



Statement Period 02/02/19 TO 03/01/19
TEAM MEMBER CHECKING

For your convenience our Customer Service Center is
available from 6 am - 10 pm EST, 7 days a week.
Call us at 1-877-768-2265
Hearing impaired may call 1-800-428-9121 (TTY/TTD).
www.santanderbank.com

MARIA LUISA ARIETA FALCON
ANGEL FLORES MORGADO
2001 FALLS BLVD APT 143
QUINCY MA 02169-8212

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Important information

Please note that, going forward, your interest will be calculated according to your statement beginning and end dates. As a result, your interest will be reflected in your statement on the last day of each statement period. It may take up to two (2) months to change to this schedule, but please be assured that you will receive the correct interest payment. If there are any questions, please contact us at the number above.

1901STMT 244902 01/2019

TEAM MEMBER CHECKING

Statement Period 02/02/19 - 03/01/19

MARIA LUISA ARIETA FALCON
ANGEL FLORES MORGADO

Account # 2061352626

Balances

Beginning Balance	\$20.75	Current Balance	\$22.62
Deposits/Credits	+\$304.89	Average Daily Balance	\$40.66
Withdrawals/Debits	-\$303.02		

Account Activity

Date	Description	Additions	Subtractions	Balance
02-02	Beginning Balance			\$20.75
02-11	INTERNET TRANSFER FROM ACCT *0680 - SANTANDER PREFERRED MONEY MARKET	\$200.00		\$220.75
02-11	SQ *SQ *FOSTER gosq.com /MA US CARD PURCHASE		\$200.00	\$20.75
02-12	BRAINPOP 2126899923 /NY US CARD PURCHASE		\$9.45	\$11.30
02-13	INTERNET TRANSFER FROM ACCT *7846 - SANTANDER PREFERRED CHECKING	\$1.25		\$12.55
02-14	INTERNET TRANSFER FROM ACCT *0680 - SANTANDER PREFERRED MONEY MARKET	\$100.00		\$112.55
02-19	9640 AMC ONLINE 8884404262 /KS US CARD PURCHASE		\$38.96	\$73.59
02-20	INTERNET TRANSFER FROM ACCT *7846 - SANTANDER PREFERRED CHECKING	\$1.64		\$75.23
02-21	STOP & SHOP 00 QUINCY /MA US CARD PURCHASE		\$54.61	\$20.62
02-25	INTERNET TRANSFER FROM ACCT *7846 - SANTANDER PREFERRED CHECKING	\$1.00		\$21.62
02-25	INTERNET TRANSFER FROM ACCT *7846 - SANTANDER PREFERRED CHECKING	\$1.00		\$22.62
03-01	Ending Balance			\$22.62



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer an **overdraft protection plan** which allows you to link other accounts, such as a savings account or an Overdraft Line of Credit, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- ▮ Checks and other transactions made using your checking account number
- ▮ Automatic bill payments
- ▮ Recurring debit card transactions
- ▮ Online Banking payments and transfers

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

- ▮ We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of six (6) per business day) and
- ▮ An additional one-time fee of **\$35** will be charged on the sixth (6th) business day after your account has been overdrawn for five (5) consecutive business days. This charge generally applies to checking, savings and money market savings accounts. See the Fee Schedule for details.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, visit a Santander branch or call our Customer Service Center at 877-768-2265.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. **You can visit any Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK

FOR DEBIT CARD ISSUES:

Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:

Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT

You must contact us within thirty (30) days after you receive your statement if you think a transaction, other than an electronic transfer, shown on your statement is wrong or if you need more information about the transaction.

You may contact your nearest branch or our Customer Contact Center at 1-877-768-2265. Customers with hearing impairments may call 1-800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.
