



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



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MOHAMED AZAD ABDUL WAHID  
61 STONY RD  
EDISON NJ 08817

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

**TD Convenience Checking**

MOHAMED AZAD ABDUL WAHID

Account # 440-6397235

**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 ACCOUNT ACTIVITY**

**Electronic Deposits**

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

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
03/13	TD ZELLE SENT, 307200J05JKX Zelle MOHAMED H ZAROOK	18.18
03/14	TD ZELLE SENT, 307200P03805 Zelle MOHAMED R SHAHUL HA	35.00
03/15	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	153.10

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

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**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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**DAILY ACCOUNT ACTIVITY****Electronic Payments (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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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 (1<sup>st</sup>) 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.

