



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: Apr 12 2023-May 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	922.70	Average Collected Balance	4,797.22
Electronic Deposits	7,119.35	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	741.36	Annual Percentage Yield Earned	0.00%
Ending Balance	7,300.69	Days in Period	30

	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
04/13	ACH DEPOSIT, COLONIAL SURETY DIRECT DEP ****85201182UHV	3,414.46
04/27	ACH DEPOSIT, COLONIAL SURETY DIRECT DEP ****62508358UHV	1,852.44
05/11	ACH DEPOSIT, COLONIAL SURETY DIRECT DEP ****25922046UHV	1,852.45
	Subtotal:	7,119.35

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
04/17	DEBIT CARD PAYMENT, *****30116969213, AUT 041523 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	40.00
04/17	TD ZELLE SENT, 310500D0I7QA Zelle MOHAMED R SHAHUL HA	35.00
04/17	DEBIT POS, *****30116969213, AUT 041523 DDA PURCHASE WAL MART WAL MART STO EDISON * NJ	54.94
04/17	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	164.71
04/24	DEBIT CARD PAYMENT, *****30116969213, AUT 042123 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	40.00
04/24	DEBIT POS, *****30116969213, AUT 042323 DDA PURCHASE 99 RANCH 1601 EDISON * NJ	5.99
04/24	TD ZELLE SENT, 311400F04QKM Zelle MOHAMED H ZAROOK	16.36
04/26	DEBIT POS, *****30116969213, AUT 042623 DDA PURCHASE FAMILY DOLLAR EDISON * NJ	10.93
04/28	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	198.56
05/01	DEBIT CARD PAYMENT, *****30116969213, AUT 042823 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	40.00
05/05	DEBIT CARD PAYMENT, *****30116969213, AUT 050423 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	40.00

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1	Ending Balance	7,300.00
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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.

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
05/08	DEBIT CARD PURCHASE, *****30116969213, AUT 050623 VISA DDA PUR UBER EATS HELP UBER COM * CA	23.71
05/08	TD ZELLE SENT, 312700O0DIWQ Zelle SRI LANKAN MU	15.00
05/08	TD ZELLE SENT, 312700M0CTSC Zelle MOHAMED H ZAROOK	16.16
05/11	DEBIT CARD PAYMENT, *****30116969213, AUT 051023 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	40.00
Subtotal:		741.36

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/11	922.70	04/28	5,623.11
04/13	4,337.16	05/01	5,583.11
04/17	4,042.51	05/05	5,543.11
04/24	3,980.16	05/08	5,488.24
04/26	3,969.23	05/11	7,300.69
04/27	5,821.67		

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Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

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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.

**Bank**

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Member FDIC, TD Bank

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