



from Morgan Stanley

Account: Savings - Personal  
Statement: December 2023

Statement Summary: 12-01-23 Through 12-31-23

Account: 2034881652

HENDRY WIDYANTO  
231 DUN BLAZER WAY  
FALLBROOK, CA 92028

**Balance Information**

Beginning Balance(\$) 43,517.48  
Ending Balance(\$) 45,657.17  
Average Balance(\$) 44,780.57

**Interest Information**

Statement Period Interest Earned(\$) 159.34  
YTD Interest Earned(\$) 1,274.72  
Beginning Statement Interest Rate 4.16%  
APY Earned 4.27%

**Misc Information**

Service Charge(\$) 0.00  
Credits(\$) 2,313.68  
Debits(\$) 173.99

**Account Activity Summary**

Date	Description	Amount(\$)	Balance(\$)
12/31/23	INTEREST	159.34	45,657.17
12/21/23	DIRECT DEPOSIT - ABBOTT CARDIOVAS REG SALARY	1,077.17	45,497.83
12/07/23	TRANSFER MONEY TO BROKERAGE XXXXX0509	-173.99	44,420.66
12/07/23	DIRECT DEPOSIT - ABBOTT CARDIOVAS REG SALARY	1,077.17	44,594.65



## **In Case of Errors or Questions about your Electronic Transfers**

Please telephone us at 1-800-382-2651 immediately or write us at P.O. Box 484 Jersey City, NJ 07303-0484, if you think your statement or receipt is wrong or if you need a transfer on the first statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or the problem appeared. When you contact the Bank, you must:

1. Tell us your name, account number, and ATM card or Check card number.
2. Describe 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. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

Within 10 business days after we hear from you we will determine whether an error occurred and promptly correct any error. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes for us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, points of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## **PLEASE READ THE IMPORTANT DISCLOSURES BELOW**

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