



SHEINDLE BLUMA PALEY

Account Number  
**440053019640**

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

## **Customer Service Information**

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 982605  
El Paso, TX 79998-2605

## **Schwab Bank News**

**Submit your travel plans and confirm or update your contact information online.**

If you are traveling for the holidays, make sure to confirm or update your contact information and submit a travel notice online. To get started:

- To review and update your contact information, log into schwab.com and click on "Profile"
- For travel plans, log in to your Investor Checking account and click on "Debit Card Travel Notice" under Bank Services, then the "Add Travel Notice" link under Debit Cards. (0519-9TS6)

**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 24/7.  
(0425-C3P9)

28/11-CB34A124-009720-SML-80129277000 667261 \*  
SHEINDLE BLUMA PALEY  
2312 ZIRKELL LN APT 201  
HIGHLANDS RANCH CO 80129-2770



SHEINDLE BLUMA PALEY

Account Number  
440053019640Statement Period  
November 1-28, 2025**Schwab Bank Investor Checking™****Account Number: 440053019640**

| Summary                      | Amount        |
|------------------------------|---------------|
| Beginning Balance            | \$22.58       |
| Deposits and Credits         | 23.48         |
| Interest Paid                | 0.00          |
| Withdrawals and Other Debits | (40.83)       |
| Other Fees                   | 0.00          |
| <b>Ending Balance</b>        | <b>\$5.23</b> |

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

| Date Posted | Description   | Debits  | Credits | Balance |
|-------------|---|---------|---------|---------|
| 11/01       | Beginning Balance   |         |         | \$22.58 |
| 11/03       | P2P Zelle Credit<br>ZELLE FROM VELIKOR MANAGEMENT LLC                                 |         | \$23.48 | \$46.06 |
| 11/05       | Visa Debit Card Point of Sale Purchase<br>ROSES BAR CAFE JERUSALEM, IL                | \$16.70 |         | \$29.36 |
| 11/06       | Visa Debit Card Point of Sale Purchase<br>ROSES BAR CAFE JERUSALEM, IL                | \$16.63 |         | \$12.73 |
| 11/13       | Visa Debit Card Point of Sale Purchase<br>USPS CHANGE OF ADDRESS 800-238-3150, TN, US | \$1.25  |         | \$11.48 |

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

**Account Number: 440053019640**

**Activity (continued)**

| Date  | Posted | Description   | Debits | Credits | Balance       |
|-------|--------|---|--------|---------|---------------|
| 11/16 |        | P2P Zelle Debit<br>ZELLE TO TALIA USLANDER  | \$5.00 |         | \$6.48        |
| 11/23 |        | Visa Debit Card Point of Sale Purchase<br>USPS CHANGE OF ADDRESS 800-238-3150, TN, US | \$1.25 |         | \$5.23        |
| 11/28 |        | <b>Ending Balance</b>   |        |         | <b>\$5.23</b> |

**Interest Earned**

|                       |                             |           |                                |        |
|-----------------------|-----------------------------|-----------|--------------------------------|--------|
| Interest Earned       | 11/01/2025 to<br>11/28/2025 | 28 day(s) | Annual Percentage Yield Earned | 0.00%  |
| Average Daily Balance |                             | \$13.10   | Interest Earned this Period    | \$0.00 |
| Interest Rate as of   | 11/28/2025                  | 0.05%     | Interest Paid Year to Date     | \$0.01 |

**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).
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.



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

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**IMPORTANT DEPOSIT ACCOUNT INFORMATION (continued)**

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.