STATEMENT OF ACCOUNT Ε

HOSSAM E ELNAGGAR 101 N PARK AVE HAZLET TOWNSHIP NJ 07734-2923 Page: 1 of 5 Statement Period: Mar 04 2023-Apr 03 2023 Cust Ref #: 4421765251-670-E-*** Primary Account #: 442-1765251

TD Beyond Checking

HOSSAM E ELNAGGAR Account # 442-1765251

ACCOUNT SUMMARY			
Beginning Balance	35,412.23	Average Collected Balance	35,352.13
Deposits	5,275.00	Interest Earned This Period	0.30
Electronic Deposits	6,613.87	Interest Paid Year-to-Date	1.08
Other Credits	0.30	Annual Percentage Yield Earned	0.01%
		Days in Period	31
Electronic Payments	11,270.08	•	
Ending Balance	36,031.32		

	Total for this Period	Total Year-to-Date**
Overdraft Payback (2/year)	0	0 of 2
	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUN	TACTIVITY		
Deposits POSTING DATE	DESCRIPTION		AMOUNT
03/13	MOBILE DEPOSIT		1,315.00
03/14	MOBILE DEPOSIT		860.00
03/22	MOBILE DEPOSIT		925.00
03/30	MOBILE DEPOSIT		1,350.00
04/03	MOBILE DEPOSIT		825.00
		Subtotal:	5,275.00
Electronic Dep	osits		
POSTING DATE	DESCRIPTION		AMOUNT
03/10	ACH DEPOSIT, 3989 MARKS HOME DIRDEP 10745		422.22
03/13	TD ZELLE RECEIVED, 307100N038C3 Zelle FRANK SORRENTO		175.00
03/13	eTransfer Credit, Online Xfer Transfer from CK 4398841390		400.00
03/13	TD ZELLE RECEIVED, 3071000022E5 Zelle FRANK SORRENTO		885.00
03/17	ACH DEPOSIT, 3989 MARKS HOME DIRDEP 10745		319.09
03/20	ACH DEPOSIT, VENMO CASHOUT ****903632576		80.00
03/20	TD ZELLE RECEIVED, 307800H0JBTV Zelle REHAM ELNAGGAR		533.00
03/20	TD ZELLE RECEIVED, 307700H0IG1V Zelle REHAM ELNAGGAR		1,000.00
03/24	ACH DEPOSIT, 3989 MARKS HOME DIRDEP 10745		534.02

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

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

Ending Balance	36,031.32
Total + Deposits	
Sub Total	
4 Total - Withdrawals	

Page:

Adjusted Balance

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		a

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- · Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- · Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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Cust Ref #: 4421765251-670-E-***
Primary Account #: 442-1765251

DAILY ACCOUN	T ACTIVITY	
Electronic Dep	osits (continued)	
POSTING DATE	DESCRIPTION	AMOUNT
03/30	TD ZELLE RECEIVED, 308900M00Z5K Zelle FRANK SORRENTO	1,080.00
03/31	ACH DEPOSIT, 3989 MARKS HOME DIRDEP 10745	418.54
04/03	TD ZELLE RECEIVED, 309200E0BF7D Zelle REHAM ELNAGGAR	767.00
	Subtotal:	6,613.87
Other Credits		
POSTING DATE	DESCRIPTION	AMOUNT
04/03	INTEREST PAID	0.30
	Subtotal:	0.30
Electronic Pay	ments	
POSTING DATE	DESCRIPTION	AMOUNT
03/06	DEBIT CARD PURCHASE, *****30139229892, AUT 030323 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	58.78
03/06	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT ****02594186152	578.35
03/08	DEBIT CARD PURCHASE, *****30139229892, AUT 030723 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	31.68
03/13	TD ZELLE SENT, 307100D0G4DN Zelle SHAREIF ALI	61.00
03/13	TD ZELLE SENT, 307200E0503M Zelle SHAREIF ALI	2,500.00
03/16	ACH DEBIT, GEICO PREM COLL ****659260	114.92
03/16	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT ****11503653708	422.81
03/20	DEBIT CARD PAYMENT, *****30139229892, AUT 031823 VISA DDA PUR TESLA INC PALO ALTO * CA	9.99
03/20	eTransfer Debit, Online Xfer Transfer to CK 4398841390	1,000.00
03/20	TD ZELLE SENT, 307800F0LECJ Zelle HOSSAM ELNAGGAR	533.00
03/22	TD ZELLE SENT, 308100B04RH1 Zelle EMAN MORT HOUSE	1,263.00
03/24	DEBIT CARD PURCHASE, *****30139229892, AUT 032323 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	2.63
03/24	DEBIT CARD PURCHASE, *****30139229892, AUT 032323 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	80.78
03/27	DEBIT CARD PURCHASE, *****30139229892, AUT 032523 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	65.66
03/27	DEBIT CARD PURCHASE, *****30139229892, AUT 032623 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	72.52
03/27	ACH DEBIT, WELLS FARGO AUTO DRAFT ****11209717	779.10
03/28	DEBIT CARD PURCHASE, *****30139229892, AUT 032723 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	88.32
03/29	TD ZELLE SENT, 308800J03LE7 Zelle HOSSAM ELNAGGAR	1,000.00
03/29	TD ZELLE SENT, 308800L0L904 Zelle HOSSAM ELNAGGAR	600.00
03/30	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT ****24194999085	892.86
03/30	TD ZELLE SENT, 308900A0BBYT Zelle ZISHAN MUSTAFA	125.00



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DAILY ACCOUNT ACTIVITY				
Electronic Pay	ments (continued) DESCRIPTION	AMOUNT		
04/03	DEBIT CARD PURCHASE, *****30139229892, AUT 033123 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	49.83		
04/03	DEBIT CARD PURCHASE, *****30139229892, AUT 033123 VISA DDA PUR COSTCO GAS 0222 HAZLET * NJ	57.93		
04/03	TD ZELLE SENT, 309200A0HFB8 Zelle HOSSAM ELNAGGAR	767.00		
04/03	ACH DEBIT, GEICO PREM COLL ****952624	114.92		
	Subtotal:	11,270.08		

DAILY BALANCE SUMMARY				
DATE	BALANCE	DATE	BALANCE	
03/03	35,412.23	03/22	35,753.01	
03/06	34,775.10	03/24	36,203.62	
03/08	34,743.42	03/27	35,286.34	
03/10	35,165.64	03/28	35,198.02	
03/13	35,379.64	03/29	33,598.02	
03/14	36,239.64	03/30	35,010.16	
03/16	35,701.91	03/31	35,428.70	
03/17	36,021.00	04/03	36,031.32	
03/20	36,091.01			





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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 (1st) 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.



Member FDIC, TD Bank 1-888-751-9000 | tdbank.com (03/23)