



09/0

ZHIHENG FENG
5720 BROADWAY DR W
SOUTHAVEN MS 38672-6501

STATEMENT DATE
11/14/23
ACCOUNT NUMBER
8111-343-3

INFOLINE 1-888-797-7711

EFFECTIVE NOVEMBER 1, 2023, THE RETURNED DEPOSIT ITEM FEE
WILL NO LONGER BE CHARGED ON CONSUMER CHECKING ACCOUNTS.

* * * * * CHECKING ACCOUNT SUMMARY * * * * *	
PREVIOUS BALANCE	2,048.50
+ 0 CREDITS	.00
- 11 DEBITS	897.30
- SERVICE CHARGES	4.00
+ INTEREST PAID	.00
ENDING BALANCE	1,147.20
AVERAGE BALANCE	1,665
YTD INTEREST PAID	.00
FEES THIS PERIOD	.00

DAYS IN PERIOD

29

OVERDRAFT PAYMENT SERVICE IS A FEATURE OF THIS ACCOUNT

* * * * *	* TOTAL FOR THIS PERIOD *	* TOTAL YEAR-TO-DATE *
*TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED ITEM FEES	.00	.00

* * * * * CHECKING ACCOUNT TRANSACTIONS * * * * *

OTHER DEBITS

DATE.....	AMOUNT.	TRANSACTION DESCRIPTION	CHK NO/ATM	CD
10/17	10.65	HARBOR FREIGHT TOOLS 3	EAST BRUNSWIC	NJ
10/23	2.03	FEDEX OFFIC99800009985	SOUTH PLAINFI	NJ
10/23	4.05	FEDEX OFFIC99800009985	SOUTH PLAINFI	NJ
10/23	12.45	COSTCO WHSE #11	NORTH BRUNSWI	NJ
10/31	0.14	CIGNA 877-484-59 8774845967		
11/02	403.00	ATM 1899 ROUTE 27	EDISON	NJ
11/02	2.00	ATM W/D FEE		
11/03	403.00	ATM 1899 ROUTE 27	EDISON	NJ
11/03	2.00	ATM W/D FEE		
11/09	9.00	Wise	New York	NY
11/10	14.92	99 RANCH #1601	EDISON	NJ



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OTHER DEBITS

DATE.....	AMOUNT.	TRANSACTION DESCRIPTION	CHK NO/ATM	CD
11/10	16.98	ALDI 60103	BRUNSWICK	NJ
11/13	21.08	WAL Wal-Mart Super 3	EAST BRUNSWIC	NJ

* * * * * DAILY BALANCE SUMMARY * * * * *

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
10/16	2048.50	10/31	2019.18	11/09	1200.18
10/17	2037.85	11/02	1614.18	11/10	1168.28
10/23	2019.32	11/03	1209.18	11/13	1147.20

THANK YOU FOR BANKING WITH US

THIS SECTION IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.			
FROM _____		TO _____ 20____	
CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT			
NO.	\$		
		BALANCE SHOWN ON THIS STATEMENT	\$ _____
		CHECKBOOK BALANCE	\$ _____
		ADD DEPOSITS NOT CREDITED	\$ _____
			\$ _____
			\$ _____
		SUBTOTAL	\$ _____
			SUBTOTAL \$ _____
		DEDUCT OUTSTANDING CHECKS	\$ _____
		ADD INTEREST CREDITED	\$ _____
		RECONCILED STATEMENT BALANCE	\$ _____
		UPDATED CHECKBOOK BALANCE	\$ _____
TOTAL	\$		

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Direct telephone inquiries to 1-888-797-7711 (TOLL FREE) or write us at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer on the 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 problem appeared.

- (1) Tell us your name and account 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we may credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us TOLL FREE at 1-888-797-7711, but doing so will not preserve your rights.

In your letter, give us the following information.

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Explanation of CREDIT LINE'S AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "AVERAGE DAILY BALANCE", including current transactions. To get the "AVERAGE DAILY BALANCE" we take the beginning balance of your account each day and add any new advances and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances of the billing cycle divide the total by the number of days in the billing cycle. This gives us "THE AVERAGE DAILY BALANCE".