



TD BUSINESS SOLUTIONS VISA® CARD

REHAB A ABDO
JUC CORPORATION
Account Number Ending in: 1855
August 4, 2025 - September 3, 2025

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Summary Of Account Activity		Payment Information
Previous Balance	\$964.80	New Balance \$1,322.13
Payments	-\$0.00	Minimum Payment Due \$99.00
Other Credits	-\$0.00	Payment Due Date Sep 28, 2025
Purchases	+\$306.92	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to \$40.00 late fee.
Balance Transfers	+\$0.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.
Cash Advances	+\$0.00	
Fees Charged	+\$29.00	
Interest Charged	+\$21.41	
New Balance	\$1,322.13	If you would like information about credit counseling services, call 1-877-310-6322.
Past Due Amount	\$35.00	Questions? Call us: Customer Service: 1-888-561-8861 Visit us on the web at: tdbank.com
Credit Limit	\$3,000.00	
Available Credit	\$1,677.87	
Available Credit for Cash	\$900.00	
Statement Closing Date	09/03/2025	
Days in Billing Cycle	31	

If you are enrolled in autopay, your automatic payment amount will be debited from your chosen bank account on your scheduled payment date. If that due date should fall on a weekend or federal holiday, the payment will be deducted on the next business day. Set up or update Recurring Autopay through TD Online or Mobile Banking. Simply log in, select your credit card account, and choose 'Manage Card', then select 'Pay my card', then select 'Setup or Manage Autopay'.

NEW YORK RESIDENTS: New York residents may contact the NY State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. NY State Department of Financial Services 1-800-342-3736 or <http://www.dfs.ny.gov>.

Your account is past due. If you do not bring your account current, please note that your Rewards Points will be forfeited at 180 days past due. Please contact us at 1-888-561-8861 for information regarding your past due status.

Please make check or money order payable to: TD Bank, N.A.
Please include your account number on your check. Detach and return bottom portion with your payment.



TD BANK, N.A.
PO BOX 100205
COLUMBIA SC 29202-3205

Your Account Number Ending in 1855
Your New Balance \$1,322.13
Your Past Due Amount \$35.00
Minimum Payment Due \$99.00
Payment Due Date September 28, 2025

TD BANK, N.A.
PO BOX 100290
COLUMBIA SC 29202-3290

Please Enter Amount of Payment Enclosed.

REHAB A ABDO
JUC CORPORATION
1ST FL
12 OLIVE PL
LYN BROOK NY 11563-3339

4847382735151855000132213000099002

See reverse for changes to address

1522011021 484738273515185511

Calculation of Balance Subject to Interest Rate: We use the Average Daily Balance Method (Including Current Transactions) to calculate the amount of interest on your Account. This means that for each different transaction type, we first (1) take the beginning balance each day, (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's balance, (3) add any new transactions and fees, and (4) subtract any payments or credits. This gives us the daily balance. If any daily balance is less than zero or not subject to interest (see Section 4 - Interest Charges, subsection D "When Interest Charges Begin"), we treat it as zero. Then, we add up all the daily balances for the Billing Cycle and divide the total by the number of days in the Billing Cycle. This gives us the "average daily balance." After that, we multiply the average daily balance by the applicable Daily Periodic Rate. We multiply the result by the number of days in the Billing Cycle. This gives us the interest charges for that transaction type. Finally, we add up all the interest charges for each transaction type. This gives us the total interest charges on your Account. This method results in daily compounding of interest, meaning we charge interest on unpaid interest charges and unpaid fees. Unless we choose to use a later date, we usually add new transactions to the daily balance as of their Transaction Date. We treat credit balances as zero balances when we figure the daily balances and Average Daily Balance.

If your account has balances with different APRs, payments in excess of the Minimum Payment Due are applied to Interest Charges and other fees and to balances with the highest APRs, before being applied to balances with lowest APRs. The structure is opposite for the application of the Minimum Payment; this means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.

Minimum Interest Charge: If the total interest charges for the billing period (figured as described above, including transaction fees) are less than \$1.00, the MINIMUM INTEREST CHARGE for the billing period will be \$1.00.

How to Avoid Paying Interest on Purchases: Your payment due date is at least 25 days after the close of each Billing Cycle. We will not charge interest on new purchases if you pay your entire New Balance, which is what you owe and includes Purchases, Cash Advances, and Balance Transfers, and if applicable, any new fees that are assessed by the payment due date each Billing Cycle. If you do not pay the entire New Balance in full by the payment due date, we will begin to charge interest on new purchases from the transaction date. After that, new purchases will continue to be charged interest until you pay your entire New Balance in full for two consecutive Billing Cycles. New purchases are purchases that first appear on the next billing statement. We will begin charging interest on cash advances and balance transfers on the transaction date. There is no time period in which you may repay a cash advance or balance transfer and avoid imposition of an interest charge. Please see below for how to avoid paying interest on purchases if you have a 0% Introductory or Promotional APR Balance Transfer.

How to Avoid Paying Interest on Purchases when you have a 0% Intro or Promo APR Balance Transfer Offer: If you have a 0% introductory or promotional APR balance transfer and also use your Account to make new Purchases, you can avoid paying interest on those new purchases if you pay the amount shown within the "Payment Information" box titled "Payment to Avoid Purchase Interest" each month by your payment due date.

Notice to Buyer: You have the right at any time to pay your entire balance outstanding with no additional charge.

Payments: Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Do not send cash. Checks and money orders (in U.S. dollars) received at the payment address, with the bottom portion of the first page of the statement, by 5:00 pm, Eastern time on a business day will be credited as of the business day received. If the due date falls on a day on which we do not receive or accept payments, the payment will not be treated as late. We may reject or delay posting nonconforming payments. Upon our receipt, your available credit may not reflect the payment amount for up to seven (7) days to ensure the funds from the bank on which your payment is drawn are collected and not returned.

Electronic check conversion: When you send a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your bank account or (at our option) to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account on the same day we receive your payment, and you will not receive your check back from your financial institution. If we cannot process the electronic fund transfer, you authorize us to reinitiate the electronic fund transfer from your bank account. Alternatively, we may (at our option) present the original check, a substitute check, draft or similar negotiable instrument to obtain payment. If you have questions about electronic check conversion, call us anytime at 1-888-561-8861.

Billing-Error Rights Summary - What to Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at: TD Bank, P.O. Box 873, Mount Laurel, NJ 08054-0873 or you can call us at: 1-888-561-8861

In your letter, give us the following information:

- **Account Information:** Your name and account number,
- **Dollar amount:** The dollar amount of the suspect error, and
- **Description of 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 credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit 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 credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit 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: TD Bank, P.O. Box 873, Mount Laurel, NJ 08054-0873. 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.

Automated Touch-Tone Bill Payment: By calling the automated touch-tone bill payment system through one of our customer service phone numbers you will be authorizing TD Bank or one of our agents to automatically initiate a single entry ACH debit to your checking account. You will be required to enter security information for authentication. By using this service you are authorizing your financial institution to accept these debits and charge them against the account you provide to us. Payments can be cancelled no later than 5p.m., Eastern time, on the date they are entered into the system unless they are entered into the system after 5p.m., Eastern time, in which case the payment can be cancelled the following day prior to 5 p.m., Eastern time. If you need to cancel your payment, or have questions regarding your payment, please contact Customer Service at 1-888-561-8861 during normal business hours.

Recurring Automatic Payments: If you have authorized us to pay your credit card bill automatically from your checking or savings account with us, you can stop the payment on any amount you think is wrong. To stop the payment call 1-888-561-8861. To stop the payment your telephone call must reach us 3 business days before the automatic payment is scheduled to occur.

Fraudulent Transactions: Please immediately report any suspected fraudulent use of your card or the account, by calling the Customer Service telephone number shown on the front of this statement.

Credit Bureau Disputes: If you think the information we furnished to consumer reporting agencies for your Account is not accurate, please write to us at TD Bank, Credit Disputes (Attn: US Bank Card), PO Box 71466, Philadelphia, PA 19176-1466. A delay may be experienced if the dispute is not sent to the address specified. Please include your name, address, telephone number, account number for the account you are disputing, a description of the information being disputed and basis for your dispute as well as copies of supporting documentation.

New York residents: You may request a refund of a credit balance on your account at any time by sending your request to Customer Service at P.O. Box 100207, Columbia, SC 29202-3507, by first class mail, postage pre-paid.

Updating your Contact Information?

Manage your account anytime, anywhere

from tdbank.com or the TD Bank app.

- Log in, or choose 'Sign up' if you don't have an Online Banking account.
- Click or tap on your TD Credit Card account.
- To update your contact information choose 'Manage Card', then 'My Profile'.

**Please do not add any written communication
in this space.**

Ways to make a payment:

1. Online through tdbank.com
2. Through the TD Bank app
3. At TD Bank Stores
4. By phone at 1-888-561-8861
5. Mail Payment to: TD Bank, N.A.
PO Box 100290
Columbia, SC 29202

When will you credit my payment?

- **Online from tdbank.com or the TD Bank app:** You may pay online by logging in to our website. A payment made online will be credited to your Account as of the date the payment is received. Online payments may not post to your online account until the next Business Day, but you will receive credit for the payment based on the payment submission date.
- **At TD Bank Stores:** A payment made at a TD Bank store will be credited to your Account as of the date received if we receive it by the close of business for that location.
- **By Phone:** A payment made by phone will be credited to your Account as of the date received if we receive it by 5 p.m. Eastern Standard Time on a Business Day.
- **By Mail:** A properly addressed payment with the payment stub will be credited to your Account as of the date received if we receive it by 5 p.m. Eastern Time on a Business Day.

Please refer to the 'Making Payments' section of your Credit Card Agreement for more details.



REHAB A ABDO
JUC CORPORATION
Account Number Ending in: 1855

August 4, 2025 - September 3, 2025

TD BUSINESS SOLUTIONS VISA® CARD

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Transactions

Activity Date	Post Date	Reference Number	Description	Amount
Card Number Ending in: 1855				
Aug 02	Aug 04	33739422	DNH*SUCURI WEBSITE SECURI888-8730817 AZ	9.99
Aug 19	Aug 20	81802097	ZOOM.COM 888-799-9666 ZOOM.US CA	28.39
Card Number Ending in: 4057				
Aug 22	Aug 25	90342299	EXXON KINGS 340 ROCKAW CEDARHURST NY	15.44
Aug 22	Aug 25	16525556	CROSS ISLAND FRUITS LYNBROOK NY	29.16
Aug 25	Aug 26	28556968	ULTRA GAS LYNBROOK LYNBROOK NY	23.27
Aug 25	Aug 26	73262842	IDENTOGO - NY FINGERPRINTIDEMIA.COM MA	89.25
Aug 26	Aug 28	77459181	SUNOCO 0179743000 JAMAICA NY	21.16
Aug 27	Aug 28	69630502	COSTCO WHSE #0310 LAWRENCE NY	28.88
Aug 28	Aug 29	34313587	SQ *AC GRAPHICS INC Lynbrook NY	11.16
Aug 29	Sep 01	11130864	LUKOIL 58069 LYNBROOK NY	10.00
Aug 30	Sep 01	07862213	FACEBK *DKWGDVG892 650-5434800 CA	20.00
Aug 31	Sep 01	63529128	BP#1919703MUKTI 315 PETR BELLEROSE NY	20.22

Fees

Activity Date	Post Date	Reference Number	Description	Amount
Aug 28	Aug 28		LATE PAYMENT FEE	29.00
TOTAL FEES FOR THIS PERIOD				\$29.00

Interest Charged

Activity Date	Post Date	Reference Number	Description	Amount
			INTEREST CHARGE-PURCHASES	21.15
			INTEREST CHARGE-FEE	0.26
TOTAL INTEREST FOR THIS PERIOD				\$21.41

2025 Totals Year to Date

Total fees charged in 2025	\$35.36
Total interest charged in 2025	\$21.41

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balances Subject to Interest Rate	Interest Charge
Purchases	23.24% (v)	\$1,071.56	\$21.15
Cash	29.49% (v)	\$0.00	\$0.00
Fees	23.24% (v)	\$12.98	\$0.26

(v) = Variable Rate

