



America's Most Convenient Bank®

7

STATEMENT OF ACCOUNT

MOMS CLUB OF HOWELL NEW JERSEY
22 TIMBERLINE DR
HOWELL NJ 07731-

Page: 1 of 2
Statement Period: Jun 01 2019-Jun 30 2019
Cust Ref #: 6855389953-720-7-###
Primary Account #: 685-5389953

Business Convenience Checking

MOMS CLUB OF HOWELL NEW JERSEY

Account # 685-5389953

ACCOUNT SUMMARY

Statement Balance as of 06/01	1,562.74
Plus 1 Deposits and Other Credits	57.00
Less 1 Checks and Other Debits	25.88
Statement Balance as of 06/30	1,593.86

ACCOUNT ACTIVITY

Transactions by Date	DEBIT	CREDIT	BALANCE
DATE DESCRIPTION			
06/21 DEPOSIT		57.00	1,619.74
06/25 DEBIT POS, AUT 062519 DDA PURCHASE TARGET T 4955 US HIGH HOWELL * NJ 4085404023259801	25.88		1,593.86

INTEREST SUMMARY

Beginning Interest Rate	0.00%
Number of days in this Statement Period	30
Interest Earned this Statement Period	0.00
Annual Percentage Yield Earned	0.00%
Interest Paid Year to date	0.00

Total Deposits		②

Total Withdrawals		④

FOR CONSUMER ACCOUNT ONLY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND 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:

TDBank, 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 clearly as you can why you believe there is an error why more information is needed. Please include:

- fi Your name and account number.
- fi A description of the error or transaction you are unsure about.
- fi 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 ACCOUNT ONLY BILLING RIGHTS SUMMARY

In case of Error 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 FIRS 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:

- fi Your name and account number.
- fi The dollar amount of the suspected error.
- fi 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 part 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 "ODP 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 advance 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 payment or credit 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.