



Statement Period 08/10/15 TO 09/09/15  
SANTANDER INTEREST CHECKING

For your convenience our Customer Contact Center  
is available from 7 am - 8 pm EST, 7 days a week.  
Call us at 1-877-768-2265.  
Hearing impaired may call 1-800-428-9121 (TTY/TDD).  
www.santanderbank.com

SHAN CHE  
21 ISLAND ST  
PLAINVIEW NY 11803-4615

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## FREE YOURSELF WITH A **PERSONAL LOAN OR LINE** AT A RATE THAT SAVES THE DAY

### Feel the freedom of consolidating higher interest debt

Why make multiple payments when you can make one monthly payment at a super rate?  
You can also use a Personal Loan or Line for other plans and expenses, like home repairs,  
special occasions or other major expenses.

Loans and Lines available from \$5,000 to \$25,000. Loans provide predictable monthly payments,  
while lines allow you to borrow up to your available credit limit as needs arise.

**Speak with a Santander® representative to apply today.**



Visit [santanderbank.com/linesandloans](http://santanderbank.com/linesandloans)



Visit your local branch

Equal Housing Lender. All loan and line requests subject to approval.

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### SANTANDER INTEREST CHECKING

Statement Period 08/10/15 - 09/09/15

SHAN CHE

Account # 46504961957

#### Balances

Beginning Balance	\$18,159.99	Current Balance	\$17,365.17
Deposits/Credits	+\$4,304.67	Average Daily Balance	\$18,195.38
Withdrawals/Debits	-\$5,099.49		

#### Interest

Paid this Period *	\$0.15	Annual Percentage Yield Earned	0.01%
Earned this Period	\$0.15	Paid Last Year	\$0.80
Paid Year-To-Date	\$1.58		

\* The interest earned and the interest paid may differ depending on when interest is credited to your account.



## Account Activity

Date	Description	Additions	Subtractions	Balance
08-10	<b>Beginning Balance</b>			\$18,159.99
08-14	Ambrose Employer PR PAYMENT 0001-000068814	\$2,036.55		\$20,196.54
08-24	THE HOME DEPOT SYOSSET /NY US CARD PURCHASE		\$2.74	\$20,193.80
08-24	AMEX EPayment ACH PMT 150822		\$4,235.48	\$15,958.32
08-28	KOHL'S DEPT STRS CHG PYMT 150827		\$217.16	\$15,741.16
08-31	Ambrose Employer PR PAYMENT 0001-000068814	\$2,267.97		\$18,009.13
09-01	EASTERN RADIANC NEW YORK /NY US CARD PURCHASE		\$44.11	\$17,965.02
09-02	PAYPAL TRANSFER 150901		\$100.00	\$17,865.02
09-08	INTEREST CREDIT FROM 08/06/2015 TO 09/05/2015	\$0.15		\$17,865.17
09-09	PAYPAL TRANSFER 150908		\$500.00	\$17,365.17
09-09	<b>Ending Balance</b>			\$17,365.17

## 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 accounts such as a savings account or an Easy Access Line of Credit 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?

Santander currently authorizes and pays overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Online Banking payments and transfers
- Recurring debit card transactions

Santander will not authorize and pay overdrafts on the following types of transactions, UNLESS you authorize us to do so:

- ATM withdrawals and transfers
- One-time debit card transactions

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 caused by my ATM or one-time debit transaction?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft. There is a limit of 6 fees per day we can charge you for overdrawing your account.
- An additional one-time fee of **\$35** will be charged on the 6th consecutive business day your account is overdrawn. This charge applies to checking accounts (other than any Premier Checking and Santander Select Checking Accounts), savings and money market savings accounts (other than any Santander Select Money Market Savings Accounts).

### 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, the easiest way to do so is to enroll online in Santander Account Protector by visiting [www.santanderbank.com/accountprotector](http://www.santanderbank.com/accountprotector). You can also call us at 1-877-768-2265, visit your nearest branch or opt- in at any Santander ATM.

### 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 branch or call us at 1-877-768-2265 and 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**

CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK

**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

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in 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. Customers with hearing impairments may call 1-800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.

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