








Statement Ending 09/21/2018

Page 1 of 4

RETURN SERVICE REQUESTED

John Doe
123 Main Street
Baltimore, MD 21224

Managing Your Accounts

	Primary Branch	Canton
	Phone Number	443-573-4800
	Online Banking	HowardBank.com
	Telephone Banking	1-877-527-2703
	Mailing Address	3301 Boston Street Baltimore, MD 21224

Summary of Accounts

Account Type	Account Number	Ending Balance
HOWARD RELATIONSHIP CHECKING	XXXXXXXXX4101	\$5,684.22

HOWARD RELATIONSHIP CHECKING-XXXXXXXXX4101 Primary Checking

Account Summary

Date	Description	Amount
09/01/2018	Beginning Balance	\$18,805.47
	3 Credit(s) This Period	\$4,293.20
	20 Debit(s) This Period	\$17,414.45
09/21/2018	Ending Balance	\$5,684.22

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2018	Beginning Balance			\$18,805.47
09/04/2018	Signature POS Debit 09/02 MD BALTIMORE GIANT FOOD INC SEQ# 071582	\$57.48		\$18,747.99
09/04/2018	Nationstar dba Mr Cooper XXXXXX6179	\$1,989.60		\$16,758.39
09/05/2018	HMS WARRANTY 8002473680 5829389	\$42.99		\$16,715.40
09/05/2018	SAMS CLUB MC ONLINE PMT CKF426104254POS	\$4,671.42		\$12,043.98
09/05/2018	DISCOVER BANK ETRANSFER	\$8,212.00		\$3,831.98
09/06/2018	BLTMOORE GAS ELEC ONLINE PMT	\$160.75		\$3,671.23
09/06/2018	AMAZON	\$170.00		\$3,501.23
09/06/2018	DEVONSHIRE II CO CONS CP BC5198	\$195.00		\$3,306.23
09/07/2018	DEPOSIT		\$653.25	\$3,959.48
09/07/2018	TARGET ONLINE PMT	\$88.59		\$3,870.89
09/10/2018	ATM Withdrawal 09/07 MD BALTIMORE 10101 PHILDELPHIA RD SEQ# 008838	\$180.00		\$3,690.89
09/10/2018	Signature POS Debit 09/08 MD BALTIMORE GIANT FOOD I	\$70.11		\$3,620.78
09/10/2018	LA FITNESS	\$12.98		\$3,607.80
09/11/2018	AT&T MOBILITY ONLINE PMT	\$116.22		\$3,491.58
09/14/2018	DEPOSIT		\$606.62	\$4,098.20
09/14/2018	DIRECT DEP		\$3,033.33	\$7,131.53
09/14/2018	Signature POS Debit 09/13 MD BALTIMORE GIANT	\$19.86		\$7,111.67
09/17/2018	ATM Withdrawal 09/15 WV INWOOD MARTINSBURG-INWOOD	\$400.00		\$6,711.67
09/17/2018	Signature POS Debit 09/16 MD BALTIMORE GIANT	\$14.06		\$6,697.61



BILLING RIGHTS SUMMARY

In case of errors or questions about loans on your statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address on the reverse side of this form as soon

rights. In your letter, give us the following information:

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- The dollar amount of the suspected error.
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TO REPORT A LOST OR STOLEN ATM OR VISA® DEBIT CARD

To report a lost or stolen Howard Bank Visa Debit Card or ATM Card call 410-750-0020 OR after hours call 1-800-472-3272.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 410-750-0020 or write us at 3301 Boston Street, Baltimore, MD 21224

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, you must contact us by phone or mail. We must hear from you no later

- The dollar amount of the suspected error.
- Describe the error or item you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

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If your alleged error concerns a transfer to or from a third party (for example, a social security payment) our investigation may be limited to a review of our own records. If we decide that there was no error, you may want to contact such third party to pursue the matter further.

IF THIS STATEMENT IS FOR A CHECKING ACCOUNT OR A N.O.W. ACCOUNT THIS FORM IS /
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HOWARD RELATIONSHIP CHECKING-XXXXXXXXX4101 (continued) Primary
Checking
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	SEQ# 0087			
09/17/2018	Signature POS Debit 09/15 MD BALTIMORE GIANT FOOD	\$44.90		\$6,652.71
09/18/2018	THE HOME DEPOT ONLINE PMT POS	\$9.51		\$6,643.20
09/18/2018	00RETIRE2020 TRAN000141 000001018370220	\$541.66		\$6,101.54
09/20/2018	".,0/71557915	\$417.32		\$5,684.22
09/21/2018	Ending Balance			\$5,684.22

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/04/2018	\$16,758.39	09/10/2018	\$3,607.80	09/18/2018	\$6,101.54
09/05/2018	\$3,831.98	09/11/2018	\$3,491.58	09/20/2018	\$5,684.22
09/06/2018	\$3,306.23	09/14/2018	\$7,111.67		
09/07/2018	\$3,870.89	09/17/2018	\$6,652.71		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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