



BRAHM J YACHNIN
Account Number Ending in: 9345
October 16, 2025 - November 15, 2025

TD CASH VISA SIGNATURE® CARD

Page 1 of 4

Summary Of Account Activity

Previous Balance	\$1,417.37
Payments	-\$1,417.37
Other Credits	-\$0.00
Purchases	+\$1,248.47
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,248.47
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Credit Limit	\$25,000.00
Available Credit	\$23,751.53
Available Credit for Cash	\$7,500.00
Statement Closing Date	11/15/2025
Days in Billing Cycle	31

Rewards Point Summary

Previous Points Balance	187,770
1 Point (1%) Earned on All Purchases	+1,250
Plus 1 Point Earned on 2% Category	0
Plus 2 Points Earned on 3% Category	+551
New Points Balance	189,571

Please visit tdbank.com to view and redeem your rewards!

Payment Information

New Balance	\$1,248.47
Minimum Payment Due	\$35.00
Payment Due Date	Dec 12, 2025

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to **\$40.00** late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	4 years	\$1,749
\$45	3 years	\$1,620 (Savings = \$129)

If you would like information about credit counseling services, call 1-877-310-6322.

Questions? Call us:

Customer Service: 1-888-561-8861
Visit us on the web at: tdbank.com

If you are enrolled in autopay, your automatic payment amount will be debited from your chosen bank account on your scheduled payment date. If that due date should fall on a weekend or federal holiday, the payment will be deducted on the next business day. Set up or update Recurring Autopay through TD Online or Mobile Banking. Simply log in, select your credit card account, and choose 'Manage Card', then select 'Pay my card', then select 'Setup or Manage Autopay'.

Important Changes to Your Account

Your automated payment of \$1,248.47 will be debited from your designated bank account on December 12, 2025, corresponding to your Statement Balance Due. Should you choose to change your payment method before your payment due date, this amount will change. Set up or update Recurring AutoPay through TD Online or Mobile Banking. Simply log in, select your Credit Card account, and choose 'Manage Card', then select 'Manage Payments'.

Please make check or money order payable to: TD Bank, N.A.

Please include your account number on your check. Detach and return bottom portion with your payment.



TD BANK, N.A.
PO BOX 100205
COLUMBIA SC 29202-3205

Your Account Number Ending in 9345
Your New Balance \$1,248.47
Minimum Payment Due \$35.00
Payment Due Date December 12, 2025

TD BANK, N.A.
PO BOX 100290
COLUMBIA SC 29202-3290

Please Enter Amount of Payment Enclosed.

BRAHM J YACHNIN
32 GARDNER ST
ARLINGTON MA 02474-3830

4839503610179345000124847000035001

See reverse for changes to address

1522011021 483950361017934511

Calculation of Balance Subject to Interest Rate: We figure a portion of the interest charge on your account by applying the daily periodic rate shown in your cardmember agreement to the Average Daily Balance (including current transactions), multiplied by the number of days in the billing period. To get the Average Daily Balance, we take the beginning balance each day (which may include unpaid interest charges and fees owed from prior billing periods), add any new Purchases (including applicable promotional Purchases, such as Balance Transfers) or Cash Advances (as applicable), and subtract any applicable payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the "Average Daily Balance." Unless we choose to use a later date, we usually add new transactions to the daily balance as of their Transaction Date. We treat credit balances as zero balances when we figure the daily balances and Average Daily Balance.

If your account has balances with different APRs, payments in excess of the Minimum Payment Due are applied to Interest Charges and other fees and to balances with the highest APRs, before being applied to balances with lowest APRs. The structure is opposite for the application of the Minimum Payment; this means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.

Minimum Interest Charge: If the total interest charges for the billing period (figured as described above, including transaction fees) are less than \$1.00, the MINIMUM INTEREST CHARGE for the billing period will be \$1.00.

How to Avoid Paying Interest on Purchases: Your due date is at least 25 days after the close of each billing cycle. We charge interest on Balance Transfers and Cash Advances beginning on the transaction date. We charge interest on Purchases unless each month you pay your entire Account balance, which includes Purchases, Cash Advances, and Balance Transfers, and if applicable, any new fees that are assessed by the payment due date. Please see below for how to avoid paying interest on purchases if you have a 0% Introductory or Promotional APR Balance Transfer.

How to Avoid Paying Interest on Purchases when you have a 0% Intro or Promo APR Balance Transfer Offer: If you have a 0% introductory or promotional APR balance transfer and also use your Account to make new Purchases, you can avoid paying interest on those new purchases if you pay the amount shown within the "Payment Information" box titled 'Payment to Avoid Purchase Interest' each month by your payment due date.

Notice to Buyer: You have the right at any time to pay your entire balance outstanding with no additional charge.

Payments: Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Do not send cash. Checks and money orders (in U.S. dollars) received at the payment address, with the bottom portion of the first page of the statement, by 5:00 pm. Eastern time on a business day will be credited as of the business day received. If the due date falls on a day on which we do not receive or accept payments, the payment will not be treated as late. We may reject or delay posting nonconforming payments. Upon our receipt, your available credit may not reflect the payment amount for up to seven (7) days to ensure the funds from the bank on which your payment is drawn are collected and not returned.

Electronic check conversion: When you send a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your bank account or (at our option) to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account on the same day we receive your payment, and you will not receive your check back from your financial institution. If we cannot process the electronic fund transfer, you authorize us to reinitiate the electronic fund transfer from your bank account. Alternatively, we may (at our option) present the original check, a substitute check, draft or similar negotiable instrument to obtain payment. If you have questions about electronic check conversion, call us anytime at 1-888-561-8861.

A balance owed to you may be FDIC insured. To accurately calculate insurance and prevent delays in any insurance payments made to you, your Social Security Number (SSN), (Individual) Tax Identification Number (ITIN/TIN), or Employer Identification Number (EIN), and mailing address, including country must be on file and current with TD Bank. If the address on your statement is incorrect, please update it in your TD Online Banking Account. If your SSN, EIN, or ITIN/TIN has changed, please visit a TD Store location to update. See fdic.gov/about/reprintable-fdic-brochuresfor additional information.

Billing-Error Rights Summary - What to Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at: TD Bank, P.O. Box 873, Mount Laurel, NJ 08054-0873 or you can call us at: 1-888-561-8861

In your letter, give us the following information:

- **Account information:** Your name and account number,
- **Dollar amount:** The dollar amount of the suspect error, and
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount
- 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
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance
- We can apply any unpaid amount against your credit limit

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: TD Bank, P.O. Box 873, Mount Laurel, NJ 08054-0873. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Automated Touch-Tone Bill Payment: By calling the automated touch-tone bill payment system through one of our customer service phone numbers you will be authorizing TD Bank or one of our agents to automatically initiate a single entry ACH debit to your checking account. You will be required to enter security information for authentication. By using this service you are authorizing your financial institution to accept these debits and charge them against the account you provide to us. Payments can be cancelled no later than 5p.m., Eastern time, on the date they are entered into the system unless they are entered into the system after 5p.m., Eastern time, in which case the payment can be cancelled the following day prior to 5 p.m., Eastern time. If you need to cancel your payment, or have questions regarding your payment, please contact Customer Service at 1-888-561-8861 during normal business hours.

Recurring Automatic Payments: If you have authorized us to pay your credit card bill automatically from your checking or savings account with us, you can stop the payment on any amount you think is wrong. To stop the payment call 1-888-561-8861. To stop the payment your telephone call must reach us 3 business days before the automatic payment is scheduled to occur.

Fraudulent Transactions: Please immediately report any suspected fraudulent use of your card or the account, by calling the Customer Service telephone number shown on the front of this statement.

Credit Bureau Disputes: If you think the information we furnished to consumer reporting agencies for your Account is not accurate, please write to us at TD Bank, Credit Disputes (Attn: US Bank Card), PO Box 71466, Philadelphia, PA 19176-1466. A delay may be experienced if the dispute is not sent to the address specified. Please include your name, address, telephone number, account number for the account you are disputing, a description of the information being disputed and basis for your dispute as well as copies of supporting documentation.

New York residents: You may request a refund of a credit balance on your account at any time by sending your request to Customer Service at P.O. Box 100207, Columbia, SC 29202-3507, by first class mail, postage pre-paid.

Updating your Contact Information?

Manage your account anytime, anywhere

from tdbank.com or the TD Bank app.

- Log in, or choose 'Sign up' if you don't have an Online Banking account.
- Click or tap on your TD Credit Card account.
- To update your contact Information choose 'Manage Card', then 'My Profile'.

**Please do not add any written communication
in this space.**

Ways to make a payment:

1. Online through tdbank.com
2. Through the TD Bank app
3. At TD Bank Stores
4. By phone at 1-888-561-8861
5. Mail Payment to: TD Bank, N.A.
PO Box 100290
Columbia, SC 29202

When will you credit my payment?

- **Online from tdbank.com or the TD Bank app:** You may pay online by logging in to our website. A payment made online will be credited to your Account as of the date the payment is received. Online payments may not post to your online account until the next Business Day, but you will receive credit for the payment based on the payment submission date.
- **At TD Bank Stores:** A payment made at a TD Bank store will be credited to your Account as of the date received if we receive it by the close of business for that location.
- **By Phone:** A payment made by phone will be credited to your Account as of the date received if we receive it by 5 p.m. Eastern Standard Time on a Business Day.
- **By Mail:** A properly addressed payment with the payment stub will be credited to your Account as of the date received if we receive it by 5 p.m. Eastern Time on a Business Day.

Please refer to the 'Making Payments' section of your Credit Card Agreement for more details.



BRAHM J YACHNIN
Account Number Ending in: 9345
October 16, 2025 - November 15, 2025

TD CASH VISA SIGNATURE® CARD

Page 3 of 4

Transactions

Activity Date	Post Date	Reference Number	Description	Amount
Card Number Ending in: 9345				
Oct 17	Oct 20	34218737	ARCADIA ARCADIA.COM DC	134.94
Oct 19	Oct 20	04667516	TST* FOUNDRY SALOON ROCKWSOMERVILLE MA	48.80
Oct 20	Oct 20	03442529	PROPUBLICA PROPUBLICA.ORNY	155.25
Oct 24	Oct 27	94872332	COSTCO WHSE #0308 WALTHAM MA	135.89
Oct 26	Oct 28	11143217	TOWN TAVERN ARLINGTON MA	98.25
Oct 27	Oct 28	25030255	TARGET.COM WWW.TARGET.COMN	44.99
Oct 28	Oct 29	54824742	CVS/PHARMACY #00291 WALTHAM MA	7.65
Oct 30	Oct 31	41652987	ASTOUND 800-427-8686 PA	30.00
Nov 01	Nov 03	32221885	FOOD LINK, INC. FOODLINKMA.ORMA	154.50
Nov 01	Nov 03	13256527	CENTRAL ROCK STO CENTRALROCKGYMA	115.00
Nov 01	Nov 03	88075292	CHOESANG INC. SOMERVILLE MA	62.17
Nov 03	Nov 04	64323477	TST*KICKSTAND CAFE 781-583-6110 MA	39.66
Nov 07	Nov 10	73402189	GOOGLE *YouTubePremium g.co/helppay#CA	13.99
Nov 08	Nov 10	75390656	TST* NEXDINE - WALTHAM PLWALTHAM MA	11.76
Nov 12	Nov 12	10110587	Recurring Automatic Payment	1,417.37 CR
Nov 12	Nov 13	71857322	NETFLIX.COM NETFLIX.COM CA	17.99
Nov 12	Nov 13	29291439	TST* NEXDINE - WALTHAM PLWALTHAM MA	14.64
Nov 14	Nov 14	57324032	Wikimedia San FranciscoCA	150.00
Nov 14	Nov 14	04198090	Disney Plus 888-9057888 CA	12.99

Fees

TOTAL FEES FOR THIS PERIOD	\$0.00
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Interest Charged

TOTAL INTEREST FOR THIS PERIOD	\$0.00
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2025 Totals Year to Date

Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balances Subject to Interest Rate	Interest Charge
Purchases	16.99% (v)	\$0.00	\$0.00
Cash	29.24% (v)	\$0.00	\$0.00

(v) = Variable Rate

