STATEMENT OF ACCOUNT Ε

MOHAMED AZAD ABDUL WAHID 61 STONY RD EDISON NJ 08817

Page: 1 of 4 Statement Period: Jul 12 2023-Aug 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	12,466.16	Average Collected Balance	13,972.86
Electronic Deposits	3,704.89	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	834.21	Annual Percentage Yield Earned	0.00%
Ending Balance	15,336.84	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
07/20	ACH DEPOSIT, COLONIAL SURETY DIRECT DEP ****25980863UHV	1,852.45
08/03	ACH DEPOSIT, COLONIAL SURETY DIRECT DEP ****68755525UHV	1,852.44
	Subtotal:	3,704.89
Electronic Pay	rments	
POSTING DATE	DESCRIPTION	AMOUNT
07/12	DEBIT CARD PAYMENT, *****30116969213, AUT 071123 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	175.00
07/13	DEBIT CARD PURCHASE, *****30116969213, AUT 071223 VISA DDA PUR NJ MOTOR VEHICLE PAY EGOV COM * NJ	19.30
07/17	TD ZELLE SENT, 319600C0EZJ8 Zelle MOHAMED R SHAHUL HA	35.00
07/18	TD ZELLE SENT, 319900D018D7 Zelle MOHAMED H ZAROOK	15.00
07/21	DEBIT POS, *****30116969213, AUT 072123 DDA PURCHASE BURLINGTON STORES 6 PARAMUS * NJ	45.83
07/24	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	184.62
08/08	DEBIT CARD PURCHASE, *****30116969213, AUT 080723 VISA DDA PUR DD DOORDASH DERARESTA 855 973 1040 * CA	22.14
08/08	TD ZELLE SENT, 322000H02BG9 Zelle MOHAMED H ZAROOK	15.00
08/09	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 0833	113.32
08/09	TD ZELLE SENT, 322100N0I9OX Zelle FAYAZ FARIS	34.00
08/11	DEBIT CARD PAYMENT, *****30116969213, AUT 081023 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	175.00
	Subtotal:	834.21

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:
- 2. 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.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	15,336.84
Total + Deposits	
Sub Total	
Total - Withdrawals _	
S 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.

2 of 4



STATEMENT OF ACCOUNT

MOHAMED AZAD ABDUL WAHID

Page: 3 of 4 Statement Period: Jul 12 2023-Aug 11 2023 Cust Ref #: 4406397235-630-F-*** 4406397235-630-E-***
Primary Account #:

DAILY BALANCE SUMMARY			
DATE	BALANCE	DATE	BALANCE
07/11	12,466.16	07/21	14,028.48
07/12	12,291.16	07/24	13,843.86
07/13	12,271.86	08/03	15,696.30
07/17	12,236.86	08/08	15,659.16
07/18	12,221.86	08/09	15,511.84
07/20	14,074.31	08/11	15,336.84





STATEMENT OF ACCOUNT

MOHAMED AZAD ABDUL WAHID

Page: 4 of 4 Statement Period: Jul 12 2023-Aug 11 2023 Cust Ref #: 4406397235-630-E-*** Primary Account #: 440-6397235

Upcoming changes to your TD Bank account(s)

We want to make you aware of some changes we're implementing to your deposit account on September 15, 2023 or shortly after. Not all of these changes may affect you, but please see the information below so that you can make the best decisions to fit your banking needs.

Increasing Paper Statement fee to \$3

We are increasing the fee for receiving paper statements. This change will apply to the account types outlined in the chart below. But you can avoid these fees just by enrolling in paperless statements. Log in to Online Banking or the TD Bank app to set it up.

Account Type	Current Fee	New Fee
TD Simple Checking	\$1	\$3
TD Convenience Checking	\$1	\$3
TD Beyond Checking	\$0	\$3
TD Premier Checking	\$0	\$3
TD Interest Checking	\$0	\$3
TD Student Checking	\$0	\$3
TD Core Checking	\$0	\$3
TD Value Checking	\$0	\$3
TD Relationship Checking	\$0	\$3
TD 50 Plus Checking	\$0	\$3

Additional things to know regarding this fee change:

- If you are currently enrolled to receive paperless statements, this fee will not impact you.
- This fee increase will not apply if you have a TD 60 Plus Checking, TD Essential Banking, TD Growth Money Market, TD Wealth or TD personal savings account.

We're eliminating some of our deposit product fees as well. Here's what you can expect.

We're eliminating the Return Deposit Item fee

If a check you deposited into your account is returned, you'll no longer be charged a fee.

We're eliminating the Non-Sufficient Funds fee on savings accounts

We won't charge you a Non-Sufficient Funds fee for returned payments on your personal savings account, no matter the reason.

We're decreasing Excess Transaction fees

We're reducing the fee to \$3 (per transaction) if you make transactions more than 6 times a month with your savings account.