



Statement Period 10/10/15 TO 11/09/15
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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Effective November 12, 2015

IMPORTANT CHECKBOOK ORDER INFORMATION

- **All Premier Checking accounts including Premier Partnership, Business Owner Premier and Business Owner Premier Legacy:** you will continue to receive Santander Exclusive wallet check reorders at no charge. All other check styles are subject to the regular price which varies by style.
- **All Team Member Checking and extra20 Team Member Checking accounts:** you will receive one-on-a-page check orders at no charge; all other styles are subject to the regular price which varies by style.
- **All other consumer Checking accounts:** Santander Exclusive wallet check orders will be available for only \$17.95 (including shipping, handling and tax). Other check styles are also available and prices vary by style.
- **All consumer Money Market Savings accounts:** Money Market Savings basic packages of 40 single checks will be available for only \$9.95 (includes shipping, handling and tax). Other packages are available and prices vary by style.
- **All Savings accounts:** You may have noticed that deposit tickets are no longer required when making deposits at Santander Branches and ATMs. Therefore you no longer need to place orders for deposit tickets. If you still choose to order them, please be aware that effective November 12, 2015 deposit ticket orders are subject to charges.

You may order your checks in a Branch, through our Customer Contact Center, by telephone directly with Deluxe, using your reorder ticket, or within the Customer Service section after logging in to Retail Online Banking.

1509DELX B000645 9/15





Effective December 14, 2015

CHANGES TO FUNDS AVAILABILITY POLICY

Santander is making changes to its Funds Availability Policy in cases where Longer Delays May Apply: Effective December 14, 2015, in determining the availability of a your deposit, if we are not going to make all of the funds you deposit into your account available based on the regular availability schedule, we will no longer be making the first \$200 available the next business day after the day of your deposit. We will continue to provide you with a notice that will tell you when the funds will be available.

1510FADC B0716 10/15

SANTANDER CASH REWARDS® PROGRAM DISCONTINUED AS OF JANUARY 1, 2016

The Santander Cash Rewards program for your Santander Debit MasterCard® will be discontinued as of **January 1, 2016**. All approved transactions made with eligible merchants will be eligible for cash back rewards up to and until **December 31, 2015**. The Cash Back amount you accrue will be credited to your checking account in the next eligible statement cycle. You can review the complete terms and conditions of your account by logging into your Online Banking account and clicking the rewards tab.

If you have questions about this notice, contact us by calling the number at the back of your card. You may also visit your local branch for assistance.

1511DCIT B0769 11/15

SANTANDER INTEREST CHECKING

Statement Period 10/10/15 - 11/09/15

SHAN CHE

Account # 46504961957

Balances

| | | | |
|--------------------|-------------|-----------------------|-------------|
| Beginning Balance | \$15,482.17 | Current Balance | \$13,545.93 |
| Deposits/Credits | +\$4,304.65 | Average Daily Balance | \$15,209.11 |
| Withdrawals/Debits | -\$6,240.89 | | |

Interest

| | | | |
|--------------------|--------|--------------------------------|--------|
| Paid this Period * | \$0.13 | Annual Percentage Yield Earned | 0.01% |
| Earned this Period | \$0.13 | Paid Last Year | \$0.80 |
| Paid Year-To-Date | \$1.85 | | |

* 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 |
|-------|--|------------|--------------|-------------|
| 10-10 | Beginning Balance | | | \$15,482.17 |
| 10-15 | Ambrose Employer PR PAYMENT 0001-000068814 | \$2,036.54 | | \$17,518.71 |
| 10-22 | LITTLE BRANCH C CHICAGO /IL US CARD PURCHASE | | \$30.19 | \$17,488.52 |
| 10-23 | AMEX EPayment ACH PMT 151022 | | \$3,718.05 | \$13,770.47 |
| 10-26 | KOHL'S DEPT STRS CHG PYMT 151023 | | \$236.02 | \$13,534.45 |
| 10-30 | TriNet Ambrose PAYROLL 151031 00001510688 | \$2,267.98 | | \$15,802.43 |
| 11-02 | DISCOVER E-PAYMENT 151030 4716 | | \$892.04 | \$14,910.39 |
| 11-04 | CHASE AUTOPAY 151103 000000000121296 | | \$1,364.59 | \$13,545.80 |



Account Activity (Cont. for Acct# 46504961957)

| Date | Description | Additions | Subtractions | Balance |
|-------|---|-----------|--------------|-------------|
| 11-09 | INTEREST CREDIT FROM 10/06/2015 TO 11/05/2015 | \$0.13 | | \$13,545.93 |
| 11-09 | Ending Balance | | | \$13,545.93 |

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. 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.

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.
