



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: 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 ACCOUNT ACTIVITY

Electronic Deposits

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 Payments

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

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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 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

**Bank**

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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.

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