



Royal Bank

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

BILL SYRROS 4646 92** **** 6846

SHELLEY FRASER SYRROS 4646 92** **** 2725

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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

PREVIOUS ACCOUNT BALANCE **\$24,233.78**

BILL SYRROS
4646 92 **** 6846 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 20	DEC 20	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104355619984191102	-\$10,000.00
DEC 22	DEC 23	SQSP* INV162397851 HTTPSSQUARESPNY 24011344357000097189383	\$64.39
DEC 22	DEC 23	BET 365 BET365.COM 74043634358920008024553	\$100.00
DEC 22	DEC 23	PRIMEVIDEO.C*Z94DY61V1 WWW.AMAZON.CABC 74537884357105842869950	\$5.74
DEC 23	DEC 23	CASH ADVANCE FEE 74043634358920008024553	\$5.00
DEC 23	DEC 24	BELL MOBILITY VERDUN QC 74064494358820163712443	\$372.96
DEC 23	DEC 23	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104358619981614103	-\$3,000.00
DEC 24	DEC 27	AMAZON CHANNELS AMAZON.CA BC 74537884359107648845158	\$12.64
DEC 24	DEC 24	D J*WSJ 800-568-7625 NJ 24456754359106987696831	\$14.91
DEC 26	DEC 27	PRIMEVIDEO.C*ZE4ZW2S82 WWW.AMAZON.CABC 74537884361108231115757	\$28.73
DEC 26	DEC 27	PRIMEVIDEO.C*ZE8ZN6S22 WWW.AMAZON.CABC 74537884361108231386440	\$22.98
DEC 26	DEC 27	BET 365 BET365.COM 74043634362920009015703	\$100.00
DEC 27	DEC 27	CASH ADVANCE FEE 74043634362920009015703	\$5.00
DEC 30	DEC 31	BRAVE.COM BRAVE.COM CA 24064664366500001797235 Foreign Currency-USD 9.99 Exchange rate-1.481481	\$14.80
DEC 31	DEC 31	PRIMEVIDEO.C*ZP7AWOSU2 WWW.AMAZON.CABC 74537884366102486616028	\$22.98
DEC 31	DEC 31	BET 365 BET365.COM 74043634366920038001654	\$100.00

Travel with confidence

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

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	317,234
Points earned this statement	24,932
Points adjusted this statement	23
New points balance	342,189

CONTACT US

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

PAYMENTS & INTEREST RATES

Minimum payment	\$313.00
Payment due date	FEB 10, 2025
Credit limit	\$25,000.00
Available credit	\$18,028.97
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$24,233.78
Payments & credits	-\$38,293.28	
Purchases & debits	\$20,606.93	
Cash advances	\$400.00	
Interest	\$3.60	
Fees	\$20.00	
Total Account Balance		\$6,971.03
NEW BALANCE		\$6,971.03



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

NEW BALANCE
\$6,971.03

MINIMUM PAYMENT
\$313.00

PAYMENT DUE DATE
FEB 10, 2025

AMOUNT PAID
\$

RBC0190000_3362714_021-101209

01189

BILL SYRROS
SHELLEY FRASER SYRROS
25 CHEMIN SUMAC
CHELSEA QC J9B 1V4

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

4646 92 **** 6846 / 4646 92** **** 2725**

Quick, convenient and secure ways to pay your credit card bill:

- RBC Online Banking at www.rbcroyalbank.com/online
- RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:

- RBC Royal Bank ATM
- Telephone Banking 1-800-769-2511
- Visit an RBC Royal Bank branch



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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

BILL SYRROS 4646 92** **** 6846 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 31	DEC 31	CASH ADVANCE FEE 74043634366920038001654	\$5.00
JAN 01	JAN 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105002619989536107	-\$5,000.00
JAN 03	JAN 06	GOOGLE *TUNEIN G.CO/HELPPAY#NS 74537885003105228047127	\$14.21
JAN 03	JAN 03	BET 365 BET365.COM 74043635003920036002536	\$100.00
JAN 03	JAN 03	CASH ADVANCE FEE 74043635003920036002536	\$5.00
JAN 04	JAN 06	PLAYLISTAI PLAYLISTAI.APAZ 24000775005500004278991	\$5.91
JAN 06	JAN 07	Foreign Currency-USD 3.99 Exchange rate-1.481203 OPENAI *CHATGPT SUBSCR HTTPSOPENAI.CCA 24492165007000000567015	\$34.10
JAN 06	JAN 07	Foreign Currency-USD 23.00 Exchange rate-1.482608 SQSP* INV162397851 HTTPSSQUARESPNY 24011345007000023721102	-\$64.39
JAN 09	JAN 09	DISNEY PLUS BURBANK CA 24793385009000702291060	\$18.39
JAN 15	JAN 16	Foreign Currency-USD 23.00 Exchange rate-1.476956 OPENAI *CHATGPT SUBSCR HTTPSOPENAI.CCA 24492165015000015428567	\$33.97
JAN 16	JAN 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105016619981369105	-\$7,000.00
JAN 17	JAN 20	GOOGLE *ONE AI PREMIUM G.CO/HELPPAY#NS 74537885017106975776607	\$31.03
JAN 19	JAN 20	PRIMEVIDEO.C*ZG7XR6ZP0 WWW.AMAZON.CABC 74537885019109001358760	\$8.04
JAN 20	JAN 20	CASH ADVANCE INTEREST 21.99%	\$3.60
SUBTOTAL OF MONTHLY ACTIVITY			-\$23,935.01

SHELLEY FRASER SYRROS 4646 92** **** 2725 - CO-APPLICANT

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 18	DEC 20	SP SAJE WELLNESS CA VANCOUVER BC 74083424354500006481152	-\$55.19
DEC 18	DEC 20	LCBO/RAO #0041 OTTAWA ON 74529004353920230250806	\$266.10
DEC 18	DEC 20	FARM BOY #35 OTTAWA ON 74529004353920534746707	\$161.49
DEC 19	DEC 20	GENEVIEVE MUNRO YOGA CHELSEA QC 74083424355500000146867	\$21.72
DEC 20	DEC 23	LES ETOFFES MONTREAL QC 74064494355820183911325	\$166.71
DEC 20	DEC 23	SAQ23063 RIGAUD RIGAUD QC 74064494355820185714875	\$176.52
DEC 20	DEC 23	RIVIAN AUTOMOTIVE VANCOUVER BC 74083424355500001545728	\$111.44
DEC 20	DEC 23	UBER CANADA/UBERTRIP TORONTO ON 74064494355820165404265	\$6.52



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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

SHELLEY FRASER SYRROS 4646 92** **** 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 20	DEC 23	TIM HORTONS #2640 RIGAUD QC 74703414356103995678539	\$7.46
DEC 20	DEC 23	ESSO COUCHE-TARD 1044 RIGAUD QC 74064494356920105419198	\$39.03
DEC 20	DEC 23	FARM BOY #35 OTTAWA ON 74529004355920679695006	\$186.69
DEC 21	DEC 23	SP MAGUIRE SHOES INC MONTREAL QC 7408342435700000672671	\$436.91
DEC 21	DEC 23	UBER CANADA/UBERCASH TORONTO ON 74064494356820169157165	\$100.00
DEC 23	DEC 27	GOLF TOWN #530 OTTAWAEASTOTTAWA ON 74529004358920051569909	\$564.93
DEC 23	DEC 27	FARM BOY #35 OTTAWA ON 74529004358920725601005	\$591.82
DEC 23	DEC 24	AMZN MKTP CA*ZE7OD9M22 WWW.AMAZON.CA ON 74537884358106601836072	\$112.99
DEC 23	DEC 24	ISTOCK.COM INTERNET 24871154358062153709885	\$45.99
DEC 23	DEC 24	AMZN MKTP CA*ZE5S61V52 WWW.AMAZON.CA ON 74537884358106552076694	\$58.20
DEC 23	DEC 24	CEYLONTA RESTAURANT OTTAWA ON 74514204358004003649474	\$212.75
DEC 23	DEC 24	BEST BUY #940 OTTAWA ON 74500014358940400094146	\$658.15
DEC 24	DEC 27	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537884359107350815449	\$4.59
DEC 24	DEC 27	MAXI 7566 GATINEAU QC 74500014359882654812121	\$200.47
DEC 24	DEC 27	WINNERS 377 GATINEAU QC 74703414360107798415548	\$127.97
DEC 24	DEC 27	IGA FAMILLE PLAMONDON GATINEAU QC 74529004359920544544302	\$95.15
DEC 24	DEC 24	AMAZON.CA*ZE13S6FQ0 AMAZON.CA ON 74537884359106895290589	\$47.96
DEC 26	DEC 27	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537884361108647854502	\$11.49
DEC 26	DEC 27	AMAZON.CA*ZE24K1E30 AMAZON.CA ON 74537884361108551474362	\$11.49
DEC 26	DEC 27	APPLE.COM/BILL 866-712-7753 ON 74537884361108372144988	\$14.94
DEC 26	DEC 27	APPLE.COM/BILL 866-712-7753 ON 74537884361108379666066	\$12.64
DEC 26	DEC 27	PURE YOGA OTTAWA OTTAWA ON 74083424361000002502664	\$50.85
DEC 26	DEC 27	SQ *PATINAGE EN FORET 8774174551 QC 74293474361000875274145	\$114.93
DEC 28	DEC 30	AMAZON.CA*ZE5S90DO0 AMAZON.CA ON 74537884363100593344404	\$11.49
DEC 28	DEC 30	PLAYBOOK TECHNOLOGIES PLAYBOOKAPP.INY 24011344364500003896642	\$148.12
DEC 28	DEC 30	ORESTA ORGANIC SKIN CARE OTTAWA ON 74450774364004001247842	\$474.60

Foreign Currency-USD 99.99 Exchange rate-1.481348



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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

SHELLEY FRASER SYRROS 4646 92** **** 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 28	DEC 30	SQ *TERRA20 HINTONBURG OTTAWA ON 74293474363000890519555	\$94.90
DEC 29	DEC 30	CHELSEAATHLETICA CHELSEA QC 74083424365500000114392	\$45.99
DEC 30	DEC 31	APPLE.COM/BILL 866-712-7753 ON 74537884365101876601252	\$68.97
DEC 31	JAN 02	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425001500000028300	\$69.93
DEC 31	JAN 02	HALO PILATES CHELSEA QC 74083425001500000054546	\$172.46
DEC 31	JAN 02	ENTERPRISE CANADA C723 MONTREAL QC 74769574366004008029720	\$101.18
DEC 31	JAN 02	DDMRPOKE DOWNTOWN TOROON 74083425001500004245173	\$114.70
DEC 31	JAN 02	METRO 261 VANIER ON 74500015001838443639729	\$143.01
JAN 01	JAN 02	BOYD MOVING & STORAGE LTDOTTAWA ON 74064495001820160186888	\$186.45
JAN 01	JAN 03	AIRBNB * HMCCQWXH2 AIRBNB.COM 74657375003000883440343	\$3,362.50
JAN 02	JAN 03	BRAINTAP PROF SUBSCRIP HTTPSBRAINTAPNC 24011345003000014250644 Foreign Currency-USD 49.99 Exchange rate-1.477295	\$73.85
JAN 02	JAN 03	DYMON STORAGE (BARRHAV NEPEAN ON 74500015002656642109404	\$1,144.80
JAN 02	JAN 03	DYMON STORAGE (TRAINYA OTTAWA ON 74500015002656641469155	\$359.10
JAN 03	JAN 06	HALO PILATES CHELSEA QC 74083425004500001753846	\$28.74
JAN 03	JAN 06	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715003280030198137	\$79.10
JAN 03	JAN 06	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715003280030198186	\$84.75
JAN 04	JAN 07	AIR CAN* 0144280229472AIRCANADA.COMMB 74537885006107831171739	\$36.75
JAN 05	JAN 07	ARAMARK ENTERTAINMENT KANATA ON 74500015006461621453873	\$63.24
JAN 06	JAN 06	INNERSCIENCERESEARCH INNERSCIENCERWA 24011345006500007049439 Foreign Currency-USD 26.80 Exchange rate-1.482462	\$39.73
JAN 06	JAN 07	APPLE.COM/BILL 866-712-7753 ON 74537885006107697628814	\$14.94
JAN 06	JAN 07	BEST BUY #940 OTTAWA ON 74500015006940410032535	-\$542.39
JAN 06	JAN 08	1:1 SALON CHELSEA QC 74529005006920340889103	\$177.97
JAN 06	JAN 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105006619987195100	-\$12,381.31
JAN 07	JAN 08	CITY OF OTTAWA PARKING OTTAWA ON 74064495007820138445964	\$4.00
JAN 07	JAN 08	ROAST 'N BREW OTTAWA ON 74064495007820178170662	\$4.75



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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

SHELLEY FRASER SYRROS 4646 92** **** 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 08	JAN 09	INDIGO 761 OTTAWA ON 74064495008820171672572	\$295.65
JAN 08	JAN 09	INDIGO 761 OTTAWA ON 74064495008820171672580	\$112.13
JAN 08	JAN 09	CABELA'S CANADA OTTAWA ON 74064495008820174948268	\$367.87
JAN 08	JAN 09	CABELA'S CANADA OTTAWA ON 74064495008820174948276	\$111.51
JAN 08	JAN 09	OGDENSBURG BRIDGE & PT A OGDENSBURG NY 24240525008206652017303 Foreign Currency-USD 3.25 Exchange rate-1.470769	\$4.78
JAN 08	JAN 09	OGDENSBURG BRIDGE & PT A OGDENSBURG NY 24240525008206640011400 Foreign Currency-USD 3.25 Exchange rate-1.470769	\$4.78
JAN 08	JAN 09	WAL-MART #2092 OGDENSBURG NY 24445005009400173641221 Foreign Currency-USD 251.68 Exchange rate-1.473418	\$370.83
JAN 08	JAN 10	CHARGEPOINT CANADA - (VANCOUVER BC 74500015009656681411656	\$42.41
JAN 09	JAN 10	OURARING OULU 74657365010000113461608	\$8.95
JAN 10	JAN 13	GOLDWING AUTO CARE INC NEPEAN ON 74872715010170107451009	\$2,153.78
JAN 10	JAN 13	LAVERGNE MEAT AND DELI NAVAN ON 74500015010380695292690	\$193.01
JAN 10	JAN 13	GRILL MASTER RESTAURANT OTTAWA ON 74514205010004003048930	\$14.03
JAN 10	JAN 13	SP ALO YOGA CANADA TORONTO ON 74083425011000001802843	\$83.62
JAN 10	JAN 13	IMPARK00110113U OTTAWA ON 74703415011101638950772	\$10.00
JAN 10	JAN 13	SP MINDBODYGREEN HTTPSSHOP.MINNY 24011345011000024316328 Foreign Currency-USD 224.23 Exchange rate-1.476787	\$331.14
JAN 10	JAN 13	SEPHORA RIDEAU CENTRE OTTAWA ON 74703415011101741262289	\$53.11
JAN 11	JAN 13	INSTITUTE OF HEART MATH 8318182354 CA 24055235012210133864618 Foreign Currency-USD 245.00 Exchange rate-1.480775	\$362.79
JAN 12	JAN 13	OPENAI *CHATGPT SUBSCR HTTPSOPENAI.CCA 2449216501200002505495 Foreign Currency-USD 23.00 Exchange rate-1.480869	\$34.06
JAN 13	JAN 14	AGENCE DE MOBILITE DURABLMONTREAL QC 74064495013820143964472	\$12.75
JAN 13	JAN 14	AGENCE DE MOBILITE DURABLMONTREAL QC 74064495013820143964480	\$12.75
JAN 13	JAN 14	AGENCE DE MOBILITE DURABLMONTREAL QC 74064495013820143974224	\$15.00
JAN 13	JAN 14	UNIVERSAL MEAT MARKET MONTREAL QC 74500015013380642943327	\$195.04
JAN 13	JAN 14	AUX VIVRES PLATEAU MONTREAL QC 74514205013004003680242	\$97.39



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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

SHELLEY FRASER SYRROS 4646 92** **** 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 14	JAN 14	PEARSON_EDUCATION 905-853-7888 ON 74537885014104201709016	\$104.99
JAN 14	JAN 15	1-800-GOT-JUNK OTTAWA ON 74064495014820176700453	\$565.68
JAN 14	JAN 15	CADS WWW.CADS.SKI QC 74514205014004015613511	\$50.00
JAN 15	JAN 16	FEDEX265515961 T1800 46333390N 74831495015502089378673	\$192.10
JAN 15	JAN 17	BULK BARN STORE #712 OTTAWA ON 74529005015920196896607	\$94.95
JAN 15	JAN 17	FARM BOY #35 OTTAWA ON 74529005015920448108108	\$440.09
JAN 16	JAN 17	WINNERS 377 GATINEAU QC 74703415017106670643585	\$140.27
JAN 17	JAN 20	CAMP FORTUNE RESORT CHELSEA QC 74064495017820190831372	\$98.71
JAN 17	JAN 20	APPLE.COM/BILL 866-712-7753 ON 74537885017106772392210	\$4.59
JAN 17	JAN 20	HAZELTONS 647-327-5558 ON 74514205017004003503556	\$184.72
JAN 17	JAN 20	BEST BUY #940 OTTAWA ON 74500015017940530048194	\$271.19
JAN 17	JAN 20	SQ *PATINAGE EN FORET 8774174551 QC 74293475017000001492608	\$56.00
JAN 18	JAN 20	BELL CANADA (OB) MONTREAL QC 74064495018820145476231	\$300.58
JAN 19	JAN 20	AMAZON.CA*ZC3GG4CS2 AMAZON.CA ON 74537885019108916855696	\$47.43
JAN 19	JAN 20	AMZN MKTP CA*ZG6Z68ZW0 WWW.AMAZON.CAON 74537885019108916923007	\$66.20
SUBTOTAL OF MONTHLY ACTIVITY			\$6,249.91

JACKSON SYRROS 4646 92** **** 0131 - AUTHORIZED USER MONTHLY CARD LIMIT - \$2,500.00

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 20	DEC 23	SP LAGUILDECULINAIRE MONTREAL QC 7408342435600000960028	\$206.90
DEC 20	DEC 23	VIDEOTRON LTEE #150 PPACCMONTREAL QC 74064494356820131893236	\$77.96
DEC 22	DEC 23	LS BOULANGERIE LE TOLE MONTREAL QC 74099864357000050598031	\$29.61
JAN 03	JAN 06	STM MT ROYAL DAN102 MONTREAL QC 74064495004820117230943	\$7.00
JAN 07	JAN 08	STM MCGILL DIO102 MONTREAL QC 74064495008820114749453	\$14.00
JAN 09	JAN 09	AMZN MKTP CA*Z554J3AS2 WWW.AMAZON.CAON 74537885009100028605392	\$23.29
JAN 09	JAN 10	AMAZON.CA*Z503170U2 AMAZON.CA ON 74537885009100581017464	\$25.28
JAN 12	JAN 13	ADOBE INC 800-8336687 CA 24793385012000706860055	\$14.94



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STATEMENT FROM DEC 20, 2024 TO JAN 20, 2025

JACKSON SYRROS 4646 92** **** 0131 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 12	JAN 13	UBER* EATS TORONTO ON 7408342501350000384139	\$108.46
JAN 12	JAN 13	UBER CANADA/UBEREATS TORONTO ON 74064495012820149205442	\$24.45
JAN 14	JAN 15	#842 SPORTS EXPERTS BROSSARD QC 74064495015820109209688	\$126.46
JAN 15	JAN 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105015619983553103	-\$250.00
JAN 15	JAN 16	STM MT ROYAL DIN101/27 MONTREAL QC 74064495016820118968935	\$14.00
SUBTOTAL OF MONTHLY ACTIVITY			\$422.35
TOTAL ACCOUNT BALANCE			\$6,971.03

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 13 year(s) and 0 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Your account is currently set up on an Auto Pay plan

Based on the option you previously selected, the Minimum Payment amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at 1-888 ROYAL® 8-5.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Cash Advance	21.99	\$85.79	
Purchases & Fees	20.99	\$6,881.64	

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