



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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CIBC Account Statement

Dec 1 to Dec 31, 2024
 Account number: 78-54196
 Branch transit number: 03242

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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Transaction details (continued)

| 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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Transaction details (continued)

| 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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Transaction details (continued)

| 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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