

288 Union Street Rockland, MA 02370 Return Service Requested

Account Number Statement Date Statement Thru Date Check/Items Enclosed Page

7372003595 12/02/2022 12/04/2022

00082145 MRTDDASV120322115725 01 000000000 0000000 006

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



Routing Number: 011304478

IMPORTANT MESSAGE(S)

Stay on top of your account with customized account alerts in Rockland Trust Online and Mobile Banking. Set alerts for balance notifications, account activity, login attempts, important date reminders and so much more. To get started, click on the Alerts tab in online and mobile banking.

RELATIONSHIP SUMMARY AND CURRENT STATEMENT ACTIVITY

Account Type **Account Number** Balance FREE CHECKING 7372003595 \$11,086.30

FREE CHECKING Account Number: 7372003595

Account Owner(s): ANDREA BREZANOVA

Balance Summary

Beginning Balance as of 11/07/2022 \$8,260,39 + Deposits and Credits (11) \$8.869.52 - Withdrawals and Debits (66) \$6.043.61 Ending Balance as of 12/04/2022 \$11,086.30 Service Charges for Period \$0.00





IMPORTANT NOTICE FOR OVERDRAFT PROTECTION CUSTOMERS

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 TO PROVE THE BALANCE AS SHOWN ON THIS STATEMENT NUMBER **AMOUNT** 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 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 All entries appearing on this statement that have not been entered in your check book should be promptly **DEPOSIT** NOT Total Checks CREDITED Balance as per Check Book Add Interest Subtract Service Rank Ralance Charge as per Statement Total Total

EQUAL HOUSING LENDER

RKF-305 Rev 02/22

Iotal

Member FDIC

Where Each Relationship Matters®



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Posted Transactions

Date	Description	Deposits	Withdrawals	Balance
	BEGINNING BALANCE			\$8,260.39
Nov 07	ATM WITHDRAWAL ROCKLAND TRUS 104 PLEASANT NANTUCKET MA IC0605 *****1019 11/05 10:54		200.00	8,060.39
Nov 07	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0016 *****1019 11/06 10:17		65.45	7,994.94
Nov 07	POS PURCHASE AMAZON PRIME*H29SN41P1 AMZN.COM/BILL WA 999999 *****1019 11/04 02:03		14.99	7,979.95
Nov 08	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/08 08:04		2.28	7,977.67
Nov 08	POS PURCHASE DANS PHARMACY NANTUCKET MA 000000 *****1019 11/07 05:11		35.00	7,942.67
Nov 08	POS PURCHASE 2CHECKO*KARINDIMITROVO ALPHARETTA GA 658934 *****1019 11/06 21:43		47.00	7,895.67
Nov 09	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/09 11:06		5.92	7,889.75
Nov 09	POS PURCHASE SKYPE.COM/GO/BILL LUXEMBOURG LU 999999 *****1019 11/08 20:58		3.54	7,886.21
Nov 09	POS PURCHASE FEE ITA FEES SKYPE.COM/GO/BILL LUXEMBOURG LU 999999 ******1019 11/08 20:58		0.11	7,886.10
Nov 10	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,468.43		9,354.53
Nov 10	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0401 *****1019 11/10 06:18		39.23	9,315.30
Nov 10	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 11/10 16:45		41.67	9,273.63
Nov 10	POS PURCHASE PAYPAL *FACEYOGA 35314369001 EE 000000 *****1019 11/07 21:41		66.00	9,207.63
Nov 10	POS PURCHASE FEE ITA FEES PAYPAL *FACEYOGA 35314369001 EE 000000 *****1019 11/07 21:41		1.98	9,205.65
Nov 14	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/14 15:54		1.59	9,204.06
Nov 14	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/14 15:58		2.99	9,201.07
Nov 14	POS PURCHASE CUMBERLAND FARMS 6736 NANTUCKET MA 001 *****1019 11/12 22:32		13.93	9,187.14
Nov 14	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0401 *****1019 11/13 12:22		117.72	9,069.42
Nov 14	POS PURCHASE SQ *NANTUCKET BAKE SHO NANTUCKET MA 999999 *****1019 11/11 20:44		5.50	9,063.92
Nov 15	CARDMEMBER SERV/WEB PYMT BREZANOVA,ANDREA 15		539.53	8,524.39
Nov 17	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,339.44		9,863.83
Nov 17	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/17 09:45		3.19	9,860.64
Nov 17	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 11/17 17:25		65.66	9,794.98
Nov 17	POS PURCHASE SQ *NANTUCKET BAKE SHO NANTUCKET MA 999999 *****1019 11/16 20:39		20.95	9,774.03



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Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Nov 17	POS PURCHASE APPLE.COM/US 800-676-2775 CA 999999 *****1019 11/17 05:22		1,611.42	8,162.61
Nov 18	POS PURCHASE SQ *WICKED ISLAND BAKE NANTUCKET MA 999999 *****1019 11/17		5.00	8,157.61
Nov 18	21:46 POS PURCHASE APPLE.COM/US 8006927753 CA		8.00	8,149.61
Nov 18	0000 *****1019 11/17 21:11 POS PURCHASE CORELLE BRANDS LLC 8009993436 PA 0000 *****1019 11/17 04:48		22.87	8,126.74
Nov 21	VENMO/CASHOUT ANDREA BREZANOVA	110.00		8,236.74
Nov 21	POS PURCHASE RETURN DANS PHARMACY NANTUCKET MA 000000 *****1019 11/21 05:17	45.15		8,281.89
Nov 21	PERSON-TO-PERSON TRANSFER PAYPAL*BREZANOVA AND SAN JOSE CA 00PPL0 *****1019 11/20 14:10	363.52		8,645.41
Nov 21	POS PURCHASE BARTLETTS OCEAN NANTUCKET MA 510976 *****1019 11/21 12:36		6.44	8,638.97
Nov 21	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0406 *****1019 11/19 13:47		26.05	8,612.92
Nov 21	POS PURCHASE MARINE HOME CENTER NANTUCKET MA 0000 *****1019 11/19 04:50		8.06	8,604.86
Nov 21	POS PURCHASE TST* BARLETTS FARM NANTUCKET MA 999999 *****1019 11/19 02:00		12.56	8,592.30
Nov 21	POS PURCHASE THE HUB - NANTUCKET NANTUCKET MA 999999 ******1019 11/18 10:59		24.38	8,567.92
Nov 21	POS PURCHASE DANS PHARMACY NANTUCKET MA 000000 ***** 10.90 11/20 05:23		40.90	8,527.02
Nov 21			131.83	8,395.19
	VENMO/PAYMENT ANDREA BREZANOVA		370.00	8,025.19
Nov 22	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/22 15:06		4.58	8,020.61
Nov 22	POS PURCHASE NANTUCKET TRADING POST NANTUCKET MA 999999 *****1019 11/19 23:07		18.02	8,002.59
Nov 22	POS PURCHASE AIR FRAN SUNRISE FL 999999 *****1019 11/20 22:18		391.50	7,611.09
Nov 23	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,414.98		9,026.07
Nov 23	POS PURCHASE CUMBERLAND FARMS 2280 NANTUCKET MA 001 *****1019 11/23 12:45		2.28	9,023.79
Nov 23	POS PURCHASE STOP & SHOP 2415 31 SP NANTUCKET MA 0016 *****1019 11/23 13:00		15.98	9,007.81
	VENMO/CASHOUT ANDREA BREZANOVA POS PURCHASE EDDIE BAUER 807 WRENTHAM MA 163421 *****1019 11/25 12:14	36.00	54.99	9,043.81 8,988.82
Nov 25	POS PURCHASE MARSHALLS #0004 HYANNIS MA 300250 *****1019 11/25 16:57		116.86	8,871.96
Nov 25	POS PURCHASE MARSHALLS #0004 HYANNIS MA 300250 ***** 1019 11/25 17:33		190.57	8,681.39
Nov 25	POS PURCHASE BJ'S FUEL 590 IYANNOUG HYANNIS MA 590010 *****1019 11/25 09:12		34.29	8,647.10
Nov 25	POS PURCHASE NANTUCKET WINE & SPIRI NANTUCKET MA 000000 *****1019 11/23 05:11		36.00	8,611.10



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Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Nov 25	POS PURCHASE HATCH S PACKAGE LLC NANTUCKET MA 000000 *****1019 11/23		57.96	8,553.14
Nov 20	05:34 DEPOSIT	600.00		0.152.14
	POS PURCHASE RETURN ENTERPRISE	600.00 300.00		9,153.14 9,453.14
1100 20	RENT-A-CAR HYANNIS MA 000 *****1019 11/26 05:46	300.00		0,400.14
Nov 28	POS PURCHASE HATCH S PACKAGE LLC NANTUCKET MA 000000 *****1019 11/26		7.25	9,445.89
Nov 28	21:27 POS PURCHASE SQ *HYANNIS HARBOR TOU		8.76	9,437.13
1107 20	NANTUCKET MA 999999 *****1019 11/25 21:33		0.70	5,467.10
Nov 28	POS PURCHASE SQ *WICKED ISLAND BAKE		9.90	9,427.23
	NANTUCKET MA 999999 *****1019 11/26 21:39			·
Nov 28	POS PURCHASE CHARLEYS PHILLY STEAKS HYANNIS MA 999999 *****1019 11/25 08:36		11.43	9,415.80
Nov 28	POS PURCHASE SQ *GARDUNO FOOD SERVI		13.91	9,401.89
1107 20	WRENTHAM MA 999999 *****1019 11/25 20:55		10.01	5,401.00
Nov 28	POS PURCHASE ATF 2257 WRENTHAM PREM		49.99	9,351.90
Nov 28	WRENTHAM MA 3855 *****1019 11/25 21:27 POS PURCHASE KATE SPADE 31807 WRENTHAM		95.39	9,256.51
	MA 040363 *****1019 11/25 21:57			
Nov 28	POS PURCHASE HY-LINE CRUISES HYANNIS MA 2435 *****1019 11/25 20:34		122.00	9,134.51
Nov 28	POS PURCHASE COLUMBIA 481 WRENTHAM MA 016571 *****1019 11/25 21:08		129.98	9,004.53
Nov 28	POS PURCHASE TBL WRENTHAM WRENTHAM MA 601180 *****1019 11/25 21:56		146.98	8,857.55
Nov 28	POS PURCHASE ENTERPRISE RENT-A-CAR HYANNIS MA 000 *****1019 11/25 05:40		389.21	8,468.34
Nov 29	DEPOSIT	2,000.17		10,468.51
	POS PURCHASE PAYPAL *PYPL PAYIN4	_,	36.92	10,431.59
	8882211161 CA 0000 *****1019 11/28 09:19			
Nov 29	POS PURCHASE KLARNA COLUMBUS OH 999999 *****1019 11/29 05:19		50.79	10,380.80
Nov 29	POS PURCHASE KLARNA COLUMBUS OH 999999 *****1019 11/28 22:13		55.20	10,325.60
Nov 29	POS PURCHASE PAYPAL *COLUMBIASPO 4029357733 OR 0000 *****1019 11/27		65.99	10,259.61
Nov 29	21:45 POS PURCHASE PAYPAL *PYPL PAYIN4 8882211161 CA 0000 *****1019 11/28		87.50	10,172.11
N. 00	09:19		107.00	40.005.00
Nov 29	POS PURCHASE TIMBERLAND ECOMM 6037729500 NH 0000 *****1019 11/28 20:56		107.09	10,065.02
Nov 30	POS PURCHASE PAYPAL *PYPL PAYIN4 8882211161 CA 0000 *****1019 11/29 08:26		35.27	10,029.75
Dec 01	HUGHES LANDSCAPE/PAYROLL BREZANOVA, ANDREA	1,191.83		11,221.58
Dec 01	POS PURCHASE BARTLETTS OCEAN NANTUCKET		48.22	11,173.36
Dec 01	MA 510976 *****1019 12/01 17:05 POS PURCHASE PAYPAL *PYPL PAYIN4 8882211161 CA 0000 *****1019 11/30		70.72	11,102.64
	09:42			





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Posted Transactions (Continued)

Date	Description	Deposits	Withdrawals	Balance
Dec 02	POS PURCHASE DANS PHARMACY NANTUCKET MA		16.34	11,086.30
	000000 *****1019 12/01 05:37			
Dec 04	ENDING BALANCE			\$11,086.30

