



CIBC Account Statement

MICHAEL ZAHN

For Dec 1 to Dec 31, 2024

Account number
78-54196

Branch transit number
03242

The names shown are based on our current records, as of March 17, 2025. This statement does not reflect any changes in account holders and account holder names that may have occurred prior to this date.

Account summary

Opening balance on Dec 1, 2024		\$315.08
Withdrawals	-	4,496.61
Deposits	+	4,363.95
Closing balance on Dec 31, 2024	=	\$182.42

Contact information

1 800 465 CIBC (2422)

Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

Outside Canada and the U.S.
1 902 420 CIBC (2422)

 www.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Dec 1	Opening balance			\$315.08
Dec 2	E-TRANSFER 105241862402 Gavin Barker	50.00		265.08
	RETAIL PURCHASE 000001071040 MOBIL - 4268	35.01		230.07
	RETAIL PURCHASE 000001368126 LCBO/RAO #0223	31.15		198.92
	RETAIL PURCHASE 000001023093 FOODLAND #6447	8.46		190.46
	RETAIL PURCHASE 001001001787 TODD'S YOUR IND	2.24		188.22
	PREAUTHORIZED DEBIT EDGEMUTUAL	177.05		11.17
Dec 3	RETAIL PURCHASE 001001001612 SHOPPERS DRUG M	9.70		1.47
Dec 6	● E-TRANSFER 011172754751 1000395300 ONTARIO LIMITE		1,111.56	1,113.03

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Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Dec 6	Balance forward			\$1,113.03
	RETAIL PURCHASE 000001371095 LCBO/RAO #0223	104.65		1,008.38
	E-TRANSFER 105251335065 kelly wilson	300.00		708.38
	RETAIL PURCHASE 000001077269 MOBIL - 4268	50.00		658.38
	E-TRANSFER 105251486727 Gavin Barker	50.00		608.38
	RETAIL PURCHASE 000001097262 BOBCAYGEON ESSO	3.38		605.00
Dec 9	RETAIL PURCHASE 000001377236 LCBO/RAO #0035	43.10		561.90
	RETAIL PURCHASE 001001001600 SHOPPERS DRUG M	7.90		554.00
	RETAIL PURCHASE 434208302291 MCDONALD'S #213	17.37		536.63
	RETAIL PURCHASE 001001001843 SHOPPERS DRUG M	9.03		527.60
	INTL VISA DEB RETAIL PURCHASE Spotify 434310777265 20.22 CAD @ 1.000000	20.22		507.38
	RETAIL PURCHASE 000001079141 MOBIL - 4268	48.07		459.31
	RETAIL PURCHASE 000001346033 LCBO/RAO #0223	46.85		412.46
	RETAIL PURCHASE 000001027067 FOODLAND #6447	7.66		404.80
	E-TRANSFER 105254813519 steph	20.00		384.80
Dec 10	RETAIL PURCHASE 000001378127 LCBO/RAO #0223	31.15		353.65
	RETAIL PURCHASE 001001001947 SHOPPERS DRUG M	6.43		347.22
	PREAUTHORIZED DEBIT BR : 3333 TD ON-LINE LOANS SYSTEM	534.34		-187.12
	● NON-SUFFICIENT FUNDS CHARGE	45.00		-232.12
	● EFT DEBIT REVERSAL BR : 3333 TD ON-LINE LOANS SYSTEM		534.34	302.22
Dec 12	RETAIL PURCHASE 000001377106 LCBO/RAO #0223	31.15		271.07

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Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Dec 12	Balance forward			\$271.07
	PREAUTHORIZED DEBIT BR : 3333 TD ON-LINE LOANS SYSTEM	534.34		-263.27
Dec 13	● E-TRANSFER 011125888814 1000395300 ONTARIO LIMITE		815.12	551.85
	VISA DEBIT RETAIL PURCHASE KODOO AIRTIME 434816152457	469.51		82.34
	● E-TRANSFER 011126217696 Stephanie Beerman		200.00	282.34
	RETAIL PURCHASE 000001351026 LCBO/RAO #0223	69.95		212.39
	RETAIL PURCHASE 001001001017 SHOPPERS DRUG M	33.40		178.99
Dec 16	E-TRANSFER 105261312754 steph	20.00		158.99
	RETAIL PURCHASE 000001379096 LCBO/RAO #0223	33.95		125.04
	RETAIL PURCHASE 434909539558 TIM HORTONS #44	22.75		102.29
	RETAIL PURCHASE 001001001981 TODD'S YOUR IND	40.26		62.03
	RETAIL PURCHASE 000001380055 LCBO/RAO #0223	31.15		30.88
Dec 18	RETAIL PURCHASE 000001089277 MOBIL - 4268	25.02		5.86
Dec 19	● E-TRANSFER 011184203221 Stephanie Beerman		30.00	35.86
	● E-TRANSFER 011131584150 Stephanie Beerman		5.00	40.86
	RETAIL PURCHASE 000001387112 LCBO/RAO #0223	35.00		5.86
Dec 20	● E-TRANSFER 011184730923 1000395300 ONTARIO LIMITE		641.79	647.65
	RETAIL PURCHASE 001001001512 SHOPPERS DRUG M	8.79		638.86
	E-TRANSFER 105269630826 Ray	25.00		613.86
	INTERNET TRANSFER 000000219065	150.00		463.86
	INTERNET BILL PAY 000000219308	50.00		413.86
	MASTERCARD, CAPITAL ONE			
	E-TRANSFER 105269635374 steph	50.00		363.86
Dec 23	RETAIL PURCHASE 001001001521 SHOPPERS DRUG M	11.38		352.48

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Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Dec 23	Balance forward			\$352.48
	RETAIL PURCHASE 001001001490 TODD'S YOUR IND	60.08		292.40
	RETAIL PURCHASE 435615270239 GLECOFF'S FAMIL	4.54		287.86
	VISA DEBIT RETAIL PURCHASE APPLE.COM/BILL 435732639108	4.51		283.35
	RETAIL PURCHASE 000001390062 LCBO/RAO #0223	144.90		138.45
	E-TRANSFER 105272999355 steph	30.00		108.45
Dec 24	RETAIL PURCHASE 001001001534 SHOPPERS DRUG M	17.78		90.67
Dec 27	RETAIL PURCHASE 436113314782 SHELL C22598	5.08		85.59
	RETAIL PURCHASE 436114481372 POPEYES #11479	22.67		62.92
	● E-TRANSFER 011137010800 Stephanie Beerman		17.00	79.92
	RETAIL PURCHASE 000001394406 LCBO/RAO #0035	17.50		62.42
	● E-TRANSFER 011190252889 1000395300 ONTARIO LIMITE		900.19	962.61
	E-TRANSFER 105277371537 Amanda	400.00		562.61
	RETAIL PURCHASE 000001393035 LCBO/RAO #0223	132.75		429.86
	RETAIL PURCHASE 436213361589 MCFADDEN'S MEAT	8.00		421.86
	RETAIL PURCHASE 001001001889 TODD'S YOUR IND	31.88		389.98
Dec 30	● E-TRANSFER 011191010393 Stephanie Beerman		15.00	404.98
	E-TRANSFER 105278718819 Heather Zahn	25.00		379.98
	RETAIL PURCHASE 001001001981 SHOPPERS DRUG M	8.79		371.19
	● E-TRANSFER 011138639968 Stephanie Beerman		30.00	401.19
	RETAIL PURCHASE 000001365020 LCBO/RAO #0223	3.45		397.74
	RETAIL PURCHASE 000001036063 FOODLAND #6447	12.42		385.32
	RETAIL PURCHASE 436514362035 PETRO-CANADA 05	50.00		335.32

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Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Dec 30	Balance forward			\$335.32
	RETAIL PURCHASE 436514283684	2.19		333.13
	PETRO-CANADA 05			
	ATM WITHDRAWAL	23.95		309.18
	INTERAC/RBC SCD 0003			
	● NETWORK TRANSACTION FEE	2.00		307.18
	ATM-CANADA/GAB-CANADA			
	● NETWORK FEE DISCOUNT		2.00	309.18
Dec 31	RETAIL PURCHASE 436520484014	6.78		302.40
	VILLAGE MARKET			
	● E-TRANSFER 011140430100		30.00	332.40
	Stephanie Beerman			
	ATM WITHDRAWAL	63.00		269.40
	INTERAC/TNS SCD 1127			
	RETAIL PURCHASE 000001132022	37.05		232.35
	LCBO/RAO #784			
	● E-TRANSFER 011193854509		25.00	257.35
	Stephanie Beerman			
	RETAIL PURCHASE 436611297875	15.45		241.90
	O & B BLUE MOUN			
	RETAIL PURCHASE 000001131040	31.15		210.75
	LCBO/RAO #784			
	RETAIL PURCHASE 436614356472	11.18		199.57
	VILLAGE MARKET			
	● NETWORK TRANSACTION FEE	2.00		197.57
	ATM-CANADA/GAB-CANADA			
	● SERVICE CHARGE	16.95		180.62
	CAPPED MONTHLY FEE\$16.95			
	RECORD-KEEPING N/A			
	● SERVICE CHARGE DISCOUNT		6.95	187.57
	● OVERDRAFT FEE	5.00		182.57
	● OVERDRAFT INTEREST CHARGE	0.15		182.42
	Closing balance			\$182.42

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● Free Transaction

Important: This statement will be considered correct if you do not report errors, omissions or irregularities in entries and balances to CIBC in writing within the period applicable to your regular account recordkeeping option, as follows:

- Bankbook or paperless: 60 days from the date the entry was, or should have been, posted; or
- Statement: 30 days from last date of the statement period covered by a previously issued regular statement where such period included the date the entry was, or should have been, posted.

This rule does not apply to improper credits to your account. Your rights under your Personal Account Agreement to verify and notify CIBC of account errors, omissions or irregularities do not apply to this statement which is for information or replacement purposes only.

*Foreign Currency Conversion Fee:

If you withdraw foreign currency from a bank machine located outside Canada, you are charged the same conversion rate CIBC is required to pay plus an administration fee, which is disclosed in the CIBC *Personal Account Service Fees* brochure, a copy of which is available at any CIBC branch in Canada (this is in addition to any transaction fee applicable to the withdrawal and the network fee).

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