



**Statement Period 05/03/21 TO 06/02/21**  
**SANTANDER STUDENT 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 and speech impaired customers may use 7-1-1.  
 www.santanderbank.com

**BROWN UNIVERSITY**  
**PINAR DEMETCI**  
**69 BROWN ST # G**  
**PROVIDENCE RI 02912**

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**SANTANDER STUDENT CHECKING**

**Statement Period 05/03/21 - 06/02/21**

**PINAR DEMETCI**

**Account # 3371096289**

**Balances**

Beginning Balance	\$1,869.48	Current Balance	\$281.84
Deposits/Credits	+\$2,652.83	Average Daily Balance	\$2,350.09
Withdrawals/Debits	-\$4,240.47		

**Overdraft/Returned Item Fee Summary**

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

**Account Activity**

Date	Description	Additions	Subtractions	Balance
05-03	<b>Beginning Balance</b>			\$1,869.48
05-03	AMTRAK MOBILE A 8008727245 /DC US CARD PURCHASE REFUND	\$7.00		\$1,876.48
05-03	LYFT *RIDE FR 855-865-9553 /CA US CARD PURCHASE		\$18.36	\$1,858.12
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$27.86	\$1,830.26
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$5.75	\$1,824.51
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.97	\$1,807.54
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$19.63	\$1,787.91
05-03	LYFT *CANCEL 855-865-9553 /CA US CARD PURCHASE		\$5.00	\$1,782.91
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$19.21	\$1,763.70
05-03	MBTA MTICKET 617-222-3200 /MA US CARD PURCHASE		\$10.00	\$1,753.70
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$21.23	\$1,732.47
05-03	B.GOOD DIGITAL 6174245252 /MA US CARD PURCHASE		\$13.62	\$1,718.85
05-03	CHEGG ORDER 8558681054 /CA US CARD PURCHASE		\$21.35	\$1,697.50
05-03	Adobe San Jose /CA US CARD PURCHASE		\$29.99	\$1,667.51
05-04	AMTRAK MOBILE A 8008727245 /DC US CARD PURCHASE REFUND	\$18.00		\$1,685.51
05-04	AMTRAK MOBILE A 8008727245 /DC US CARD PURCHASE		\$18.00	\$1,667.51
05-04	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.36	\$1,653.15
05-04	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.47	\$1,640.68
05-04	INTERNATIONAL S 5712932113 /VA US CARD PURCHASE		\$185.00	\$1,455.68
05-04	AMAZON.COM*FZ3W SEATTLE /WA US CARD PURCHASE		\$5.34	\$1,450.34
05-04	SKYPE.COM/BILL SKYPE.COM /NV US CARD PURCHASE		\$6.50	\$1,443.84
05-04	AMAZON.COM*2L3F SEATTLE /WA US CARD PURCHASE		\$19.24	\$1,424.60
05-05	GRUBHUBFLATBREA 8775851085 /NY US CARD PURCHASE		\$21.53	\$1,403.07
05-05	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$1,393.07
05-05	HEATHER LEE, LI 8339535902 /RI US CARD PURCHASE		\$5.00	\$1,388.07
05-06	BROWN UNIVERSITY DIRECT DEP210506 *****OF	\$2,527.83		\$3,915.90
05-06	GRUBHUBLIMSFINE 8775851085 /NY US CARD PURCHASE		\$25.00	\$3,890.90
05-06	SNACKPASS* MIKE 2036845156 /CA US CARD PURCHASE		\$8.93	\$3,881.97
05-07	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$3,871.97
05-07	LYFT *RIDE TH 855-865-9553 /CA US CARD PURCHASE		\$12.60	\$3,859.37
05-07	HEATHER LEE, LI 8339535902 /RI US CARD PURCHASE		\$50.00	\$3,809.37



**Account Activity (Cont. for Acct# 3371096289)**

Date	Description	Additions	Subtractions	Balance
05-10	AMTRAK MOBILE A 8008727245 /DC US CARD PURCHASE		\$18.00	\$3,791.37
05-10	AMTRAK MOBILE A 8008727245 /DC US CARD PURCHASE		\$18.00	\$3,773.37
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.10	\$3,759.27
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.93	\$3,744.34
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.57	\$3,731.77
05-10	SNACKPASS* MIKE 2036845156 /CA US CARD PURCHASE		\$8.93	\$3,722.84
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$19.57	\$3,703.27
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$23.63	\$3,679.64
05-10	TST* CEREMONY 401-996-5335 /RI US CARD PURCHASE		\$10.16	\$3,669.48
05-10	SNACKPASS* POKE 2036845156 /CA US CARD PURCHASE		\$15.07	\$3,654.41
05-10	CICEKSEPETI INT ISTANBUL /TUR TR CARD PURCHASE		\$10.97	\$3,643.44
05-10	INTERNATIONAL TRANSACTION FEE CICEKSEPETI INT ISTANBUL /TUR TR		\$0.44	\$3,643.00
05-10	TST* CEREMONY 401-996-5335 /RI US CARD PURCHASE		\$7.73	\$3,635.27
05-10	SKYPE.COM/GO/BI 6508991504 /CA US CARD PURCHASE		\$6.50	\$3,628.77
05-11	GRUBHUB7ATE9BAK 8775851085 /NY US CARD PURCHASE		\$13.71	\$3,615.06
05-11	Audible*2L3M24S Amzn.com/bill /NJ US CARD PURCHASE		\$16.00	\$3,599.06
05-11	SNACKPASS* HARU 2036845156 /CA US CARD PURCHASE		\$11.88	\$3,587.18
05-11	SNACKPASS* HARU 2036845156 /CA US CARD PURCHASE		\$5.94	\$3,581.24
05-12	NGRID49 NGRID49WEB051221		\$129.22	\$3,452.02
05-12	NGRID49 NGRID49WEB051221		\$196.96	\$3,255.06
05-13	GRUBHUBFLATBREA 8775851085 /NY US CARD PURCHASE		\$22.11	\$3,232.95
05-14	GRUBHUBBAJASTAQ 8775851085 /NY US CARD PURCHASE		\$26.33	\$3,206.62
05-14	GOOGLE*CLOUD 01 INTERNET /CA US CARD PURCHASE		\$2.75	\$3,203.87
05-17	GOOGLE *CMB g.co/helppay# /GBR GB CARD PURCHASE		\$11.92	\$3,191.95
05-17	INTERNATIONAL TRANSACTION FEE GOOGLE *CMB g.co/helppay# /GBR GB		\$0.48	\$3,191.47
05-17	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$3,181.47
05-17	GRUBHUBHENGTHAI 8775851085 /NY US CARD PURCHASE		\$32.42	\$3,149.05
05-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.32	\$3,139.73
05-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.63	\$3,129.10
05-17	MBTA MTICKET 617-222-3200 /MA US CARD PURCHASE		\$10.00	\$3,119.10
05-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.48	\$3,102.62
05-17	LYFT *RIDE SA 855-865-9553 /CA US CARD PURCHASE		\$14.18	\$3,088.44
05-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.37	\$3,074.07
05-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$5.25	\$3,068.82
05-17	Amazon.com*2R1Y Amzn.com/bill /WA US CARD PURCHASE		\$48.10	\$3,020.72
05-17	LYFT *RIDE SU 855-865-9553 /CA US CARD PURCHASE		\$15.89	\$3,004.83
05-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$7.68	\$2,997.15
05-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.45	\$2,988.70
05-19	GRUBHUBBAJASTAQ 8775851085 /NY US CARD PURCHASE		\$17.07	\$2,971.63
05-20	GRUBHUBHENGTHAI 8775851085 /NY US CARD PURCHASE		\$21.39	\$2,950.24
05-20	TST* CEREMONY 401-996-5335 /RI US CARD PURCHASE		\$7.73	\$2,942.51
05-20	Whole Foods- 84 844-936-2273 /DE US CARD PURCHASE		\$50.00	\$2,892.51
05-21	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$15.00	\$2,877.51
05-21	Whole Foods 84 844-936-2273 /DE US CARD PURCHASE		\$10.00	\$2,867.51
05-24	PRCS RAMALLAH /275 PS CARD PURCHASE		\$20.00	\$2,847.51
05-24	INTERNATIONAL TRANSACTION FEE PRCS RAMALLAH /275 PS		\$0.80	\$2,846.71
05-24	GRUBHUB* IHOPST CHICAGO /IL US CARD PURCHASE		\$20.97	\$2,825.74
05-24	BRANCH TRANSACTION AT ELMGROVE - CASH WITHDRAWAL.		\$400.00	\$2,425.74
05-24	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$2,415.74
05-24	LYFT *RIDE SA 855-865-9553 /CA US CARD PURCHASE		\$13.00	\$2,402.74
05-24	GRUBHUBKABOBCUR 8775851085 /NY US CARD PURCHASE		\$39.16	\$2,363.58
05-25	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$2,353.58
05-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$7.43	\$2,346.15
05-27	SNACKPASS* POKE 2036845156 /CA US CARD PURCHASE		\$15.07	\$2,331.08
05-27	CARDMEMBER SERV TEL PYMT 210526		\$372.00	\$1,959.08
05-27	INTERNET TRANSFER TO ACCT *4163 - SANTANDER MONEY MARKET SAVINGS		\$1,608.36	\$350.72
05-28	GOOGLE *Google g.co/helppay# /GBR GB CARD PURCHASE		\$0.69	\$350.03
05-28	INTERNATIONAL TRANSACTION FEE GOOGLE *Google g.co/helppay# /GBR GB		\$0.03	\$350.00
06-01	SNACKPASS* HARU 2036845156 /CA US CARD PURCHASE		\$11.88	\$338.12

**Account Activity (Cont. for Acct# 3371096289)**

Date	Description	Additions	Subtractions	Balance
06-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.84	\$328.28
06-01	MBTA MTICKET 617-222-3200 /MA US CARD PURCHASE		\$10.00	\$318.28
06-01	TASTY BURGER - BOSTON /MA US CARD PURCHASE		\$9.58	\$308.70
06-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.86	\$291.84
06-01	LYFT *CANCEL 855-865-9553 /CA US CARD PURCHASE		\$5.00	\$286.84
06-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.20	\$272.64
06-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.10	\$258.54
06-01	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$9.62	\$248.92
06-01	WHITEPAGES 800-9529005 /WA US CARD PURCHASE		\$19.99	\$228.93
06-01	Adobe Inc 8008336687 /CA US CARD PURCHASE		\$32.09	\$196.84
06-02	INTERNET TRANSFER FROM ACCT *4163 - SANTANDER MONEY MARKET SAVINGS	\$100.00		\$296.84
06-02	AMTRAK .COM 8008727245 /DC US CARD PURCHASE		\$15.00	\$281.84
06-02	<b>Ending Balance</b>			\$281.84

**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 deposit accounts, such as a savings account, 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.**

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In Case of Errors or Questions About Your Electronic Transfers Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt.

**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

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe 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.
- (3) Tell us the dollar amount of the suspected error.

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.

**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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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