



**Statement Period 09/10/15 TO 10/09/15**  
**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](http://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.**

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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.

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### SANTANDER INTEREST CHECKING

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

SHAN CHE

Account # 46504961957

#### Balances

Beginning Balance	\$17,365.17	Current Balance	\$15,482.17
Deposits/Credits	+\$4,304.67	Average Daily Balance	\$16,419.69
Withdrawals/Debits	-\$6,187.67		

#### Interest

Paid this Period *	\$0.14	Annual Percentage Yield Earned	0.01%
Earned this Period	\$0.13	Paid Last Year	\$0.80
Paid Year-To-Date	\$1.72		

\* 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
09-10	<b>Beginning Balance</b>			\$17,365.17
09-10	PAYPAL INST XFER 150909		\$82.04	\$17,283.13
09-15	Ambrose Employer PR PAYMENT 0001-000068814	\$2,036.55		\$19,319.68
09-16	CASH WITHDRAWAL VS0829400000000 VS082940 NEW YORK /NY US		\$80.00	\$19,239.68
09-22	AMEX EPayment ACH PMT 150921		\$4,643.66	\$14,596.02
09-23	CASH WITHDRAWAL SANTANDER D192 New York /NY US		\$20.00	\$14,576.02
09-23	CASH WITHDRAWAL SANTANDER D192 New York /NY US		\$100.00	\$14,476.02
09-24	KOHL'S DEPT STRS CHG PYMT 150923		\$217.16	\$14,258.86
09-25	MTA MVM*CANAL S NEW YORK /NY US CARD PURCHASE		\$40.00	\$14,218.86
09-30	Ambrose Employer PR PAYMENT 0001-000068814	\$2,267.98		\$16,486.84
10-01	CASH WITHDRAWAL SANTANDER D191 New York /NY US		\$100.00	\$16,386.84
10-01	DISCOVER E-PAYMENT 150930 4716		\$738.14	\$15,648.70
10-07	INTEREST CREDIT FROM 09/06/2015 TO 10/05/2015	\$0.14		\$15,648.84
10-08	KOHL'S DEPT STRS CHG PYMT 151007		\$166.67	\$15,482.17
10-09	<b>Ending Balance</b>			\$15,482.17

## 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 1-877-768-4721 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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# Privacy Information

Effective October 2015



FACTS	What does Santander Bank do with your personal information?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li></ul>		
How?	All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies can share their customers' personal information; the information Santander chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information.		Does Santander Bank share?	Can you limit this sharing?
For our everyday business purposes— Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		YES	NO
For our marketing purposes— to offer our products and services to you		YES	NO
For joint marketing with other financial companies		YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences		YES	NO
For our affiliates' everyday business purposes— Information about your creditworthiness		YES	YES
For our affiliates to market to you		YES	YES
For nonaffiliates to market to you		NO	N/A
To limit our sharing.	<ul style="list-style-type: none"><li>• Call 1-877-768-2265** - our menu will prompt you through your choice(s)</li><li>• Visit us online: <a href="https://santanderbank.com/companyinfo/privacy">santanderbank.com/companyinfo/privacy</a></li></ul> <p><b>Please Note:</b> If you are a <i>new</i> customer, we can begin sharing your information (30) days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 1-877-768-2265** or go to <a href="https://santanderbank.com/companyinfo/privacy">santanderbank.com/companyinfo/privacy</a>		

\*\*For customers with hearing impairments, please call 1-800-428-9121 (TTY/TDD)

Who we are.	
Who is providing this notice?	This privacy notice applies to Santander Bank, N.A. and its listed subdivisions and subsidiaries.

What we do.	
How does Santander Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Only employees, companies that work on our behalf, and other parties, as required or permitted by law, are allowed access to your information.
How does Santander Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit card or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions.	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with the word "Santander" in their name.</li> <li>• Our affiliates include financial companies such as Banco Santander, S.A., Santander Puerto Rico, Santander Holdings USA, Inc. Santander Consumer USA, Santander Securities LLC and Santander Insurance Agency U.S. LLC.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Santander does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include credit card and insurance companies.</li> </ul>

Other important information	
<p><b>SPECIAL NOTICE FOR CALIFORNIA AND VERMONT RESIDENTS:</b> If your account has a California mailing address, we will not market any products or services to you, nor will we share your information with our marketing partners for them to market to you. If your account has a Vermont mailing address, we will share with our marketing partners only that information that is permitted by law. Residents of California and Vermont do not have to take any further action to limit the sharing of information; such limits are already in place.</p> <p><b>FOR NEVADA RESIDENTS</b> - We are providing you this notice pursuant to Nevada law. At any time, you may request to be placed on Santander's internal do not call list by visiting <a href="http://santanderbank.com/companyinfo/privacy">santanderbank.com/companyinfo/privacy</a>. You may also reach Santander Bank's customer service department at: Santander Bank, Mail Code: RI-EPV-02-18, 95 Amaral Street, East Providence, RI, 02915, by phone at 1-877-768-2265, or on the web at <a href="https://customerservice.santanderbank.com/app/ask">https://customerservice.santanderbank.com/app/ask</a>. For more information on this Nevada law, you may contact the Bureau of Consumer Protection, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101, Phone: 702.486.3132, E-mail: <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a></p>	