

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER, AND CONSENT
NO. 2015046503001**

TO: Department of Enforcement
Financial Industry Regulatory Authority (FINRA)

RE: RBC Capital Markets, LLC (Respondent)
Member Firm
CRD No. 31194

Pursuant to FINRA Rule 9216, Respondent RBC Capital Markets, LLC submits this Letter of Acceptance, Waiver, and Consent (AWC) for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against Respondent alleging violations based on the same factual findings described in this AWC.

I.

ACCEPTANCE AND CONSENT

A. Respondent accepts and consents to the following findings by FINRA without admitting or denying them:

BACKGROUND

RBC Capital Markets, LLC has been a FINRA member since 1993. RBC conducts a general securities business, self-clearing securities transactions for its own customers and clearing securities transactions for customers of its introducing broker-dealers. The firm employs approximately 6,000 registered representatives across 322 branches and is headquartered in New York, New York.¹

OVERVIEW

Between 2010 and 2019, RBC sent approximately 940,000 trade confirmations to customers that contained inaccurate information. In addition, between 2006 and 2023, RBC failed to send millions of trade confirmations to customers as required. Accordingly, the firm violated Exchange Act Rule 10b-10, promulgated under Section 10(b) of the Securities Exchange Act of 1934, Exchange Act Section 17(a) and Exchange Act Rule 17a-3, FINRA Rules 2232, 4511, and 2010, and MSRB Rules G-15 and G-8. RBC also violated NASD Rules 3010 and 2110,² FINRA Rules 3110 and 2010, and MSRB Rule G-27 by failing to establish, maintain, and enforce a supervisory system, including written supervisory procedures, reasonably designed to achieve

¹ For more information about the firm, including prior regulatory events, visit BrokerCheck® at www.finra.org/brokercheck.

² FINRA Rule 3110 superseded NASD Rule 3010 on December 1, 2014. FINRA Rule 2010 superseded NASD Rule 2110 on December 15, 2008.

compliance with requirements for trade confirmations pursuant to the Exchange Act, Exchange Act rules and FINRA and MSRB rules.

Additionally, from 2012 to 2016, RBC violated FINRA Rule 2010 by violating Regulation T promulgated by the Board of Governors of the Federal Reserve System under Section 7 of the Securities Exchange Act of 1934 by extending credit to certain customers of RBC and RBC's introducing firms.

FACTS AND VIOLATIVE CONDUCT

This matter originated from a FINRA examination of RBC, an investigation of an introducing firm for which RBC provided clearing services, and FINRA Rule 4530(b) self-reports filed by the Firm in connection with certain of the trade confirmation issues.

RBC Sent Customers Inaccurate Trade Confirmations, Failed to Send Confirmations, and Failed to Reasonably Supervise for Compliance with Confirmation Requirements.

Trade confirmations protect investors who buy or sell securities through broker dealers by, among other things, alerting them to potential conflicts of interest with their broker-dealers and providing them the means to verify the terms of their transactions and evaluate transaction costs and the quality of their broker-dealers' executions.

Exchange Act Rule 10b-10, promulgated under Section 10(b) of Securities Exchange Act of 1934, requires broker-dealers that effect securities transactions for customers to provide customers a confirmation, at or before completion of each transaction, disclosing certain basic terms of the transaction, such as the identity, price, number of shares of the security bought or sold, and the execution capacity of the broker-dealer.

FINRA Rule 2232(a) requires members, at or before the completion of any transaction in any security effected for or with an account of a customer, to provide such customer with written confirmation that conforms with the requirements of Exchange Act Rule 10b-10.

In a 2006 No-Action Letter, the U.S. Securities and Exchange Commission Division of Trading and Markets staff published guidance on Exchange Act Rule 10b-10 that permits broker-dealers to not send trade-by-trade confirmations for automatic dividend investments to customers participating in a Dividend Reinvestment Program (DRIP), so long as certain conditions are satisfied. The conditions include providing customers with a detailed written description of the DRIP prior to enrollment that contains various disclosures.

Exchange Act Section 17(a) and Exchange Act Rule 17a-3(a)(8) require broker-dealers to make and keep current copies of confirmations of all purchases and sales of securities.

FINRA Rule 4511 requires members to make and preserve records as required under FINRA rules, Exchange Act Section 17(a), and Exchange Act Rule 17a-3. Confirmation records must be accurate to comply with these requirements.

Municipal Securities Rulemaking Board (MSRB) Rule G-15 requires each broker, dealer, or municipal securities dealer, at or before the completion of a transaction in municipal securities with or for the account of a customer, to send to the customer a written confirmation that complies with the requirements of MSRB Rule G-15(a)(i). MSRB Rule G-15(a)(i)(A)(1)(d) requires firms to indicate on customer confirmations the capacity in which the firm effected the transaction.

MSRB Rule G-8(a)(ix) requires each broker, dealer, and municipal securities dealer to make and keep current and accurate books and records, including a copy of all customer confirmations of purchase or sale of municipal securities.

FINRA Rule 3110, like its predecessor NASD Rule 3010, requires member firms to establish and maintain a supervisory system, including written procedures, to supervise the activities of each associated person that is reasonably designed to achieve compliance with applicable securities laws, regulations, and FINRA rules.

MSRB Rule G-27 requires brokers, dealers, and municipal securities dealers to establish and maintain a supervisory system, including written procedures, to supervise the conduct of their municipal securities activities to ensure compliance with MSRB rules and applicable provisions of the Securities Exchange Act of 1934 and Exchange Act rules.

A violation of the Exchange Act, an Exchange Act rule, or any FINRA rule also is a violation of FINRA Rule 2010 (and its predecessor NASD Rule 2110), which requires members, in the conduct of their business, to observe high standards of commercial honor and just and equitable principles of trade.

First, between 2010 and 2017, RBC sent its institutional customers approximately 570,000 confirmations for fixed income transactions that inaccurately stated that the transactions were executed in an agency capacity, when they were executed in a principal capacity. Approximately 3,500 of the affected confirmations related to municipal securities transactions. The inaccuracies stemmed from two coding errors in the electronic systems that RBC relied on for sending trade confirmations. A third-party vendor that RBC retained utilized a coding hierarchy that caused the incorrect capacity to be reflected on certain trade confirmations. Also, an RBC internal blotter code used for foreign fixed income transactions was misconfigured to mark all transactions processed through the code as agency. During 2017, after a customer raised questions about a confirmation, RBC identified the coding errors and remedied them.

Second, between 2010 and 2019, RBC sent its institutional customers approximately 370,000 trade confirmations for fixed income transactions, including certain municipal securities transactions, that inaccurately stated that certain transactions that were solicited were unsolicited, and that inaccurately stated that certain transactions that were unsolicited were solicited. The inaccuracies resulted from RBC's coding of its fixed income Trade Order Management System to automatically populate certain confirmations with a designation that the transactions were solicited, and others with a designation that the transactions were unsolicited. The firm identified and remedied this issue in 2019.

Third, between 2008 and 2019, RBC failed to deliver approximately 267,000 trade confirmations to approximately 720 customers that had requested electronic delivery of trade confirmations. For certain customers, RBC failed to collect certain information from clients required to properly configure accounts for electronic delivery. For other customers, RBC failed to identify that the customers had traded products for which the systems used by RBC could not generate and send electronic confirmations. RBC also failed to send paper confirmations when the customers traded those products. The firm identified and remedied this issue in 2019.

Fourth, between 2006 and 2023, RBC failed to send trade confirmations for millions of DRIP transactions in at least 285,000 accounts. RBC did not provide customers with a detailed written description of the DRIP prior to enrollment containing certain disclosures, as required by the 2006 No-Action Letter. RBC instead confirmed automatic dividend reinvestments pursuant to a DRIP through monthly account statements rather than trade-by-trade confirmations. However, by failing to comply with the conditions of the No-Action Letter, the firm did not qualify for exemptive relief from Rule 10b-10(a)'s trade-by-trade confirmation requirement. In June 2023, RBC fully met the conditions of the No-Action Letter.

During the relevant period, RBC failed to establish, maintain, and enforce a supervisory system, including written supervisory procedures, reasonably designed to achieve compliance with trade confirmation requirements pursuant to the Exchange Act, Exchange Act rules, and FINRA and MSRB rules. The firm's written supervisory procedures failed to describe how supervisors should conduct periodic monitoring to confirm that internal firm systems and third-party vendor systems were working as intended to send customers trade confirmations when required and with accurate information. RBC also failed to conduct reasonable monitoring and periodic testing to confirm that the systems it relied upon for sending and generating accurate trade confirmations were working as intended during the relevant period. As a result, RBC did not timely detect multiple issues that impacted trade confirmations during the relevant period.

Through this conduct, RBC violated Exchange Act Rule 10b-10, Exchange Act Section 17(a), Exchange Act Rule 17a-3(a)(8), FINRA Rules 2232, 4511, and 2010, and MSRB Rules G-15 and G-8. RBC also violated FINRA Rules 3110 and 2010, NASD Rules 3010 and 2110, and MSRB Rule G-27.

RBC violated Regulation T.

Exchange Act Section 7(c) makes it unlawful for any broker-dealer to extend or maintain credit to or for any customer on any security in contravention of the rules and regulations which the Board of Governors of the Federal Reserve System shall prescribe.

The Board of Governors of the Federal Reserve System has issued Regulation T to govern the extension of credit by broker-dealers. In transactions involving a customer introduced to a clearing firm on a fully disclosed basis, the clearing firm is responsible for complying with Regulation T as the clearing firm extends the credit.

Under Section 220.8(a) of Regulation T, a broker-dealer may buy for any customer in a cash account any security or other asset if there are sufficient funds in the account or the broker-dealer

accepts in good faith the customer's agreement that the customer will promptly make full cash payment for the security or asset before selling it and does not contemplate selling it prior to making such payment. Under Section 220.8(b) of Regulation T, a broker-dealer shall obtain full cash payment for a customer purchase within one payment period of the trade date. Subpart (b) further provides that a broker-dealer shall promptly cancel or otherwise liquidate a transaction or any part of a transaction for which the customer has not made full cash payment within the required time. Under Section 220.8(c) of Regulation T, if a cash account customer sells a security without previously paying for it in full, the broker-dealer shall withdraw from the customer the privilege of delaying payment beyond the trade date for 90 calendar days following the date of sale of the security.

A violation of Regulation T constitutes a violation of FINRA Rule 2010.

Between 2012 and 2016, RBC served as the clearing broker for certain RBC customer accounts and for certain introducing brokers. Certain RBC customers with cash accounts and certain customers of introducing brokers with cash accounts for which RBC was the clearing broker sold securities without previously paying for them in full. However, RBC failed to withdraw from those customers the privilege of delaying payment beyond the trade date for 90 calendar days following the date of sale of the security, as required by Section 220.8(c) of Regulation T. As a result, RBC incorrectly executed hundreds of trades in those accounts and frequently sold the positions at issue to generate proceeds to cover the purchases. In connection with these transactions, 294 RBC customer accounts incurred commissions, markups, markdowns, and fees totaling \$392,525.50, that they would not otherwise have incurred had RBC cancelled the trades. Thirty-four introducing firm customer accounts also incurred \$1,308 in fees in connection with these trades that they would not have incurred had RBC cancelled the trades. In 2016, the firm changed its procedures and began cancelling the trades consistent with the requirements of Regulation T.

Through this conduct, RBC violated FINRA Rule 2010 by violating Regulation T.

B. Respondent also consents to the imposition of the following sanctions:

- a censure;
- a \$375,000 fine (\$15,000 of which pertains to the violations of MSRB Rules G-15, G-8, and G-27);
- an order to pay restitution to the customers listed on Attachment A to this AWC in the total amount of \$393,833.50; and
- an undertaking that, within 180 days of the date of the notice of acceptance of this AWC, a member of Respondent's senior management who is a registered principal of the firm shall certify in writing that, as of the date of the certification, the firm has remediated the trade confirmation issues identified in this AWC and implemented a supervisory system, including written supervisory procedures, reasonably designed to achieve compliance with Exchange Act Rule 10b-10, Exchange Act Section 17(a) and Exchange Act Rule 17a-3, FINRA Rules 2232

and 4511, and MSRB Rules G-15 and G-8 regarding the trade confirmation issues identified in this AWC. The certification shall include a narrative description and supporting exhibits sufficient to demonstrate Respondent's remediation and implementation. FINRA staff may request further evidence of Respondent's remediation and implementation, and Respondent agrees to provide such evidence. Respondent shall submit the certification to Julie Lenaghan, Principal Counsel, at 9509 Key West Ave. Rockville, MD 20850 and Julie.Lenaghan@finra.org, with a copy to EnforcementNotice@finra.org. Upon written request showing good cause, FINRA staff may extend this deadline.

Respondent agrees to pay the monetary sanctions upon notice that this AWC has been accepted and that such payment is due and payable. Respondent has submitted an Election of Payment form showing the method by which it proposes to pay the fine imposed.

Restitution is ordered to be paid to the customers listed on Attachment A to this AWC (Eligible Customers) in the total amount of \$393,833.50.

A registered principal on behalf of Respondent shall submit satisfactory proof of payment of restitution (separately specifying the date and amount paid to each Eligible Customer) or of reasonable and documented efforts undertaken to effect restitution. Such proof shall be submitted by email to EnforcementNotice@FINRA.org from a work-related account of the registered principal of Respondent. The email must identify Respondent and the case number and include a copy of the check, money order, or other method of payment. This proof shall be provided by email to EnforcementNotice@FINRA.org no later than 120 days after the date of the notice of acceptance of the AWC.

The restitution amount to be paid to each Eligible Customer shall be treated by the Respondent as the Eligible Customer's property for purposes of state escheatment, unclaimed property, abandoned property, and similar laws. If after reasonable and documented efforts undertaken to effect restitution Respondent is unable to pay all Eligible Customers within 120 days after the date of the notice of acceptance of the AWC, Respondent shall submit to FINRA in the manner described above a list of the unpaid Eligible Customers and a description of Respondent's plan, not unacceptable to FINRA, to comply with the applicable escheatment, unclaimed property, abandoned property, or similar laws for each such Eligible Customer.

Respondent specifically and voluntarily waives any right to claim an inability to pay, now or at any time after the execution of this AWC, the monetary sanctions imposed in this matter.

The imposition of a restitution order or any other monetary sanctions in this AWC, and the timing of such ordered payments, does not preclude customers from pursuing their own actions to obtain restitution or other remedies.

Restitution payments to customers shall be preceded or accompanied by a written communication, not unacceptable to FINRA, describing the reason for the payment and

the fact that the payment is being made pursuant to a settlement with FINRA and as a term of this AWC.

The sanctions imposed in this AWC shall be effective on a date set by FINRA.

II.

WAIVER OF PROCEDURAL RIGHTS

Respondent specifically and voluntarily waives the following rights granted under FINRA's Code of Procedure:

- A. To have a complaint issued specifying the allegations against it;
- B. To be notified of the complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made, and to have a written decision issued; and
- D. To appeal any such decision to the NAC and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, Respondent specifically and voluntarily waives any right to claim bias or prejudgment of the Chief Legal Officer, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

Respondent further specifically and voluntarily waives any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

III.

OTHER MATTERS

Respondent understands that:

- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs (ODA), pursuant to FINRA Rule 9216;

- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against Respondent; and
- C. If accepted:
1. this AWC will become part of Respondent's permanent disciplinary record and may be considered in any future action brought by FINRA or any other regulator against Respondent;
 2. this AWC will be made available through FINRA's public disclosure program in accordance with FINRA Rule 8313;
 3. FINRA may make a public announcement concerning this agreement and its subject matter in accordance with FINRA Rule 8313; and
 4. Respondent may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. Respondent may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects Respondent's right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party. Nothing in this provision affects Respondent's testimonial obligations in any litigation or other legal proceedings.
- D. Respondent may attach a corrective action statement to this AWC that is a statement of demonstrable corrective steps taken to prevent future misconduct. Respondent understands that it may not deny the charges or make any statement that is inconsistent with the AWC in this statement. This statement does not constitute factual or legal findings by FINRA, nor does it reflect the views of FINRA.

The undersigned, on behalf of Respondent, certifies that a person duly authorized to act on Respondent's behalf has read and understands all of the provisions of this AWC and has been given a full opportunity to ask questions about it; that Respondent has agreed to the AWC's provisions voluntarily; and that no offer, threat, inducement, or promise of any kind, other than the terms set forth in this AWC and the prospect of avoiding the issuance of a complaint, has been made to induce Respondent to submit this AWC.

4/15/24

Date


RBC Capital Markets, LLC
Respondent

Print Name: Paul Carlesimo

Title: Chief Compliance Officer

Reviewed by:

Corin R. Swift

Corin R. Swift
Counsel for Respondent
Sidley Austin LLP
787 Seventh Avenue
New York, NY 10019

Ben A. Inde
Zoe Phillips

Counsel for Respondent
Morgan, Lewis & Bockius LLP
101 Park Avenue
New York, NY 10178

Accepted by FINRA:

April 29, 2024

Date

Signed on behalf of the
Director of ODA, by delegated authority

Julie A. Lenaghan

Julie A. Lenaghan
Principal Counsel
FINRA Department of Enforcement
9509 Key West Ave.
Rockville, MD 20850

Attachment A – Restitution Schedule

Recipient	Amount
Account 1	\$2,784.00
Account 2	\$418.00
Account 3	\$488.00
Account 4	\$863.75
Account 5	\$306.00
Account 6	\$408.00
Account 7	\$551.44
Account 8	\$1,300.00
Account 9	\$206.00
Account 10	\$300.00
Account 11	\$120.00
Account 12	\$5,562.00
Account 13	\$256.00
Account 14	\$1,500.00
Account 15	\$331.00
Account 16	\$621.00
Account 17	\$7,732.00
Account 18	\$19,315.93
Account 19	\$906.00
Account 20	\$825.12
Account 21	\$157.36
Account 22	\$342.00
Account 23	\$1,095.00
Account 24	\$656.00
Account 25	\$1,714.01
Account 26	\$163.35
Account 27	\$1,506.00
Account 28	\$2,262.00
Account 29	\$506.00
Account 30	\$1,113.07
Account 31	\$456.00
Account 32	\$81.00
Account 33	\$463.05
Account 34	\$330.00
Account 35	\$624.75
Account 36	\$550.00

Account 37	\$121.00
Account 38	\$454.16
Account 39	\$106.00
Account 40	\$620.98
Account 41	\$250.80
Account 42	\$105.94
Account 43	\$1,695.83
Account 44	\$1,023.00
Account 45	\$600.00
Account 46	\$152.00
Account 47	\$650.00
Account 48	\$56.00
Account 49	\$2,160.00
Account 50	\$200.64
Account 51	\$306.00
Account 52	\$800.00
Account 53	\$2,500.00
Account 54	\$56.00
Account 55	\$362.10
Account 56	\$93.75
Account 57	\$189.74
Account 58	\$100.00
Account 59	\$3,648.50
Account 60	\$100.00
Account 61	\$376.43
Account 62	\$1,352.31
Account 63	\$464.50
Account 64	\$560.00
Account 65	\$984.00
Account 66	\$1,206.00
Account 67	\$1,210.00
Account 68	\$986.71
Account 69	\$750.00
Account 70	\$1,904.60
Account 71	\$500.00
Account 72	\$106.00
Account 73	\$2,458.50
Account 74	\$181.00
Account 75	\$224.84
Account 76	\$531.00
Account 77	\$534.79

Account 78	\$622.80
Account 79	\$56.00
Account 80	\$1,332.50
Account 81	\$81.00
Account 82	\$120.00
Account 83	\$906.00
Account 84	\$1,000.00
Account 85	\$131.00
Account 86	\$1,000.00
Account 87	\$2,477.80
Account 88	\$2,506.00
Account 89	\$91.00
Account 90	\$318.75
Account 91	\$1,910.60
Account 92	\$1,017.00
Account 93	\$106.28
Account 94	\$1,006.00
Account 95	\$75.00
Account 96	\$200.00
Account 97	\$1,000.00
Account 98	\$100.00
Account 99	\$4,099.09
Account 100	\$5,411.95
Account 101	\$743.75
Account 102	\$1,020.00
Account 103	\$56.00
Account 104	\$56.00
Account 105	\$198.90
Account 106	\$3,076.24
Account 107	\$523.20
Account 108	\$500.00
Account 109	\$356.00
Account 110	\$564.30
Account 111	\$62.00
Account 112	\$280.44
Account 113	\$112.00
Account 114	\$480.00
Account 115	\$116.00
Account 116	\$167.00
Account 117	\$964.50
Account 118	\$220.50

Account 119	\$500.00
Account 120	\$67.20
Account 121	\$960.00
Account 122	\$1,000.00
Account 123	\$131.00
Account 124	\$56.00
Account 125	\$336.00
Account 126	\$800.00
Account 127	\$156.00
Account 128	\$225.00
Account 129	\$1,356.00
Account 130	\$750.00
Account 131	\$1,139.02
Account 132	\$346.60
Account 133	\$1,250.00
Account 134	\$1,286.00
Account 135	\$290.40
Account 136	\$606.00
Account 137	\$5,752.00
Account 138	\$225.20
Account 139	\$684.00
Account 140	\$2,957.00
Account 141	\$275.40
Account 142	\$412.00
Account 143	\$1,381.00
Account 144	\$1,324.99
Account 145	\$618.50
Account 146	\$271.00
Account 147	\$2,216.00
Account 148	\$2,206.00
Account 149	\$530.00
Account 150	\$26,938.92
Account 151	\$225.00
Account 152	\$3,839.35
Account 153	\$214.56
Account 154	\$412.00
Account 155	\$540.00
Account 156	\$1,007.78
Account 157	\$497.02
Account 158	\$750.00
Account 159	\$202.00

Account 160	\$742.00
Account 161	\$199.16
Account 162	\$70.88
Account 163	\$486.42
Account 164	\$101.00
Account 165	\$156.00
Account 166	\$846.00
Account 167	\$1,026.00
Account 168	\$612.00
Account 169	\$81.00
Account 170	\$1,506.00
Account 171	\$299.39
Account 172	\$299.43
Account 173	\$101.00
Account 174	\$600.00
Account 175	\$1,932.00
Account 176	\$410.00
Account 177	\$438.22
Account 178	\$356.00
Account 179	\$3,131.50
Account 180	\$3,458.00
Account 181	\$363.35
Account 182	\$648.00
Account 183	\$756.00
Account 184	\$300.00
Account 185	\$826.70
Account 186	\$472.54
Account 187	\$4,756.54
Account 188	\$9,500.00
Account 189	\$1,212.00
Account 190	\$2,869.25
Account 191	\$1,108.09
Account 192	\$150.00
Account 193	\$100.00
Account 194	\$66.00
Account 195	\$3,500.00
Account 196	\$532.00
Account 197	\$56.00
Account 198	\$512.00
Account 199	\$106.00
Account 200	\$659.52

Account 201	\$168.00
Account 202	\$56.00
Account 203	\$7,542.00
Account 204	\$1,656.00
Account 205	\$112.00
Account 206	\$106.00
Account 207	\$322.65
Account 208	\$2,000.00
Account 209	\$31.00
Account 210	\$25.00
Account 211	\$5,160.50
Account 212	\$535.42
Account 213	\$7,100.73
Account 214	\$600.00
Account 215	\$2,506.00
Account 216	\$4,750.00
Account 217	\$2,506.00
Account 218	\$1,250.00
Account 219	\$7,212.00
Account 220	\$3,085.55
Account 221	\$2,682.00
Account 222	\$638.50
Account 223	\$562.50
Account 224	\$30,499.96
Account 225	\$1,617.00
Account 226	\$375.00
Account 227	\$215.83
Account 228	\$56.00
Account 229	\$81.00
Account 230	\$281.00
Account 231	\$1,392.15
Account 232	\$87.00
Account 233	\$108.00
Account 234	\$456.00
Account 235	\$2,682.30
Account 236	\$1,100.00
Account 237	\$834.03
Account 238	\$355.46
Account 239	\$415.00
Account 240	\$6,123.00
Account 241	\$2,631.00

Account 242	\$17,000.00
Account 243	\$131.00
Account 244	\$555.01
Account 245	\$985.17
Account 246	\$520.00
Account 247	\$381.00
Account 248	\$230.20
Account 249	\$406.00
Account 250	\$1,506.00
Account 251	\$1,006.00
Account 252	\$401.20
Account 253	\$136.00
Account 254	\$450.00
Account 255	\$330.94
Account 256	\$222.50
Account 257	\$636.00
Account 258	\$696.00
Account 259	\$312.22
Account 260	\$81.00
Account 261	\$870.00
Account 262	\$406.00
Account 263	\$81.00
Account 264	\$2,356.00
Account 265	\$416.25
Account 266	\$2,106.00
Account 267	\$686.90
Account 268	\$1,000.00
Account 259	\$728.47
Account 270	\$500.00
Account 271	\$690.00
Account 272	\$2,250.00
Account 273	\$4,319.53
Account 274	\$56.00
Account 275	\$1,139.77
Account 276	\$192.00
Account 277	\$1,981.00
Account 278	\$780.00
Account 279	\$106.00
Account 280	\$3,000.00
Account 281	\$476.80
Account 282	\$3,000.00

Account 283	\$261.00
Account 284	\$115.20
Account 285	\$1,038.00
Account 286	\$978.00
Account 287	\$1,567.66
Account 288	\$104.00
Account 289	\$1,500.00
Account 290	\$106.00
Account 291	\$50.00
Account 292	\$100.00
Account 293	\$191.62
Account 294	\$825.00
Account 295	\$12.00
Account 296	\$9.00
Account 297	\$12.00
Account 298	\$3.00
Account 299	\$6.00
Account 300	\$42.00
Account 301	\$60.00
Account 302	\$24.00
Account 303	\$36.00
Account 304	\$42.00
Account 305	\$12.00
Account 306	\$18.00
Account 307	\$57.00
Account 308	\$57.00
Account 309	\$15.00
Account 310	\$6.00
Account 311	\$15.00
Account 312	\$114.00
Account 313	\$30.00
Account 314	\$24.00
Account 315	\$39.00
Account 316	\$99.00
Account 317	\$84.00
Account 318	\$3.00
Account 319	\$60.00
Account 320	\$108.00
Account 321	\$12.00
Account 322	\$48.00
Account 323	\$3.00

Account 324	\$54.00
Account 325	\$60.00
Account 326	\$81.00
Account 327	\$3.00
Account 328	\$60.00