



09/0

ZHIHENG FENG
20 LATONIA STREET
EDISON NJ 08817

STATEMENT DATE
12/13/23
ACCOUNT NUMBER
8111-343-3

INFOLINE 1-888-797-7711

***** CHECKING ACCOUNT SUMMARY *****			
PREVIOUS BALANCE	1,147.20	AVERAGE BALANCE	
+ 1 CREDITS	9.00		722
- 9 DEBITS	1,139.81	YTD INTEREST PAID	
- SERVICE CHARGES	4.00		.00
+ INTEREST PAID	.00	FEES THIS PERIOD	
ENDING BALANCE	12.39		.00

DAYS IN PERIOD

29

OVERDRAFT PAYMENT SERVICE IS A FEATURE OF THIS ACCOUNT

*	* TOTAL FOR THIS	* TOTAL	*
*	* PERIOD	* YEAR-TO-DATE	*

*TOTAL OVERDRAFT FEES	*	.00 *	.00 *

TOTAL RETURNED ITEM FEES		.00 *	.00 *

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

DEPOSITS AND OTHER CREDITS

DATE.....	AMOUNT.	TRANSACTION DESCRIPTION	CHK NO/ATM	CD
11/20	9.00	Wise	New York	NY

OTHER DEBITS

DATE.....	AMOUNT.	TRANSACTION DESCRIPTION	CHK NO/ATM	CD
11/22	22.76	H MART EDISON L EDISON	NJ	
11/22	42.50	ALDI 60077 EDISON	NJ	
11/30	0.14	CIGNA 877-484-59 8774845967		
12/01	403.00	ATM 1899 ROUTE 27 EDISON		NJ
12/01	2.00	ATM W/D FEE		
12/04	540.98	UAS EPAYMENT		
12/07	14.44	ALDI 60077 EDISON	NJ	
12/07	25.99	99 RANCH #1601 EDISON	NJ	
12/12	50.00	Alchemy GPS Europe Vilnius		LT
12/12	2.00	ATM INQ FEE		
12/13	40.00	Alchemy GPS Europe Vilnius		LT



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

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/14	1147.20	11/30	1090.80	12/07	104.39
11/20	1156.20	12/01	685.80	12/12	52.39
11/22	1090.94	12/04	144.82	12/13	12.39

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	\$ _____
			DEDUCT SERVICE CHARGES \$ _____
			\$ _____
			\$ _____
		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 recredit 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 1-855-797-7711, 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".