



SHANE WINTER

Account Number  
**440030259723**

Statement Period  
**February 1-28, 2025**

## Customer Service Information

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Call Toll Free: **(888) 403-9000**

Visit the Schwab Website: **[www.schwab.com](http://www.schwab.com)**

**Send Written Inquiries to:**  
Charles Schwab Bank  
P.O. Box 982605  
El Paso, TX 79998-2605

**Send Deposits to:**  
Charles Schwab Bank  
P.O. Box 628291  
Orlando, FL 32862-9925

## Schwab Bank News

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**Your Bank 1099 is available online February 16, 2025.**

To view your 1099-INT tax statements, log in to Schwab.com and select "Statements."

A 1099-INT statement will be generated for accounts with more than \$10 in earned interest. (0224-4XG8)

**Thank you for choosing Schwab Bank.**

Your business is important to us, and we look forward to serving your banking needs. If you have any questions or need assistance, please call a Schwab Bank Customer Service Representative at 1-888-403-9000. We're available 7:00 a.m. to 11:00 p.m. ET, Monday through Friday, and 9:00 a.m. to 10:30 p.m. ET on weekends. (0912-6109)

28/02-CB61B151-016351-SML-11577129600 106357 \*  
SHANE WINTER  
83 EDWARDS ST APT 2A  
ROSLYN HEIGHTS NY 11577-1296



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Account Number  
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Schwab Bank Investor Checking™

Account Number: 440030259723

Summary	Amount
Beginning Balance	\$8,794.82
Deposits and Credits	5,927.51
Interest Paid	0.34
Withdrawals and Other Debits	(6,747.75)
Other Fees	0.00
Ending Balance	\$7,974.92

Nonsufficient Funds Fees	This Period	Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Activity

Date Posted	Description	Debits	Credits	Balance
02/01	Beginning Balance			\$8,794.82
02/03	Visa Debit Card Point of Sale Purchase RAPIDAPI RAPIDAPI.COM, NJ, US	\$12.00		\$8,782.82
02/03	Visa Debit Card Point of Sale Purchase F & S METRO NEWS NEW HYDE PARK, NY, US	\$6.80		\$8,776.02
02/04	Electronic Withdrawal PAYPAL INST XFER 250203	\$16.24		\$8,759.78
02/04	Electronic Deposit PAYPAL TRANSFER 250203		\$7.99	\$8,767.77



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**Schwab Bank Investor Checking™** (continued)

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**Activity** (continued)

Date Posted	Description	Debits	Credits	Balance
02/04	Visa Debit Card Point of Sale Purchase OPTIMUM 7837 718-860-3513, NY, US	\$40.00		\$8,727.77
02/04	Visa Debit Card Point of Sale Purchase TARGET T-1798 40 W 225t Bronx, NY, US	\$243.79		\$8,483.98
02/05	Electronic Withdrawal PAYPAL INST XFER 250204~ Tran: ACHDW	\$4.35		\$8,479.63
02/05	Electronic Withdrawal CON ED OF NY CECONY 250203~ Tran: ACHDW	\$1,397.15		\$7,082.48
02/06	Electronic Withdrawal PADDLE.COM MARKET LIMITED IAT PAYPAL USDUSD~ Tran: ACHDW	\$9.00		\$7,073.48
02/06	Visa Debit Card Point of Sale Purchase SQ *THE ST. JAMES Mineola, NY, US	\$56.93		\$7,016.55
02/06	ATM Withdrawal TD BANK 281 WEST 230TH NEW YORK, NY, US	\$1,003.50		\$6,013.05
02/07	Electronic Deposit EDUCATIONAL NETW PAYROLL ~ Tran: ACHDD		\$3,163.94	\$9,176.99
02/07	Electronic Withdrawal PAYPAL INST XFER 250206	\$25.00		\$9,151.99
02/10	Electronic Withdrawal VERIZON WIRELESS PAYMENTS 250207~ Tran: ACHDW	\$172.07		\$8,979.92
02/10	Electronic Withdrawal PAYPAL INST XFER 250209	\$25.00		\$8,954.92



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**Schwab Bank Investor Checking™** (continued)

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**Activity** (continued)

Date Posted	Description	Debits	Credits	Balance
02/12	ATM Withdrawal PAI ISO 12 E 42ND NEW YORK, NY, US	\$133.00		\$8,821.92
02/15	Visa Debit Card Point of Sale Purchase 30MPC CLUB PASS 30MPC.COM, CA, US	\$50.00		\$8,771.92
02/17	Visa Debit Card Point of Sale Purchase RIVERDALE LAUNDRY BRONX, NY, US	\$36.00		\$8,735.92
02/18	Electronic Withdrawal PAYPAL INST XFER 250214	\$6.52		\$8,729.40
02/18	Electronic Withdrawal PAYPAL INST XFER 250214	\$7.99		\$8,721.41
02/18	Electronic Withdrawal PAYPAL INST XFER 250216	\$10.85		\$8,710.56
02/18	Electronic Withdrawal PAYPAL INST XFER 250216	\$19.54		\$8,691.02
02/18	Electronic Withdrawal PLANET FITNESS 2 ICLUB FEES 7189339300	\$24.05		\$8,666.97
02/18	Electronic Withdrawal PAYPAL INST XFER 250215	\$25.99		\$8,640.98
02/18	Visa Debit Card Point of Sale Purchase HOUSE OF QUE 201-4024881, NJ, US	\$53.19		\$8,587.79
02/19	Electronic Withdrawal PAYPAL INST XFER 250218	\$2.16		\$8,585.63
02/19	Visa Debit Card Point of Sale Purchase TST*TIN MARIN Bronx, NY, US	\$74.14		\$8,511.49



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**Schwab Bank Investor Checking™** (continued)

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**Activity** (continued)

Date Posted	Description	Debits	Credits	Balance
02/20	Electronic Withdrawal PAYPAL INST XFER 250219	\$42.36		\$8,469.13
02/21	Electronic Deposit EDUCATIONAL NETW PAYROLL ~ Tran: ACHDD		\$2,749.08	\$11,218.21
02/21	Electronic Withdrawal PAYPAL INST XFER 250220	\$9.99		\$11,208.22
02/21	Electronic Withdrawal PAYPAL INST XFER 250220	\$82.99		\$11,125.23
02/21	Visa Debit Card Point of Sale Purchase Hammer and Nails Darien, CT, US	\$102.10		\$11,023.13
02/23	Visa Debit Card Point of Sale Purchase CREDIT SAINT 877-6372673, NJ, US	\$79.99		\$10,943.14
02/23	Visa Debit Card Point of Sale Purchase Equinox 105 New York, NY, US	\$310.37		\$10,632.77
02/24	Electronic Withdrawal PAYPAL INST XFER 250221~ Tran: ACHDW	\$15.00		\$10,617.77
02/24	Electronic Withdrawal PAYPAL INST XFER 250222	\$25.00		\$10,592.77
02/24	Electronic Withdrawal PAYPAL INST XFER 250221	\$27.15		\$10,565.62
02/24	Electronic Withdrawal CHASE CREDIT CRD AUTOPAY 250223	\$49.85		\$10,515.77
02/24	Electronic Withdrawal WETRANSFER B.V. IAT PAYPAL USDUSD	\$25.00		\$10,490.77



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Schwab Bank Investor Checking™ (continued)

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Activity (continued)

Date Posted	Description	Debits	Credits	Balance
02/25	Electronic Withdrawal PAYPAL INST XFER 250224	\$2.70		\$10,488.07
02/26	Funds Transfer to Brokerage -9946	\$2,500.00		\$7,988.07
02/28	Visa Debit Card Point of Sale Purchase CIRCLEBOOM.COM CIRCLEBOOM.CO, NJ, US	\$19.99		\$7,968.08
02/28	ATM Fee Rebate		\$6.50	\$7,974.58
02/28	Interest Paid		\$0.34	\$7,974.92
02/28	Ending Balance			\$7,974.92

Interest Earned

Interest Earned	02/01/2025 to 02/28/2025	28 day(s)	Annual Percentage Yield Earned	0.05%
Average Daily Balance		\$8,901.20	Interest Earned this Period	\$0.34
Interest Rate as of	02/28/2025	0.05%	Interest Paid Year to Date	\$0.52

IMPORTANT DEPOSIT ACCOUNT INFORMATION

**Electronic Transfers:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out whether or not the deposit has been made.

**In Case of Errors or Questions About Your Electronic Fund Transfers:** Telephone us or write us at the phone number or the address shown on the first page of this statement 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. 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).



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**Schwab Bank Investor Checking™** *(continued)*

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**IMPORTANT DEPOSIT ACCOUNT INFORMATION** *(continued)*

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2. Describe the error or transfer you are unsure about. Explain as clearly as you can why you believe there 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 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.

If you are a debtor in bankruptcy or you discharged your personal liability for your loan in bankruptcy, we are providing this statement to you for informational and compliance purposes only and this statement is not an attempt to collect a debt against you. If you have filed a Chapter 13 bankruptcy and your bankruptcy plan requires you to send your regular monthly loan payments to the Trustee, you should pay the Trustee instead of us and contact your attorney or Trustee if you have questions. If you want to stop receiving or having access to your statements, write to us.



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