



America's Most Convenient Bank®

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Dec 12 2020-Jan 11 2021  
Cust Ref #: 4373701725-630-T-###  
Primary Account #: 437-3701725

## TD Convenience Checking

FATMA GOCMEZ

Account # 437-3701725

## ACCOUNT SUMMARY

Beginning Balance		Average Collected Balance
Electronic Deposits		Interest Earned This Period
Electronic Payments		Interest Paid Year-to-Date
Service Charges		Annual Percentage Yield Earned
Ending Balance	2,317.25	Days in Period

## DAILY ACCOUNT ACTIVITY

## Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/14		
12/21		
12/21		

Subtotal:

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/14		
12/16		
12/18		
01/04	DEBIT CARD PURCHASE, ****30080880669, AUT 010321 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	7.59
01/04	DEBIT CARD PAYMENT, ****30080880669, AUT 010321 VISA DDA PUR FUNIMATION PRODUCTIONS HTTPSWWW FUNI * TX	7.99
01/05	INTL DEBIT CARD PUR, ****30080880669, AUT 123120 INTL DDA PUR ALIEXPRESS COM LONDON G BR	10.79
01/05	INTL DEBIT CARD PUR, ****30080880669, AUT 010221 INTL DDA PUR ALIEXPRESS LONDON G BR	3.25
01/05	INTL TXN FEE, INTL TXN FEE	0.10
01/05	INTL TXN FEE, INTL TXN FEE	0.32

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

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

## How to Balance your Account

Page: 2 of 3

**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.

1	Ending Balance	2,317.25
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

**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:

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INTEREST NOTICE

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FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Dec 12 2020-Jan 11 2021  
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Primary Account #: 437-3701725

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DAILY ACCOUNT ACTIVITY

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
01/06	DEBIT CARD PURCHASE, *****30080880669, AUT 010421 VISA DDA PUR STEAMGAMES COM 425952298 425 8899642 * WA	4.25
01/07	DEBIT CARD PURCHASE, *****30080880669, AUT 010421 VISA DDA PUR STEAM PURCHASE 425 9522985 * WA	8.52
01/11	DEBIT CARD PURCHASE, *****30080880669, AUT 011021 VISA DDA PUR AMZN MKTP US 289001QN3 AMZN COM BILL * WA	18.08

Subtotal:



**Service Charges**

POSTING DATE	DESCRIPTION	AMOUNT
01/11	PAPER STATEMENT FEE	1.00

Subtotal:



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DAILY BALANCE SUMMARY

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DATE	BALANCE	DATE	BALANCE
12/11		01/04	2,363.56
12/14		01/05	2,349.10
12/16		01/06	2,344.85
12/18		01/07	2,336.33
12/21		01/11	2,317.25

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## TD Convenience Checking

FATMA GOCMEZ

Account # 437-3701725

## ACCOUNT SUMMARY

Beginning Balance	2,317.25	Average Collected Balance	1,537.75
Electronic Deposits	1,033.31	Interest Earned This Period	0.00
Electronic Payments	1,954.10	Interest Paid Year-to-Date	0.00
Service Charges	1.00	Annual Percentage Yield Earned	0.00%
Ending Balance	1,395.46	Days in Period	31

## DAILY ACCOUNT ACTIVITY

## Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/22	DEBIT CARD CREDIT, ****30080880669, AUT 012221 VISA DDA REF AMAZON COM AMZN COM BILL * WA	33.31
02/09	ACH DEPOSIT, PAYPAL TRANSFER ****266084963	1,000.00
Subtotal:		1,033.31

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/13	INTL DEBIT CARD PUR, ****30080880669, AUT 011021 INTL DDA PUR ALIEXPRESS COM LONDON G BR	46.37
01/13	INTL TXN FEE, INTL TXN FEE	1.39
01/29	DEBIT CARD PURCHASE, ****30080880669, AUT 012821 VISA DDA PUR SP NZXT INC HTTPSLETSBLDC * CA	1,864.87
02/03	DEBIT CARD PURCHASE, ****30080880669, AUT 020121 VISA DDA PUR RIOT AN1Q586Z3GD3 866 373 9211 * CA	19.99
02/03	DEBIT CARD PURCHASE, ****30080880669, AUT 020121 VISA DDA PUR RIOT AN1CXTWMC6FM 866 373 9211 * CA	4.99
02/04	DEBIT CARD PAYMENT, ****30080880669, AUT 020321 VISA DDA PUR FUNIMATION PRODUCTIONS HTTPSWWW FUNI * TX	7.99
02/08	ACH IAT DEBIT, RTC IAT PAYPAL ****256184321	8.50
Subtotal:		1,954.10

## Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
02/11	PAPER STATEMENT FEE	1.00
Subtotal:		1.00

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1	Ending Balance	1,395.46
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Jan 12 2021-Feb 11 2021  
Cust Ref #: 4373701725-630-T-###  
Primary Account #: 437-3701725

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**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
01/11	2,317.25	02/04	404.96
01/13	2,269.49	02/08	396.46
01/22	2,302.80	02/09	1,396.46
01/29	437.93	02/11	1,395.46
02/03	412.95		

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 2  
Statement Period: Feb 12 2021-Mar 11 2021  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

## TD Convenience Checking

FATMA GOCMEZ

Account # 437-3701725

## ACCOUNT SUMMARY

Beginning Balance	1,395.46	Average Collected Balance	1,183.34
		Interest Earned This Period	0.00
Electronic Payments	345.42	Interest Paid Year-to-Date	0.00
Ending Balance	1,050.04	Annual Percentage Yield Earned	0.00%
		Days in Period	28

## DAILY ACCOUNT ACTIVITY

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/18	DEBIT CARD PURCHASE, ****30080880669, AUT 021721 VISA DDA PUR AMAZON COM AL2EX1L73 AMZN COM BILL * WA	138.60
02/18	DEBIT CARD PURCHASE, ****30080880669, AUT 021721 VISA DDA PUR AMZN MKTP US 7L5UC2C03 AMZN COM BILL * WA	106.61
02/22	DEBIT CARD PURCHASE, ****30080880669, AUT 021921 VISA DDA PUR MICROSOFT STORE REDMOND * WA	5.32
03/01	DEBIT CARD PURCHASE, ****30080880669, AUT 022721 VISA DDA PUR UBER EATS HELP UBER COM * CA	11.80
03/04	DEBIT CARD PAYMENT, ****30080880669, AUT 030321 VISA DDA PUR FUNIMATION PRODUCTIONS HTTPSWWW FUNI * TX	7.99
03/05	DEBIT CARD PURCHASE, ****30080880669, AUT 030321 VISA DDA PUR RIOT AN1FDAK1PDLJ 866 373 9211 * CA	9.99
03/08	ELECTRONIC PMT-WEB, PAYPAL INST XFER POURINGS	20.00
03/08	ELECTRONIC PMT-WEB, PAYPAL INST XFER POURINGS	20.00
03/11	DEBIT CARD PURCHASE, ****30080880669, AUT 031021 VISA DDA PUR AMZN MKTP US 0N4I00OC3 AMZN COM BILL * WA	25.11
	Subtotal:	345.42

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/11	1,395.46	03/04	1,125.14
02/18	1,150.25	03/05	1,115.15
02/22	1,144.93	03/08	1,075.15
03/01	1,133.13	03/11	1,050.04

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

1	Ending Balance	1,050.04
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

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E

## 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 item.

**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
Electronic Payments	1,660.11	Annual Percentage Yield Earned	0.00%
Ending Balance	1,323.14	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/12	MOBILE DEPOSIT	136.00
03/17	MOBILE DEPOSIT	5.00
Subtotal:		141.00

**Electronic Deposits**

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

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2	Total Deposits	+
3	Sub Total	_____
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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 debts 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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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

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

**DAILY ACCOUNT ACTIVITY****Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
03/15	DEBIT CARD PURCHASE, ****30080880669, AUT 031121 VISA DDA PUR 7 ELEVEN 10982 DELRAN * NJ	8.53
03/18	ACH IAT DEBIT, OMNYEX ECOMMERCE IAT PAYPAL ****752272112	15.59
03/22	DEBIT CARD PURCHASE, ****30080880669, AUT 032021 VISA DDA PUR BLIZZARD ENTERTAINMENT 194 99551380 * CA	21.31
03/30	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****698105	1,590.00
04/05	DEBIT CARD PAYMENT, ****30080880669, AUT 040321 VISA DDA PUR FUNIMATION PRODUCTIONS HTTPSWWW FUNI * TX	7.99
04/05	ACH IAT DEBIT, OMNYEX ECOMMERCE IAT PAYPAL ****976355422	16.69
	Subtotal:	1,660.11

**DAILY BALANCE 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

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

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

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	1,323.14	Average Collected Balance	2,297.31
Electronic Deposits	5,605.17	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,796.04	Annual Percentage Yield Earned	0.00%
Ending Balance	4,132.27	Days in Period	30

**DAILY ACCOUNT ACTIVITY**

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
04/19	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
04/19	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*1-4585	300.00
04/26	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
04/26	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
04/26	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
04/26	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*1-4585	900.00
05/03	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
05/03	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*1-4585	300.00
05/05	DEBIT CARD CREDIT, ****30080880669, AUT 050421 VISA DDA REF STEAMGAMES COM 425952298 425 8899642 * WA	26.65
05/07	ACH DEPOSIT, COINBASE.COM XG6KH4J5 XG6KH4J5f369	100.00
05/10	ACH DEPOSIT, PAYPAL TRANSFER ****545829165	2,000.00
05/10	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
05/10	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*1-4585	300.00
05/11	DEBIT CARD CREDIT, ****30080880669, AUT 051121 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA	106.61
05/11	DEBIT CARD CREDIT, ****30080880669, AUT 051121 VISA DDA REF AMAZON COM AMZN COM BILL AMZN COM BILL * WA	191.91
	Subtotal:	5,605.17

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
04/19	INTL DEBIT CARD PUR, ****30080880669, AUT 041821 INTL DDA PUR MOJANG STOCKHOLM S WE	7.99
04/19	INTL TXN FEE, INTL TXN FEE	0.24
04/20	DEBIT CARD PURCHASE, ****30080880669, AUT 041921 VISA DDA PUR AMZN MKTP US 9U0PJ4VJ3 A AMZN COM BILL * WA	10.65
04/23	DEBIT CARD PURCHASE, ****30080880669, AUT 042221 VISA DDA PUR AMAZON COM VP5WG7QV3 AMZN COM BILL * WA	95.95

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# How to Balance your Account

Page: 2 of 3

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>4,132.27</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## 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:

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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.

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America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

FATMA GOCMEZ

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

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/26	DEBIT CARD PURCHASE, ****30080880669, AUT 042121 VISA DDA PUR AMAZON COM GW5ES2FZ3 AMZ AMZN COM BILL * WA	191.91
04/26	DEBIT CARD PURCHASE, ****30080880669, AUT 042221 VISA DDA PUR AMZN MKTP US MV2V91SU3 AMZN COM BILL * WA	26.60
04/29	DEBIT CARD PURCHASE, ****30080880669, AUT 042721 VISA DDA PUR TACO BELL 001975 DELRAN * NJ	18.92
04/30	DEBIT CARD PURCHASE, ****30080880669, AUT 042721 VISA DDA PUR RIOT AN1L4HGDR0E1 866 373 9211 * CA	9.99
04/30	DEBIT CARD PURCHASE, ****30080880669, AUT 042721 VISA DDA PUR RIOT AN1CE10NL8TA 866 373 9211 * CA	4.99
05/03	DEBIT CARD PURCHASE, ****30080880669, AUT 042821 VISA DDA PUR APPLE COM US 800 676 2775 * CA	244.17
05/03	DEBIT CARD PURCHASE, ****30080880669, AUT 050121 VISA DDA PUR STEAMGAMES COM 425952298 425 8899642 * WA	26.65
05/04	DEBIT CARD PAYMENT, ****30080880669, AUT 050321 VISA DDA PUR FUNIMATION PRODUCTIONS HTTPSWWW FUNI * TX	7.99
05/07	ELECTRONIC PMT-WEB, COINBASE.COM EDQFAECA EDQFAECAf369	100.00
05/07	ELECTRONIC PMT-WEB, COINBASE.COM HXNDVZMZ HXNDVZMZf369	2,000.00
05/11	DEBIT CARD PURCHASE, ****30080880669, AUT 050921 VISA DDA PUR RIOT AN1GS6UX74NU 866 373 9211 * CA	49.99
	Subtotal:	2,796.04

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
04/11	1,323.14	05/03	3,335.08
04/19	1,844.91	05/04	3,327.09
04/20	1,834.26	05/05	3,353.74
04/23	1,738.31	05/07	1,353.74
04/26	3,109.80	05/10	3,883.74
04/29	3,090.88	05/11	4,132.27
04/30	3,075.90		

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## STATEMENT OF ACCOUNT



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FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

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

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	4,132.27	Average Collected Balance	4,709.99
Deposits	5.00	Interest Earned This Period	0.00
Electronic Deposits	3,580.00	Interest Paid Year-to-Date	0.00
Electronic Payments	265.07	Annual Percentage Yield Earned	0.00%
Ending Balance	7,452.20	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
06/09	MOBILE DEPOSIT	5.00
		Subtotal: 5.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
05/17	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
05/17	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-1-4585	300.00
06/09	ACH DEPOSIT, IRS TREAS 310 TAXEIP3 ****47774200908	2,800.00
06/11	ACH DEPOSIT, PAYPAL TRANSFER ****136249390	250.00
		Subtotal: 3,580.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
05/19	INTL DEBIT CARD PUR, ****30080880669, AUT 051821 INTL DDA PUR MOJANG STOCKHOLM S WE	7.99
05/19	INTL TXN FEE, INTL TXN FEE	0.24
05/24	DEBIT CARD PURCHASE, ****30080880669, AUT 052221 VISA DDA PUR AMZN MKTP US 2R4RN4BW1 AMZN COM BILL * WA	26.65
05/24	DEBIT POS, ****30080880669, AUT 052421 DDA PURCHASE PUREHOCKEY160CHERRYHIL CHERRY HILL * NJ	181.25
06/01	DEBIT CARD PURCHASE, ****30080880669, AUT 052821 VISA DDA PUR REGAL MORESTOWN 1917 MORESTOWN * NJ	13.22
06/01	DEBIT CARD PURCHASE, ****30080880669, AUT 052821 VISA DDA PUR SUKIHANA MORESTOWN * NJ	10.64
06/07	DEBIT CARD PURCHASE, ****30080880669, AUT 060421 VISA DDA PUR SMOOTHIE KING 1850 D DELRAN * NJ	12.77
06/07	DEBIT CARD PURCHASE, ****30080880669, AUT 060521 VISA DDA PUR CHICK FIL A 01385 856 764 0765 * NJ	12.31
		Subtotal: 265.07

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# How to Balance your Account

Page: 2 of 3

**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.

<b>1</b>	<b>Ending Balance</b>	<b>7,452.20</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

**FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR  
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

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Maine 04243-1377**

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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.

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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:

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The dollar amount of the suspected error.  
Describe the error and explain, if you can, why you believe there is an error.

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America's Most Convenient Bank®

**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: May 12 2021-Jun 11 2021  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
05/11	4,132.27	06/01	4,422.28
05/17	4,662.27	06/07	4,397.20
05/19	4,654.04	06/09	7,202.20
05/24	4,446.14	06/11	7,452.20

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

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

**Overdraft Policy Changes Effective August 6, 2021**

The following changes apply only to Personal Checking Accounts and Money Market Accounts with check access:

TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$5, you may now overdraw your account by up to \$10 without TD charging you an overdraft fee. We are also capping the number of overdraft fees we charge each day from five (5) down to three (3), per account.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

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**ACCOUNT SUMMARY**

Beginning Balance	7,452.20	Average Collected Balance	7,011.29
Electronic Deposits	26.65	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,485.14	Annual Percentage Yield Earned	0.00%
Ending Balance	4,993.71	Days in Period	30

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**DAILY ACCOUNT ACTIVITY**

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
06/24	DEBIT CARD CREDIT, ****30080880669, AUT 062421 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA	26.65
Subtotal:		26.65

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
06/14	DEBIT CARD PURCHASE, ****30080880669, AUT 061021 VISA DDA PUR RIOT AN1DFTLWE84U 866 373 9211 * CA	19.99
06/14	DEBIT CARD PURCHASE, ****30080880669, AUT 061121 VISA DDA PUR LEVELUPSMOOTHIEKING72 855 466 5585 * MA	7.44
06/17	DEBIT CARD PURCHASE, ****30080880669, AUT 061521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
06/17	DEBIT CARD PURCHASE, ****30080880669, AUT 061521 VISA DDA PUR CHICK FIL A 01385 856 764 0765 * NJ	4.43
06/21	DEBIT CARD PAYMENT, ****30080880669, AUT 061821 VISA DDA PUR MICROSOFT STORE 800 6427676 * WA	4.25
06/21	DEBIT CARD PURCHASE, ****30080880669, AUT 061921 VISA DDA PUR MICROSOFT STORE 800 6427676 * WA	1.06
06/21	DEBIT CARD PURCHASE, ****30080880669, AUT 061921 VISA DDA PUR CHICK FIL A 01385 856 764 0765 * NJ	4.43
06/22	DEBIT CARD PURCHASE, ****30080880669, AUT 062121 VISA DDA PUR LEVELUPSMOOTHIEKING43 855 466 5585 * MA	6.64
06/24	DEBIT CARD PURCHASE, ****30080880669, AUT 062121 VISA DDA PUR RIOT AN1FN92SY1DR 866 373 9211 * CA	19.99

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# How to Balance your Account

Page: 2 of 3

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  - 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.

1	Ending Balance	4,993.71
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

**FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR  
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

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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

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**FOR CONSUMER LOAN ACCOUNTS ONLY      BILLING RIGHTS  
SUMMARY**

In case of Errors or Questions About Your Bill:

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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.

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Jun 12 2021-Jul 11 2021  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/02	DEBIT CARD PURCHASE, *****30080880669, AUT 063021 VISA DDA PUR SMOOTHIE KING 1850 D DELRAN * NJ	5.31
07/06	DEBIT CARD PURCHASE, *****30080880669, AUT 070121 VISA DDA PUR SMOOTHIE KING 1850 D DELRAN * NJ	7.72
07/07	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****475393	2,300.00
07/09	DEBIT CARD PURCHASE, *****30080880669, AUT 070721 VISA DDA PUR NORDRACKCOM8889666283 888 966 6283 * CA	93.89
	Subtotal:	2,485.14

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
06/11	7,452.20	06/24	7,400.63
06/14	7,424.77	07/02	7,395.32
06/17	7,410.35	07/06	7,387.60
06/21	7,400.61	07/07	5,087.60
06/22	7,393.97	07/09	4,993.71

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## STATEMENT OF ACCOUNT



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FATMA GOCMEZ  
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Page: 1 of 3  
Statement Period: Jul 12 2021-Aug 11 2021  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Overdraft Policy Changes Effective August 6, 2021**

The following changes apply only to Personal Checking Accounts and Money Market Accounts with check access:

TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$5, you may now overdraw your account by up to \$10 without TD charging you an overdraft fee. We are also capping the number of overdraft fees we charge each day from five (5) down to three (3), per account.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	4,993.71	Average Collected Balance	4,932.56
Electronic Deposits	190.88	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	150.11	Annual Percentage Yield Earned	0.00%
Ending Balance	5,034.48	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/19	DEBIT CARD CREDIT *****30080880669, AUT 071521 VISA DDA REF NORDSTROM RACK 0642 CHERRY HILL * NJ	42.97
08/03	DEBIT CARD CREDIT, *****30080880669, AUT 080121 VISA DDA REF NORDSTROM RACK 0642 CHERRY HILL * NJ	147.91
Subtotal:		190.88

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
07/12	DEBIT CARD PURCHASE, *****30080880669, AUT 070921 VISA DDA PUR AMAZON COM 2E7482OA1 AMZN COM BILL * WA	12.52
07/12	DEBIT CARD PURCHASE, *****30080880669, AUT 070921 VISA DDA PUR RIOT AN186VTBTY7J 866 373 9211 * CA	19.99
07/12	DEBIT CARD PURCHASE, *****30080880669, AUT 071121 VISA DDA PUR PANDA EXPRESS 2915 P OLO COM * NJ	24.58
07/13	DEBIT CARD PURCHASE, *****30080880669, AUT 071121 VISA DDA PUR APPLE CASH 877 233 8552 * CA	1.00
07/15	DEBIT CARD PURCHASE, *****30080880669, AUT 071421 VISA DDA PUR RYSE SUPPS 855 7973871 * TX	48.34
07/15	DEBIT CARD PURCHASE, *****30080880669, AUT 071421 VISA DDA PUR ALIEXPRESS 114 087855580 * CA	6.01
07/15	DEBIT CARD PURCHASE, *****30080880669, AUT 071421 VISA DDA PUR ALIEXPRESS 114 087855580 * CA	2.65
07/16	DEBIT CARD PAYMENT, *****30080880669, AUT 071521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99

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# How to Balance your Account

Page: 2 of 3

**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.

1	Ending Balance	5,034.48
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

**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**

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SUMMARY**

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Jul 12 2021-Aug 11 2021  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

---

**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/19	DEBIT CARD PURCHASE, *****30080880669, AUT 071621 VISA DDA PUR SMOOTHIE KING 1850 D DELRAN * NJ	7.44
07/19	DEBIT CARD PURCHASE, *****30080880669, AUT 071721 VISA DDA PUR AMZN MKTP US 2E0NA8AC0 AMZN COM BILL * WA	15.98
07/23	DEBIT CARD PURCHASE, *****30080880669, AUT 072221 VISA DDA PUR APPLE CASH 877 233 8552 * CA	1.00
07/26	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	0.61
	Subtotal:	150.11

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
07/11	4,993.71	07/19	4,888.18
07/12	4,936.62	07/23	4,887.18
07/13	4,935.62	07/26	4,886.57
07/15	4,878.62	08/03	5,034.48
07/16	4,868.63		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 2  
Statement Period: Aug 12 2021-Sep 11 2021  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

**Overdraft Policy Changes Effective August 6, 2021**

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TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$5, you may now overdraw your account by up to \$10 without TD charging you an overdraft fee. We are also capping the number of overdraft fees we charge each day from five (5) down to three (3), per account.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	5,034.48	Average Collected Balance	5,020.28
Electronic Payments	18.51	Interest Earned This Period	0.00
Ending Balance	5,015.97	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
08/16	DEBIT CARD PAYMENT, ****30080880669, AUT 081521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
08/23	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	8.52
Subtotal:		18.51

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
08/11	5,034.48	08/23	5,015.97
08/16	5,024.49		

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# How to Balance your Account

Page: 2 of 2

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

<b>1</b>	<b>Ending Balance</b>	<b>5,015.97</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 2  
Statement Period: Sep 12 2021-Oct 11 2021  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	5,015.97	Average Collected Balance	5,260.52
Electronic Deposits	330.00	Interest Earned This Period	0.00
Electronic Payments	56.05	Interest Paid Year-to-Date	0.00
Ending Balance	5,289.92	Annual Percentage Yield Earned	0.00%
		Days in Period	30

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
09/15	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	330.00
Subtotal:		330.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
09/13	DEBIT CARD PURCHASE, ****30080880669, AUT 091121 VISA DDA PUR RIOT AN142G9WR00W 866 373 9211 * CA	34.99
09/15	DEBIT CARD PURCHASE, ****30080880669, AUT 091421 VISA DDA PUR LEVELUPSMOOTHIEKING83 855 466 5585 * MA	11.07
09/16	DEBIT CARD PAYMENT, ****30080880669, AUT 091521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
Subtotal:		56.05

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
09/11	5,015.97	09/15	5,299.91
09/13	4,980.98	09/16	5,289.92

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# How to Balance your Account

Page: 2 of 2

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

<b>1</b>	<b>Ending Balance</b>	<b>5,289.92</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

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

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	5,289.92	Average Collected Balance	4,744.68
Electronic Deposits	640.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,601.20	Annual Percentage Yield Earned	0.00%
Ending Balance	3,328.72	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/09	ACH DEPOSIT, PAYPAL TRANSFER ****708453710	640.00
	Subtotal:	640.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
10/13	DEBIT POS, ****30080880669, AUT 101321 DDA PURCHASE FIVE GUYS 1980 Q 1341 FA DELRAN * NJ	4.04
10/15	DEBIT CARD PURCHASE, ****30080880669, AUT 101321 VISA DDA PUR CHICK FIL A 01385 856 764 0765 * NJ	4.43
10/18	DEBIT CARD PAYMENT, ****30080880669, AUT 101521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
10/18	DEBIT CARD PURCHASE, ****30080880669, AUT 101621 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	2.61
10/19	DEBIT CARD PURCHASE, ****30080880669, AUT 101821 VISA DDA PUR ALIEXPRESS 114 087855580 * CA	4.14
10/25	DEBIT CARD PURCHASE, ****30080880669, AUT 102321 VISA DDA PUR ALIEXPRESS 114 087855580 * CA	4.64
10/25	DEBIT POS, ****30080880669, AUT 102321 DDA PURCHASE H M0036 CHERRY HILL * NJ	9.99
10/28	ELECTRONIC PMT-WEB, PAYPAL INST XFER MICAHSBOTV1	2.00
11/01	ACH IAT DEBIT, CDKEYS IAT PAYPAL ****543519298	6.19
11/02	ACH IAT DEBIT, G2A.COM LIMITED IAT PAYPAL ****580017865	2.80
11/02	ACH IAT DEBIT, G2A.COM LIMITED IAT PAYPAL ****580696573	15.81
11/04	ELECTRONIC PMT-WEB, PAYPAL INST XFER SWADEMCMILLER08	1.25
11/04	ELECTRONIC PMT-WEB, PAYPAL INST XFER POURINGS	2,000.00

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# How to Balance your Account

Page: 2 of 3

**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.

1	Ending Balance	3,328.72
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

**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.

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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**

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Oct 12 2021-Nov 11 2021  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
11/08	DEBIT CARD PURCHASE, *****30080880669, AUT 110521 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	5.37
11/09	DEBIT CARD PURCHASE, *****30080880669, AUT 110821 VISA DDA PUR SP FINALMOUSE HTTPSFINALMOU * OH	197.94
11/09	ELECTRONIC PMT-WEB, PAYPAL INST XFER POURINGS	330.00
Subtotal:		2,601.20

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
10/11	5,289.92	10/28	5,248.08
10/13	5,285.88	11/01	5,241.89
10/15	5,281.45	11/02	5,223.28
10/18	5,268.85	11/04	3,222.03
10/19	5,264.71	11/08	3,216.66
10/25	5,250.08	11/09	3,328.72

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 2  
Statement Period: Nov 12 2021-Dec 11 2021  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	3,328.72	Average Collected Balance	2,714.64
Electronic Deposits	9.99	Interest Earned This Period	0.00
Electronic Payments	685.46	Interest Paid Year-to-Date	0.00
Ending Balance	2,653.25	Annual Percentage Yield Earned	0.00%
		Days in Period	30

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/22	DEBIT CARD CREDIT, ****30080880669, AUT 112221 VISA DDA REF H M0036 CHERRY HILL * NJ	9.99
		Subtotal: 9.99

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
11/12	ELECTRONIC PMT-WEB, ROBINHOOD DEBITS ****52125	500.00
11/15	DEBIT CARD PURCHASE, ****30080880669, AUT 111421 VISA DDA PUR EPC EPIC GAMES STORE 919 854 0070 * NC	59.99
11/16	DEBIT CARD PAYMENT, ****30080880669, AUT 111521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
11/16	ACH IAT DEBIT, LOLICHAN IAT PAYPAL ****836767419	31.49
12/01	ACH IAT DEBIT, ADRIAN LOPEZ CAS IAT PAYPAL ****120319094	83.99
		Subtotal: 685.46

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
11/11	3,328.72	11/16	2,727.25
11/12	2,828.72	11/22	2,737.24
11/15	2,768.73	12/01	2,653.25

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# How to Balance your Account

Page: 2 of 2

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

1	Ending Balance	2,653.25
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

②	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>			②

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SUMMARY**

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Describe the error and explain, if you can, why you believe there is an error.

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## STATEMENT OF ACCOUNT



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DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Dec 12 2021-Jan 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	2,653.25	Average Collected Balance	738.62
Electronic Payments	2,630.90	Interest Earned This Period	0.00
Service Charges	15.00	Interest Paid Year-to-Date	0.00
Ending Balance	7.35	Annual Percentage Yield Earned	0.00%
		Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
12/13	DEBIT CARD PURCHASE, ****30080880669, AUT 121221 VISA DDA PUR EPC FORTNITE 919 854 0070 * NC	4.25
12/16	DEBIT CARD PAYMENT, ****30080880669, AUT 121521 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
12/20	DEBIT CARD PURCHASE, ****30080880669, AUT 121721 VISA DDA PUR EPC FORTNITE 919 854 0070 * NC	4.25
12/20	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****956223	2,500.00
12/24	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	10.65
12/27	INTL DEBIT CARD PUR, ****30080880669, AUT 122321 INTL DDA PUR MOJANG STOCKHOLM S WE	7.99
12/27	INTL TXN FEE, INTL TXN FEE	0.24
12/31	DEBIT CARD PURCHASE, ****30080880669, AUT 123021 VISA DDA PUR WWW.PETSMART.COM 888 839 9638 * AZ	66.10
12/31	ELECTRONIC PMT-WEB, PAYPAL INST XFER STEAM GAMES	13.42
01/07	INTL DEBIT CARD PUR, ****30080880669, AUT 010622 INTL DDA PUR COMMUNITY MODS EAST GRINSTEAD G BR	13.60
01/07	INTL TXN FEE, INTL TXN FEE	0.41
	Subtotal:	2,630.90

**Service Charges**

POSTING DATE	DESCRIPTION	AMOUNT
01/11	MAINTENANCE FEE	15.00
	Subtotal:	15.00

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# How to Balance your Account

Page: 2 of 3

**Begin by adjusting your account register as follows:**

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  - 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.

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  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.

1	Ending Balance	7.35
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

**FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR  
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SUMMARY**

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Dec 12 2021-Jan 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
12/11	2,653.25	12/27	115.88
12/13	2,649.00	12/31	36.36
12/16	2,639.01	01/07	22.35
12/20	134.76	01/11	7.35
12/24	124.11		

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## STATEMENT OF ACCOUNT



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DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Jan 12 2022-Feb 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	7.35	Average Collected Balance	14,448.50
Electronic Deposits	24,230.31	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	11,635.19	Annual Percentage Yield Earned	0.00%
Ending Balance	12,602.47	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	340.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/12	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****00151	680.00
01/18	ACH DEPOSIT, ROBINHOOD CREDITS ****52125	500.31
01/18	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*0-0151	6,900.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	230.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
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02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/04	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****14585	460.00
02/07	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*1-4585	5,100.00
	Subtotal:	24,230.31

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# How to Balance your Account

Page: 2 of 3

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1	Ending Balance	<u>12,602.47</u>
2	Total Deposits	+ <u>  </u>
3	Sub Total	<u>  </u>
4	Total Withdrawals	- <u>  </u>
5	Adjusted Balance	<u>  </u>

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

**FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR  
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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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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Jan 12 2022-Feb 11 2022  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/18	DEBIT CARD PAYMENT, *****30080880669, AUT 011522 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
01/24	INTL DEBIT CARD PUR, *****30080880669, AUT 012222 INTL DDA PUR MOJANG STOCKHOLM SWE	7.99
01/24	INTL TXN FEE, INTL TXN FEE	0.24
01/25	DEBIT CARD PURCHASE, *****30080880669, AUT 012322 VISA DDA PUR RIOT AN2T3KGDFH2R 866 373 9211 * CA	4.99
01/31	DEBIT CARD PURCHASE, *****30080880669, AUT 013022 VISA DDA PUR WWW PETSMART COM 888 839 9638 * AZ	21.33
02/02	TD ZELLE SENT, 203300E06WOR Zelle Fatma Gocmez	1,000.00
02/03	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****125903	5.00
02/07	TD ZELLE SENT, 203500C0FL5G Zelle Fatma Gocmez	1,000.00
02/07	DEBIT CARD PURCHASE, *****30080880669, AUT 020522 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	10.69
02/07	DEBIT CARD PURCHASE, *****30080880669, AUT 020522 VISA DDA PUR AMZN MKTP US 8F0OB56R3 AMZN COM BILL * WA	26.65
02/08	TD ZELLE SENT, 203900A0JAJA Zelle Fatma Gocmez	2,000.00
02/10	ELECTRONIC PMT-WEB, CHASBK CK WEBXFR TRANSFER ****460205	2,500.00
02/10	TD ZELLE SENT, 204100H0KA2P Zelle YUSUF KURUN	2,500.00
02/11	DEBIT CARD PURCHASE, *****30080880669, AUT 021022 VISA DDA PUR PETSMART 1219 MT LAUREL * NJ	53.31
02/11	ELECTRONIC PMT-WEB, CHASBK CK WEBXFR TRANSFER ***837557	2,495.00
	Subtotal:	11,635.19

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/11	7.35	02/03	14,178.12
01/12	7,827.35	02/04	18,088.12
01/18	15,217.67	02/07	22,150.78
01/24	15,209.44	02/08	20,150.78
01/25	15,204.45	02/10	15,150.78
01/31	15,183.12	02/11	12,602.47
02/02	14,183.12		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Feb 12 2022-Mar 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Overdraft Policy Change Effective April 8, 2022**

The following changes apply only to Personal Checking Accounts and Money Market Accounts with check access:

TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$10, you may now overdraw your account by up to \$50 without TD charging you an overdraft fee.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

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**ACCOUNT SUMMARY**

Beginning Balance	12,602.47	Average Collected Balance	8,571.80
Electronic Deposits	4.57	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	4,429.39	Annual Percentage Yield Earned	0.00%
Ending Balance	8,177.65	Days in Period	28

---

**DAILY ACCOUNT ACTIVITY**

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
02/14	DEBIT CARD CREDIT, ****30080880669, AUT 021222 VISA DDA REF ALIEXPRESS 114 087855580 * CA	4.57
	Subtotal:	4.57

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
02/14	DEBIT CARD PURCHASE, ****30080880669, AUT 021122 VISA DDA PUR ALIEXPRESS 114 087855580 * CA	4.57
02/14	TD ZELLE SENT, 204300B05TFL Zelle YUSUF KURUN	2,500.00
02/14	TD ZELLE SENT, 204500G093J1 Zelle YUSUF KURUN	1,720.00
02/15	DEBIT CARD PURCHASE, ****30080880669, AUT 021422 VISA DDA PUR CASH APP JOHN BROWN 8774174551 * CA	40.00
02/15	DEBIT CARD PURCHASE, ****30080880669, AUT 021422 VISA DDA PUR CASH APP JOHN BROWN 8774174551 * CA	10.00
02/16	DEBIT CARD PAYMENT, ****30080880669, AUT 021522 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
02/23	INTL DEBIT CARD PUR, ****30080880669, AUT 022122 INTL DDA PUR MOJANG STOCKHOLM S WE	7.99
02/23	INTL TXN FEE, INTL TXN FEE	0.24

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# How to Balance your Account

Page: 2 of 3

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	8,177.65
②	Total Deposits	+ _____
③	Sub Total	_____
④	Total Withdrawals	- _____
⑤	Adjusted Balance	_____

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		
②		

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		
④		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		
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.  
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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

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Feb 12 2022-Mar 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/28	TD ZELLE SENT, 205700H067MX Zelle Fatma Gocmez	120.00
03/04	DEBIT CARD PURCHASE, ****30080880669, AUT 030222 VISA DDA PUR CHICK FIL A 01385 856 764 0765 * NJ	5.95
03/10	DEBIT CARD PAYMENT, ****30080880669, AUT 030922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
Subtotal:		4,429.39

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
02/11	12,602.47	02/23	8,314.25
02/14	8,382.47	02/28	8,194.25
02/15	8,332.47	03/04	8,188.30
02/16	8,322.48	03/10	8,177.65

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Mar 12 2022-Apr 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Overdraft Policy Change Effective April 8, 2022**

\*\*If you didn't open this account, please visit <https://www.td.com/us/en/personal-banking/security-center/> for more information.\*\*

The following changes apply only to Personal Checking Accounts and Money Market Accounts with check access:  
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**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

The following changes apply to Personal Checking Accounts with Visa Debit Card access:

TD is making changes to the Standard Daily Limits for Visa Debit Cards and Visa Private Client Debit Cards: If you use your Debit Card or Debit Card number to fund a digital wallet, brokerage, or other type of account, these transactions are considered Account Funding Transactions (AFTs). The Standard Daily Limit for Account Funding Transactions is \$5,000 for Visa Debit Cards and Visa Private Client Debit Cards.

**ACCOUNT SUMMARY**

Beginning Balance	8,177.65	Average Collected Balance	7,332.69
Electronic Deposits	201.00	Interest Earned This Period	0.00
Electronic Payments	1,342.45	Interest Paid Year-to-Date	0.00
Ending Balance	7,036.20	Annual Percentage Yield Earned	0.00%
		Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
04/06	VISA TRANSFER, ****30080880669, AUT 040622 VISA TRANSFER CHIME SAN FRANCISCO * CA	201.00
		Subtotal: 201.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
03/16	DEBIT CARD PAYMENT, ****30080880669, AUT 031522 VISA DDA PUR APPLE COM BILL 408 974 1010 * CA	9.99
03/16	TD ATM DEBIT, ****30080880669, AUT 031622 DDA WITHDRAW 1050 CHESTER AVENUE DELRAN * NJ	5.00
03/17	DEBIT CARD PURCHASE, ****30080880669, AUT 031622 VISA DDA PUR EXCEL HIGH SCHOOL 952 465 3700 * MN	750.00
03/21	DEBIT CARD PURCHASE, ****30080880669, AUT 031822 VISA DDA PUR PETSMART 1219 MT LAUREL * NJ	67.17

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# How to Balance your Account

Page: 2 of 3

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	7,036.20
②	Total Deposits	+ _____
③	Sub Total	_____
④	Total Withdrawals	- _____
⑤	Adjusted Balance	_____

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

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Describe the error and explain, if you can, why you believe there is an error.  
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America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Mar 12 2022-Apr 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
03/30	DEBIT CARD PAYMENT, *****30080880669, AUT 032922 VISA DDA PUR MICROSOFT STORE MSBILL INFO * WA	2.99
03/30	DEBIT CARD PURCHASE, *****30080880669, AUT 032922 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	200.00
03/30	DEBIT CARD PURCHASE, *****30080880669, AUT 033022 VISA DDA PUR CASH APP FATMA GOCM 8774174551 * CA	201.00
04/04	DEBIT CARD PURCHASE, *****30080880669, AUT 040122 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	85.00
04/05	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	10.65
04/11	DEBIT CARD PAYMENT, *****30080880669, AUT 040922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
		Subtotal:
		1,342.45

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**DAILY BALANCE SUMMARY**

---

DATE	BALANCE	DATE	BALANCE
03/11	8,177.65	04/04	6,856.50
03/16	8,162.66	04/05	6,845.85
03/17	7,412.66	04/06	7,046.85
03/21	7,345.49	04/11	7,036.20
03/30	6,941.50		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Apr 12 2022-May 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Overdraft Policy Change Effective April 8, 2022**

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TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$10, you may now overdraw your account by up to \$50 without TD charging you an overdraft fee.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

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**ACCOUNT SUMMARY**

Beginning Balance	7,036.20	Average Collected Balance	7,094.88
Electronic Deposits	263.95	Interest Earned This Period	0.00
Electronic Payments	173.12	Interest Paid Year-to-Date	0.00
Ending Balance	7,127.03	Annual Percentage Yield Earned	0.00%
		Days in Period	30

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
04/20	ACH DEPOSIT, PAYPAL TRANSFER ****639079714	200.00
05/10	DEBIT CARD CREDIT, ****30080880669, AUT 050922 VISA DDA REF WALMART COM 800 966 6546 * AR	63.95
Subtotal:		263.95

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
04/13	DEBIT CARD PURCHASE, ****30080880669, AUT 041122 VISA DDA PUR WALMART COM AZ 800 966 6546 * AR	63.95
04/18	DEBIT CARD PAYMENT, ****30080880669, AUT 041522 VISA DDA PUR APPLE COM BILL 408 974 1010 * CA	9.99
04/25	DEBIT CARD PURCHASE, ****30080880669, AUT 042422 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	2.43

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# How to Balance your Account

Page: 2 of 3

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

<b>1</b>	<b>Ending Balance</b>	<b>7,127.03</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

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## INTEREST NOTICE

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## 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.



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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Apr 12 2022-May 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/28	DEBIT CARD PURCHASE, *****30080880669, AUT 042722 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	1.10
05/05	DEBIT CARD PURCHASE, *****30080880669, AUT 050422 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	85.00
05/10	DEBIT CARD PAYMENT, *****30080880669, AUT 050922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
Subtotal:		173.12

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**DAILY BALANCE SUMMARY**

---

DATE	BALANCE	DATE	BALANCE
04/11	7,036.20	04/25	7,159.83
04/13	6,972.25	04/28	7,158.73
04/18	6,962.26	05/05	7,073.73
04/20	7,162.26	05/10	7,127.03

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: May 12 2022-Jun 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Overdraft Policy Change Effective April 8, 2022**

\*\*If you didn't open this account, please visit <https://www.td.com/us/en/personal-banking/security-center/> for more information.\*\*

The following changes apply only to Personal Checking Accounts and Money Market Accounts with check access:  
TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$10, you may now overdraw your account by up to \$50 without TD charging you an overdraft fee.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

The following changes apply to Personal Checking Accounts with Visa Debit Card access:

TD is making changes to the Standard Daily Limits for Visa Debit Cards and Visa Private Client Debit Cards: If you use your Debit Card or Debit Card number to fund a digital wallet, brokerage, or other type of account, these transactions are considered Account Funding Transactions (AFTs). The Standard Daily Limit for Account Funding Transactions is \$5,000 for Visa Debit Cards and Visa Private Client Debit Cards.

**ACCOUNT SUMMARY**

Beginning Balance	7,127.03	Average Collected Balance	7,005.14
Electronic Payments	231.23	Interest Earned This Period	0.00
Ending Balance	6,895.80	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
05/17	DEBIT CARD PAYMENT, ****30080880669, AUT 051522 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
05/17	DEBIT POS, ****30080880669, AUT 051722 DDA PURCHASE 7 ELEVEN DELRAN * NJ	5.65
05/18	DEBIT CARD PURCHASE, ****30080880669, AUT 051722 VISA DDA PUR PETSMART 1461 DELRAN * NJ	10.66
05/18	DEBIT POS, ****30080880669, AUT 051822 DDA PURCHASE PETSMART 1461 DELRAN * NJ	50.65
05/23	DEBIT POS, ****30080880669, AUT 052122 DDA PURCHASE 7 ELEVEN MOORESTOWN * NJ	2.65
05/23	DEBIT CARD PURCHASE, ****30080880669, AUT 052222 VISA DDA PUR SP GYMSHARK INC HTTPSWWW GYMS * CO	41.00
05/31	DEBIT CARD PURCHASE, ****30080880669, AUT 052722 VISA DDA PUR RIOT AN2BJHLP2FC3 866 373 9211 * CA	9.99

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# How to Balance your Account

Page: 2 of 3

## 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.

1	Ending Balance	6,895.80
2	Total Deposits	+ _____
3	Sub Total	_____
4	Total Withdrawals	- _____
5	Adjusted Balance	_____

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

4 WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

## 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.  
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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.

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: May 12 2022-Jun 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/31	DEBIT CARD PURCHASE, *****30080880669, AUT 052722 VISA DDA PUR RIOT AN2GWFBXOTEH 866 373 9211 * CA	4.99
06/03	DEBIT CARD PURCHASE, *****30080880669, AUT 060222 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	85.00
06/10	DEBIT CARD PAYMENT, *****30080880669, AUT 060922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
Subtotal:		231.23

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**DAILY BALANCE SUMMARY**

---

DATE	BALANCE	DATE	BALANCE
05/11	7,127.03	05/31	6,991.45
05/17	7,111.39	06/03	6,906.45
05/18	7,050.08	06/10	6,895.80
05/23	7,006.43		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Jun 12 2022-Jul 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

The following changes apply to Personal Checking Accounts with Visa Debit Card access:

TD is making changes to the Standard Daily Limits for Visa Debit Cards and Visa Private Client Debit Cards: If you use your Debit Card or Debit Card number to fund a digital wallet, brokerage, or other type of account, these transactions are considered Account Funding Transactions (AFTs). The Standard Daily Limit for Account Funding Transactions is \$5,000 for Visa Debit Cards and Visa Private Client Debit Cards.

**ACCOUNT SUMMARY**

Beginning Balance	6,895.80	Average Collected Balance	6,855.11
Electronic Deposits	11.72	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	168.08	Annual Percentage Yield Earned	0.00%
Ending Balance	6,739.44	Days in Period	30

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/05	DEBIT CARD CREDIT, *****30080880669, AUT 070122 VISA DDA REF AMC ONLINE 9640 888 440 4262 * KS	11.72
		Subtotal: 11.72

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
06/16	DEBIT CARD PAYMENT, *****30080880669, AUT 061522 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070122 VISA DDA PUR CASH APP CON CAC 8774174551 * CA	16.00
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070122 VISA DDA PUR AMC ONLINE 9640 888 440 4262 * KS	19.72
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070222 VISA DDA PUR CASH APP CON CAC 8774174551 * CA	15.00
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070222 VISA DDA PUR AMC ONLINE 9640 888 440 4262 * KS	11.72
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070422 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	85.00
07/11	DEBIT CARD PAYMENT, *****30080880669, AUT 070922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
		Subtotal: 168.08

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# How to Balance your Account

Page: 2 of 3

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- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	6,739.44
②	Total Deposits	+ _____
③	Sub Total	_____
④	Total Withdrawals	- _____
⑤	Adjusted Balance	_____

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

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America's Most Convenient Bank®

**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Jun 12 2022-Jul 11 2022  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
06/11	6,895.80	07/05	6,750.09
06/16	6,885.81	07/11	6,739.44

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Jul 12 2022-Aug 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

The following changes apply to Personal Checking Accounts with Visa Debit Card access:

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**ACCOUNT SUMMARY**

Beginning Balance	6,739.44	Average Collected Balance	6,154.96
Electronic Deposits	126.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	786.07	Annual Percentage Yield Earned	0.00%
Ending Balance	6,079.37	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/27	ACH DEPOSIT, PAYPAL TRANSFER ****426181709	126.00
		Subtotal: 126.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
07/13	ELECTRONIC PMT-WEB, ROBINHOOD DEBITS ****52125	500.00
07/18	DEBIT CARD PAYMENT, ****30080880669, AUT 071522 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
07/18	DEBIT CARD PURCHASE, ****30080880669, AUT 071622 VISA DDA PUR 3 BROTHERS PIZZA BELMAR * NJ	5.33
07/18	DEBIT CARD PURCHASE, ****30080880669, AUT 071622 VISA DDA PUR JOE S SURF SHACK BELMAR * NJ	14.49
07/18	DEBIT CARD PURCHASE, ****30080880669, AUT 071622 VISA DDA PUR SQ SHAKE SHACK CHERRY HILL * NJ	13.61
07/19	DEBIT CARD PURCHASE, ****30080880669, AUT 071822 VISA DDA PUR GOOGLE DOMAINS G CO HELPPAY * CA	12.00

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# How to Balance your Account

Page: 2 of 3

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- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>6,079.37</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Jul 12 2022-Aug 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

---

**DAILY ACCOUNT ACTIVITY**

---

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/26	DEBIT CARD PURCHASE, *****30080880669, AUT 072522 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	70.00
07/26	DEBIT CARD PURCHASE, *****30080880669, AUT 072622 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	150.00
08/10	DEBIT CARD PAYMENT, *****30080880669, AUT 080922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
Subtotal:		786.07

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**DAILY BALANCE SUMMARY**

---

DATE	BALANCE	DATE	BALANCE
07/11	6,739.44	07/26	5,964.02
07/13	6,239.44	07/27	6,090.02
07/18	6,196.02	08/10	6,079.37
07/19	6,184.02		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 2  
Statement Period: Aug 12 2022-Sep 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

The following changes apply to Personal Checking Accounts with Visa Debit Card access:

TD is making changes to the Standard Daily Limits for Visa Debit Cards and Visa Private Client Debit Cards: If you use your Debit Card or Debit Card number to fund a digital wallet, brokerage, or other type of account, these transactions are considered Account Funding Transactions (AFTs). The Standard Daily Limit for Account Funding Transactions is \$5,000 for Visa Debit Cards and Visa Private Client Debit Cards.

**ACCOUNT SUMMARY**

Beginning Balance	6,079.37	Average Collected Balance	6,067.26
Electronic Deposits	107.55	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	122.56	Annual Percentage Yield Earned	0.00%
Ending Balance	6,064.36	Days in Period	31

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
08/16	ACH DEPOSIT, PAYPAL TRANSFER ****795848561	107.55
		Subtotal: 107.55

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
08/16	DEBIT CARD PAYMENT, ****30080880669, AUT 081522 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
08/16	DEBIT CARD PURCHASE, ****30080880669, AUT 081522 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	107.55
08/22	DEBIT CARD PURCHASE, ****30080880669, AUT 082022 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	2.49
08/22	DEBIT CARD PURCHASE, ****30080880669, AUT 082122 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	2.53
		Subtotal: 122.56

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
08/11	6,079.37	08/22	6,064.36
08/16	6,069.38		

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# How to Balance your Account

Page: 2 of 2

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>6,064.36</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## 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.



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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Sep 12 2022-Oct 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Overdraft update: Grace Period and more good news**

Introducing TD Overdraft Relief: now you have until 11 p.m. ET the next business day to fix an overdraft with Grace Period. Plus, no more fees for Non-Sufficient Funds (NSF) or Savings Overdraft Protection transfers. Learn more: [tdbank.com/overdraftrelief](https://tdbank.com/overdraftrelief). When items are presented for payment that result in your available Account balance being overdrawn by more than \$50, Overdraft Grace provides you with an opportunity to receive refunds for overdraft fees if your available Account balance is at least \$0, inclusive of any pending or posted items, at the end of the next business day.  
\*\*If you didn't open this account, please visit <https://www.td.com/us/en/personal-banking/security-center/> for more information.\*\*

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**Visa Debit Card Daily Limit Changes Effective April 26, 2022**

The following changes apply to Personal Checking Accounts with Visa Debit Card access:

TD is making changes to the Standard Daily Limits for Visa Debit Cards and Visa Private Client Debit Cards: If you use your Debit Card or Debit Card number to fund a digital wallet, brokerage, or other type of account, these transactions are considered Account Funding Transactions (AFTs). The Standard Daily Limit for Account Funding Transactions is \$5,000 for Visa Debit Cards and Visa Private Client Debit Cards.

**ACCOUNT SUMMARY**

Beginning Balance	6,064.36	Average Collected Balance	5,821.95
Electronic Payments	1,395.11	Interest Earned This Period	0.00
Ending Balance	4,669.25	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		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 Payments**

POSTING DATE	DESCRIPTION	AMOUNT
09/12	DEBIT CARD PAYMENT, ****30080880669, AUT 090922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
09/23	DEBIT CARD PURCHASE, ****30080880669, AUT 092022 VISA DDA PUR BLIZ BLIZZARD US263 949 955 1380 * CA	21.31
10/03	DEBIT CARD PURCHASE, ****30080880669, AUT 093022 VISA DDA PUR TGI FRIDAYS 60634 CHERRY HILL * NJ	16.56
10/03	DEBIT CARD PURCHASE, ****30080880669, AUT 100222 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	6.27
10/05	DEBIT CARD PURCHASE, ****30080880669, AUT 100422 VISA DDA PUR FIVERRINC NEW YORK * NY	33.65

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# How to Balance your Account

Page: 2 of 3

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	4,669.25
②	Total Deposits	+ _____
③	Sub Total	_____
④	Total Withdrawals	- _____
⑤	Adjusted Balance	_____

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## 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.



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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Sep 12 2022-Oct 11 2022  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

---

**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
10/07	TD ATM DEBIT, *****30080880669, AUT 100722 DDA WITHDRAW 1050 CHESTER AVENUE DELRAN * NJ	1,000.00
10/07	TD ATM DEBIT, *****30080880669, AUT 100722 DDA WITHDRAW 1050 CHESTER AVENUE DELRAN * NJ	200.00
10/11	DEBIT CARD PURCHASE, *****30080880669, AUT 100722 VISA DDA PUR AMZN MKTP US 1K3U33MP0 AMZN COM BILL * WA	81.02
10/11	DEBIT CARD PURCHASE, *****30080880669, AUT 100722 VISA DDA PUR CASH APP CUONG NGUY 8774174551 * CA	15.00
10/11	DEBIT CARD PAYMENT, *****30080880669, AUT 100922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
		Subtotal:
		1,395.11

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
09/11	6,064.36	10/05	5,975.92
09/12	6,053.71	10/07	4,775.92
09/23	6,032.40	10/11	4,669.25
10/03	6,009.57		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Oct 12 2022-Nov 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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Sending wires in foreign currency may save you time and money.  
Learn more about the benefits and currencies we offer at [td.com/fxwires](http://td.com/fxwires).

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	4,669.25	Average Collected Balance	3,781.67
Electronic Deposits	383.76	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	1,713.75	Annual Percentage Yield Earned	0.00%
Ending Balance	3,339.26	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
11/04	CCD DEPOSIT, SHOPIFY TRANSFER ST-E4G5E5K5O6U2	36.58
11/04	DEBIT CARD CREDIT, ****30080880669, AUT 110322 VISA DDA REF SP ESSENTIALLIFTS ESSENTIALLIFT * NJ	37.98
11/07	DEBIT CARD CREDIT, ****30080880669, AUT 110222 VISA DDA REF 899 TJ MAXX ONLINE SALES FRAMINGHAM * MA	309.20
Subtotal:		383.76

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
10/17	DEBIT CARD PURCHASE, ****30080880669, AUT 101522 VISA DDA PUR CASH APP ANGELUS 8774174551 * CA	100.00
10/20	DEBIT CARD PURCHASE, ****30080880669, AUT 101622 VISA DDA PUR 899 TJ MAXX ONLINE SALES 800 926 6299 * MA	895.62
10/31	DEBIT CARD PURCHASE, ****30080880669, AUT 102822 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
10/31	DEBIT CARD PURCHASE, ****30080880669, AUT 102922 VISA DDA PUR FIVERRINC 579 7762655 * NY	12.55
11/02	DEBIT CARD PURCHASE, ****30080880669, AUT 110122 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
11/02	TD ZELLE SENT, 230600N0GLW9 Zelle Fatma Gocmez	479.00

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# How to Balance your Account

Page: 2 of 3

## 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.
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- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>3,339.26</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## FOR CONSUMER ACCOUNTS ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

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The dollar amount and date of the suspected error.

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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

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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.

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Oct 12 2022-Nov 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

---

**DAILY ACCOUNT ACTIVITY**

---

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
11/03	DEBIT CARD PURCHASE, *****30080880669, AUT 110122 VISA DDA PUR NAME CHEAP COM 1B7TJT WWW NAMECHEAP * AZ	9.76
11/03	DEBIT CARD PURCHASE, *****30080880669, AUT 110222 VISA DDA PUR TIKTOK ADS HTTPSADS TIKT * CA	30.00
11/03	DEBIT CARD PURCHASE, *****30080880669, AUT 110222 VISA DDA PUR SP ESSENTIALLIFTS ESSENTIALLIFT * NJ	37.98
11/04	DEBIT CARD PURCHASE, *****30080880669, AUT 110322 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
11/07	DEBIT CARD PURCHASE, *****30080880669, AUT 110422 VISA DDA PUR BLIZ BLIZZARD US263 949 955 1380 * CA	74.63
11/07	CCD DEBIT, SHOPIFY TRANSFER ST-D9X2Z9A1J9C4	37.98
11/08	DEBIT CARD PURCHASE, *****30080880669, AUT 110722 VISA DDA PUR ALIEXPRESS 408 7855580 * CA	3.74
11/10	DEBIT CARD PAYMENT, *****30080880669, AUT 110922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
		Subtotal:
		1,713.75

---

**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
10/11	4,669.25	11/03	3,089.78
10/17	4,569.25	11/04	3,157.06
10/20	3,673.63	11/07	3,353.65
10/31	3,653.80	11/08	3,349.91
11/02	3,167.52	11/10	3,339.26

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 3  
Statement Period: Nov 12 2022-Dec 11 2022  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	3,339.26	Average Collected Balance	3,209.64
Electronic Deposits	64.90	Interest Earned This Period	0.00
Electronic Payments	667.90	Interest Paid Year-to-Date	0.00
Ending Balance	2,736.26	Annual Percentage Yield Earned	0.00%
		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
11/22	CCD DEPOSIT, SHOPIFY TRANSFER ST-N3G7O5E7B5T5	33.18
11/29	CCD DEPOSIT, SHOPIFY TRANSFER ST-O5C2S1J7K5S9	31.72
Subtotal:		64.90

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
11/14	DEBIT CARD PURCHASE, ****30080880669, AUT 111022 VISA DDA PUR TIKTOK ADS HTTPSADS TIKT * CA	25.00
11/16	DEBIT CARD PURCHASE, ****30080880669, AUT 111522 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
11/21	DEBIT CARD PURCHASE, ****30080880669, AUT 111822 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
11/21	DEBIT CARD PURCHASE, ****30080880669, AUT 112022 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
11/21	INTL DEBIT CARD PUR, ****30080880669, AUT 112022 INTL DDA PUR HVNTER APPLECROSS A US	35.00
11/21	INTL TXN FEE, INTL TXN FEE	1.05
11/28	DEBIT CARD PURCHASE, ****30080880669, AUT 112622 VISA DDA PUR CASH APP CUONG NGUY 8774174551 * CA	3.00
11/28	DEBIT CARD PURCHASE, ****30080880669, AUT 112622 VISA DDA PUR FIVERRINC 579 7762655 * NY	7.28
11/29	DEBIT CARD PURCHASE, ****30080880669, AUT 112822 VISA DDA PUR ADOBE PS CLOUD TRIAL 408 536 6000 * CA	22.38
12/01	DEBIT CARD PURCHASE, ****30080880669, AUT 113022 VISA DDA PUR P05 TX VERIFY HTTPSBLASECO * WY	2.50
12/05	DEBIT CARD PURCHASE, ****30080880669, AUT 113022 VISA DDA PUR BLIZ BLIZZARD US310 949 955 1380 * CA	10.65

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# How to Balance your Account

Page: 2 of 3

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>2,736.26</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## 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.



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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 3  
Statement Period: Nov 12 2022-Dec 11 2022  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/07	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	348.62
12/08	DEBIT CARD PURCHASE, *****30080880669, AUT 120722 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	33.00
12/08	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	63.79
12/08	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	63.79
12/09	DEBIT CARD PURCHASE, *****30080880669, AUT 120822 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	30.00
	Subtotal:	667.90

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
11/11	3,339.26	11/29	3,288.61
11/14	3,314.26	12/01	3,286.11
11/16	3,306.98	12/05	3,275.46
11/21	3,256.37	12/07	2,926.84
11/22	3,289.55	12/08	2,766.26
11/28	3,279.27	12/09	2,736.26

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## STATEMENT OF ACCOUNT



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statements.

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 5  
Statement Period: Dec 12 2022-Jan 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	2,736.26	Average Collected Balance	3,019.82
Electronic Deposits	17,696.18	Interest Earned This Period	0.00
Electronic Payments	14,498.88	Interest Paid Year-to-Date	0.00
Ending Balance	5,933.56	Annual Percentage Yield Earned	0.00%
		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
12/16	VISA TRANSFER, *****30080880669, AUT 121622 VISA TRANSFER CASH APP CASH OUT VISA DIRECT *CA	897.57
12/22	VISA TRANSFER, *****30080880669, AUT 122222 VISA TRANSFER CASH APP CASH OUT VISA DIRECT * CA	146.00
12/27	ATM CASH DEPOSIT, *****30080880669 AUT 122522 ATM CASH DEPOSIT 1050 CHESTER AVENUE DELRAN * NJ	830.00
12/30	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	27.32
12/30	RTP RCVD, AMAZON.COM	9,310.05
01/03	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440991917 TARGET 917Mount Laurel NJ	352.80
01/04	RTP RCVD, AMAZON.COM	3,427.82
01/09	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440991085 TARGET 085Cherry Hill NJ	46.08
01/09	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440991085 TARGET 085Cherry Hill NJ	180.54
01/10	RTP RCVD, AMAZON.COM	2,478.00
	Subtotal:	17,696.18

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Page: 2 of 5

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- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>5,933.56</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

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A description of the error or transaction you are unsure about.  
The dollar amount and date of the suspected error.

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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.

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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.

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 5  
Statement Period: Dec 12 2022-Jan 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/12	DEBIT CARD PURCHASE, ****30080880669, AUT 120922 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	51.00
12/12	DEBIT CARD PAYMENT, ****30080880669, AUT 120922 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
12/12	DEBIT CARD PURCHASE, ****30080880669, AUT 121022 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	18.00
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	29.62
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	29.62
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	29.62
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	63.79
12/12	ACH DEBIT TARGET DEBIT CRD ACH TRAN ****95440991917 TARGET 917Mount Laurel NJ	72.91
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	88.85
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	95.70
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	177.72
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	236.95
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	296.19
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	318.99
12/12	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	318.99
12/13	INTL DEBIT CARD PUR, ****30080880669, AUT 121222 INTL DDA PUR SELLER AMP LTD HALIFAX G BR	9.97
12/13	DEBIT CARD PURCHASE, ****30080880669, AUT 121222 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	18.00
12/13	DEBIT CARD PURCHASE, ****30080880669, AUT 121222 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	6.00
12/13	INTL TXN FEE, INTL TXN FEE	0.30
12/14	DEBIT CARD PURCHASE, ****30080880669, AUT 121322 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	162.00
12/15	DEBIT CARD PURCHASE, ****30080880669, AUT 121422 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	72.00
12/15	DEBIT CARD PURCHASE, ****30080880669, AUT 121422 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	11.20
12/15	DEBIT CARD PURCHASE, ****30080880669, AUT 121422 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	50.00
12/16	DEBIT CARD PURCHASE, ****30080880669, AUT 121522 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	432.00
12/16	DEBIT CARD PURCHASE, ****30080880669, AUT 121522 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	6.00
12/16	TD ZELLE SENT, 235000A09YVY Zelle JONATHAN HEIERLE	196.00
12/19	TD ZELLE SENT, 235200C0FA5Z Zelle JONATHAN HEIERLE	78.00
12/19	TD ZELLE SENT, 235300N07GEM Zelle JONATHAN HEIERLE	39.00
12/20	TD ZELLE SENT, 235400I0769V Zelle YUSUF KURUN	75.00

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 4 of 5  
Statement Period: Dec 12 2022-Jan 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/21	DEBIT CARD PURCHASE, ****30080880669, AUT 122022 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	27.00
12/21	DEBIT CARD PURCHASE, ****30080880669, AUT 122022 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	73.00
12/22	DEBIT CARD PURCHASE, ****30080880669, AUT 122122 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	6.00
12/22	TD ZELLE SENT, 235600H0I2BT Zelle BASHIR NAGI	141.00
12/23	DEBIT CARD PURCHASE, ****30080880669, AUT 122222 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	66.00
12/27	TD ZELLE SENT, 235800G0CG7U Zelle BASHIR NAGI	48.00
12/28	DEBIT CARD PURCHASE, ****30080880669, AUT 122722 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	6.00
12/28	TD ZELLE SENT, 236200G0GIM0 Zelle JONATHAN HEIERLE	12.00
12/28	TD ZELLE SENT, 236200K0G7QK Zelle YUSUF KURUN	91.00
12/28	TD ZELLE SENT, 236200J0ICPV Zelle JONATHAN HEIERLE	12.00
12/29	TD ZELLE SENT, 236300N0J0EJ Zelle BASHIR NAGI	60.00
12/29	ELECTRONIC PMT-WEB, NORDSTROM PAYMENT ****00091523336	443.03
12/30	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	27.32
01/03	TD ZELLE SENT, 236500G0LZXX Zelle BASHIR NAGI	21.00
01/03	TD ZELLE SENT, 300100J00DR6 Zelle YUSUF KURUN	228.00
01/03	TD ZELLE SENT, 300100B0BK6H Zelle YUSUF KURUN	392.00
01/03	TD ZELLE SENT, 300200G00QMO Zelle BASHIR NAGI	30.00
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	1.54
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	1.54
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	36.23
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	36.23
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	37.77
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	37.77
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	37.77
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	37.77
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	37.77
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	154.89
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	154.89
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
01/03	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
01/03	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 5548	6,874.00
01/03	TD ZELLE SENT, 300300J02W2E Zelle YUSUF KURUN	114.00
01/04	TD ZELLE SENT, 300400I0317E Zelle JONATHAN HEIERLE	30.00
01/06	ELECTRONIC PMT-WEB, NJGOVSERVW NJGOVSVRVE ***-*86-2600	126.00
01/06	TD ZELLE SENT, 300600H0DOX3 Zelle JONATHAN HEIERLE	66.00

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 5 of 5  
Statement Period: Dec 12 2022-Jan 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
01/09	TD ZELLE SENT, 300700L070MT Zelle JONATHAN HEIERLE	66.00
01/09	ACH DEBIT TARGET DEBIT CRD ACH TRAN ****95440991085 TARGET 085Cherry Hill NJ	11.85
01/09	TD ZELLE SENT, 300900A018FH Zelle Fatma Gocmez	240.00
01/10	DEBIT CARD PAYMENT, ****30080880669, AUT 010923 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
01/10	TD ZELLE SENT, 301000J0BJ9U Zelle JONATHAN HEIERLE	18.00
01/10	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 5548	1,000.00
	Subtotal:	14,498.88

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
12/11	2,736.26	12/23	472.76
12/12	897.66	12/27	1,254.76
12/13	863.39	12/28	1,133.76
12/14	701.39	12/29	630.73
12/15	568.19	12/30	9,940.78
12/16	831.76	01/03	1,369.62
12/19	714.76	01/04	4,767.44
12/20	639.76	01/06	4,575.44
12/21	539.76	01/09	4,484.21
12/22	538.76	01/10	5,933.56

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E

**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**More currencies. More convenience.**

TD Bank offers international wire transfers in more than 65 currency conversions.  
Sending wires in foreign currency may save you time and money.  
Learn more about the benefits and currencies we offer at [td.com/fxwires](http://td.com/fxwires).

**ACCOUNT SUMMARY**

Beginning Balance	5,933.56	Average Collected Balance	4,709.54
Electronic Deposits	10,268.38	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	12,353.71	Annual Percentage Yield Earned	0.00%
Ending Balance	3,848.23	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
01/17	RTP RCVD, AMAZON.COM	1,238.24
01/18	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	71.76
01/18	DEBIT CARD CREDIT, ****30080880669, AUT 011623 VISA DDA REF SP STANLEY A PMI HTTPSSTANLEYP* WA	860.41
01/19	DEBIT CARD CREDIT, ****30080880669, AUT 011723 VISA DDA REF SP STANLEY A PMI HTTPSSTANLEYP* WA	860.41
01/23	RTP RCVD, AMAZON.COM	2,017.57
01/30	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
01/30	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
02/01	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
02/02	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	182.14
02/03	DEBIT CARD CREDIT, ****30080880669, AUT 020223 VISA DDA REF DHGATE DHGATE G BR	1,098.89
02/03	RTP RCVD, AMAZON.COM	3,310.64
02/06	TD ZELLE RECEIVED, 303400P0JTOO Zelle FATMA GOCMEZ	1.00
02/06	TD ZELLE SENT REFUND, 303700O00IN9 Zelle	1.00
02/06	DEBIT CARD CREDIT, ****30080880669, AUT 020423 VISA DDA REF PAYPAL HOME DEPOT 402 935 7733 * GA	79.90

Subtotal: 10,268.38

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## How to Balance your Account

Page: 2 of 8

**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.

<b>1</b>	<b>Ending Balance</b>	<b>3,848.23</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

**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.

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.



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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/13	DEBIT CARD PURCHASE, ****30080880669, AUT 011223 VISA DDA PUR SP STANLEY A PMI HTTPSSTANLEYP * WA	860.41
01/13	DEBIT CARD PURCHASE, ****30080880669, AUT 011223 VISA DDA PUR SP STANLEY A PMI HTTPSSTANLEYP * WA	860.41
01/13	DEBIT CARD PURCHASE, ****30080880669, AUT 011223 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	30.00
01/13	INTL DEBIT CARD PUR, ****30080880669, AUT 011223 INTL DDA PUR SELLER AMP LTD HALIFAX G BR	19.95
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	30.09
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	30.09
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	50.59
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	102.50
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	102.50
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	102.51
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	102.51
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	102.51
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	132.59
01/13	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	132.59
01/13	INTL TXN FEE, INTL TXN FEE	0.60
01/17	DEBIT CARD PURCHASE, ****30080880669, AUT 011323 VISA DDA PUR AMC ONLINE 9640 888 440 4262 * KS	8.00
01/17	DEBIT CARD PURCHASE, ****30080880669, AUT 011623 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	255.00
01/17	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	43.02
01/17	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	43.02
01/17	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	43.02
01/17	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	71.76
01/17	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	82.00
01/17	ELECTRONIC PMT-WEB, TARGET DEBIT CRD ACH TRAN ****95440993991	102.51
01/19	DEBIT CARD PAYMENT, ****30080880669, AUT 011723 VISA DDA PUR BEAR CREEK ECOMM MACUNGIE * PA	45.00
01/23	DEBIT CARD PURCHASE, ****30080880669, AUT 012023 VISA DDA PUR CASH APP BASHIR NAG 8774174551 * CA	48.00
01/23	TD ZELLE SENT, 302100J037VV Zelle YUSUF KURUN	80.00
01/23	DEBIT CARD PURCHASE, ****30080880669, AUT 012123 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	93.00
01/24	DEBIT CARD PURCHASE, ****30080880669, AUT 012323 VISA DDA PUR SP OLLYPBC HTTPSOLLYPBC * CA	55.96
01/24	DEBIT CARD PURCHASE, ****30080880669, AUT 012323 VISA DDA PUR SP OLLYPBC HTTPSOLLYPBC * CA	55.96
01/24	DEBIT CARD PURCHASE, ****30080880669, AUT 012323 VISA DDA PUR SP OLLYPBC HTTPSOLLYPBC * CA	55.96

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 4 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
01/24	DEBIT CARD PURCHASE, *****30080880669, AUT 012323 VISA DDA PUR SP OLLYPBC HTTPSOLLYPBC * CA	55.96
01/24	DEBIT CARD PURCHASE, *****30080880669, AUT 012323 VISA DDA PUR SP OLLYPBC HTTPSOLLYPBC * CA	55.96
01/24	DEBIT CARD PURCHASE, *****30080880669, AUT 012323 VISA DDA PUR SP OLLYPBC HTTPSOLLYPBC * CA	55.96
01/24	DEBIT CARD PURCHASE, *****30080880669, AUT 012323 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	132.00
01/26	DEBIT CARD PURCHASE, *****30080880669, AUT 012523 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	72.00
01/26	TD ZELLE SENT, 302600D0JSEV Zelle JONATHAN HEIERLE	438.00
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012523 VISA DDA PUR BIGLOTS COM 866 244 5687 * OH	639.64
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012523 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	118.56
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012523 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	118.56
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR AMZN MKTP US H66FX9ER3 AMZN COM BILL * WA	21.30
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	27.66
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	27.66
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 5 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/27	TD ZELLE SENT, 302700B0KO1B Zelle JONATHAN HEIERLE	330.00
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012523 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	118.56
01/30	INTL DEBIT CARD PUR, *****30080880669, AUT 012623 INTL DDA PUR DHGATE DHGATE G BR	1,098.89
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012623 VISA DDA PUR PAYPAL HOME DEPOT 402 935 7733 * GA	79.90
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR SCRUB DADDY INC 610 583 4883 * PA	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR SCRUB DADDY INC 610 583 4883 * PA	24.47

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 6 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012723 VISA DDA PUR AMZN MKTP US EJ1TQ28R3 AMZN COM BILL * WA	23.44
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012923 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	46.40
01/30	DEBIT CARD PURCHASE, *****30080880669, AUT 012923 VISA DDA PUR AMAZON COM 5Z1CA4VK3 AMZN COM BILL * WA	19.18
01/30	INTL TXN FEE, INTL TXN FEE	32.97
01/31	DEBIT CARD PURCHASE, *****30080880669, AUT 013023 VISA DDA PUR AMAZON COM DK5545GS3 AMZ AMZN COM BILL * WA	23.20
01/31	TD ZELLE SENT, 303100P0DRD0 Zelle JONATHAN HEIERLE	291.00
02/01	DEBIT CARD PURCHASE, *****30080880669, AUT 013023 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	118.56
02/01	DEBIT CARD PURCHASE, *****30080880669, AUT 013023 VISA DDA PUR AMAZON COM K03F461G3 AMZ AMZN COM BILL * WA	66.89
02/02	DEBIT CARD PURCHASE, *****30080880669, AUT 013123 VISA DDA PUR SAMSCLUB COM 888 746 7726 * AR	321.40
02/02	DEBIT CARD PURCHASE, *****30080880669, AUT 020123 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
02/02	DEBIT CARD PURCHASE, *****30080880669, AUT 020123 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
02/02	DEBIT CARD PURCHASE, *****30080880669, AUT 020123 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
02/02	DEBIT CARD PURCHASE, *****30080880669, AUT 020123 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47
02/02	DEBIT CARD PURCHASE, *****30080880669, AUT 020123 VISA DDA PUR PAYPAL SCRUB DADDY 484 497 9423 * NJ	24.47

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# Bank

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## **STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 7 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## **Electronic Payments (continued)**

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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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 8 of 8  
Statement Period: Jan 12 2023-Feb 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/03	TD ZELLE SENT, 303400E0JW4U Zelle JONATHAN HEIERLE	276.00
02/06	TD ZELLE SENT, 303700P0M6TB Zelle Fatma Gocmez	1.00
02/06	TD ZELLE SENT, 303700I007PW Zelle FATMA GOCMEZ	2,034.27
02/07	TD ZELLE SENT, 303800I02F9Z Zelle JONATHAN HEIERLE	138.00
02/10	DEBIT CARD PURCHASE, *****30080880669, AUT 020923 VISA DDA PUR CASH APP JONATHAN H 8774174551 * CA	252.00
02/10	DEBIT CARD PAYMENT, *****30080880669, AUT 020923 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
		Subtotal:
		12,353.71

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
01/11	5,933.56	01/30	3,186.18
01/13	3,273.71	01/31	2,871.98
01/17	3,863.62	02/01	2,868.67
01/18	4,795.79	02/02	2,068.72
01/19	5,611.20	02/03	6,202.25
01/23	7,407.77	02/06	4,248.88
01/24	6,940.01	02/07	4,110.88
01/26	6,430.01	02/10	3,848.23
01/27	4,755.11		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 7  
Statement Period: Feb 12 2023-Mar 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	3,848.23	Average Collected Balance	6,475.85
Deposits	35.46	Interest Earned This Period	0.00
Electronic Deposits	37,454.20	Interest Paid Year-to-Date	0.00
Electronic Payments	34,040.83	Annual Percentage Yield Earned	0.00%
Ending Balance	7,297.06	Days in Period	28

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/07	MOBILE DEPOSIT	35.46
Subtotal:		35.46

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
02/13	RTP RCVD, AMAZON.COM	8,016.98
02/14	VISA TRANSFER, ****30080880669, AUT 021423 VISA TRANSFER CASH APP CASH OUT VISA DIRECT * CA	126.00
02/16	RTP RCVD, AMAZON.COM	167.52
02/23	RTP RCVD, AMAZON.COM	6,549.37
02/24	TD ZELLE RECEIVED, 305500D0E1A2 Zelle YUSUF KURUN	233.00
02/27	RTP RCVD, AMAZON.COM	6,538.82
03/02	RTP RCVD, AMAZON.COM	169.89
03/03	RTP RCVD, AMAZON.COM	6,168.84
03/06	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	63.79
03/07	DEBIT CARD CREDIT, ****30080880669, AUT 030623 VISA DDA REF PANDA EXPRESS 2915 P CHERRY HILL * NJ	30.71
03/08	ACH DEPOSIT, DISCOVER CASH AWARD ****82076	256.86
03/09	RTP RCVD, AMAZON.COM	9,132.42
Subtotal:		37,454.20

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# How to Balance your Account

Page: 2 of 7

## 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.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>	<b>7,297.06</b>
<b>2</b>	<b>Total Deposits</b>	<b>+ _____</b>
<b>3</b>	<b>Sub Total</b>	<b>_____</b>
<b>4</b>	<b>Total Withdrawals</b>	<b>- _____</b>
<b>5</b>	<b>Adjusted Balance</b>	<b>_____</b>

<b>2</b> DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

<b>4</b> WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

WITDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

## 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.



# Bank

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## **STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 7  
Statement Period: Feb 12 2023-Mar 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## **Electronic Payments**

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



America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 4 of 7  
Statement Period: Feb 12 2023-Mar 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/14	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR PAYPAL DICKSSPORTI 402 935 7733 * PA	170.60
02/14	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR PAYPAL DICKSSPORTI 402 935 7733 * PA	170.60
02/14	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR SWIIFTLABELS HTTPSSWIFTLAB * LA	309.00
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR PAYPAL DICKSSPORTI 402 935 7733 * PA	170.60
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR PAYPAL DICKSSPORTI 402 935 7733 * PA	170.60
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR PAYPAL DICKSSPORTI 402 935 7733 * PA	170.60
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR PAYPAL DICKSSPORTI 402 935 7733 * PA	170.60
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	92.64
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR WALMART COM 800 966 6546 * AR	333.84
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021323 VISA DDA PUR WALMART COM 800 966 6546 * AR	333.84
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021423 VISA DDA PUR WALMART COM 800 966 6546 * AR	273.12
02/15	DEBIT CARD PURCHASE, *****30080880669, AUT 021423 VISA DDA PUR SWIIFTLABELS HTTPSSWIFTLAB * LA	206.00
02/16	DEBIT CARD PURCHASE, *****30080880669, AUT 021423 VISA DDA PUR WALGREENS COM 877 250 5823 * IL	190.19
02/16	DEBIT CARD PURCHASE, *****30080880669, AUT 021423 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	35.88
02/16	DEBIT CARD PURCHASE, *****30080880669, AUT 021423 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/16	DEBIT CARD PURCHASE, *****30080880669, AUT 021423 VISA DDA PUR WALMART COM 800 966 6546 * AR	75.24
02/16	DEBIT CARD PURCHASE, *****30080880669, AUT 021523 VISA DDA PUR CASH APP SWIFTLABEL 8774174551 * CA	500.00
02/16	DEBIT CARD PURCHASE, *****30080880669, AUT 021523 VISA DDA PUR AMZN MKTP US HP23B8L10 AMZN COM BILL * WA	53.72
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021523 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	15.67

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 5 of 7  
Statement Period: Feb 12 2023-Mar 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021523 VISA DDA PUR SAMSCLUB COM 888 746 7726 * AR	1,616.00
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021723 VISA DDA PUR WALMART COM 800 966 6546 * AR	53.76
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021723 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021723 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021723 VISA DDA PUR WALMART COM 800 966 6546 * AR	26.87
02/21	DEBIT CARD PURCHASE, *****30080880669, AUT 021923 VISA DDA PUR AMAZON COM HP5Y50QA0 AMZ AMZN COM BILL * WA	31.56
02/21	TD ZELLE SENT, 305200H0550Q Zelle SWIFTLABE LLC	500.00
02/22	DEBIT CARD PURCHASE, *****30080880669, AUT 022123 VISA DDA PUR CASH APP FATMA GOCM 8774174551 * CA	10.00
02/22	DEBIT POS, *****30080880669, AUT 022223 DDA PURCHASE WAWA 8304 DELRAN * NJ	15.12
02/23	DEBIT CARD PURCHASE, *****30080880669, AUT 022123 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/23	DEBIT CARD PURCHASE, *****30080880669, AUT 022123 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/23	DEBIT CARD PURCHASE, *****30080880669, AUT 022123 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/23	DEBIT CARD PURCHASE, *****30080880669, AUT 022223 VISA DDA PUR WALMART COM 800 966 6546 * AR	333.84
02/23	DEBIT CARD PURCHASE, *****30080880669, AUT 022223 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	333.84
02/24	DEBIT CARD PURCHASE, *****30080880669, AUT 022323 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/24	DEBIT CARD PURCHASE, *****30080880669, AUT 022323 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/24	DEBIT CARD PURCHASE, *****30080880669, AUT 022323 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/24	DEBIT CARD PURCHASE, *****30080880669, AUT 022323 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/24	DEBIT CARD PURCHASE, *****30080880669, AUT 022323 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/27	DEBIT CARD PURCHASE, *****30080880669, AUT 022423 VISA DDA PUR WALMART COM 800 966 6546 * AR	92.64
02/27	DEBIT CARD PURCHASE, *****30080880669, AUT 022423 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	92.64

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 6 of 7  
Statement Period: Feb 12 2023-Mar 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022423 VISA DDA PUR SAMSCLUB COM 888 746 7726 * AR	2,795.04
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022423 VISA DDA PUR PAYPAL BIGLOTSSTOR 402 935 7733 * OH	63.94
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022423 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022423 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022423 VISA DDA PUR PAYPAL WALGREEN CO 402 935 7733 * IL	190.19
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022523 VISA DDA PUR PANDA EXPRESS 2915 P OLO COM * NJ	30.71
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022523 VISA DDA PUR PANDA EXPRESS 2915 P OLO COM * NJ	34.92
02/27	TD ZELLE SENT, 305700J068TN Zelle SWIFTLABE LLC	500.00
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022723 VISA DDA PUR PAYPAL BIGLOTSSTOR 402 935 7733 * OH	63.94
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022723 VISA DDA PUR PAYPAL BIGLOTSSTOR 402 935 7733 * OH	127.88
02/27	DEBIT CARD PURCHASE, ****30080880669, AUT 022723 VISA DDA PUR PAYPAL BIGLOTSSTOR 402 935 7733 * OH	383.65
02/28	DEBIT CARD PURCHASE, ****30080880669, AUT 022723 VISA DDA PUR PANDA EXPRESS 2915 P OLO COM * NJ	34.92
03/01	DEBIT CARD PURCHASE, ****30080880669, AUT 022623 VISA DDA PUR SAMSCLUB COM 888 746 7726 * AR	1,586.00
03/01	DEBIT CARD PURCHASE, ****30080880669, AUT 022823 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	120.00
03/02	DEBIT CARD PURCHASE, ****30080880669, AUT 030123 VISA DDA PUR WALMART COM 800 966 6546 * AR	426.48
03/02	DEBIT CARD PURCHASE, ****30080880669, AUT 030123 VISA DDA PUR WALMART COM 800 966 6546 * AR	333.84
03/02	DEBIT CARD PURCHASE, ****30080880669, AUT 030123 VISA DDA PUR WALMART COM 800 966 6546 * AR	333.84
03/02	TD ZELLE SENT, 306100N0AJXW Zelle Xander Poulin	500.00
03/03	DEBIT CARD PURCHASE, ****30080880669, AUT 030123 VISA DDA PUR SAMSCLUB COM 888 746 7726 * AR	732.80
03/06	DEBIT CARD PURCHASE, ****30080880669, AUT 030323 VISA DDA PUR AMAZON PRIME HD6X18RL2 AMZN COM BILL * WA	15.98
03/06	DEBIT POS, ****30080880669, AUT 030523 DDA PURCHASE PETSMART 1461 DELRAN * NJ	102.36
03/06	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 5548	9,452.43
03/07	DEBIT CARD PURCHASE, ****30080880669, AUT 030623 VISA DDA PUR PANDA EXPRESS 2915 P OLO COM * NJ	34.92
03/07	TD ZELLE SENT, 306600L0FD09 Zelle Xander Poulin	500.00

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 7 of 7  
Statement Period: Feb 12 2023-Mar 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
03/08	DEBIT CARD PURCHASE, *****30080880669, AUT 030423 VISA DDA PUR SAMSCLUB COM 888 746 7726 * AR	233.80
03/08	DEBIT CARD PURCHASE, *****30080880669, AUT 030623 VISA DDA PUR WALMART COM 8009666546 800 966 6546 * AR	333.84
03/08	DEBIT CARD PURCHASE, *****30080880669, AUT 030723 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	62.00
03/08	DEBIT CARD PURCHASE, *****30080880669, AUT 030723 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	1.00
03/10	DEBIT CARD PURCHASE, *****30080880669, AUT 030923 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	137.00
03/10	DEBIT CARD PAYMENT, *****30080880669, AUT 030923 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
03/10	TD ZELLE SENT, 306900P0KDYN Zelle YUSUF KURUN	2,500.00
	Subtotal:	34,040.83

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
02/11	3,848.23	02/28	8,856.03
02/13	11,714.66	03/01	7,150.03
02/14	8,119.66	03/02	5,725.76
02/15	5,841.94	03/03	11,161.80
02/16	5,061.79	03/06	1,654.82
02/21	2,535.10	03/07	1,186.07
02/22	2,509.98	03/08	812.29
02/23	7,821.10	03/09	9,944.71
02/24	7,108.06	03/10	7,297.06
02/27	8,890.95		

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E

**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 6  
Statement Period: Mar 12 2023-Apr 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	7,297.06	Average Collected Balance	16,101.89
Electronic Deposits	87,404.54	Interest Earned This Period	0.00
Electronic Payments	27,339.27	Interest Paid Year-to-Date	0.00
Ending Balance	67,362.33	Annual Percentage Yield Earned	0.00%
		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	ACH DEPOSIT, TARGET DEBIT CRD ACH TRAN ****95440993991	30.09
03/13	VISA TRANSFER, ****30080880669, AUT 031123 VISA TRANSFER CASH APP CASH OUT VISA DIRECT * CA	65.83
03/13	RTP RCV, AMAZON.COM	6,556.01
03/16	RTP RCV, AMAZON.COM	449.73
03/21	TD ZELLE RECEIVED, 307900N0E4L9 Zelle FATMA GOCMEZ	1,500.00
03/22	DEBIT CARD CREDIT, ****30080880669, AUT 032123 VISA DDA REF AMAZON COM AMZN COM BILL AMZN COM BILL * WA	31.56
03/22	TD ZELLE RECEIVED, 308100O0E1YO Zelle YUSUF KURUN	1,500.00
03/23	RTP RCV, AMAZON.COM	7,457.26
03/24	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440991917 TARGET 917Mount Laurel NJ	29.63
03/30	RTP RCV, AMAZON.COM	1,763.28
03/30	RTP RCV, AMAZON.COM	12,490.89
04/03	RTP RCV, AMAZON.COM	9,562.22
04/03	RTP RCV, AMAZON.COM	10,156.54
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	30.09
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	82.00
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	92.34

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## How to Balance your Account

Page: 2 of 6

**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.

<b>1</b>	<b>Ending Balance</b>	<b>67,362.33</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>
<b>3</b>	<b>Sub Total</b>	
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>5</b>	<b>Adjusted Balance</b>	

**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.



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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 6  
 Statement Period: Mar 12 2023-Apr 11 2023  
 Cust Ref #: 4373701725-630-E-\*\*\*  
 Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	102.42
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	102.50
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	102.50
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	102.58
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	132.59
04/07	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	132.59
04/10	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	29.63
04/10	RTP RCVD, AMAZON.COM	34,769.66
04/11	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	30.09
04/11	ACH DEPOSIT TARGET DEBIT CRD ACH TRAN ****95440992104 TARGET 104Delran NJ	102.51
		Subtotal: 87,404.54

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/13	DEBIT CARD PURCHASE, ****30080880669, AUT 031023 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	430.00
03/13	DEBIT CARD PURCHASE, ****30080880669, AUT 031123 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	1,000.00
03/13	INTL DEBIT CARD PUR, ****30080880669, AUT 031223 INTL DDA PUR SELLER AMP LTD HALIFAX G BR	19.95
03/13	DEBIT CARD PAYMENT, ****30080880669, AUT 031223 VISA DDA PUR BOUNCEALERTS BOUNCEALERTS * WA	60.00
03/13	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****512159	4,000.00
03/13	TD ZELLE SENT, 307200E05VUF Zelle YUSUF KURUN	2,500.00
03/13	INTL TXN FEE, INTL TXN FEE	0.60
03/14	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****685823	4,000.00

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 4 of 6  
Statement Period: Mar 12 2023-Apr 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/15	DEBIT CARD PURCHASE, *****30080880669, AUT 031423 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	600.00
03/16	DEBIT CARD PURCHASE, *****30080880669, AUT 031623 VISA DDA PUR CASH APP AYOOB 8774174551 * CA	500.00
03/17	DEBIT CARD PURCHASE, *****30080880669, AUT 031723 VISA DDA PUR CASH APP TREVOR ABA 8774174551 * CA	500.00
03/17	DEBIT CARD PURCHASE, *****30080880669, AUT 031723 VISA DDA PUR CASH APP TREVOR ABA 8774174551 * CA	500.00
03/21	DEBIT CARD PURCHASE, *****30080880669, AUT 032123 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
03/21	DEBIT CARD PURCHASE, *****30080880669, AUT 032123 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
03/21	DEBIT CARD PURCHASE, *****30080880669, AUT 032123 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
03/22	DEBIT CARD PURCHASE, *****30080880669, AUT 032123 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	29.99
03/22	DEBIT CARD PURCHASE, *****30080880669, AUT 032223 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
03/23	DEBIT CARD PURCHASE, *****30080880669, AUT 032223 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
03/23	DEBIT CARD PURCHASE, *****30080880669, AUT 032223 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
03/24	DEBIT CARD PURCHASE, *****30080880669, AUT 032323 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	29.00
03/27	TD ZELLE SENT, 308400C08KOR Zelle YUSUF KURUN	2,500.00
03/27	DEBIT CARD PURCHASE, *****30080880669, AUT 032623 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	30.00
03/28	ELECTRONIC PMT-WEB, WEFAK CK WEBXFR TRANSFER ****427327	2,500.00
03/29	DEBIT CARD PURCHASE, *****30080880669, AUT 032823 VISA DDA PUR CASH APP LUIS LOBAT 8774174551 * CA	500.00
03/30	DEBIT CARD PURCHASE, *****30080880669, AUT 032923 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	50.00
03/31	DEBIT CARD PURCHASE, *****30080880669, AUT 032923 VISA DDA PUR AMAZON COM HY4TZ42N0 AMZN COM BILL * WA	53.23
04/03	DEBIT CARD PURCHASE, *****30080880669, AUT 040123 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	54.60
04/03	DEBIT CARD PURCHASE, *****30080880669, AUT 040123 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	54.60
04/03	DEBIT CARD PURCHASE, *****30080880669, AUT 040123 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	54.60
04/03	DEBIT CARD PURCHASE, *****30080880669, AUT 040223 VISA DDA PUR AMZN MKTP US HY1510WW1 AMZN COM BILL * WA	50.08
04/03	DEBIT CARD PURCHASE, *****30080880669, AUT 040223 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	1,100.00

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 5 of 6  
Statement Period: Mar 12 2023-Apr 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/03	DEBIT CARD PURCHASE, *****30080880669, AUT 040223 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	156.00
04/04	DEBIT CARD PURCHASE, *****30080880669, AUT 040323 VISA DDA PUR AMAZON PRIME HS50394R1 AMZN COM BILL * WA	15.98
04/04	ELECTRONIC PMT-WEB, WEFABK CK WEBXFR TRANSFER ****294831	1,500.00
04/10	DEBIT CARD PAYMENT, *****30080880669, AUT 040923 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
04/10	DEBIT CARD PURCHASE, *****30080880669, AUT 040923 VISA DDA PUR AMAZON SELLER REPAY AMZN COM BILL * WA	39.99
04/11	DEBIT CARD PURCHASE, *****30080880669, AUT 041023 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	1,500.00
		Subtotal: 27,339.27

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
03/11	7,297.06	03/28	2,717.63
03/13	5,938.44	03/29	2,217.63
03/14	1,938.44	03/30	16,421.80
03/15	1,338.44	03/31	16,368.57
03/16	1,288.17	04/03	34,617.45
03/17	288.17	04/04	33,101.47
03/22	1,289.74	04/07	33,981.08
03/23	7,747.00	04/10	68,729.73
03/24	7,747.63	04/11	67,362.33
03/27	5,217.63		

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**TD Bank**

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 6 of 6  
Statement Period: Mar 12 2023-Apr 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

[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.



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(03/23)

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E

## STATEMENT OF ACCOUNT



**Go paperless.**  
Scan the QR code to  
opt in to paperless  
statements.

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 7  
Statement Period: Apr 12 2023-May 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	67,362.33	Average Collected Balance	29,243.89
Electronic Deposits	84,912.68	Interest Earned This Period	0.00
Electronic Payments	101,255.09	Interest Paid Year-to-Date	0.00
Ending Balance	51,019.92	Annual Percentage Yield Earned	0.00%
		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
04/17	DEBIT CARD CREDIT, ****30080880669, AUT 041423 VISA DDA REF WALMART COM WALMART COM * AR	91.04
04/25	CCD DEPOSIT, AMAZON.COJQLWH9M PAYMENTS 2YXPUD4RFHP6OW1	1,148.88
04/26	ACH DEPOSIT, PAYPAL ACCTVERIFY ****613789095	0.01
04/26	ACH DEPOSIT, PAYPAL ACCTVERIFY ****613789097	0.06
04/26	DEBIT CARD CREDIT, ****30080880669, AUT 042523 VISA DDA REF AMZN MKTP US AMZN COM BI AMZN COM BILL * WA	21.09
04/28	VISA TRANSFER, ****30080880669, AUT 042823 VISA TRANSFER CASH APP CASH OUT VISA DIRECT * CA	142.54
05/01	CCD DEPOSIT, SHOPIFY TRANSFER ST-K7Z1N8H2U6E0	26.87
05/01	DEBIT CARD CREDIT, ****30080880669, AUT 042923 VISA DDA REF TARGET 00019174 MOUNT LAUREL * NJ	639.74
05/02	DEBIT CARD CREDIT, ****30080880669, AUT 050123 VISA DDA REF AMAZON COM AMZN COM BILL * WA	53.23
05/03	CCD DEPOSIT, AMAZON.CMP8YQK3E PAYMENTS 77TK9HEPPEZTDU1	30,380.11
05/05	TD ZELLE RECEIVED, 312500H0R2G Zelle FATMA GOCMEZ	2,000.00
05/09	CCD DEPOSIT, AMAZON.C32IQGZTQ PAYMENTS 7H9JK7FAJ4Y8TAK	8,465.24
05/09	CCD DEPOSIT, AMAZON.CEVZL3DMG PAYMENTS 2TSSJW1F7P2B7OF	14,559.48
05/10	RTP RCVD, AMAZON.COM	4,932.60
05/10	RTP RCVD, AMAZON.COM	17,778.23
05/11	CCD DEPOSIT, AMAZON.CRIKIBDJQ PAYMENTS ***W*234A1D4ZFL	4,673.56
	Subtotal:	84,912.68

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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# How to Balance your Account

Page: 2 of 7

**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.

<b>1</b>	<b>Ending Balance</b>	<b>51,019.92</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>
<b>3</b>	<b>Sub Total</b>	
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>5</b>	<b>Adjusted Balance</b>	

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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.



## **Bank**

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## **STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 3 of 7  
Statement Period: Apr 12 2023-May 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## **Electronic Payments**

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



# Bank

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## **STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 4 of 7  
Statement Period: Apr 12 2023-May 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## **Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR PAYPAL WALMART COM 402 935 7733 * CA	52.40
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041423 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	1,000.00
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041523 VISA DDA PUR AMZN MKTP US HJ41S0RU1 AMZN COM BILL * WA	19.18
04/17	DEBIT CARD PURCHASE, ****30080880669, AUT 041523 VISA DDA PUR DELRAN FOOD MART SMOKE DELRAN * NJ	5.10
04/19	DEBIT CARD PURCHASE, ****30080880669, AUT 041823 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
04/19	DEBIT CARD PURCHASE, ****30080880669, AUT 041823 VISA DDA PUR CASH APP BLOODFROST 8774174551 * CA	500.00
04/20	DEBIT CARD PURCHASE, ****30080880669, AUT 041923 VISA DDA PUR CASH APP AYOOB 8774174551 * CA	500.00
04/20	DEBIT CARD PURCHASE, ****30080880669, AUT 041923 VISA DDA PUR AMZN MKTP US HV5MC6S30 A AMZN COM BILL * WA	21.09
04/24	DEBIT CARD PURCHASE, ****30080880669, AUT 042123 VISA DDA PUR CASH APP TREVOR ABA 8774174551 * CA	500.00
04/24	DEBIT CARD PURCHASE, ****30080880669, AUT 042223 VISA DDA PUR AMAZON COM HV7P499K2 AMZ AMZN COM BILL * WA	15.27
04/24	DEBIT POS, ****30080880669, AUT 042323 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	5.00
04/24	DEBIT POS, ****30080880669, AUT 042423 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	3.83
04/25	DEBIT POS, ****30080880669, AUT 042523 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	20.23

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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 5 of 7  
Statement Period: Apr 12 2023-May 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY****Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
04/25	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W6136	15,000.00
04/26	DEBIT CARD PURCHASE, ****30080880669, AUT 042523 VISA DDA PUR CASH APP SELY 8774174551 * CA	500.00
04/26	DEBIT CARD PURCHASE, ****30080880669, AUT 042523 VISA DDA PUR CASH APP SELY 8774174551 * CA	500.00
04/26	ACH DEBIT, PAYPAL ACCTVERIFY ****613789100	0.07
04/26	DEBIT POS, ****30080880669, AUT 042623 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	7.43
04/26	DEBIT POS, ****30080880669, AUT 042623 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	3.83
04/27	TD ZELLE SENT, 311700P0JUT3 Zelle FATMA GOCMEZ	596.00
04/28	DEBIT POS, ****30080880669, AUT 042823 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	10.12
04/28	DEBIT POS, ****30080880669, AUT 042823 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	4.24
05/01	DEBIT CARD PURCHASE, ****30080880669, AUT 042823 VISA DDA PUR CASH APP ROMAN 8774174551 * CA	500.00
05/01	DEBIT CARD PURCHASE, ****30080880669, AUT 042923 VISA DDA PUR CASH APP AYOOB 8774174551 * CA	500.00
05/01	DEBIT CARD PURCHASE, ****30080880669, AUT 042923 VISA DDA PUR SHOPRITE DELRAN S1 DELRAN * NJ	2.58
05/03	DEBIT CARD PURCHASE, ****30080880669, AUT 050223 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	3,663.80
05/04	DEBIT CARD PURCHASE, ****30080880669, AUT 050323 VISA DDA PUR AMAZON PRIME 4P5JQ8XF3 AMZN COM BILL * WA	15.98
05/08	DEBIT CARD PURCHASE, ****30080880669, AUT 050523 VISA DDA PUR SP TECHBUDS SHOP HTTPSTECHBUDS * AZ	36.70
05/08	DEBIT POS, ****30080880669, AUT 050623 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	6.13
05/08	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W2670	39,800.73
05/08	DEBIT POS, ****30080880669, AUT 050823 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	2.23
05/10	DEBIT CARD PURCHASE, ****30080880669, AUT 050923 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	7.99
05/10	DEBIT CARD PAYMENT, ****30080880669, AUT 050923 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
05/11	DEBIT CARD PURCHASE, ****30080880669, AUT 051023 VISA DDA PUR AMAZON COM SZ9GU61F3 AMZN COM BILL * WA	151.26

Subtotal: 101,255.09

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 6 of 7  
Statement Period: Apr 12 2023-May 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
04/11	67,362.33	04/28	12,208.91
04/12	67,091.78	05/01	11,872.94
04/13	66,841.78	05/02	11,926.17
04/14	31,914.28	05/03	38,642.48
04/17	29,583.44	05/04	38,626.50
04/19	28,583.44	05/05	40,626.50
04/20	28,062.35	05/08	780.71
04/24	27,538.25	05/09	23,805.43
04/25	13,666.90	05/10	46,497.62
04/26	12,676.73	05/11	51,019.92
04/27	12,080.73		

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 7 of 7  
Statement Period: Apr 12 2023-May 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**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.



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(03/23)

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 4  
Statement Period: May 12 2023-Jun 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

**Privacy Notice:**

Our privacy notice describes how we collect, share and protect your personal information. It has not materially changed since May 2015. For a copy, go to [tdbank.com/exc/pdf/privacy\\_shareinformation.pdf](http://tdbank.com/exc/pdf/privacy_shareinformation.pdf) or call 888-937-1050.

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	51,019.92	Average Collected Balance	47,220.34
Electronic Deposits	1,163.19	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	8,974.93	Annual Percentage Yield Earned	0.00%
Ending Balance	43,208.18	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
05/17	VISA TRANSFER, ****30080880669, AUT 051723 VISA TRANSFER CASH APP CASH OUT VISA DIRECT * CA	113.00
05/18	RTP RCVD, AMAZON.COM	574.42
05/25	CCD DEPOSIT, SHOPIFY TRANSFER ST-Y1E0E5X8S9R1	56.65
05/30	CCD DEPOSIT, SHOPIFY TRANSFER ST-T2B5V9V3V1J8	26.87
05/31	CCD DEPOSIT, SHOPIFY TRANSFER ST-S9Z6U4N0J2Y0	26.87
06/01	RTP RCVD, AMAZON.COM	208.88
06/05	RTP RCVD, AMAZON.COM	156.50
		Subtotal: 1,163.19

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
05/15	INTL DEBIT CARD PUR, ****30080880669, AUT 051223 INTL DDA PUR SELLER AMP LTD HALIFAX G BR	19.95
05/15	DEBIT POS, ****30080880669, AUT 051223 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	5.37
05/15	INTL TXN FEE, INTL TXN FEE	0.60
05/16	DEBIT CARD PURCHASE, ****30080880669, AUT 051523 VISA DDA PUR CASH APP YUSUF KURU 8774174551 * CA	2,750.00
05/16	DEBIT CARD PURCHASE, ****30080880669, AUT 051523 VISA DDA PUR AMAZON COM Q43DR6GF3 AMZ AMZN COM BILL * WA	20.98

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## How to Balance your Account

Page: 2 of 4

**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.

<b>1</b>	<b>Ending Balance</b>	<b>43,208.18</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>
<b>3</b>	<b>Sub Total</b>	
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>5</b>	<b>Adjusted Balance</b>	

**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.

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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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 4  
Statement Period: May 12 2023-Jun 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/17	DEBIT POS, ****30080880669, AUT 051723 DDA PURCHASE WAWA 8361 CINNAMINSON * NJ	7.45
05/18	DEBIT CARD PURCHASE, ****30080880669, AUT 051723 VISA DDA PURCHASE FISHERS SEAFOOD WILLINGBORO * NJ	21.59
05/18	DEBIT POS, ****30080880669, AUT 051823 DDA PURCHASE SHOPRITE DELRAN S1 DELRAN * NJ	3.50
05/19	DEBIT POS, ****30080880669, AUT 051923 DDA PURCHASE TARGET T 4004 RTE 130 DELRAN * NJ	1.45
05/19	DEBIT POS, ****30080880669, AUT 051923 DDA PURCHASE EFES HALAL FOOD MARKET DELRAN * NJ	3.50
05/22	DEBIT POS, ****30080880669, AUT 052223 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	7.45
05/24	DEBIT CARD PURCHASE, ****30080880669, AUT 052323 VISA DDA PURCHASE AMAZON SELLER REPAY AMZN COM BILL * WA	376.79
05/31	DEBIT CARD PURCHASE, ****30080880669, AUT 053023 VISA DDA PURCHASE CASH APP YUSUF KURU 8774174551 * CA	350.00
06/01	DEBIT CARD PURCHASE, ****30080880669, AUT 053023 VISA DDA PURCHASE KING OF GAINS 908 4895006 * NJ	34.04
06/01	DEBIT CARD PURCHASE, ****30080880669, AUT 053123 VISA DDA PURCHASE CASH APP YUSUF KURU 8774174551 * CA	50.00
06/01	DEBIT POS, ****30080880669, AUT 060123 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	20.23
06/02	INTL DEBIT CARD PURCHASE, ****30080880669, AUT 052923 INTL DDA PURCHASE BQOOL EC TAIPEI T WN	25.00
06/02	ELECTRONIC PMT-WEB, AMEX EPAMENT ACH PMT W3462	4,890.00
06/02	INTL TXN FEE, INTL TXN FEE	0.75
06/05	DEBIT CARD PURCHASE, ****30080880669, AUT 060223 VISA DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	10.12
06/05	DEBIT CARD PURCHASE, ****30080880669, AUT 060223 VISA DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	6.13
06/05	DEBIT POS, ****30080880669, AUT 060323 DDA PURCHASE SAMS CLUB SAM S CLUB CINNAMINSON N * NJ	5.33
06/05	DEBIT CARD PURCHASE, ****30080880669, AUT 060323 VISA DDA PURCHASE AMAZON PRIME AL2467CB3 AMZN COM BILL * WA	15.98
06/05	DEBIT CARD PURCHASE, ****30080880669, AUT 060423 VISA DDA PURCHASE AMZN MKTP US R36DD1N83 AMZN COM BILL * WA	13.84
06/07	DEBIT CARD PURCHASE, ****30080880669, AUT 060423 VISA DDA PURCHASE AMZN MKTP US CL4W87LU3 AMZN COM BILL * WA	27.70
06/07	DEBIT CARD PURCHASE, ****30080880669, AUT 060623 VISA DDA PURCHASE AMAZON SELLER REPAY AMZN COM BILL * WA	217.98

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ

Page: 4 of 4  
Statement Period: May 12 2023-Jun 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

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**DAILY ACCOUNT ACTIVITY**

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
06/07	DEBIT CARD PURCHASE, *****30080880669, AUT 060623 VISA DDA PUR WAWA 959 EDGEWATER PAR * NJ	6.13
06/09	INTL DEBIT CARD PUR, *****30080880669, AUT 060523 INTL DDA PUR BQOOL EC TAIPEI T WN	80.65
06/09	INTL TXN FEE, INTL TXN FEE	2.42
Subtotal:		8,974.93

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**DAILY BALANCE SUMMARY**

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DATE	BALANCE	DATE	BALANCE
05/11	51,019.92	05/25	48,545.36
05/15	50,994.00	05/30	48,572.23
05/16	48,223.02	05/31	48,249.10
05/17	48,328.57	06/01	48,353.71
05/18	48,877.90	06/02	43,437.96
05/19	48,872.95	06/05	43,543.06
05/22	48,865.50	06/07	43,291.25
05/24	48,488.71	06/09	43,208.18

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**STATEMENT OF ACCOUNT**

FATMA GOCMEZ  
110 SWEDES RUN DR  
DELRAN NJ 08075

Page: 1 of 4  
Statement Period: Jun 12 2023-Jul 11 2023  
Cust Ref #: 4373701725-630-E-\*\*  
Primary Account #: 437-3701725

**TD Convenience Checking**

FATMA GOCMEZ

Account # 437-3701725

**ACCOUNT SUMMARY**

Beginning Balance	43,208.18	Average Collected Balance
Electronic Deposits		Interest Earned This Period
Electronic Payments		Interest Paid Year-to-Date
Ending Balance		Annual Percentage Yield Earned

Days in Period

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund		

**DAILY ACCOUNT ACTIVITY**

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
06/12	CCD DEPOSIT, SHOPIFY TRANSFER ST-Z0G0N5Q8U0X1	26.87
06/13	CCD DEPOSIT, SHOPIFY TRANSFER ST-I3U5I5Y4T5E9	26.87
06/15	DEBIT CARD CREDIT, ****30080880669, AUT 061423 VISA DDA REF AMAZON COM AMZN COM BILL AMZN COM BILL * WA	95.69
06/21	DEBIT CARD CREDIT, ****30080880669, AUT 062023 VISA DDA REF AMAZON COM AMZN COM BILL AMZN COM BILL * WA	266.56
06/27	CCD DEPOSIT, SHOPIFY TRANSFER ST-Q6K1E1N1K6P5	26.87
07/06		
07/10		
07/11		

Subtotal:

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
06/12	DEBIT CARD PURCHASE, ****30080880669, AUT 060823 VISA DDA PUR FRUTTA BOWLS MARLTON N MARLTON * NJ	10.65
06/12	DEBIT CARD PAYMENT, ****30080880669, AUT 060823 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	7.99
06/12	DEBIT CARD PAYMENT, ****30080880669, AUT 060923 VISA DDA PUR SPOTIFY USA 877 7781161 * NY	10.65
06/12	INTL DEBIT CARD PUR, ****30080880669, AUT 061223 INTL DDA PUR SELLER AMP LTD HALIFAX G BR	19.95
06/12	DEBIT POS, ****30080880669, AUT 061223 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	5.00
06/12	INTL TXN FEE, INTL TXN FEE	0.60

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## How to Balance your Account

Page: 2 of 4

**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.

1	<b>Ending Balance</b>	
2	<b>Total Deposits</b>	+
3	<b>Sub Total</b>	
4	<b>Total Withdrawals</b>	-
5	<b>Adjusted Balance</b>	

**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 either 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 are investigating, you may be asked to pay amounts in question, but you will be given the opportunity to dispute them.

**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.



America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 3 of 4  
Statement Period: Jun 12 2023-Jul 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/14	DEBIT CARD PURCHASE, ****30080880669, AUT 061223 VISA DDA PUR AMAZON COM SA1HA16G3 AMZ AMZN COM BILL * WA	95.69
06/20	DEBIT CARD PURCHASE, ****30080880669, AUT 061823 VISA DDA PUR AMAZON COM 5R0957Y03 AMZ AMZN COM BILL * WA	266.56
06/20	DEBIT CARD PURCHASE, ****30080880669, AUT 061823 VISA DDA PUR AMZN MKTP US 082B891N3 A AMZN COM BILL * WA	20.68
06/20	DEBIT CARD PURCHASE, ****30080880669, AUT 061823 VISA DDA PUR RIOT AN35X3YSTBXC 866 373 9211 * CA	19.99
06/21	DEBIT CARD PURCHASE, ****30080880669, AUT 062023 VISA DDA PUR AMAZON SELLER REPAY AMZN COM BILL * WA	71.56
06/21	DEBIT CARD PURCHASE, ****30080880669, AUT 062023 VISA DDA PUR AMAZON COM KA4AQ3573 AMZ AMZN COM BILL * WA	21.31
06/21	DEBIT POS, ****30080880669, AUT 062123 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	6.13
06/23	DEBIT CARD PURCHASE, ****30080880669, AUT 062223 VISA DDA PUR AMAZON COM IM4OT1143 AMZ AMZN COM BILL * WA	74.63
06/23	DEBIT CARD PURCHASE, ****30080880669, AUT 062223 VISA DDA PUR AMAZON COM 4U0G308J3 AMZ AMZN COM BILL * WA	149.26
06/26	DEBIT POS, ****30080880669, AUT 062523 DDA PURCHASE WAL MART 2871 CINNAMINSON * NJ	157.81
06/27	DEBIT CARD PURCHASE, ****30080880669, AUT 062423 VISA DDA PUR STEAM PURCHASE 425 9522985 * WA	31.98
06/27	DEBIT CARD PURCHASE, ****30080880669, AUT 062623 VISA DDA PUR AMZN MKTP US 7I5RQ67M3 AMZN COM BILL * WA	319.86
06/28	DEBIT CARD PURCHASE, ****30080880669, AUT 062723 VISA DDA PUR RIOT AN3YZGG4G3F4 866 373 9211 * CA	19.99
06/28	DEBIT CARD PURCHASE, ****30080880669, AUT 062723 VISA DDA PUR RIOT AN3WRRFJCGFV 866 373 9211 * CA	4.99
06/29	DEBIT CARD PURCHASE, ****30080880669, AUT 062823 VISA DDA PUR RIOT AN3FTH7WDFNL 866 373 9211 * CA	34.99
06/29	DEBIT POS, ****30080880669, AUT 062923 DDA PURCHASE TARGET T 4004 RTE 130 DELRAN * NJ	9.59
06/30	DEBIT CARD PURCHASE, ****30080880669, AUT 062923 VISA DDA PUR AMZN MKTP US 7L9WE3QU3 AMZN COM BILL * WA	14.13
06/30	DEBIT CARD PURCHASE, ****30080880669, AUT 062923 VISA DDA PUR AMZN MKTP US GH1Y993A3 AMZN COM BILL * WA	8.52
06/30	DEBIT CARD PURCHASE, ****30080880669, AUT 062923 VISA DDA PUR AMZN MKTP US B34GG2533 AMZN COM BILL * WA	6.39
07/03	DEBIT POS, ****30080880669, AUT 063023 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	2.50
07/03	DEBIT POS, ****30080880669, AUT 063023 DDA PURCHASE WAWA 959 EDGEWATER PAR * NJ	5.42
07/03	DEBIT POS, ****30080880669, AUT 070123 DDA PURCHASE TARGET T 4004 RTE 130 DELRAN * NJ	50.63

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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## STATEMENT OF ACCOUNT

FATMA GOCMEZ

Page: 4 of 4  
Statement Period: Jun 12 2023-Jul 11 2023  
Cust Ref #: 4373701725-630-E-\*\*\*  
Primary Account #: 437-3701725

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
07/03	DEBIT CARD PURCHASE, *****30080880669, AUT 070123 VISA DDA PUR RIOT AN3H2N94FPC1 866 373 9211 * CA	49.99
07/05	DEBIT CARD PAYMENT, *****30080880669, AUT 070323 VISA DDA PUR KING OF GAINS 908 489 5006 * NJ	31.98
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070323 VISA DDA PUR AMAZON PRIME JQ44N3WX3 AMZN COM BILL * WA	15.98
07/05	DEBIT CARD PURCHASE, *****30080880669, AUT 070423 VISA DDA PUR AMAZON SELLER REPAY AMZN COM BILL * WA	39.99
07/05	DEBIT POS, *****30080880669, AUT 070423 DDA PURCHASE EFES HALAL FOOD MARKET DELRAN * NJ	3.50
07/05	DEBIT POS, *****30080880669, AUT 070523 DDA PURCHASE WAWA 8304 DELRAN * NJ	2.67
07/05	DEBIT POS, *****30080880669, AUT 070523 DDA PURCHASE WAWA 8361 CINNAMINSON * NJ	5.00
07/06		
07/06		
07/07		
07/10		
07/10		
07/10		

Subtotal:

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/11	43,208.18	06/28	42,335.76
06/12	43,180.21	06/29	42,291.18
06/13	43,207.08	06/30	42,262.14
06/14	43,111.39	07/03	42,153.60
06/15	43,207.08	07/05	42,054.48
06/20	42,899.85	07/06	
06/21	43,067.41	07/07	
06/23	42,843.52	07/10	
06/26	42,685.71	07/11	
06/27	42,360.74		

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