duplicates or double charges	3	
Overlapping services	15	
Trials that turned into paid plans	1	
Price increases	4	
Possibly stopped already	1	
Need your review	12	

Your choices (live)

Marked Cancel	3
Cancel total / month	$37.97
Cancel total / year	$455.64
Marked Keep	3
Downgrade	0
Already cancelled	1
Still undecided	26

Biggest subscriptions & memberships

Merchant	How often	Latest	Per year	Status	Flag
Life Storage Chesterfield	Monthly	$89.00	$1,068.00	Active	Needs your review
Kidzart Studio Monthly	Monthly	$45.00	$540.00	Active	New since Sep 2026
LA Fitness	Monthly	$34.99	$419.88	Active	Overlap – 2 gym & fitness services
New York Times	Monthly	$25.00	$300.00	Active	Price increase
Planet Fitness	Monthly	$24.99	$299.88	Active	Overlap – 2 gym & fitness services
Adobe	Monthly	$22.99	$275.88	Active	—
ChatGPT Plus	Monthly	$20.00	$240.00	Active	—
Hulu	Monthly	$18.99	$227.88	Active	Trial converted to paid

Potential Savings at delivery (per year) **$2,572.67** Guaranteed Audit: $100 threshold met.

Potential Savings = yearly cost of flagged duplicates/overlaps, trials turned paid, price increases (increase only), possible double charges and avoidable bank fees, fixed at delivery; your Keep/Cancel choices don't change it (Terms v1.3). Item detail: Recurring Charges, column U.

Next steps

1. Recurring Charges tab: pick Keep, Cancel, Downgrade or Already cancelled in the gold column.
2. Cancel Checklist tab: use each official cancel page, then mark Done and save the confirmation number.
3. Rows marked 'Needs your review' explain what to check. Charges you don't recognize: call your bank.

Sold by Justin Borders, Michigan, USA · Contact: Borders_Innovative_Tech@outlook.com

Informational audit service. Not financial, investment, tax, legal or credit advice. You decide what to keep and you do any cancelling yourself.

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Subscription Leak Audit · Recurring Charges

SAMPLE REPORT · FICTITIOUS DATA · NOT A REAL CLIENT

Pick a decision for each row in the gold column. The Summary tab updates as you go.

#	Merchant	Category	Type	How often	Latest charge	Per month	Per year	First seen	Last seen	Times charged	Status	Price change	Flags	Needs your review?	What to check	Paid with	Your decision	Your notes	Potential Savings / yr (at delivery)	Why it counts
1	**Life Storage Chesterfield**	Other / unrecognized	Subscription	Monthly	$89.00	$89.00	$1,068.00	Dec 5, 2025	Nov 4, 2026	12	Active	—	—	Yes	We don't recognize this merchant. Is it a subscription, membership or plan you know about?	Wells Fargo	**Undecided**		$0.00	—
2	**Kidzart Studio Monthly**	Other / unrecognized	Subscription	Monthly	$45.00	$45.00	$540.00	Sep 2, 2026	Nov 3, 2026	3	Active	—	New since Sep 2026	Yes	We don't recognize this merchant. Is it a subscription, membership or plan you know about?	Other bank or credit union	**Undecided**		$0.00	—
3	**LA Fitness**	Gym & fitness	Subscription	Monthly	$34.99	$34.99	$419.88	Dec 11, 2025	Nov 12, 2026	12	Active	—	Overlap: 2 gym & fitness services	No	—	Discover	**Undecided**		$0.00	—
4	**New York Times**	News & magazines	Subscription	Monthly	$25.00	$25.00	$300.00	Dec 15, 2025	Nov 16, 2026	12	Active	$4.00 → $25.00 on Jun 15, 2026 (+525%, intro price ended?)	Price increase	No	—	American Express ****1005	**Undecided**		$252.00	Price increase ($21.00 × 12/yr)
5	**Planet Fitness**	Gym & fitness	Subscription	Monthly	$24.99	$24.99	$299.88	Dec 16, 2025	Nov 16, 2026	12	Active	—	Overlap: 2 gym & fitness services	No	—	Chase checking/savings	**Undecided**		$299.88	Overlap (yearly cost)
6	**Adobe**	Software & cloud	Subscription	Monthly	$22.99	$22.99	$275.88	Dec 26, 2025	Oct 26, 2026	11	Active	—	—	No	—	American Express ****1005	**Undecided**		$0.00	—
7	**ChatGPT Plus**	Software & cloud	Subscription	Monthly	$20.00	$20.00	$240.00	Dec 24, 2025	Nov 20, 2026	12	Active	—	—	No	—	Citi	**Undecided**		$0.00	—
8	**Hulu**	Streaming video	Subscription	Monthly	$18.99	$18.99	$227.88	Mar 30, 2026	Oct 28, 2026	8	Active	—	Trial converted to paid (Mar 30, 2026); New since Mar 2026; Overlap: 7 streaming video services	Yes	This started as a trial or $1 offer and turned into a paid plan. Did you mean to keep it?	Chase credit card	**Undecided**		$227.88	Trial turned paid (yearly cost)
9	**Netflix**	Streaming video	Subscription	Monthly	$17.99	$17.99	$215.88	Dec 3, 2025	Nov 3, 2026	12	Active	$15.49 → $17.99 on Jun 03, 2026 (+16%)	**Price increase; Duplicate: Netflix is billed on 2 different accounts/cards; Overlap: 7 streaming video services**	Yes	You pay Netflix more than once. Is one of these a second account or a family member's?	Chase checking/savings	**Undecided**		$215.88	Duplicate (yearly cost)
10	**Max (HBO)**	Streaming video	Subscription	Monthly	$16.99	$16.99	$203.88	Dec 17, 2025	Nov 17, 2026	12	Active	—	Overlap: 7 streaming video services	No	—	Capital One credit card ****5512	**Cancel**		$203.88	Overlap (yearly cost)
11	**Disney+**	Streaming video	Subscription	Monthly	$13.99	$13.99	$167.88	Dec 3, 2025	Nov 2, 2026	12	Active	—	Overlap: 7 streaming video services	No	—	Capital One credit card ****5512	**Undecided**		$167.88	Overlap (yearly cost)
12	**YouTube Premium**	Streaming video	Subscription	Monthly	$13.99	$13.99	$167.88	Dec 8, 2025	Nov 6, 2026	12	Active	—	Overlap: 7 streaming video services	No	—	Bank of America checking/savings	**Undecided**		$167.88	Overlap (yearly cost)
13	**Grammarly**	Software & cloud	Subscription	Yearly	$144.00	$12.00	$144.00	Feb 3, 2026	Feb 3, 2026	1	Active	—	—	Yes	Seen once. Likely a yearly renewal; check the renewal date.	Citi	**Undecided**		$0.00	—
14	**ESPN+**	Streaming video	Subscription	Monthly	$11.99	$11.99	$143.88	Dec 15, 2025	Nov 16, 2026	12	Active	—	Overlap: 7 streaming video services	No	—	Other bank or credit union	**Undecided**		$143.88	Overlap (yearly cost)
15	**Kindle Unlimited**	News & magazines	Subscription	Monthly	$11.99	$11.99	$143.88	Dec 19, 2025	Nov 20, 2026	12	Active	—	—	No	—	Capital One 360 ****4421	**Undecided**		$0.00	—
16	**Spotify**	Music & audio	Subscription	Monthly	$11.99	$11.99	$143.88	Dec 22, 2025	Oct 22, 2026	11	Active	$10.99 → $11.99 on Feb 23, 2026 (+9%)	Price increase; Overlap: 2 music & audio services	No	—	Chase credit card	**Keep**		$12.00	Price increase ($1.00 × 12/yr)
17	**Amazon Prime**	Shopping memberships	Subscription	Yearly	$139.00	$11.58	$139.00	Jul 11, 2026	Jul 11, 2026	1	Active	—	—	Yes	Seen once. Likely a yearly renewal; check the renewal date.	Chase credit card	**Keep**		$0.00	—
18	**SiriusXM**	Music & audio	Subscription	Monthly	$10.99	$10.99	$131.88	Dec 8, 2025	Nov 9, 2026	13	Active	—	Possible double charge on Apr 09, 2026; Overlap: 2 music & audio services	Yes	Two $10.99 charges within a few days (Apr 08 and Apr 09). Ask the company for a refund if you were billed twice.	Discover	**Cancel**		$142.87	Overlap (yearly cost) + Possible double charge ($10.99 extra)
19	**DoorDash DashPass**	Delivery memberships	Subscription	Monthly	$9.99	$9.99	$119.88	Dec 17, 2025	Nov 17, 2026	12	Active	—	Overlap: 2 delivery memberships services	No	—	Capital One credit card ****5512	**Undecided**		$0.00	—
20	**Uber One**	Delivery memberships	Subscription	Monthly	$9.99	$9.99	$119.88	Dec 24, 2025	Oct 26, 2026	11	Active	—	Overlap: 2 delivery memberships services	No	—	Capital One credit card ****5512	**Cancel**		$119.88	Overlap (yearly cost)
21	**Paramount+**	Streaming video	Subscription	Monthly	$8.99	$8.99	$107.88	Dec 24, 2025	Oct 26, 2026	11	Active	$7.99 → $8.99 on Jan 26, 2026 (+13%)	Price increase; Overlap: 7 streaming video services	No	—	Capital One credit card ****5512	**Undecided**		$107.88	Overlap (yearly cost)
22	**Microsoft 365**	Software & cloud	Subscription	Yearly	$99.99	$8.33	$99.99	Dec 10, 2025	Dec 10, 2025	1	Active	—	—	Yes	Seen once. Likely a yearly renewal; check the renewal date.	Wells Fargo	**Undecided**		$0.00	—
23	**Netflix**	Streaming video	Subscription	Monthly	$7.99	$7.99	$95.88	Dec 7, 2025	Nov 6, 2026	12	Active	—	**Duplicate: Netflix is billed on 2 different accounts/cards; Overlap: 7 streaming video services**	Yes	You pay Netflix more than once. Is one of these a second account or a family member's?	Capital One credit card ****5512	**Undecided**		$95.88	Duplicate (yearly cost)
24	**Patreon**	Apps & app stores	Subscription	Monthly	$5.00	$5.00	$60.00	Dec 9, 2025	Nov 10, 2026	12	Active	—	—	No	—	PayPal	**Undecided**		$0.00	—
25	**Planet Fitness**	Gym & fitness	Subscription	Yearly	$49.00	$4.08	$49.00	Mar 15, 2026	Mar 15, 2026	1	Active	—	Yearly fee on top of the regular plan; Overlap: 2 gym & fitness services	Yes	Seen once. Likely a yearly renewal; check the renewal date.	Chase checking/savings	**Undecided**		$49.00	Overlap (yearly cost)
26	***HelloFresh***	*Meal kits*	*Subscription*	*Weekly*	*$71.92*	*$311.65*	*$3,739.84*	*Jan 6, 2026*	*Mar 31, 2026*	*13*	*Possibly stopped*	—	—	*Yes*	*No charge since Mar 31, 2026. It may already be cancelled.*	*Discover*	***Already cancelled***		$0.00	—
27	**Loan / financing payment: Rocket Mortgage**	Loans & housing	Bill	Monthly	$1,612.40	$1,612.40	$19,348.80	Dec 1, 2025	Nov 2, 2026	12	Active	—	—	No	—	Bank of America checking/savings	**Undecided**		$0.00	—
28	**DTE Energy**	Utilities	Bill	Monthly	$167.82	$167.82	$2,013.84	Dec 19, 2025	Nov 20, 2026	12	Active	—	Amount varies (average of last 3 used)	No	—	Chase checking/savings	**Keep**		$0.00	—
29	**Xfinity**	Phone & internet	Bill	Monthly	$144.99	$144.99	$1,739.88	Dec 17, 2025	Nov 15, 2026	12	Active	—	Amount varies (average of last 3 used)	No	—	Bank of America checking/savings	**Undecided**		$0.00	—
30	**Verizon**	Phone & internet	Bill	Monthly	$87.98	$87.98	$1,055.76	Dec 15, 2025	Nov 13, 2026	12	Active	—	Amount varies (average of last 3 used)	No	—	Bank of America checking/savings	**Undecided**		$0.00	—
31	**Bank / card fee: Monthly [illegible]**	Bank & card fees	Bank fee	Monthly	$12.00	$12.00	$144.00	Dec 29, 2025	Oct 28, 2026	11	Active	—	—	No	—	Chase checking/savings	**Undecided**		$144.00	Avoidable bank fee (yearly cost)
32	**Bank / card fee: Monthly Service Fee**	Bank & card fees	Bank fee	Monthly	$10.00	$10.00	$120.00	Dec 6, 2025	Nov 5, 2026	12	Active	—	—	No	—	Wells Fargo	**Undecided**		$120.00	Avoidable bank fee (yearly cost)
33	**Overdraft / NSF fees**	Bank & card fees	Bank fee	Irregular	$34.00	$8.50	$102.00	Apr 3, 2026	Oct 9, 2026	3	Active	—	3 overdraft/NSF fees in 355 days (about 3 a year)	Yes	Average fee $34.00. Ask your bank to refund recent ones; many will once.	Chase checking/savings	**Undecided**		$102.00	Avoidable bank fee (yearly cost)

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Subscription Leak Audit · Cancel Checklist

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Rows you mark Cancel on the Recurring Charges tab light up here. Cancel on the company's own page, then mark Done.

#	Merchant	Per year	Your decision	Official cancel / account page	How to cancel	Done?	Date done	Confirmation # / notes
1	**Life Storage Chesterfield**	$1,068.00	Undecided	*Company account page or the phone number on your bill*	Look for the company's account or billing page, or call the number on the charge. If you don't recognize it, call your bank.			
2	**Kidzart Studio Monthly**	$540.00	Undecided	*Company account page or the phone number on your bill*	Look for the company's account or billing page, or call the number on the charge. If you don't recognize it, call your bank.			
3	**LA Fitness**	$419.88	Undecided	Open cancel page (lafitness.com)	Cancel the way your membership agreement says (usually a written cancellation form from your club). Keep a copy.			
4	**New York Times**	$300.00	Undecided	Open cancel page (help.nytimes.com)	nytimes.com > Account > Subscription overview > Cancel.			
5	**Planet Fitness**	$299.88	Undecided	Open cancel page (planetfitness.com)	Contact your home club and cancel the way your membership agreement says (often in person or by letter). Ask for written confirmation. The yearly fee is billed separately.			
6	**Adobe**	$275.88	Undecided	Open cancel page (helpx.adobe.com)	account.adobe.com/plans > Manage plan > Cancel plan. Annual plans billed monthly can carry an early-cancel fee; read the screen before confirming.			
7	**ChatGPT Plus**	$240.00	Undecided	Open cancel page (help.openai.com)	ChatGPT > Settings > Account > Manage subscription > Cancel. App Store subscriptions cancel through Apple or Google.			
8	**Hulu**	$227.88	Undecided	Open cancel page (help.hulu.com)	Sign in at hulu.com > Account > Cancel. If billed through Apple, Google, Roku or Amazon, cancel there instead.			
9	**Netflix**	$215.88	Undecided	Open cancel page (netflix.com)	Sign in on the web > Account > Cancel membership. Cancel by the day before your billing date.			
10	**Max (HBO)**	$203.88	Cancel	Open cancel page (help.max.com)	max.com/subscription > Cancel your subscription. If Apple, Google, Amazon or a cable/phone company bills you, cancel through them.			
11	**Disney+**	$167.88	Undecided	Open cancel page (help.disneyplus.com)	Sign in on the web > Account > Subscription > Cancel. Bundles may include Hulu and ESPN+.			
12	**YouTube Premium**	$167.88	Undecided	Open cancel page (support.google.com)	youtube.com/paid_memberships > Manage membership > Deactivate.			
13	**Grammarly**	$144.00	Undecided	Open cancel page (support.grammarly.com)	account.grammarly.com/subscription > Cancel subscription.			
14	**ESPN+**	$143.88	Undecided	Open cancel page (support.espn.com)	Sign in on the web > Account > Subscriptions > Cancel.			
15	**Kindle Unlimited**	$143.88	Undecided	Open cancel page (amazon.com)	amazon.com > Kindle Unlimited > Manage membership > Cancel.			
16	**Spotify**	$143.88	Keep	Open cancel page (support.spotify.com)	Sign in at spotify.com/account > Manage your plan > Cancel. Plan stays until the next billing date.			
17	**Amazon Prime**	$139.00	Keep	Open cancel page (amazon.com)	amazon.com > Account > Prime > Manage membership > End membership.			
18	**SiriusXM**	$131.88	Cancel	Open cancel page (siriusxm.com)	Use SiriusXM's online cancel page or call the number on that page; ask for the confirmation number.			
19	**DoorDash DashPass**	$119.88	Undecided	Open cancel page (help.doordash.com)	DoorDash app > Account > Manage DashPass > End subscription.			
20	**Uber One**	$119.88	Cancel	Open cancel page (help.uber.com)	Uber app > Account > Uber One > Manage Membership > End Membership. Cancel at least 48 hours before the billing day.			
21	**Paramount+**	$107.88	Undecided	Open cancel page (support.paramountplus.cor	Sign in on the web > Account > Cancel subscription.			
22	**Microsoft 365**	$99.99	Undecided	Open cancel page (support.microsoft.com)	account.microsoft.com/services > Manage > Cancel subscription.			
23	**Netflix**	$95.88	Undecided	Open cancel page (netflix.com)	Sign in on the web > Account > Cancel membership. Cancel by the day before your billing date.			
24	**Patreon**	$60.00	Undecided	Open cancel page (support.patreon.com)	patreon.com > Memberships > Edit > Cancel membership.			

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#	Merchant	Per year	Your decision	Official cancel / account page	How to cancel	Done?	Date done	Confirmation # / notes
25	**Planet Fitness**	$49.00	Undecided	Open cancel page (planetfitness.com)	Contact your home club and cancel the way your membership agreement says (often in person or by letter). Ask for written confirmation. The yearly fee is billed separately.			
26	**HelloFresh**	$3,739.84	Already cancelled	Open cancel page (hellofresh.com)	Sign in on the web > Account settings > Plan settings > Cancel plan. Cancel before the weekly cutoff.			
27	**Loan / financing payment: Rocket Mortgage**	$19,348.80	Undecided	*Company account page or the phone number on your bill*	Loan or financing payment. Not a subscription; listed so the full picture is visible.			
28	**DTE Energy**	$2,013.84	Keep	Open cancel page (dteenergy.com)	Essential utility. Ask DTE about budget billing or energy-efficiency programs rather than cancelling.			
29	**Xfinity**	$1,739.88	Undecided	Open cancel page (xfinity.com)	Contract may apply. Call or chat to lower the rate or drop add-ons (TV boxes, equipment rental).			
30	**Verizon**	$1,055.76	Undecided	Open cancel page (verizon.com)	Review your plan and add-ons (insurance, extra lines, streaming perks) in My Verizon.			
31	**Bank / card fee: Monthly Service Fee**	$144.00	Undecided	*Company account page or the phone number on your bill*	Ask your bank or card issuer to waive it, check what balance or direct deposit avoids it, or switch to a no-fee account or card.			
32	**Bank / card fee: Monthly Service Fee**	$120.00	Undecided	*Company account page or the phone number on your bill*	Ask your bank or card issuer to waive it, check what balance or direct deposit avoids it, or switch to a no-fee account or card.			
33	**Overdraft / NSF fees**	$102.00	Undecided	*Company account page or the phone number on your bill*	Turn on overdraft protection or low-balance alerts, ask the bank to refund recent fees, or switch to an account with no overdraft fees.			

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Subscription Leak Audit · Every charge behind each recurring item

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#	Merchant	Date	Amount	As it appears on your statement	Account / card	File
1	Life Storage Chesterfield	Dec 5, 2025	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Jan 5, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Feb 4, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Mar 5, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Apr 6, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	May 5, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Jun 5, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Jul 6, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Aug 5, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Sep 4, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Oct 5, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
1	Life Storage Chesterfield	Nov 4, 2026	$89.00	LIFE STORAGE #0871 CHESTERFIELD MI	Wells Fargo	Checking1.csv
2	Kidzart Studio Monthly	Sep 2, 2026	$45.00	KIDZART STUDIO MONTHLY	Other bank or credit union	LMCU export.csv
2	Kidzart Studio Monthly	Oct 2, 2026	$45.00	KIDZART STUDIO MONTHLY	Other bank or credit union	LMCU export.csv
2	Kidzart Studio Monthly	Nov 3, 2026	$45.00	KIDZART STUDIO MONTHLY	Other bank or credit union	LMCU export.csv
3	LA Fitness	Dec 11, 2025	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Jan 12, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Feb 11, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Mar 11, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Apr 13, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	May 12, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Jun 11, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Jul 13, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Aug 12, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Sep 14, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Oct 12, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
3	LA Fitness	Nov 12, 2026	$34.99	LA FITNESS 949-255-7200 CA	Discover	Discover-Last12Months-20261120.csv
4	New York Times	Dec 15, 2025	$4.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Jan 14, 2026	$4.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Feb 16, 2026	$4.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Mar 16, 2026	$4.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Apr 14, 2026	$4.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	May 14, 2026	$4.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Jun 15, 2026	$25.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Jul 15, 2026	$25.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Aug 17, 2026	$25.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Sep 15, 2026	$25.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
4	New York Times	Oct 15, 2026	$25.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv

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#	Merchant	Date	Amount	As it appears on your statement	Account / card	File
4	New York Times	Nov 16, 2026	$25.00	NYTIMES*NYTIMES DIGITAL NEW YORK NY	American Express ****1005	activity.csv
5	Planet Fitness	Dec 16, 2025	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Jan 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Feb 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Mar 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Apr 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	May 15, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Jun 15, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Jul 15, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Aug 17, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Sep 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Oct 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
5	Planet Fitness	Nov 16, 2026	$24.99	PLANET FITNESS CLUB FEES, CLINTON TWP MI	Chase checking/savings	Chase_checking_activity.csv
6	Adobe	Dec 26, 2025	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Jan 26, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Feb 25, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Mar 26, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Apr 27, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	May 25, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Jun 26, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Jul 27, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Aug 26, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Sep 25, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
6	Adobe	Oct 26, 2026	$22.99	ADOBE *ADOBE SAN JOSE CA	American Express ****1005	activity.csv
7	ChatGPT Plus	Dec 24, 2025	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Jan 26, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Feb 24, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Mar 23, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Apr 23, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	May 25, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Jun 24, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Jul 23, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Aug 24, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Sep 24, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Oct 26, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
7	ChatGPT Plus	Nov 20, 2026	$20.00	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	Citi	Year to date.CSV
8	Hulu	Mar 30, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
8	Hulu	Apr 27, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
8	Hulu	May 28, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
8	Hulu	Jun 29, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
8	Hulu	Jul 28, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
8	Hulu	Aug 28, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
8	Hulu	Sep 28, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20260501_2026112

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8	Hulu	Oct 28, 2026	$18.99	HULU 877-8244858 CA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
9	Netflix	Dec 3, 2025	$15.49	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Jan 5, 2026	$15.49	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Feb 4, 2026	$15.49	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Mar 3, 2026	$15.49	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Apr 3, 2026	$15.49	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	May 4, 2026	$15.49	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Jun 3, 2026	$17.99	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Jul 3, 2026	$17.99	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Aug 4, 2026	$17.99	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Sep 3, 2026	$17.99	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Oct 5, 2026	$17.99	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
9	Netflix	Nov 3, 2026	$17.99	NETFLIX.COM NETFLIX.COM CA	Chase checking/savings	Chase_checking_activity.csv
10	Max (HBO)	Dec 17, 2025	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Jan 16, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Feb 16, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Mar 17, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Apr 16, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	May 18, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Jun 17, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Jul 17, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Aug 17, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Sep 16, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Oct 16, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
10	Max (HBO)	Nov 17, 2026	$16.99	MAX.COM*SUBSCRIPTION	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Dec 3, 2025	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Jan 2, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Feb 2, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Mar 2, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Apr 3, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	May 4, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Jun 2, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Jul 3, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Aug 3, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Sep 2, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Oct 5, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
11	Disney+	Nov 2, 2026	$13.99	DISNEY PLUS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
12	YouTube Premium	Dec 8, 2025	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Jan 7, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Feb 6, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Mar 9, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Apr 6, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	May 6, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv

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12	YouTube Premium	Jun 8, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Jul 6, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Aug 7, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Sep 7, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Oct 7, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
12	YouTube Premium	Nov 6, 2026	$13.99	GOOGLE *YouTubePremium g.co/helppay# CA	Bank of America checking/savings	bofa_stmt.csv
13	Grammarly	Feb 3, 2026	$144.00	GRAMMARLY CO* ANNUAL SAN FRANCISCO CA	Citi	Year to date.CSV
14	ESPN+	Dec 15, 2025	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Jan 14, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Feb 13, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Mar 16, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Apr 13, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	May 13, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Jun 15, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Jul 13, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Aug 14, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Sep 14, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Oct 14, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
14	ESPN+	Nov 16, 2026	$11.99	ESPN PLUS 800-727-1800	Other bank or credit union	LMCU export.csv
15	Kindle Unlimited	Dec 19, 2025	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Jan 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Feb 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Mar 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Apr 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	May 19, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Jun 22, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Jul 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Aug 19, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Sep 21, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Oct 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
15	Kindle Unlimited	Nov 20, 2026	$11.99	KINDLE SVCS*KINDLE UNLTD 888-802-3080	Capital One 360 ****4421	360Checking.csv
16	Spotify	Dec 22, 2025	$10.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	Jan 23, 2026	$10.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	Feb 23, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	Mar 23, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	Apr 23, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	May 25, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	Jun 22, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20251201_2026063
16	Spotify	Jul 22, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
16	Spotify	Aug 24, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
16	Spotify	Sep 23, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
16	Spotify	Oct 22, 2026	$11.99	Spotify USA	Chase credit card	Chase_Freedom_Activity_20260501_2026112
17	Amazon Prime	Jul 11, 2026	$139.00	Amazon Prime*R83KL2A10	Chase credit card	Chase_Freedom_Activity_20260501_2026112

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18	SiriusXM	Dec 8, 2025	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Jan 8, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Feb 9, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Mar 9, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Apr 8, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Apr 9, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	May 7, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Jun 8, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Jul 7, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Aug 10, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Sep 7, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Oct 8, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
18	SiriusXM	Nov 9, 2026	$10.99	SIRIUSXM RADIO 888-635-5144 NY	Discover	Discover-Last12Months-20261120.csv
19	DoorDash DashPass	Dec 17, 2025	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Jan 16, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Feb 16, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Mar 17, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Apr 16, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	May 18, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Jun 17, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Jul 17, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Aug 17, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Sep 16, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Oct 16, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
19	DoorDash DashPass	Nov 17, 2026	$9.99	DOORDASH DASHPASS	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Dec 24, 2025	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Jan 26, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Feb 24, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Mar 24, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Apr 27, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	May 25, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Jun 25, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Jul 24, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Aug 24, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Sep 25, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
20	Uber One	Oct 26, 2026	$9.99	UBER *ONE MEMBERSHIP	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Dec 24, 2025	$7.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Jan 26, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Feb 24, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Mar 24, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Apr 27, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	May 25, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Jun 25, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv

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#	Merchant	Date	Amount	As it appears on your statement	Account / card	File
21	Paramount+	Jul 24, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Aug 24, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Sep 25, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
21	Paramount+	Oct 26, 2026	$8.99	PARAMOUNT+	Capital One credit card ****5512	2026-11-20_transaction_download.csv
22	Microsoft 365	Dec 10, 2025	$99.99	MICROSOFT*MICROSOFT 365 F MSBILL.INFO WA	Wells Fargo	Checking1.csv
23	Netflix	Dec 7, 2025	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Jan 6, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Feb 6, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Mar 6, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Apr 7, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	May 8, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Jun 6, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Jul 7, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Aug 7, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Sep 6, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Oct 9, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
23	Netflix	Nov 6, 2026	$7.99	NETFLIX.COM	Capital One credit card ****5512	2026-11-20_transaction_download.csv
24	Patreon	Dec 9, 2025	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Jan 12, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Feb 10, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Mar 9, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Apr 10, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	May 11, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Jun 10, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Jul 10, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Aug 10, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Sep 10, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Oct 9, 2026	$5.00	Patreon	PayPal	Download.CSV
24	Patreon	Nov 10, 2026	$5.00	Patreon	PayPal	Download.CSV
25	Planet Fitness	Mar 15, 2026	$49.00	PLANET FITNESS ANNUAL FEE	Chase checking/savings	Chase_checking_activity.csv
26	HelloFresh	Jan 6, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Jan 13, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Jan 20, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Jan 27, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Feb 3, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Feb 10, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Feb 17, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Feb 24, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Mar 3, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Mar 10, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Mar 17, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Mar 24, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv
26	HelloFresh	Mar 31, 2026	$71.92	HELLOFRESH 646-846-3663 NY	Discover	Discover-Last12Months-20261120.csv

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#	Merchant	Date	Amount	As it appears on your statement	Account / card	File
27	Loan / financing payment: Rocket M	Dec 1, 2025	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Jan 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Feb 2, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Mar 2, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Apr 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	May 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Jun 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Jul 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Aug 3, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Sep 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Oct 1, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
27	Loan / financing payment: Rocket M	Nov 2, 2026	$1,612.40	ROCKET MORTGAGE DES:MTG PYMT ID:XXXX4411	Bank of America checking/savings	bofa_stmt.csv
28	DTE Energy	Dec 19, 2025	$135.29	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Jan 19, 2026	$126.22	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Feb 18, 2026	$205.71	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Mar 19, 2026	$109.82	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Apr 21, 2026	$150.09	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	May 19, 2026	$147.05	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Jun 22, 2026	$144.87	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Jul 20, 2026	$133.36	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Aug 18, 2026	$101.30	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Sep 21, 2026	$161.62	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Oct 21, 2026	$113.10	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
28	DTE Energy	Nov 20, 2026	$228.73	DTE ENERGY PAYMENT PPD ID: ****0000	Chase checking/savings	Chase_checking_activity.csv
29	Xfinity	Dec 17, 2025	$129.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Jan 15, 2026	$129.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Feb 15, 2026	$129.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Mar 14, 2026	$129.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Apr 15, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	May 15, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Jun 17, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Jul 15, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Aug 15, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Sep 16, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Oct 15, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
29	Xfinity	Nov 15, 2026	$144.99	COMCAST XFINITY DES:CABLE ID:XXXXX9988	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Dec 15, 2025	$88.42	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Jan 13, 2026	$88.35	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Feb 13, 2026	$87.64	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Mar 12, 2026	$86.57	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Apr 13, 2026	$85.51	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	May 13, 2026	$89.58	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Jun 15, 2026	$88.57	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv

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#	Merchant	Date	Amount	As it appears on your statement	Account / card	File
30	Verizon	Jul 13, 2026	$85.87	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Aug 13, 2026	$90.20	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Sep 14, 2026	$84.35	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Oct 13, 2026	$89.96	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
30	Verizon	Nov 13, 2026	$89.64	VERIZON WIRELESS DES:PAYMENTREC ID:XXXXX12345 INDN:DOE J CO ID:XXXXX	Bank of America checking/savings	bofa_stmt.csv
31	Bank / card fee: Monthly Service Fee	Dec 29, 2025	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Jan 29, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Mar 2, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Mar 30, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Apr 28, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	May 28, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Jun 29, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Jul 29, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Aug 28, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Sep 28, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
31	Bank / card fee: Monthly Service Fee	Oct 28, 2026	$12.00	MONTHLY SERVICE FEE	Chase checking/savings	Chase_checking_activity.csv
32	Bank / card fee: Monthly Service Fee	Dec 6, 2025	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Jan 6, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Feb 5, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Mar 6, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Apr 7, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	May 6, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Jun 6, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Jul 7, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Aug 6, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Sep 5, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Oct 6, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
32	Bank / card fee: Monthly Service Fee	Nov 5, 2026	$10.00	MONTHLY SERVICE FEE	Wells Fargo	Checking1.csv
33	Overdraft / NSF fees	Apr 3, 2026	$34.00	OVERDRAFT FEE FOR A TRANSACTION	Chase checking/savings	Chase_checking_activity.csv
33	Overdraft / NSF fees	Jul 22, 2026	$34.00	OVERDRAFT FEE FOR A TRANSACTION	Chase checking/savings	Chase_checking_activity.csv
33	Overdraft / NSF fees	Oct 9, 2026	$34.00	OVERDRAFT FEE FOR A TRANSACTION	Chase checking/savings	Chase_checking_activity.csv

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Subscription Leak Audit · Files received and what we counted

SAMPLE REPORT · FICTITIOUS DATA · NOT A REAL CLIENT

File	Format found	Rows read	Transactions	Skipped	From	To	Notes
2026-11-20_transaction_download.csv	Capital One credit card	82	82	0	Dec 3, 2025	Nov 17, 2026	—
360Checking.csv	Capital One 360	13	13	0	Dec 19, 2025	Nov 20, 2026	—
Chase_Freedom_Activity_20251201_20	Chase credit card	85	85	0	Dec 1, 2025	Jun 29, 2026	—
Chase_Freedom_Activity_20260501_20	Chase credit card	99	99	0	May 2, 2026	Nov 20, 2026	—
Chase_checking_activity.csv	Chase checking/savings	251	251	0	Dec 3, 2025	Nov 20, 2026	—
Checking1.csv	Wells Fargo	50	50	0	Dec 5, 2025	Nov 13, 2026	—
Discover-Last12Months-20261120.csv	Discover	50	50	0	Dec 8, 2025	Nov 17, 2026	—
Download.CSV	PayPal	25	12	13	Dec 9, 2025	Nov 10, 2026	13 row(s) without a usable date or amount were skipped (totals, blanks, notes).
LMCU export.csv	Other bank or credit union	16	16	0	Dec 15, 2025	Nov 16, 2026	—
Year to date.CSV	Citi	25	25	0	Dec 24, 2025	Nov 20, 2026	—
activity.csv	American Express	37	37	0	Dec 3, 2025	Nov 16, 2026	—
bofa_stmt.csv	Bank of America	49	49	0	Dec 1, 2025	Nov 15, 2026	—

How we handled the data

- Period covered: Dec 01, 2025 to Nov 20, 2026 (about 11.6 months).
- Transactions read: 726. Money-out transactions checked: 611.
- Duplicate rows removed (overlapping exports or pending rows that later posted): 31.
- PayPal charges also listed on a bank or card statement, counted once: 12.
- Charges cancelled out by a matching refund: 1.
- Not counted as recurring: transfers, card payments, deposits and paychecks, ATM and checks, Zelle/Venmo/Cash App, and everyday spending like groceries, gas, restaurants and one-off shopping.
- Account and card numbers are shortened to the last 4 digits.

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