#### Ε STATEMENT OF ACCOUNT

MOHAMED AZAD ABDUL WAHID 61 STONY RD EDISON NJ 08817

Page: 1 of 5 Statement Period: Mar 12 2023-Apr 11 2023 4406397235-630-E-\*\*\* Cust Ref #: Primary Account #: 440-6397235

### **TD Convenience Checking**

MOHAMED AZAD ABDUL WAHID

Account # 440-6397235

**AMOUNT** 

18.18

35.00

153.10

ACCOUNT SUMMARY			
Beginning Balance	1,963.92	Average Collected Balance	1,644.85
Electronic Deposits	1,512.80	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,554.02	Annual Percentage Yield Earned	0.00%
Ending Balance	922.70	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUN	IT ACTIVITY	
Electronic Dep	oosits	
POSTING DATE	DESCRIPTION	AMOUNT
03/13	ATM CASH DEPOSIT, *****30116969213 AUT 031223 ATM CASH DEPOSIT 1906 LINCOLN HIGHWAY EDISON * NJ	500.00
03/14	CCD DEPOSIT, DOORDASH, INC. DOORDASH, ST-C6M4M4U7P7W1	53.75
03/20	ATM CASH DEPOSIT, *****30116969213 AUT 031823 ATM CASH DEPOSIT 1906 LINCOLN HIGHWAY EDISON * NJ	300.00
03/21	DEBIT CARD CREDIT, *****30116969213, AUT 032023 VISA DDA REF WAL MART 2633 PISCATAWAY * NJ	13.25
03/21	CCD DEPOSIT, DOORDASH, INC. DOORDASH, ST-E2V4X7V9C5D9	45.15
03/22	ATM CASH DEPOSIT, *****30116969213 AUT 032123 ATM CASH DEPOSIT 1906 LINCOLN HIGHWAY EDISON * NJ	300.00
04/04	ACH DEPOSIT, RIAMONEYTRANSFER CUST TRANS RIAMT.com Dep 1	0.08
04/04	ACH DEPOSIT, RIAMONEYTRANSFER CUST TRANS RIAMT.com Dep 2	0.16
04/10	ATM CASH DEPOSIT, *****30116969213 AUT 040923 ATM CASH DEPOSIT 1906 LINCOLN HIGHWAY EDISON * NJ	300.00
04/11	ACH DEPOSIT, RIAMONEYTRANSFER CUST TRANS RIAMT.com Dep 1	0.16
04/11	ACH DEPOSIT, RIAMONEYTRANSFER CUST TRANS RIAMT.com Dep 2	0.25
	Subtotal:	1,512.80
<b>Electronic Pay</b>	rments	

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

TD ZELLE SENT, 307200J05JKX Zelle MOHAMED H ZAROOK

ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833

TD ZELLE SENT, 307200P03805 Zelle MOHAMED R SHAHUL HA

**DESCRIPTION** 

**POSTING DATE** 

03/13

03/14

03/15

# How to Balance your Account

# Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1. Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	
Ending Balance	922.70
2 Total Deposits	+
Sub Total	
Total Withdrawals	
<sup>5</sup> Adjusted	

Page:

**Balance** 

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		a

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

### FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

## TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- · Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

#### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- · Your name and account number.
- The dollar amount of the suspected error.
- 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.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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### STATEMENT OF ACCOUNT

MOHAMED AZAD ABDUL WAHID

Page: 3 of 5 Statement Period: Mar 12 2023-Apr 11 2023 Cust Ref #: 4406397235-630-E-\*\*\* Primary Account #: 440-6397235

DAILY ACCOUN	T ACTIVITY	_
	ments (continued)	
POSTING DATE	DESCRIPTION	AMOUNT
03/16	DEBIT CARD PURCHASE, *****30116969213, AUT 031223 VISA DDA PUR METAPAY ERIC LETA BUY FB ME * VA	15.99
03/20	DEBIT POS, *****30116969213, AUT 031923 DDA PURCHASE BURLINGTON STORES 328 S PLAINFIELD * NJ	72.96
03/20	DEBIT POS, *****30116969213, AUT 031923 DDA PURCHASE WAL MART 2633 PISCATAWAY * NJ	13.25
03/20	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	22.05
03/21	DEBIT POS, *****30116969213, AUT 032023 DDA PURCHASE WAL MART WAL MART SUP PISCATAWAY * NJ	42.36
03/21	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	104.73
03/23	DEBIT CARD PURCHASE, *****30116969213, AUT 032123 VISA DDA PUR RIA FINANCIAL SERVICES 562 3452100 * CO	328.90
03/27	DEBIT CARD PAYMENT, *****30116969213, AUT 032423 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
03/27	ELECTRONIC PMT-WEB, IRS USATAXPYMT ****48673135608	1,320.00
03/30	DEBIT CARD PAYMENT, *****30116969213, AUT 032923 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
04/03	DEBIT CARD PAYMENT, *****30116969213, AUT 033123 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
04/03	DEBIT CARD PURCHASE, *****30116969213, AUT 040123 VISA DDA PUR REGAL CINEMAS INC 865 922 1123 * TN	16.85
04/04	ELECTRONIC PMT-WEB, RIAMONEYTRANSFER CUST TRANS RIAMT.com Rev 1	0.08
04/04	ELECTRONIC PMT-WEB, RIAMONEYTRANSFER CUST TRANS RIAMT.com Rev 2	0.16
04/06	DEBIT CARD PAYMENT, *****30116969213, AUT 040523 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
04/10	TD ZELLE SENT, 309900M0GXOG Zelle SRI LANKAN MU	250.00
04/10	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	20.00
04/11	DEBIT CARD PAYMENT, *****30116969213, AUT 041023 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	40.00
04/11	ELECTRONIC PMT-WEB, RIAMONEYTRANSFER CUST TRANS RIAMT.com Rev 1	0.16
04/11	ELECTRONIC PMT-WEB, RIAMONEYTRANSFER CUST TRANS RIAMT.com Rev 2	0.25

Subtotal: 2,554.02

DAILY BALANCE SUMMARY				
DATE	BALANCE	DATE	BALANCE	
03/11	1,963.92	03/23	2,369.55	
03/13	2,445.74	03/27	1,024.55	
03/14	2,464.49	03/30	999.55	

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Page: 4 of 5 Statement Period: Mar 12 2023-Apr 11 2023 Cust Ref #: 4406397235-630-E-\*\*\* 4406397235-630-E-\*\*\*
Primary Account #:

DAILY BALANCE SUMMARY				
DATE	BALANCE	DATE	BALANCE	
03/15	2,311.39	04/03	957.70	
03/16	2,295.40	04/06	932.70	
03/20	2,487.14	04/10	962.70	
03/21	2,398.45	04/11	922.70	
03/22	2,698.45			





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# **Important Information About Your Account**

Effective June 1, 2023, we are making changes to our Funds Availability Policy to include the following:

Part III: Funds Availability Policy

### **Longer Delays May Apply**

In some cases, we will not make all the funds that you deposit by check available at the times shown in this Policy. Depending on the type of check you deposit, funds may not be available until the second (2nd) Business Day after the day of your deposit. The first \$225 of your deposit, however, will be available no later than the first (1st) Business Day after the day of your deposit.

In addition, funds deposited by check may be delayed for a longer period under the following circumstances:

- a) You deposit checks totaling more than \$5,525 within the same business day
- b) We believe a check you deposited will not be paid;
- c) You re-deposit a check that has been returned unpaid;
- d) You have overdrawn your Account repeatedly, or would have overdrawn your Account if checks had been honored in the last six (6) months;
- e) There is an emergency, such as failure of communications or computer equipment. (Note: The first \$225 will be made available no later than the first (1st) Business Day after the day of your deposit).

We will notify you if we delay your ability to withdraw funds for any of these reasons. If we are not going to make all of the funds from your deposit available on the first (1st) Business Day, we may notify you at the time of your deposit. We will mail you a notice by the day after we receive your deposit, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) Business Day from the date of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.



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