Е STATEMENT OF ACCOUNT

FATMA GOCMEZ 110 SWEDES RUN DR DELRAN NJ 08075

Page: 1 of 3 Statement Period: Mar 12 2021-Apr 11 2021 Cust Ref #: 4373701725-630-E-*** Primary Account #: 437-3701725

We have revised your Account Agreement to provide the clarification below on how overdraft and returned item fees may be assessed

In the event that there are insufficient funds in your account to pay an item, we may return it unpaid. Third parties sometimes re-submit items that we return unpaid; each resubmission constitutes a separate item.

If any transaction is submitted for payment again after having previously been returned unpaid by us, an overdraft fee or return item fee may be assessed each time the transaction is submitted for payment and your available balance is insufficient to pay the

TD Convenience Checking

FATMA GOCMEZ Account # 437-3701725

ACCOUNT SUMMARY			
Beginning Balance	1,050.04	Average Collected Balance	1,438.85
Deposits	141.00	Interest Earned This Period	0.00
Electronic Deposits	1,792.21	Interest Paid Year-to-Date	0.00
·		Annual Percentage Yield Earned	0.00%
Electronic Payments	1,660.11	Days in Period	31
Ending Balance	1,323.14	•	

Ending Balance	1,323.14	
DAILY ACCOUN	T ACTIVITY	
Deposits		
POSTING DATE	DESCRIPTION	AMOUNT
03/12	MOBILE DEPOSIT	136.00
03/17	MOBILE DEPOSIT	5.00
	Subtotal:	141.00
Electronic Dep	osits	
POSTING DATE	DESCRIPTION	AMOUNT
03/12	DEBIT CARD CREDIT, *****30080880669, AUT 031221 VISA DDA REF AMAZON COM AMZN COM BILL * WA	138.60
03/15	ACH DEPOSIT, PAYPAL TRANSFER ****690842848	20.00
03/25	DEBIT CARD CREDIT, *****30080880669, AUT 032521 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA	25.11
03/26	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	230.00
03/26	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	230.00
03/26	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	230.00
03/29	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*0-0151	900.00
04/05	ACH DEPOSIT, PAYPAL TRANSFER ****976349821	10.00
04/09	ACH DEPOSIT, PAYPAL TRANSFER ****063522993	8.50
	Subtotal:	1,792.21



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

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Ending Balance	1,323.14
Total Deposits	+
Sub Total	
Total Withdrawals	
Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

MITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OF 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

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.



STATEMENT OF ACCOUNT

FATMA GOCMEZ

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Statement Period: Mar 12 2021-Apr 11 2021
Cust Ref #: 4373701725-630-E-***
Primary Account #: 437-3701725

DAILY ACCOUN	T ACTIVITY		
Electronic Pay			
POSTING DATE	DESCRIPTION		AMOUNT
03/15	DEBIT CARD PURCHASE, *****300808 7 ELEVEN 10982 DELRAN *	8.53	
03/18	ACH IAT DEBIT, OMNYEX ECOMMER	15.59	
03/22	DEBIT CARD PURCHASE, *****30080880669, AUT 032021 VISA DDA PUR BLIZZARD ENTERTAINMENT 194 99551380 * CA		
03/30	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****698105		
04/05	DEBIT CARD PAYMENT, ******30080880669, AUT 040321 VISA DDA PUR FUNIMATION PRODUCTIONS HTTPSWWW FUNI * TX		
04/05	ACH IAT DEBIT, OMNYEX ECOMMERCE IAT PAYPAL ****976355422		
		Subtotal:	1,660.11
DAILY BALANCI	E SUMMARY		
DATE	BALANCE	DATE	BALANCE
03/11	1,050.04	03/25	1,329.32
03/12	1,324.64	03/26	2,019.32
03/15	1,336.11	03/29	2,919.32
03/17	1,341.11	03/30	1,329.32
03/18	1,325.52	04/05	1,314.64
03/22	1,304.21	04/09	1,323.14