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ANDREA BREZANOVA
4 ARROWHEAD DR
NANTUCKET MA 02554-3105

Customer Service Information



Personal Customers: 508.732.7072

Business Customers: 508.732.7078

Mon-Fri: 7:00 a.m. to 8:00 p.m.

Sat: 8:00 a.m. to 5:00 p.m.

Sun: 10:00 a.m. to 3:00 p.m.



24/7 Telephone Banking: 508.732.3880



Visit us online at: [RocklandTrust.com](https://www.RocklandTrust.com)



Routing Number: 011304478

IMPORTANT MESSAGE(S)

Easily control the access to your Rockland Trust Debit Card directly from your phone with SecurLOCK Equip. With the SecurLOCK Equip app, you can turn the access to your debit card on or off, select geographic locations where your card can be used, set transaction spending limits, set up transaction alerts, and more. To download, search for SecurLOCK Equip in your phone's app store.

RELATIONSHIP SUMMARY AND CURRENT STATEMENT ACTIVITY

Account Type	Account Number	Balance
FREE CHECKING	7372003595	\$7,019.46

FREE CHECKING

Account Number: 7372003595

Account Owner(s): ANDREA BREZANOVA

Balance Summary

Beginning Balance as of 09/06/2022	\$16,034.99
+ Deposits and Credits (8)	\$5,380.53
- Withdrawals and Debits (99)	\$14,396.06
Ending Balance as of 10/10/2022	\$7,019.46
Service Charges for Period	\$0.00

Thank You for Rating Us

#1 in Customer Satisfaction
with Retail Banking in New England

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CALCULATION OF BALANCE SUBJECT TO INTEREST RATE

CALCULATION OF BALANCE SUBJECT TO INTEREST RATE

We calculate the Balance Subject to an Interest Rate by: (1) calculating a daily balance for each day in this statement's billing cycle, (2) adding all the daily balances together and (3) dividing the sum of the daily balances by the number of days in this statement's billing cycle. To calculate the daily balance for each day in this billing cycle: we take the beginning balance of your credit line each day, add any new advances or debits and subtract any payments or credits.

CALCULATION OF FINANCE CHARGE

To determine the Interest Charges: We multiply the Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle: we add the Daily Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365/366.

CREDITING OF PAYMENTS

Please ensure that all loan payments include the proper account number or payment coupon associated with the loan. Loan payments must be sent to Rockland Trust Consumer Loans, P.O. Box 844016 Boston, MA 02284-4016. Loan Payments may also be made in person to Rockland Trust personnel in any of our branch locations during normal hours of operation, Monday-Friday, except bank holidays. All other payments received will be credited as of the next Loan Operations business day or as otherwise permitted by law. You may also want to ask us about Rockland Trust online bill payment.

CREDIT BALANCE DISCLOSURE

If a credit balance is shown on the face of this statement, such balance represents money owed to you. You have a right either to make charges against the balance or, if the credit balance is \$1 or more, to obtain a cash refund of the balance upon request. If the credit balance is \$1 or more and you do not make sufficient charges or request a refund, we will, no later than 30 days after the end of the 6 month period following the statement date of the first periodic statement indicating the credit balance, refund to you the amount of the credit balance in your account. If you wish to request a refund of a credit balance, please write us at, Rockland Trust Company, 288 Union Street, Rockland, MA 02370.

In receiving items for deposit or collection this Bank acts only as depositor's collecting agent and assumes no responsibility beyond the exercise of due care. All items are credited subject to final payment in cash or solvent credits. This Bank will not be liable for default or negligence of its duly selected correspondents nor for losses in transit, and each correspondent so selected shall not be liable except for its own negligence. This Bank or its correspondents may send items, directly or indirectly to any Bank, including the payor, and accept its draft or credit as conditional payment in lieu of cash, it may charge back any item at any time before final payment, whether returned or not, also any item drawn on this Bank not good at the close of business on the Bank's next business day following the day of deposit, or if deposited after banking hours, at the close of the Bank's second business day following the day of deposit. Unpaid items may be returned by mail at depositor's risk. In making deposits the depositor hereby assents to the foregoing conditions.

18/65 NOTICE: All individuals 18 years of age or under or 65 years of age or older are eligible for a savings and checking account free from certain service charges. The bank must be notified that you qualify and wish to be exempt from these charges.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT, STATEMENT OR ELECTRONIC TRANSFERS, telephone us at 508.732.7072 or write to us at 288 Union Street, Rockland, MA 02370 as soon as you can, if you think your bill, statement or receipt is wrong or if you need more information about your receipt or about a transaction on your bill or statement. We must hear from you no later than 60 days after we sent you the FIRST bill or statement on which the error or problem appeared. You may telephone us about the error, but to preserve your rights the notification must be in writing.

Please provide the following information in your letter:

- (1) Your name and account number.
- (2) A description of the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If the inquiry involves an Electronic Transfer and our investigation takes more than 10 business days we will re-credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the inquiry involves your Line of Credit Account, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. This applies to consumer accounts only. Business account holders should refer to their account agreement. While we investigate your inquiry, we cannot report you as delinquent or take any action to collect the amount you question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. We can apply any unpaid amount against your credit limit.

CHECKS OUTSTANDING

NUMBER	AMOUNT	
Total Checks Outstanding		
Balance as per Check Book		
Add Interest		
Subtract Service Charge		
Total		

TO PROVE THE BALANCE AS SHOWN
ON THIS STATEMENT

Sort the checks numerically or by the date issued.

Check off on the stubs of your check book each of the checks paid by the bank and make a list of the numbers and amounts of those still outstanding in the space provided at the left. To the sum of the outstanding checks add the balance as shown in your check book.

List below all deposits which do not appear on the statement. Add any service charges that have not been entered in your check book and the last balance shown on the face of this statement.

The two results should agree, and if so, the account reconciles.

All entries appearing on this statement that have not been entered in your check book should be promptly entered.

			DEPOSIT NOT CREDITED		
Total Checks Outstanding					
Balance as per Check Book					
Add Interest					
Subtract Service Charge			Bank Balance as per Statement		
Total			Total		

Member FDIC



RKF-305 Rev 02/22

Where Each Relationship Matters®

Posted Transactions

Date	Description	Deposits	Withdrawals	Balance
Sep 06	BEGINNING BALANCE			\$16,034.99
Sep 06	DEPOSIT	449.41		16,484.40
Sep 06	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0401 *****1019 09/03 19:17		6.10	16,478.30
Sep 06	POS PURCHASE NANTUCKET NANTUCKET WI NANTUCKET MA 024025 *****1019 09/03 19:18		10.00	16,468.30
Sep 06	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 09/06 18:42		13.99	16,454.31
Sep 06	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0407 *****1019 09/04 14:21		17.08	16,437.23
Sep 06	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0015 *****1019 09/05 10:31		208.44	16,228.79
Sep 06	POS PURCHASE AMAZON PRIME*O70015JM3 AMZN.COM/BILL WA 999999 *****1019 09/04 02:23		14.99	16,213.80
Sep 06	POS PURCHASE BCP*NANTUCKET WINE & S NANTUCKET MA 000000 *****1019 09/04 06:32		27.00	16,186.80
Sep 06	POS PURCHASE OLD SOUTH LIQUOR NANTUCKET MA 999999 *****1019 09/03 05:13		29.75	16,157.05
Sep 06	POS PURCHASE ISLAND VARIETY NANTUCKET MA 999999 *****1019 09/03 20:29		36.10	16,120.95
Sep 06	POS PURCHASE BCP*HATCH S PACKAGE LL NANTUCKET MA 000000 *****1019 09/04 05:53		51.50	16,069.45
Sep 06	POS PURCHASE PAYPAL *MARIA.HRIC 4029357733 CA 0000 *****1019 09/05 01:47		121.35	15,948.10
Sep 07	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0402 *****1019 09/07 09:19		3.68	15,944.42
Sep 07	POS PURCHASE AIR FRAN SUNRISE FL 999999 *****1019 09/05 21:52		25.00	15,919.42
Sep 07	PERSON-TO-PERSON TRANSFER 09/07 11:23 508-732-7072 ZELLE JACOB RANNEY		400.00	15,519.42
Sep 08	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,521.68		17,041.10
Sep 08	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 09/08 18:31		11.78	17,029.32
Sep 08	POS PURCHASE SCONSETMARKET_1 SIASCONSET MA 789176 *****1019 09/07 08:53		3.00	17,026.32
Sep 08	POS PURCHASE TST* BARLETTS FARM NANTUCKET MA 999999 *****1019 09/07 02:08		16.06	17,010.26
Sep 09	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 09/09 09:38		7.72	17,002.54
Sep 09	POS PURCHASE SKYPE.COM/GO/BILL LUXEMBOURG LU 999999 *****1019 09/08 20:44		3.55	16,998.99
Sep 09	POS PURCHASE FEE ITA FEES SKYPE.COM/GO/BILL LUXEMBOURG LU 999999 *****1019 09/08 20:44		0.11	16,998.88
Sep 12	DEPOSIT	400.00		17,398.88
Sep 12	POS PURCHASE RETURN MARINE HOME CENTER 5082280900 MA 0000 *****1019 09/10 09:33	18.47		17,417.35
Sep 12	POS PURCHASE CUMBERLAND FARMS 6736 NANTUCKET MA 001 *****1019 09/12 14:02		3.05	17,414.30



Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Sep 12	POS PURCHASE USPS PO 2449990056 NANTUCKET MA 990056 *****1019 09/10 11:54		12.34	17,401.96
Sep 12	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0408 *****1019 09/10 13:39		18.47	17,383.49
Sep 12	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0018 *****1019 09/10 15:38		20.07	17,363.42
Sep 12	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0017 *****1019 09/12 18:24		27.52	17,335.90
Sep 12	POS PURCHASE MARINE HOME CENTER NANTUCKET MA 0000 *****1019 09/10 09:22		5.94	17,329.96
Sep 12	POS PURCHASE BCP*NANTUCKET WINE & S NANTUCKET MA 000000 *****1019 09/10 21:01		10.00	17,319.96
Sep 12	POS PURCHASE TST* ESPRESSO TO GO NANTUCKET MA 999999 *****1019 09/09 22:55		15.31	17,304.65
Sep 12	POS PURCHASE GLIDDENS ISLAND SEAFOO NANTUCKET MA 999999 *****1019 09/09 10:23		17.16	17,287.49
Sep 12	POS PURCHASE GLIDDENS ISLAND SEAFOO NANTUCKET MA 999999 *****1019 09/09 10:31		42.46	17,245.03
Sep 12	POS PURCHASE MARINE HOME CENTER NANTUCKET MA 0000 *****1019 09/10 08:31		59.48	17,185.55
Sep 12	POS PURCHASE MARINE HOME CENTER NANTUCKET MA 0000 *****1019 09/10 08:42		122.15	17,063.40
Sep 13	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 09/13 15:31		3.50	17,059.90
Sep 13	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 09/13 08:25		6.64	17,053.26
Sep 13	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 09/13 17:00		48.39	17,004.87
Sep 13	POS PURCHASE SCRIMBA OSLO NO AAQDMA *****1019 09/12 20:32		84.95	16,919.92
Sep 13	POS PURCHASE FEE ITA FEES SCRIMBA OSLO NO AAQDMA *****1019 09/12 20:32		2.55	16,917.37
Sep 14	POS PURCHASE NANTUCKET TRADING POST NANTUCKET MA 999999 *****1019 09/12 22:46		4.75	16,912.62
Sep 15	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,366.90		18,279.52
Sep 15	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 09/15 11:40		8.95	18,270.57
Sep 15	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 09/15 16:51		13.20	18,257.37
Sep 15	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 09/15 08:33		13.44	18,243.93
Sep 15	POS PURCHASE OLD SOUTH DINER TAKE O NANTUCKET MA 999999 *****1019 09/14 05:13		11.47	18,232.46
Sep 15	POS PURCHASE SQ *THE JUICE BAR NANTUCKET MA 999999 *****1019 09/14 01:46		14.27	18,218.19
Sep 16	CHECK #123		10,000.00	8,218.19
Sep 16	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 09/16 13:42		5.50	8,212.69
Sep 16	POS PURCHASE CUMBERLAND FARMS 6736 NANTUCKET MA 001 *****1019 09/16 06:09		12.54	8,200.15
Sep 19	POS PURCHASE RETURN MARSHALLS #0660 BOSTON MA 999999 *****1019 09/17 08:43	7.99		8,208.14



Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Sep 19	POS PURCHASE MARSHALLS #0660 BOSTON MA 340840 *****1019 09/17 13:27		556.27	7,651.87
Sep 19	POS PURCHASE UBER TRIP 8005928996 CA 0000 *****1019 09/17 21:59		1.00	7,650.87
Sep 19	POS PURCHASE CVS/PHARMACY #00361 BOSTON MA 999999 *****1019 09/17 09:01		6.18	7,644.69
Sep 19	POS PURCHASE SQ *NANTUCKET PROVISIO NANTUCKET MA 999999 *****1019 09/17 21:56		8.24	7,636.45
Sep 19	POS PURCHASE UBER TRIP 8005928996 CA 0000 *****1019 09/17 20:36		10.50	7,625.95
Sep 19	POS PURCHASE UBER TRIP 8005928996 CA 0000 *****1019 09/17 21:07		11.11	7,614.84
Sep 19	POS PURCHASE SQ *NANTUCKET OFFICE P NANTUCKET MA 999999 *****1019 09/16 23:08		12.52	7,602.32
Sep 19	POS PURCHASE PAYPAL *PYPL PAYIN4 8882211161 CA 0000 *****1019 09/17 08:56		15.68	7,586.64
Sep 19	POS PURCHASE TST* DAVIOS STEAKHOUSE BOSTON MA 999999 *****1019 09/18 10:50		16.51	7,570.13
Sep 19	POS PURCHASE PETER PAN BUS LINES, I 8002378747 MA 0000 *****1019 09/15 23:25		25.00	7,545.13
Sep 19	POS PURCHASE BOS HUDSON ST1925 BOSTON MA 0010 *****1019 09/17 08:45		45.64	7,499.49
Sep 19	POS PURCHASE HY-LINE CRUISES HYANNIS MA 2435 *****1019 09/16 22:07		61.00	7,438.49
Sep 19	POS PURCHASE AIR FRAN BOSTON MA 999999 *****1019 09/17 02:51		100.00	7,338.49
Sep 22	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,054.52		8,393.01
Sep 22	POS PURCHASE VABALI SPA BERLIN BERLIN DE 691388 *****1019 09/21 23:08		194.28	8,198.73
Sep 22	POS PURCHASE FEE ITA FEES VABALI SPA BERLIN BERLIN DE 691388 *****1019 09/21 23:08		5.83	8,192.90
Sep 23	POS PURCHASE C&A HAUS 0001 BERLIN DE 670588 *****1019 09/22 23:08		100.30	8,092.60
Sep 23	POS PURCHASE FEE ITA FEES C&A HAUS 0001 BERLIN DE 670588 *****1019 09/22 23:08		3.01	8,089.59
Sep 26	POS PURCHASE WAX IN THE CITY BERLIN DE 520956 *****1019 09/23 02:06		50.15	8,039.44
Sep 26	POS PURCHASE AIR FRAN NEW YORK NY 999999 *****1019 09/22 22:10		716.87	7,322.57
Sep 26	POS PURCHASE FEE ITA FEES WAX IN THE CITY BERLIN DE 520956 *****1019 09/23 02:06		1.50	7,321.07
Sep 28	CARDMEMBER SERV/WEB PYMT BREZANOVA,ANDREA 12		200.00	7,121.07
Sep 30	POS PURCHASE WWW.HOSTELWORLD.COM DUBLIN IE QMGMR *****1019 09/29 21:59		19.37	7,101.70
Sep 30	POS PURCHASE FEE ITA FEES WWW.HOSTELWORLD.CO DUBLIN IE QMGMR *****1019 09/29 21:59		0.58	7,101.12
Oct 03	POS PURCHASE MARSHALLS #0660 BOSTON MA 340840 *****1019 10/02 18:09		102.01	6,999.11
Oct 03	POS PURCHASE UBER *TRIP HELP.UBER.COM NL 802849 *****1019 10/01 02:07		1.97	6,997.14
Oct 03	POS PURCHASE UBER *TRIP HELP.UBER.COM NL 802984 *****1019 10/01 02:21		1.97	6,995.17



Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Oct 03	POS PURCHASE UBER *TRIP HELP.UBER.C AMSTERDAM NL 999999 *****1019 10/01 21:37		9.19	6,985.98
Oct 03	POS PURCHASE WH SMITH AMSTERDAM NL 502541 *****1019 10/02 10:50		9.41	6,976.57
Oct 03	POS PURCHASE UBER *TRIP HELP.UBER.COM NL 802984 *****1019 10/01 02:35		10.75	6,965.82
Oct 03	POS PURCHASE HMS HOST INTERNATIONAL AMSTERDAM NL 752692 *****1019 10/02 08:40		19.41	6,946.41
Oct 03	POS PURCHASE AMAZON PRIME*149MN30P1 AMZN.COM/BILL WA 999999 *****1019 10/01 20:28		14.99	6,931.42
Oct 03	POS PURCHASE PAYPAL *PYPL PAYIN4 8882211161 CA 0000 *****1019 10/02 22:06		15.68	6,915.74
Oct 03	POS PURCHASE PAYPAL *PYPL PAYIN4 8882211161 CA 0000 *****1019 09/29 20:50		47.84	6,867.90
Oct 03	POS PURCHASE TST* FAJITAS & RITAS BOSTON MA 999999 *****1019 10/02 09:00		55.06	6,812.84
Oct 03	POS PURCHASE FEE ITA FEES UBER *TRIP HELP.UBER.COM NL 802984 *****1019 10/01 02:21		0.06	6,812.78
Oct 03	POS PURCHASE FEE ITA FEES UBER *TRIP HELP.UBER.COM NL 802849 *****1019 10/01 02:07		0.06	6,812.72
Oct 03	POS PURCHASE FEE ITA FEES UBER *TRIP HELP.UB AMSTERDAM NL 999999 *****1019 10/01 21:37		0.28	6,812.44
Oct 03	POS PURCHASE FEE ITA FEES WH SMITH AMSTERDAM NL 502541 *****1019 10/02 10:50		0.28	6,812.16
Oct 03	POS PURCHASE FEE ITA FEES UBER *TRIP HELP.UBER.COM NL 802984 *****1019 10/01 02:35		0.32	6,811.84
Oct 03	POS PURCHASE FEE ITA FEES HMS HOST INTERNATI AMSTERDAM NL 752692 *****1019 10/02 08:40		0.58	6,811.26
Oct 04	POS PURCHASE CUMBERLAND FARMS 6736 NANTUCKET MA 001 *****1019 10/04 07:51		8.89	6,802.37
Oct 04	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 10/04 16:52		27.19	6,775.18
Oct 04	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0015 *****1019 10/04 17:57		116.24	6,658.94
Oct 04	POS PURCHASE BOSTON KITCHEN PIZZA. BOSTON MA 0010 *****1019 10/03 04:46		2.69	6,656.25
Oct 04	POS PURCHASE STARBUCKS STORE 07531 BOSTON MA 999999 *****1019 10/03 10:01		6.69	6,649.56
Oct 04	POS PURCHASE P&B BUS CO 5087460378 MA 0608 *****1019 10/03 09:34		58.00	6,591.56
Oct 05	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 10/05 18:21		18.75	6,572.81
Oct 05	POS PURCHASE HY-LINE CRUISES HYANNIS MA 2435 *****1019 10/03 21:01		3.50	6,569.31
Oct 05	POS PURCHASE AMAZON PRIME*147W54YH0 AMZN.COM/BILL WA 999999 *****1019 10/04 02:11		14.99	6,554.32
Oct 05	POS PURCHASE HI BOSTON HOSTEL 139-2 BOSTON MA 000000 *****1019 10/02 21:27		81.07	6,473.25





288 Union Street Rockland, MA 02370
Return Service Requested

Account Number 7372003595
Statement Date 10/07/2022
Statement Thru Date 10/10/2022
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Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Oct 06	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	561.56		7,034.81
Oct 06	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 10/06 12:52		3.35	7,031.46
Oct 06	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 10/06 14:07		7.00	7,024.46
Oct 07	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 10/07 13:28		5.00	7,019.46
Oct 10	ENDING BALANCE			\$7,019.46

Checks

* Indicates a Skip in Check Number(s)

Date	Check No.	Amount		
Sep 16	123	10,000.00		





288 Union Street Rockland, MA 02370
Return Service Requested

Account Number 7372003595
Statement Date 10/07/2022
Statement Thru Date 10/10/2022
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CHECK IMAGES

ROCKLAND TRUST		COUNTER CHECK <small>PAYABLE TO DRAWER ONLY AT THIS BANK RKF-111</small>	
<small>Where Each Relationship Matters®</small>		DATE	Sept 17, 2022
PRINTED NAME	ANDREA BEEZANOVA	SIGNATURE	<i>[Signature]</i>
AMOUNT	ten thousand dollars		
ACCOUNT NUMBER		AMOUNT OF WITHDRAWAL	
* 7372003595		\$ 10,000.00	
⑆5017⑈4478⑆			

09/16/2022 Check 123 \$10,000.00

