

TCF NATIONAL BANK  
1405 XENIUM LN N  
PLYMOUTH MN 55441



PAGE 1 OF 2  
STATEMENT DATE  
08-24-25  
941548745

## STATEMENT

JONATHAN ALOIS HERGER  
96 HOLMES AVE  
DARIEN, CT 06820

WHETHER YOU'RE BUYING YOUR FIRST HOME OR BUILDING YOUR DREAM HOME, WE OFFER MORTGAGE SOLUTIONS THAT CAN HELP YOU MAKE IT HAPPEN. LEARN MORE BY CALLING 1-800-TCF-LEND (1-800-823-5363) OR STOP BY ANY TCF BANK LOCATION TODAY. EQUAL HOUSING LENDER.

### TCF AFFINITY CHECKING

ACCOUNT NUMBER **941548745**

STATEMENT PERIOD 07-27-25 THROUGH 08-24-25

YOU HAVE OPTED-OUT OF TCF'S AUTHORIZATION AND PAYMENT OF OVERDRAFTS ON YOUR ATM AND EVERYDAY DEBIT CARD TRANSACTIONS. YOU HAVE OPTED-IN TO TCF'S PAYMENT OF OVERDRAFTS DUE TO CHECKS, ELECTRONIC TRANSACTIONS, AND TRANSFERS. SEE THE REVERSE SIDE FOR MORE INFORMATION.

ACCOUNT SUMMARY	BALANCE 07-26-25	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 08-24-25
	1.73	982.31	1,029.04	48.46

INTEREST EARNED IN STATEMENT PERIOD .00  
ANNUAL PERCENTAGE YIELD EARNED .00%

### OTHER WITHDRAWALS AND CHARGES

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0731	22.00	PAYPAL *MERCARI ME 402-935-7733 CA US	0807	31.52	CHEESECAKE EDINA EDINA MN US
0731	30.00	POS T-MOBILE #2313 07106953 BROOKLYN PARMN	0807	6.44	POS DOLLAR TR 8030 BROOKLY 84072001 BROOKLYN PARMN
0801	3.89	AUTOMATED WITHDRAWAL PAYPAL ECHECK	0807	5.35	Spotify USA 646-8375380 NY US
0801	11.67	POS CUB FOODS #30224 07313201 BROOKLYN PARMN	0807	19.00	AUTOMATED WITHDRAWA PAYPAL INST XFER
0802	20.00	POS PACSUN #0145 01450002	0808	75.00	POS PARK SALON LLC 00004095 BROOKLYN PARMN
0803	23.47	AMAZON MKTPLACE PM AMZN.COM/BIL WA US	0809	49.98	PEARL VISION MAPLE GROVE MN US
0804	9.50	POS 0473 FOREVER 21 06340326 MAPLE GROVE MN	0809	21.61	POS HY VEE 1040 BH2ASAEC BROOKLYN PARMN
0804	49.95	POS AMERICAN EAGLE 08219036	0810	4.25	POS SEVEN MILE FASHION II 39650009 MINNEAPOLIS MN
0804	19.98	POS FRANCESCA'S# 32 12121 0001 MAPLE GROVE MN	0811	120.00	WITHDRAWAL
0807	31.00	PAYPAL *MERCARI ME 402-935-7733 CA US	0811	50.00	WEB TRANSFER WITHDRAWAL
0807	9.00	FINISH LINE 1058 EDINA MN US	0811	59.95	POS AMERICAN EAGLE 08219037 MAPLE GROVE MN
0807	20.95	AMAZON MKTPLACE PM AMZN.COM/BIL WA US	0811	4.26	POS WALGREENS STORE 13611 GR 99999999 MAPLE GROVE MN

FOR BALANCE AND CHECKS PAID INFORMATION, DEPOSIT VERIFICATION, FUNDS TRANSFERS, AND OTHER CUSTOMER SERVICE, VISIT US ONLINE AT TCFBANK.COM OR CALL 612-823-2265 (TWIN CITIES), 1-800-823-2265 (TOLL FREE), OR 1-800-343-6145 (HEARING IMPAIRED). YOU CAN ALSO DIRECT INQUIRIES TO THE ADDRESS SHOWN AT THE TOP OF THIS PAGE. FOR ALL ACCOUNTS OTHER THAN TCF CHOICE CHECKING, TCF CHARGES \$37 FOR OVERDRAFTS AND RETURNED ITEMS. FOR TCF CHOICE CHECKING, TCF CHARGES UP TO \$28 FOR EACH DAY YOUR ACCOUNT IS OVERDRAWN BY MORE

THAN \$5, AND \$27 FOR  
ANY DAY THAT WE RETURN ITEMS WITHOUT PAYING THEM. SEE REVERSE SIDE FOR MORE INFORMATION ABOUT  
OVERDRAFTS.

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### OTHER WITHDRAWALS AND CHARGES

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0814	8.00	PLATO'S CLOSET #80 MAPLE GROVE MN US	0816	21.44	POS TARGET T- 7535 W Broad 30693072 Brooklyn ParMN
0814	35.19	JCPENNEY 2829 MAPLE GROVE MN US	0816	10.61	POS TARGET T- 7535 W Broad 30693162 Brooklyn ParMN
0814	72.37	POS TARGET T- 7535 W Broad 30693160 Brooklyn ParMN	0817	32.00	PLATO'S CLOSET #80 MAPLE GROVE MN US
0815	21.97	POS ULTA #136 07807253 MAPLE GROVE MN	0817	21.44	AUTOMATED WITHDRAWAL PLANET FIT CLUB FEES
0815	9.51	POS DOLLAR TR 8030 BROOKLY 84072001 BROOKLYN PARMN	0823	22.52	AMAZON MKTPLACE PM AMZN.COM/BIL WA US

### DEPOSITS AND OTHER ADDITIONS

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0728	225.30	DEPOSIT	0815	45.24	POS PURCHASE REVERSAL
0728	169.51	AUTOMATED DEPOSIT HENNEPIN COUNTY DIR DEP			POS TARGET T- 7535 W Broad 30693124 Brooklyn ParMN
0807	100.00	DEPOSIT REF # 70199982	0815	15.57	JCPENNEY 2829
0811	270.92	AUTOMATED DEPOSIT FAMOUS DAVES INC DIRECT DEP	0816	21.44	MAPLE GROVE MN US POS PURCHASE REVERSAL
0811	181.06	AUTOMATED DEPOSIT HENNEPIN COUNTY DIR DEP			POS TARGET T- 7535 W Broad 30693123 Brooklyn ParMN

	TOTAL FOR	TOTAL
	THIS PERIOD	YEAR-TO-DATE
TOTAL OVERDRAFT FEES	\$ . 00	\$37.00

OVERDRAFT FEES ARE FOR ITEMS TCF PAYS THAT OVERDRAW YOUR ACCOUNT. YOUR STATEMENT IDENTIFIES THESE FEES AS "OVERDRAFT FEE" OR "DAILY OVERDRAFT FEE." RETURNED ITEM FEES ARE FOR ITEMS TCF RETURNS WITHOUT PAYING BECAUSE OF NONSUFFICIENT FUNDS (NSF). YOUR STATEMENT IDENTIFIES THESE FEES AS "RETURNED ITEM NSF FEE" OR "DAILY RETURNED ITEM NSF FEE".

TOTAL OVERDRAFT/RETURNED ITEM FEES REVERSED YEAR-TO-DATE: \$37.00

## HOW TO BALANCE YOUR ACCOUNT

1. Check off in your check register each transaction shown on the front of this statement.

2. ENTER your ending balance from the front of your statement on this line: \$ \_\_\_\_\_

3. ADD any deposits or additions not shown on the statement, including ATM deposits:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ Total Additions (+) \$ \_\_\_\_\_

Subtotal \$ \_\_\_\_\_

4. SUBTRACT any checks written or withdrawals made that are not shown on this statement, such as bill payment withdrawals, automatic withdrawals, ATM withdrawals, check printing charges, service fees, check card, and other transactions:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ Total Additions (-) \$ \_\_\_\_\_

This adjusted statement balance should agree with your check register balance \$ \_\_\_\_\_

## IF YOUR ACCOUNT BALANCE AND ADJUSTED STATEMENT BALANCE DO NOT AGREE

1. Verify that all differences were corrected from your last month's statement.

2. Check additions and subtractions in your checkbook.

3. Make sure that you listed all of your outstanding checks and deposits.

4. Make sure you have recorded all electronic transfers, automatic deposits or withdrawals, fees, interest deposits, and all automatic bill payment and ATM activities and other transactions.

5. Compare the amount of each check and deposit with the amount recorded on this statement and in your checkbook.

6. Call us if you have a problem balancing your account.

## INFORMATION CONCERNING YOUR CONSUMER CHECKING OR SAVINGS ACCOUNT STATEMENT

**You Choose How TCF Handles Your Overdrafts.** You can tell TCF if you do not want us to authorize and pay overdrafts on your consumer checking account for: 1) your ATM and everyday debit card transactions; and 2) transactions that did NOT involve the use of your debit card if they were caused by checks, electronic transactions and transfers. You can select any of these options or change them by calling TCF Customer Service at 1-800-823-2265 or 612-823-2265, or for hearing impaired (TDD)

1-800-343-6145 or 612-339-3075. Be aware that TCF charges fees for paying your overdrafts, and, depending on your account type, if we return items without paying them. We can change these fees at any time. For more information, call us at the number above, or see your account disclosures and the notice called What You Need to Know about Overdrafts and Overdraft Fees. You can get this at any TCF branch or at [tcfbank.com](http://tcfbank.com).

**In Case of Errors or Questions About Your Electronic Transfers.** If you think your statement or receipt is wrong or if you need more information about a transfer on your statement or receipt, telephone us or write us at the phone number or address shown on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the suspected error or problem appeared. Give us the following information: 1) your name and account number; 2) the dollar amount of the suspected error; and 3) a description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. If you need more information, describe the item you are not sure about. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. This time period is extended to 20 business days if the error involves an electronic funds transfer to or from your account within 30 days after the first deposit to the account.

**In Case of Errors or Questions Not Involving Electronic Transfers.** You must promptly examine your statement and notify us of any errors. For any errors that do not involve electronic transfers, we must hear from you no later than 30 days after we sent you the FIRST statement on which the suspected error appeared. Give us the information desired in the previous paragraph for us to investigate the suspected error. We will correct any error promptly. If TCF does not hear from you within the 30 day period, we are released from all liability for the transactions unless otherwise stated in your Account Contract.

**Checking Your Preauthorized Credit Deposits.** If you have arranged direct deposits to your checking or savings account at least once every 60 days from the same person or company, you can check to see if the deposits were made by calling the phone number on the front of this statement.

**Your Right to Stop Payment on Preauthorized Payments.** If you have told us in advance to make regular payments out of your checking or savings account, you can stop any of these payments. Call us at the telephone number or write us at the address shown on the front of this statement in time for us to receive your request 3

Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for each stop payment order you give.

## CONSUMER BILLING RIGHTS SUMMARY FOR OVERDRAFT PROTECTION LINE OF CREDIT AND CHARGE CARD TRANSACTIONS

**What to Do if You Think You Find a Mistake on Your Statement.** If you think there is an error on your statement, write us on a separate sheet at the address listed on the front of this statement. In your letter, give us the following information: 1) *Account information:* Your name and account number; 2) *Dollar amount:* The dollar amount of the suspected error; 3) *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your spending limit.

**Your Rights if You Are Dissatisfied With Your Charge Card Purchases.** If you are dissatisfied with the goods or services that you have purchased with your charge card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right all of the following must be true: 1) The purchase must have been made in your home

state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2) You must have used your charge card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your charge card account do not qualify. 3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address located on the front of this statement. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

