



**Statement Period 12/05/21 TO 01/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**3 HEDGEROW LN**  
**WAYNE PA 19087**

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**We updated our overdraft policy and reduced and eliminated some of our fees effective November 8, 2021:**

- If a transaction causes your account's balance to be overdrawn by one hundred dollars (\$100.00) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid fee(s) for that item.
- We have reduced from a maximum of six (6) to three (3) the number of Item Paid fees that may be charged per Business Day and similarly we have reduced from a maximum of six (6) to three (3) the number of Item Returned fees that may be charged per Business Day.
- We have eliminated the Overdraft Protection Transfer Fee.
- We have eliminated the ATM Balance Inquiry Fee.

Please visit [santanderbank.com](http://santanderbank.com) for current versions of Deposit Agreements and Fee Schedules for additional details.

21110DPL 605801 11/2021

**Financial Summary**

**Statement Period 12/05/21 - 01/04/22**

**MELISSA A BEMER**

<b>Deposit Accounts</b>	<b>Account Number</b>	<b>Average Daily Balance</b>	<b>Current Balance</b>
SANTANDER CLASSIC CHECKING	5331077447	\$2,834.78	\$4,054.82
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$4,073.11</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 12/05/21 - 01/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$2,725.44	Current Balance	\$4,054.82
Deposits/Credits	+\$3,765.43	Average Daily Balance	\$2,834.78
Withdrawals/Debits	-\$2,436.05		

**Account Activity**

<b>Date</b>	<b>Description</b>	<b>Additions</b>	<b>Subtractions</b>	<b>Balance</b>
12-05	<b>Beginning Balance</b>			\$2,725.44
12-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$47.84	\$2,677.60
12-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.00	\$2,667.60
12-06	MOBILE - DECKERS*HOKA ON 866-491-3125 /CA US CARD PURCHASE		\$160.00	\$2,507.60
12-06	OLD NAVY US 100 WAYNE /PA US CARD PURCHASE		\$22.98	\$2,484.62
12-07	MOBILE - Etsy.com - Rela Brooklyn /NY US CARD PURCHASE		\$136.74	\$2,347.88



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
12-08	ANNTAYLOR.COM # 8003425266 /CT US CARD PURCHASE REFUND	\$85.80		\$2,433.68
12-08	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.13	\$2,428.55
12-08	PAYPAL INST XFER 211207		\$44.94	\$2,383.61
12-09	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$5.04	\$2,378.57
12-09	SP * NIMALIST S CHICAGO /IL US CARD PURCHASE		\$52.95	\$2,325.62
12-10	MOBILE - Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$96.93	\$2,228.69
12-13	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.89	\$2,222.80
12-13	THE COTTAGE AT WAYNE /PA US CARD PURCHASE		\$12.72	\$2,210.08
12-15	AE OUTF ONLINEO OTTAWA /KS US CARD PURCHASE		\$36.97	\$2,173.11
12-15	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$8.91	\$2,164.20
12-15	CLOTHES QUARTER FOLSOM /PA US CARD PURCHASE		\$127.96	\$2,036.24
12-15	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$14.83	\$2,021.41
12-16	TJMAXX #0779 ST. DAVIDS /PA US CARD PURCHASE		\$11.64	\$2,009.77
12-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$2,006.78
12-17	UPHS PR PAYMENT *****82	\$1,521.75		\$3,528.53
12-17	ANTHROPOLOGIE.C 800-309-2500 /PA US CARD PURCHASE		\$28.19	\$3,500.34
12-17	AMAZON.COM*D41N SEATTLE /WA US CARD PURCHASE		\$15.89	\$3,484.45
12-20	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$11.56	\$3,472.89
12-20	TARGET ST Wayne /PA US CARD PURCHASE		\$17.54	\$3,455.35
12-20	ANTHROPOLOGIE.C 800-309-2500 /PA US CARD PURCHASE		\$35.62	\$3,419.73
12-20	HOMEGOODS #447 SAINT DAVIDS/PA US CARD PURCHASE		\$23.25	\$3,396.48
12-20	TJMAXX #0189 DEVON /PA US CARD PURCHASE		\$37.07	\$3,359.41
12-20	TARGET T- 160 W King of Prus/PA US CARD PURCHASE		\$67.31	\$3,292.10
12-20	HOMEGOODS #447 SAINT DAVIDS/PA US CARD PURCHASE		\$21.19	\$3,270.91
12-20	REI #162 KINGOF KINGOFPRUSS/PA US CARD PURCHASE		\$443.95	\$2,826.96
12-20	ANTHROPOL 138 L DEVON /PA US CARD PURCHASE		\$14.10	\$2,812.86
12-20	AMAZON.COM*UX4G SEATTLE /WA US CARD PURCHASE		\$52.95	\$2,759.91
12-21	VENMO CASHOUT 211220 *****27	\$212.00		\$2,971.91
12-21	AMAZON.COM*890E SEATTLE /WA US CARD PURCHASE		\$8.58	\$2,963.33
12-21	AMAZON.COM*S426 SEATTLE /WA US CARD PURCHASE		\$42.50	\$2,920.83
12-22	TARGET.COM * 800-591-3869 /MN US CARD PURCHASE		\$40.00	\$2,880.83
12-23	ANTHROPOLOGIE.C 800-309-2500 /PA US CARD PURCHASE		\$30.00	\$2,850.83
12-23	AE OUTF ONLINEO OTTAWA /KS US CARD PURCHASE		\$79.88	\$2,770.95
12-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$2,766.74
12-24	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$5.99	\$2,760.75
12-24	VENMO PAYMENT 211223		\$15.00	\$2,745.75
12-27	ANTHROPOLOGIE.C 800-309-2500 /PA US CARD PURCHASE		\$43.04	\$2,702.71
12-27	LA DELICATESSE WAYNE /PA US CARD PURCHASE		\$38.00	\$2,664.71
12-27	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$5.78	\$2,658.93
12-27	VENMO PAYMENT 211224		\$37.90	\$2,621.03
12-28	SEPTA WEB-CARD 2155618231 /PA US CARD PURCHASE		\$100.00	\$2,521.03
12-28	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$2,496.03
12-28	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$2,491.82
12-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.97	\$2,484.85
12-30	MOBILE - LGC*UBER GIFTCA NEW YORK /NY US CARD PURCHASE		\$250.00	\$2,234.85
12-31	UPHS PR PAYMENT *****82	\$1,850.88		\$4,085.73
12-31	VENMO CASHOUT 211230 *****71	\$95.00		\$4,180.73
12-31	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$10.29	\$4,170.44
01-03	TARGET ST 704 W Wayne /PA PURCHASE W/ CASHBACK		\$43.76	\$4,126.68
01-03	ACME 3753 WAYNE /PA US CARD PURCHASE		\$30.53	\$4,096.15
01-03	TJMAXX #0189 DEVON /PA US CARD PURCHASE		\$41.33	\$4,054.82
01-04	<b>Ending Balance</b>			\$4,054.82

**STATEMENT SAVINGS**
**Statement Period 12/05/21 - 01/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
12-05	<b>Beginning Balance</b>			\$18.29
01-04	<b>Ending Balance</b>			\$18.29

**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 deposit accounts, such as a savings account, 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?**

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

**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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

**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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 01/05/22 TO 02/04/22**  
**SANTANDER CLASSIC CHECKING**

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available from 6 am - 10 pm EST, 7 days a week.  
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**MELISSA A BEMER**  
**3 HEDGEROW LN**  
**WAYNE PA 19087**

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**Financial Summary**

**Statement Period 01/05/22 - 02/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$5,049.51	\$6,112.15
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$6,130.44</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 01/05/22 - 02/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$4,054.82	Current Balance	\$6,112.15
Deposits/Credits	+\$3,676.36	Average Daily Balance	\$5,049.51
Withdrawals/Debits	-\$1,619.03		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
01-05	<b>Beginning Balance</b>			\$4,054.82
01-05	VENMO PAYMENT 220104		\$50.00	\$4,004.82
01-06	ANTHROPOLOGIE.C 800-309-2500 /PA US CARD PURCHASE REFUND	\$35.62		\$4,040.44
01-06	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$40.18	\$4,000.26
01-07	VENMO PAYMENT 220106		\$60.00	\$3,940.26
01-10	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$3,915.26
01-10	WAWA 257 WAYNE /PA US CARD PURCHASE		\$100.00	\$3,815.26
01-10	AMAZON.COM*BW0G SEATTLE /WA US CARD PURCHASE		\$33.90	\$3,781.36
01-10	AMAZON.COM*ZI01 SEATTLE /WA US CARD PURCHASE		\$42.08	\$3,739.28
01-10	VENMO PAYMENT 220109		\$27.00	\$3,712.28
01-10	VENMO PAYMENT 220107		\$33.00	\$3,679.28
01-11	SQ *BFPS PC Bryn Mawr /PA US CARD PURCHASE		\$150.00	\$3,529.28
01-12	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.35	\$3,523.93
01-13	PPA ON STREET K PHILADELPHIA /PA US CARD PURCHASE		\$1.25	\$3,522.68
01-14	UPHS PR PAYMENT *****82	\$1,790.37		\$5,313.05
01-14	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.92	\$5,310.13
01-14	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$5,290.13
01-18	JURASSIC QUEST 9363200030 /TX US CARD PURCHASE		\$67.41	\$5,222.72
01-18	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$5,219.73
01-18	Etsy.com - Arta Brooklyn /NY US CARD PURCHASE		\$35.62	\$5,184.11
01-18	ARAMARK PA CONV PHILADELPHIA /PA US CARD PURCHASE		\$22.00	\$5,162.11
01-18	PARKING 05111-1 215-569-8400 /PA US CARD PURCHASE		\$14.00	\$5,148.11
01-18	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$14.83	\$5,133.28
01-21	LLBEAN-DIRECT 800-341-4341 /ME US CARD PURCHASE		\$61.90	\$5,071.38
01-24	VENMO PAYMENT 220121		\$15.00	\$5,056.38
01-24	VENMO PAYMENT 220122		\$20.00	\$5,036.38





# Account Activity (Cont. for Acct# 5331077447)

Date	Description	Additions	Subtractions	Balance
01-24	VENMO PAYMENT 220123		\$25.00	\$5,011.38
01-25	100 SENSES BEVERLY HILLS /CA US CARD PURCHASE		\$95.59	\$4,915.79
01-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$47.05	\$4,868.74
01-26	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.89	\$4,862.85
01-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.36	\$4,853.49
01-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.34	\$4,844.15
01-27	SQ *GOOD KARMA Philadelphia /PA US CARD PURCHASE		\$6.67	\$4,837.48
01-28	UPHS PR PAYMENT *****82	\$1,790.37		\$6,627.85
01-28	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$7.52	\$6,620.33
01-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$46.18	\$6,574.15
01-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,571.15
01-31	MOBILE - FIGS, INC. LOS ANGELES /CA US CARD PURCHASE		\$17.20	\$6,553.95
01-31	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.89	\$6,548.06
01-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.00	\$6,538.06
01-31	AMAZON.COM*2T3V SEATTLE /WA US CARD PURCHASE		\$15.89	\$6,522.17
01-31	AMAZON.COM*3B5M SEATTLE /WA US CARD PURCHASE		\$24.33	\$6,497.84
01-31	AMAZON.COM*M37G SEATTLE /WA US CARD PURCHASE		\$23.11	\$6,474.73
01-31	VENMO PAYMENT 220130		\$50.00	\$6,424.73
02-01	GRAVITY DEFYER 8004290039 /CA US CARD PURCHASE		\$150.00	\$6,274.73
02-01	VENMO PAYMENT 220131		\$17.00	\$6,257.73
02-02	SEPTA WEB-CARD 2155618231 /PA US CARD PURCHASE		\$55.00	\$6,202.73
02-04	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$60.00		\$6,262.73
02-04	AMAZON.COM*PF7N SEATTLE /WA US CARD PURCHASE		\$30.58	\$6,232.15
02-04	AMAZON.COM*YB2X SEATTLE /WA US CARD PURCHASE		\$60.00	\$6,172.15
02-04	AMAZON.COM*9W8M SEATTLE /WA US CARD PURCHASE		\$60.00	\$6,112.15
02-04	<b>Ending Balance</b>			\$6,112.15

## STATEMENT SAVINGS

Statement Period 01/05/22 - 02/04/22

MELISSA A BEMER

Account # 5334036182

### Balances

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

### Account Activity

Date	Description	Additions	Subtractions	Balance
01-05	<b>Beginning Balance</b>			\$18.29
02-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

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**You can visit any Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 02/05/22 TO 03/04/22**  
**SANTANDER CLASSIC CHECKING**

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available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
www.santanderbank.com

**MELISSA A BEMER**  
**3 HEDGEROW LN**  
**WAYNE PA 19087**

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**Financial Summary**

**Statement Period 02/05/22 - 03/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$6,723.77	\$6,915.55
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$6,933.84</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 02/05/22 - 03/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$6,112.15	Current Balance	\$6,915.55
Deposits/Credits	+\$3,360.86	Average Daily Balance	\$6,723.77
Withdrawals/Debits	-\$2,557.46		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
02-05	<b>Beginning Balance</b>			\$6,112.15
02-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$47.56	\$6,064.59
02-07	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.89	\$6,058.70
02-07	WINE AND SPIRIT WAYNE /PA US CARD PURCHASE		\$36.86	\$6,021.84
02-07	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.00	\$6,015.84
02-07	AMAZON.COM*NJ3H SEATTLE /WA US CARD PURCHASE		\$11.65	\$6,004.19
02-07	VENMO PAYMENT 220206		\$19.00	\$5,985.19
02-08	PHILA MC TRAFFI 215-6861733 /PA US CARD PURCHASE		\$164.50	\$5,820.69
02-09	VENMO PAYMENT 220208		\$250.00	\$5,570.69
02-10	CASH WITHDRAWAL SANTANDER D868 Wayne /PA US		\$60.00	\$5,510.69
02-11	UPHS PR PAYMENT *****82	\$1,820.52		\$7,331.21
02-11	GLOSS* SALON RU LANSDOWNE /PA US CARD PURCHASE		\$106.25	\$7,224.96
02-14	SARAH SCIARRA 8339535902 /PA US CARD PURCHASE		\$130.00	\$7,094.96
02-14	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$20.00	\$7,074.96
02-14	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$9.86	\$7,065.10
02-14	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$38.72	\$7,026.38
02-14	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.24	\$7,021.14
02-14	FIVE BELO GATEW WAYNE /PA US CARD PURCHASE		\$31.20	\$6,989.94
02-14	VENMO PAYMENT 220211		\$25.00	\$6,964.94
02-15	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$14.83	\$6,950.11
02-16	BAR SERA CONSHOHOCKEN /PA US CARD PURCHASE		\$29.73	\$6,920.38
02-17	SQ *SUNNY HILL gosq.com /PA US CARD PURCHASE		\$78.00	\$6,842.38
02-18	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$6,838.17
02-18	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$58.52	\$6,779.65
02-18	BP#9821075DEVON DEVON /PA US CARD PURCHASE		\$39.00	\$6,740.65
02-22	AME SALON & SPA WAYNE /PA US CARD PURCHASE		\$25.00	\$6,715.65
02-22	AME SALON & SPA WAYNE /PA US CARD PURCHASE		\$150.00	\$6,565.65



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
02-22	ADVENTURE AQUAR 8563653300 /NJ US CARD PURCHASE		\$91.42	\$6,474.23
02-22	STARBUCKS STORE VILLANOVA /PA US CARD PURCHASE		\$12.46	\$6,461.77
02-22	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$6,458.78
02-22	VENMO PAYMENT 220218		\$33.00	\$6,425.78
02-23	CAMELBACK ATTRA TANNERSVILLE /PA US CARD PURCHASE		\$123.90	\$6,301.88
02-23	CAMELBACK FOOD TANNERSVILLE /PA US CARD PURCHASE		\$6.36	\$6,295.52
02-23	THE CROSS 1000 TANNERSVILLE/PA US CARD PURCHASE		\$90.94	\$6,204.58
02-24	SARAH SCIARRA 8339535902 /PA US CARD PURCHASE		\$130.00	\$6,074.58
02-24	MY PENN MEDICIN 8004061177 /PA US CARD PURCHASE		\$20.00	\$6,054.58
02-25	UPHS PR PAYMENT *****82	\$1,540.34		\$7,594.92
02-25	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$7,569.92
02-25	SCHOOL PROC RFE 8005287789 /TN US CARD PURCHASE		\$54.95	\$7,514.97
02-28	SUNNYSIDE PASTR EAST EARL /PA US CARD PURCHASE		\$33.00	\$7,481.97
02-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$5.00	\$7,476.97
02-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$47.49	\$7,429.48
02-28	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.13	\$7,424.35
02-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.49	\$7,414.86
02-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$41.81	\$7,373.05
02-28	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.54	\$7,368.51
03-01	PENN MUSEUM PHILADELPHIA /PA US CARD PURCHASE		\$50.00	\$7,318.51
03-01	MOBILE - Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$88.76	\$7,229.75
03-02	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$7,225.54
03-02	SEPTA WEB-CARD 2155618231 /PA US CARD PURCHASE		\$50.00	\$7,175.54
03-02	VENMO PAYMENT 220301		\$128.00	\$7,047.54
03-04	MOBILE - LULUS.COM CHICO /CA US CARD PURCHASE		\$79.00	\$6,968.54
03-04	Klarna Columbus /OH US CARD PURCHASE		\$52.99	\$6,915.55
03-04	<b>Ending Balance</b>			\$6,915.55

**STATEMENT SAVINGS**
**Statement Period 02/05/22 - 03/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
02-05	<b>Beginning Balance</b>			\$18.29
03-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 03/05/22 TO 04/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**3 HEDGEROW LN**  
**WAYNE PA 19087**

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**Financial Summary**

**Statement Period 03/05/22 - 04/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$4,231.71	\$3,565.10
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$3,583.39</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 03/05/22 - 04/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$6,915.55	Current Balance	\$3,565.10
Deposits/Credits	+\$3,322.65	Average Daily Balance	\$4,231.71
Withdrawals/Debits	-\$6,673.10		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
03-05	<b>Beginning Balance</b>			\$6,915.55
03-07	THE IV GUY NEW YORK /NY US CARD PURCHASE		\$145.22	\$6,770.33
03-07	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$16.58	\$6,753.75
03-07	CASH WITHDRAWAL PNC BANK PM4716 PHILADELPHIA/PA US		\$300.00	\$6,453.75
03-07	CASH WITHDRAWAL FEE PNC BANK PM4716 PHILADELPHIA/PA US		\$3.00	\$6,450.75
03-08	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$6,425.75
03-11	UPHS PR PAYMENT *****82	\$1,499.34		\$7,925.09
03-11	SARAH SCIARRA 8339535902 /PA US CARD PURCHASE		\$130.00	\$7,795.09
03-11	IRS USATAXPYMT031122		\$32.24	\$7,762.85
03-11	VENMO PAYMENT 220310		\$4,000.00	\$3,762.85
03-14	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$14.83		\$3,777.68
03-14	CASH WITHDRAWAL P238649 P238649 WAYNE /PA US		\$42.00	\$3,735.68
03-14	CASH WITHDRAWAL FEE P238649 P238649 WAYNE /PA US		\$3.00	\$3,732.68
03-14	LADONNA ENTERPR CHESTERBROOK /PA US CARD PURCHASE		\$30.74	\$3,701.94
03-14	BLISS NAIL III WAYNE /PA US CARD PURCHASE		\$26.00	\$3,675.94
03-14	TJMAXX #0779 ST. DAVIDS /PA US CARD PURCHASE		\$19.06	\$3,656.88
03-14	MOBILE - Etsy.com - Nata Brooklyn /NY US CARD PURCHASE		\$13.47	\$3,643.41
03-14	MICHAELS STORES KINGOFPRUSS/PA US CARD PURCHASE		\$57.17	\$3,586.24
03-14	SALADWORKS - GA WAYNE /PA US CARD PURCHASE		\$11.97	\$3,574.27
03-14	AMAZON.COM*1Z2K SEATTLE /WA US CARD PURCHASE		\$14.83	\$3,559.44
03-14	AMAZON.COM*1Z62 SEATTLE /WA US CARD PURCHASE		\$20.00	\$3,539.44
03-14	AMAZON.COM*1Z6Q SEATTLE /WA US CARD PURCHASE		\$67.67	\$3,471.77
03-14	AMAZON.COM*1Z4K SEATTLE /WA US CARD PURCHASE		\$150.44	\$3,321.33
03-14	LI GUANG MING IAT PAYPALUSDUSD MELISSA BEMER		\$20.10	\$3,301.23
03-15	LULUS.COM CHICO /CA US CARD PURCHASE REFUND	\$79.00		\$3,380.23
03-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$50.00	\$3,330.23
03-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.05	\$3,328.18



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
03-15	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$27.00	\$3,301.18
03-15	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$16.42	\$3,284.76
03-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$3,281.77
03-16	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$16.00	\$3,265.77
03-17	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$3,240.77
03-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.08	\$3,235.69
03-17	KLARNA INC COLUMBUS /OH US CARD PURCHASE		\$53.00	\$3,182.69
03-18	GRAVITY DEFYER 8004290039 /CA US CARD PURCHASE REFUND	\$150.00		\$3,332.69
03-18	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$27.00	\$3,305.69
03-21	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$49.71	\$3,255.98
03-21	GUANG ZHOU HONG SE S IAT PAYPALUSDUSD MELISSA BEMER		\$47.98	\$3,208.00
03-23	OPHT OPTICAL RA RADNOR /PA US CARD PURCHASE		\$99.00	\$3,109.00
03-23	MOBILE - Etsy.com - Lace Brooklyn /NY US CARD PURCHASE		\$3.00	\$3,106.00
03-23	HOME GOODS #447 SAINT DAVIDS/PA US CARD PURCHASE		\$65.67	\$3,040.33
03-24	TARGET ST 704 W Wayne /PA PURCHASE W/ CASHBACK		\$39.71	\$3,000.62
03-24	AMAZON.COM*1N4M SEATTLE /WA US CARD PURCHASE		\$38.44	\$2,962.18
03-24	AMAZON.COM*1N2G SEATTLE /WA US CARD PURCHASE		\$41.40	\$2,920.78
03-25	UPHS PR PAYMENT *****82	\$1,541.49		\$4,462.27
03-25	SARAH SCIARRA 8339535902 /PA US CARD PURCHASE		\$130.00	\$4,332.27
03-28	TST* CONDESA 917-515-5153 /PA US CARD PURCHASE		\$116.04	\$4,216.23
03-28	TJMAXX #0189 DEVON /PA US CARD PURCHASE		\$29.98	\$4,186.25
03-29	AMAZON.COM*1639 SEATTLE /WA US CARD PURCHASE		\$41.14	\$4,145.11
03-30	SEPTA WEB-CARD 2155618231 /PA US CARD PURCHASE		\$50.00	\$4,095.11
03-31	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$20.00		\$4,115.11
03-31	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$17.99		\$4,133.10
03-31	BLISS NAIL III WAYNE /PA US CARD PURCHASE		\$10.00	\$4,123.10
04-01	KLARNA INC COLUMBUS /OH US CARD PURCHASE		\$53.00	\$4,070.10
04-01	VENMO PAYMENT 220331		\$105.00	\$3,965.10
04-04	VENMO PAYMENT 220403		\$400.00	\$3,565.10
04-04	<b>Ending Balance</b>			\$3,565.10

**STATEMENT SAVINGS**
**Statement Period 03/05/22 - 04/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
03-05	<b>Beginning Balance</b>			\$18.29
04-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 04/05/22 TO 05/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
www.santanderbank.com

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 04/05/22 - 05/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$4,014.72	\$3,066.14
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$3,084.43</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 04/05/22 - 05/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$3,565.10	Current Balance	\$3,066.14
Deposits/Credits	+\$3,270.66	Average Daily Balance	\$4,014.72
Withdrawals/Debits	-\$3,769.62		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
04-05	<b>Beginning Balance</b>			\$3,565.10
04-06	SALADWORKS - GA WAYNE /PA US CARD PURCHASE		\$11.97	\$3,553.13
04-06	WAWA 257 WAYNE /PA US CARD PURCHASE		\$2.43	\$3,550.70
04-07	HOMEGOODS #447 SAINT DAVIDS/PA US CARD PURCHASE		\$72.04	\$3,478.66
04-08	UPHS PR PAYMENT *****82	\$1,634.09		\$5,112.75
04-08	FIRST WATCH - 1 VILLANOVA /PA US CARD PURCHASE		\$36.24	\$5,076.51
04-11	SARAH SCIARRA 8339535902 /PA US CARD PURCHASE		\$130.00	\$4,946.51
04-11	SALADWORKS - GA WAYNE /PA US CARD PURCHASE		\$11.97	\$4,934.54
04-11	SANKS MECHANICA PHILADELPHIA /PA US CARD PURCHASE		\$195.00	\$4,739.54
04-11	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$52.99	\$4,686.55
04-12	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$5.00	\$4,681.55
04-12	BP#9821075DEVON DEVON /PA US CARD PURCHASE		\$45.02	\$4,636.53
04-14	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$5.00	\$4,631.53
04-15	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$5.00	\$4,626.53
04-15	WAWA 257 WAYNE /PA US CARD PURCHASE		\$6.32	\$4,620.21
04-15	Netflix.com LOS GATOS /CA US CARD PURCHASE		\$16.42	\$4,603.79
04-15	Klarna Columbus /OH US CARD PURCHASE		\$53.00	\$4,550.79
04-18	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$12.35	\$4,538.44
04-18	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$5.29	\$4,533.15
04-18	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$4,530.16
04-18	BP#9821075DEVON DEVON /PA US CARD PURCHASE		\$45.00	\$4,485.16
04-18	WM SUPERCENTER KING OF PRUS/PA US CARD PURCHASE		\$203.20	\$4,281.96
04-18	ACME 3753 WAYNE /PA US CARD PURCHASE		\$50.86	\$4,231.10
04-18	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$8.48	\$4,222.62
04-18	AMAZON.COM*1A2K SEATTLE /WA US CARD PURCHASE		\$233.40	\$3,989.22
04-18	AMAZON.COM*1O3H SEATTLE /WA US CARD PURCHASE		\$399.62	\$3,589.60
04-19	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.80		\$3,590.40



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
04-19	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.79		\$3,591.19
04-20	BOMBAS LLC 8003140980 /NY US CARD PURCHASE		\$63.60	\$3,527.59
04-21	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.50	\$3,521.09
04-22	UPHS PR PAYMENT *****82	\$1,608.40		\$5,129.49
04-22	MOBILE - GRUBHUBTHEPERFE 8775851085 /NY US CARD PURCHASE		\$30.70	\$5,098.79
04-22	USPS CHANGE OF 800-238-3150 /TN US CARD PURCHASE		\$1.10	\$5,097.69
04-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.45	\$5,093.24
04-22	AMAZON.COM*1O6N SEATTLE /WA US CARD PURCHASE		\$23.99	\$5,069.25
04-25	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$23.99		\$5,093.24
04-25	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$2.04		\$5,095.28
04-25	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$8.86	\$5,086.42
04-25	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.50	\$5,079.92
04-25	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$5,059.92
04-25	AMAZON.COM*1Q80 SEATTLE /WA US CARD PURCHASE		\$152.62	\$4,907.30
04-25	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$13.34	\$4,893.96
04-25	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$136.04	\$4,757.92
04-25	AMAZON.COM*1O4U SEATTLE /WA US CARD PURCHASE		\$8.47	\$4,749.45
04-25	AMAZON.COM*1O82 SEATTLE /WA US CARD PURCHASE		\$11.90	\$4,737.55
04-25	AMAZON.COM*1O74 SEATTLE /WA US CARD PURCHASE		\$19.07	\$4,718.48
04-25	AMAZON.COM*1Q4L SEATTLE /WA US CARD PURCHASE		\$23.99	\$4,694.49
04-25	AMAZON.COM*1O5Z SEATTLE /WA US CARD PURCHASE		\$63.58	\$4,630.91
04-25	AMAZON.COM*1O1E SEATTLE /WA US CARD PURCHASE		\$156.99	\$4,473.92
04-25	VENMO PAYMENT 220423		\$1,000.00	\$3,473.92
04-26	FRANKLIN FOUNTA PHILADELPHIA /PA US CARD PURCHASE		\$34.56	\$3,439.36
04-27	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$47.86	\$3,391.50
04-27	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$3,366.50
04-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.45	\$3,359.05
04-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.07	\$3,351.98
04-27	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$10.95	\$3,341.03
04-28	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.46	\$3,337.57
05-02	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.55		\$3,338.12
05-02	DOLLARTREE DEPTFORD /NJ US CARD PURCHASE		\$9.00	\$3,329.12
05-02	FRANKLIN FOUNTA PHILADELPHIA /PA US CARD PURCHASE		\$19.98	\$3,309.14
05-02	AMAZON.COM*1Q2K SEATTLE /WA US CARD PURCHASE		\$10.05	\$3,299.09
05-02	AMAZON.COM*1Q8P SEATTLE /WA US CARD PURCHASE		\$32.00	\$3,267.09
05-02	AMAZON.COM*1Q09 SEATTLE /WA US CARD PURCHASE		\$121.27	\$3,145.82
05-03	BIG ASS SLICES PHILADELPHIA /PA US CARD PURCHASE		\$25.47	\$3,120.35
05-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$3,116.14
05-04	VENMO PAYMENT 220503		\$50.00	\$3,066.14
05-04	<b>Ending Balance</b>			\$3,066.14

**STATEMENT SAVINGS**
**Statement Period 04/05/22 - 05/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
04-05	<b>Beginning Balance</b>			\$18.29
05-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 05/05/22 TO 06/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
 available from 6 am - 10 pm EST, 7 days a week.  
 Call us at 1-877-768-2265  
 Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 05/05/22 - 06/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$2,684.72	\$2,739.45
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$2,757.74</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 05/05/22 - 06/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$3,066.14	Current Balance	\$2,739.45
Deposits/Credits	+\$4,799.86	Average Daily Balance	\$2,684.72
Withdrawals/Debits	-\$5,126.55		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
05-05	<b>Beginning Balance</b>			\$3,066.14
05-05	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.50	\$3,059.64
05-06	UPHS PR PAYMENT *****82	\$1,559.60		\$4,619.24
05-06	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.50	\$4,612.74
05-06	FUNJET VACATION 8005583060 /WI US CARD PURCHASE		\$300.00	\$4,312.74
05-06	SARAH SCIARRA BERWYN /PA US CARD PURCHASE		\$130.00	\$4,182.74
05-09	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$10.64	\$4,172.10
05-09	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.03	\$4,171.07
05-09	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$4.93	\$4,166.14
05-10	PA DRIVER & VEH 7174125300 /PA US CARD PURCHASE		\$30.50	\$4,135.64
05-11	MOBILE - GRUBHUBLITTLEIT 8775851085 /NY US CARD PURCHASE		\$24.04	\$4,111.60
05-11	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.35	\$4,106.25
05-11	SARAH SCIARRA BERWYN /PA US CARD PURCHASE		\$130.00	\$3,976.25
05-11	OLD NAVY US 642 QUEENSTOWN /MD US CARD PURCHASE		\$23.29	\$3,952.96
05-11	CASH WITHDRAWAL 000000000104664 TX025078 GRASONVILLE /MD US		\$23.00	\$3,929.96
05-11	CASH WITHDRAWAL FEE 000000000104664 TX025078 GRASONVILLE /MD US		\$3.00	\$3,926.96
05-11	BAYSIDE MARKET ROCK HALL /MD PURCHASE W/ CASHBACK		\$57.90	\$3,869.06
05-11	VENMO PAYMENT 220510		\$1,600.00	\$2,269.06
05-12	MOBILE - SP AESTHETIC NU HOMESTEAD /FL US CARD PURCHASE		\$2.99	\$2,266.07
05-12	AMAZON.COM*133R SEATTLE /WA US CARD PURCHASE		\$29.24	\$2,236.83
05-12	AMAZON.COM*131I SEATTLE /WA US CARD PURCHASE		\$113.91	\$2,122.92
05-12	AMAZON.COM*1L4O SEATTLE /WA US CARD PURCHASE		\$138.77	\$1,984.15
05-16	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$43.99		\$2,028.14
05-16	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$39.99		\$2,068.13
05-16	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$12.97		\$2,081.10



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
05-16	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.40		\$2,081.50
05-16	MOBILE - OLD NAVY ON-LIN GROVEPORT /OH US CARD PURCHASE		\$50.74	\$2,030.76
05-16	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$13.14	\$2,017.62
05-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$2,014.63
05-16	MOBILE - OLD NAVY ON-LIN GROVEPORT /OH US CARD PURCHASE		\$16.19	\$1,998.44
05-16	Netflix.com LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,982.02
05-17	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$25.00	\$1,957.02
05-17	Wal-Mart Super PHILADELPHIA/PA PURCHASE W/ CASHBACK		\$108.10	\$1,848.92
05-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.81	\$1,844.11
05-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$10.64	\$1,833.47
05-20	UPHS PR PAYMENT *****82	\$1,554.41		\$3,387.88
05-20	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$3,383.67
05-20	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.83	\$3,376.84
05-23	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.50	\$3,370.34
05-23	MOBILE - GRUBHUBSCOOPDEV 8775851085 /NY US CARD PURCHASE		\$26.39	\$3,343.95
05-23	BONEJOUR PET SU PHILADELPHIA /PA US CARD PURCHASE		\$12.41	\$3,331.54
05-23	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$15.66	\$3,315.88
05-23	MOBILE - SP FIGS, INC. LOS ANGELES /CA US CARD PURCHASE		\$86.00	\$3,229.88
05-23	ZELLE Stephen Boern US CARD PURCHASE		\$5.00	\$3,224.88
05-23	WAWA 8324 SOMERS POINT/NJ US CARD PURCHASE		\$7.87	\$3,217.01
05-23	PECO ENERGY COMP BILLPAY 220520		\$20.17	\$3,196.84
05-23	PECO ENERGY COMP BILLPAY 220520		\$21.41	\$3,175.43
05-24	FRANKLIN FOUNTA PHILADELPHIA /PA US CARD PURCHASE		\$15.12	\$3,160.31
05-24	FRANKLIN FOUNTA PHILADELPHIA /PA US CARD PURCHASE		\$2.50	\$3,157.81
05-24	US GAS SOMERS POINT /NJ US CARD PURCHASE		\$30.00	\$3,127.81
05-24	CASH WITHDRAWAL SANTANDER D868 Wayne /PA US		\$60.00	\$3,067.81
05-24	WAWA 257 WAYNE /PA US CARD PURCHASE		\$6.56	\$3,061.25
05-24	AMAZON.COM*1R2A SEATTLE /WA US CARD PURCHASE		\$12.29	\$3,048.96
05-25	AMAZON.COM*1R7E SEATTLE /WA US CARD PURCHASE		\$42.39	\$3,006.57
05-25	SARAH SCIARRA BERWYN /PA US CARD PURCHASE		\$130.00	\$2,876.57
05-25	AMAZON.COM*1R9D SEATTLE /WA US CARD PURCHASE		\$82.61	\$2,793.96
05-26	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.59		\$2,794.55
05-26	BLISS NAIL III WAYNE /PA US CARD PURCHASE		\$88.00	\$2,706.55
05-26	ACME 2668 PHILADELPHIA/PA US CARD PURCHASE		\$5.00	\$2,701.55
05-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$14.42	\$2,687.13
05-31	MOBILE - SP SAMMY + NAT RYE /NY US CARD PURCHASE		\$100.95	\$2,586.18
05-31	ZELLE STEPHEN BOERN US CARD PURCHASE		\$1,200.00	\$1,386.18
05-31	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$177.23	\$1,208.95
05-31	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$5.15	\$1,203.80
05-31	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$30.54	\$1,173.26
06-03	UPHS PR PAYMENT *****82	\$1,587.91		\$2,761.17
06-03	WAWA 57 PAOLI /PA US CARD PURCHASE		\$21.72	\$2,739.45
06-04	<b>Ending Balance</b>			\$2,739.45

**STATEMENT SAVINGS**
**Statement Period 05/05/22 - 06/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
05-05	<b>Beginning Balance</b>			\$18.29
06-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 06/05/22 TO 07/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
www.santanderbank.com

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 06/05/22 - 07/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$2,581.74	\$3,599.94
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$3,618.23</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 06/05/22 - 07/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$2,739.45	Current Balance	\$3,599.94
Deposits/Credits	+\$4,078.33	Average Daily Balance	\$2,581.74
Withdrawals/Debits	-\$3,217.84		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
06-05	<b>Beginning Balance</b>			\$2,739.45
06-06	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$34.97		\$2,774.42
06-06	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$25.43		\$2,799.85
06-06	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$21.19		\$2,821.04
06-06	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$19.07		\$2,840.11
06-06	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$15.44		\$2,855.55
06-06	FUNJET VACATION 8005583060 /WI US CARD PURCHASE		\$200.00	\$2,655.55
06-06	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.35	\$2,650.20
06-06	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$8.42	\$2,641.78
06-06	SQ *OUI Philadelphia /PA US CARD PURCHASE		\$40.50	\$2,601.28
06-07	MOBILE - GRUBHUBSANTUCCI 8775851085 /NY US CARD PURCHASE		\$118.48	\$2,482.80
06-07	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.05	\$2,478.75
06-08	SARAH SCIARRA BERWYN /PA US CARD PURCHASE		\$130.00	\$2,348.75
06-08	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.40	\$2,343.35
06-09	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$24.37		\$2,367.72
06-09	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.40	\$2,362.32
06-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$26.55	\$2,335.77
06-10	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.59	\$2,331.18
06-13	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.42	\$2,317.76
06-13	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.90	\$2,300.86
06-13	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,299.86
06-13	NEW WAYNE PIZZA WAYNE /PA US CARD PURCHASE		\$20.01	\$2,279.85
06-13	WAYNE GAS AND W WAYNE /PA US CARD PURCHASE		\$30.01	\$2,249.84
06-13	CVS/PHARM 00370 WAYNE /PA US CARD PURCHASE		\$53.37	\$2,196.47
06-13	MOBILE - ADIDAS US ONLIN 800-9829337 /OR US CARD PURCHASE		\$65.00	\$2,131.47



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
06-13	MOIPHILLY.COM PHILADELPHIA /PA US CARD PURCHASE		\$55.00	\$2,076.47
06-13	VENMO PAYMENT 220611		\$250.00	\$1,826.47
06-14	MOBILE - ADIDAS US ONLIN 800-9829337 /OR US CARD PURCHASE		\$65.00	\$1,761.47
06-15	MOBILE - BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE		\$214.48	\$1,546.99
06-15	CASH WITHDRAWAL BX1993 BX1993 PHILADELPHIA/PA US		\$201.95	\$1,345.04
06-15	CASH WITHDRAWAL FEE BX1993 BX1993 PHILADELPHIA/PA US		\$3.00	\$1,342.04
06-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,325.62
06-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$1,322.63
06-17	UPHS PR PAYMENT *****82	\$1,662.26		\$2,984.89
06-17	UPHS PR PAYMENT *****82	\$761.78		\$3,746.67
06-17	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.32	\$3,742.35
06-17	WAWA 8324 SOMERS POINT/NJ US CARD PURCHASE		\$11.28	\$3,731.07
06-17	DOLLAR GENERAL SOMERS POINT/NJ PURCHASE W/ CASHBACK		\$35.02	\$3,696.05
06-21	IKEA PENNS LAND PHILADELPHIA /PA US CARD PURCHASE		\$71.51	\$3,624.54
06-21	IKEA PENNS LAND PHILADELPHIA /PA US CARD PURCHASE		\$1.62	\$3,622.92
06-21	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$354.76	\$3,268.16
06-21	BLINDS TO GO #2 KING OF PRUSS /PA US CARD PURCHASE		\$791.95	\$2,476.21
06-21	TARGET T- 160 W King of Prus/PA US CARD PURCHASE		\$3.75	\$2,472.46
06-22	CHICK-FIL-A #01 PHILADELPHIA /PA US CARD PURCHASE		\$30.00	\$2,442.46
06-23	L AND P ADJUSTA 336-3573641 /NC US CARD PURCHASE		\$125.88	\$2,316.58
06-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,315.58
06-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.97	\$2,298.61
06-24	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$42.39	\$2,256.22
06-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.48	\$2,251.74
06-27	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$6.50	\$2,245.24
06-27	PHILADELPHIA IN PHILADELPHIA /PA US CARD PURCHASE		\$28.00	\$2,217.24
06-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,216.24
06-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.14	\$2,207.10
06-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.83	\$2,192.27
06-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,191.27
06-27	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$2,181.27
06-27	CVS PHARM 10896 WAYNE /PA US CARD PURCHASE		\$23.79	\$2,157.48
06-28	SWEETGREEN WAYN WAYNE /PA US CARD PURCHASE		\$6.84	\$2,150.64
06-28	WAWA 8324 SOMERS POINT/NJ US CARD PURCHASE		\$14.90	\$2,135.74
06-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.75	\$2,128.99
06-30	MOBILE - Etsy.com - TheP Brooklyn /NY US CARD PURCHASE		\$30.21	\$2,098.78
07-01	UPHS PR PAYMENT *****82	\$1,513.82		\$3,612.60
07-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$3,611.60
07-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.45	\$3,604.15
07-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$3,599.94
07-04	<b>Ending Balance</b>			\$3,599.94

**STATEMENT SAVINGS**
**Statement Period 06/05/22 - 07/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
06-05	<b>Beginning Balance</b>			\$18.29
07-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 07/05/22 TO 08/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 07/05/22 - 08/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$2,347.43	\$1,414.65
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$1,432.94</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 07/05/22 - 08/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$3,599.94	Current Balance	\$1,414.65
Deposits/Credits	+\$3,779.20	Average Daily Balance	\$2,347.43
Withdrawals/Debits	-\$5,964.49		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
07-05	<b>Beginning Balance</b>			\$3,599.94
07-05	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.80	\$3,594.14
07-05	BOERNER,ST Scottsdale /AZ US CARD PURCHASE		\$1,200.00	\$2,394.14
07-05	CVS PHARMACY #1 WAYNE /PA US CARD PURCHASE		\$10.99	\$2,383.15
07-05	VENMO PAYMENT 220702		\$75.00	\$2,308.15
07-06	Koffmeyers Cafe Havertown /PA US CARD PURCHASE		\$12.46	\$2,295.69
07-06	SUPERCUTS OF DE WAYNE /PA US CARD PURCHASE		\$23.00	\$2,272.69
07-06	FUNJET VACATION 8005583060 /MI US CARD PURCHASE		\$200.00	\$2,072.69
07-06	BLISS NAIL III WAYNE /PA US CARD PURCHASE		\$68.00	\$2,004.69
07-06	SALADWORKS - GA WAYNE /PA US CARD PURCHASE		\$11.97	\$1,992.72
07-06	WAWA 8324 SOMERS POINT/NJ US CARD PURCHASE		\$10.81	\$1,981.91
07-07	MOBILE - BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE		\$141.47	\$1,840.44
07-07	CUSTOMINK GROUP 8002934232 /VA US CARD PURCHASE		\$91.26	\$1,749.18
07-07	CUSTOMINK GROUP 8002934232 /VA US CARD PURCHASE		\$124.18	\$1,625.00
07-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$1,620.14
07-08	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.40	\$1,614.74
07-11	ADIDAS US ONLIN 800-9829337 /OR US CARD PURCHASE REFUND	\$65.00		\$1,679.74
07-11	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$5.00	\$1,674.74
07-11	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$17.12	\$1,657.62
07-11	SOUTHPORT LIBER PHILADELPHIA/PA US CARD PURCHASE		\$75.00	\$1,582.62
07-11	WAWA 191 PHILADELPHIA/PA US CARD PURCHASE		\$5.49	\$1,577.13
07-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$1,572.27
07-12	MOBILE - HISTORICPHILADE PHILADELPHIA /PA US CARD PURCHASE		\$46.00	\$1,526.27
07-12	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$28.30	\$1,497.97
07-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.37	\$1,491.60



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
07-14	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$5.00	\$1,486.60
07-14	STAPLES O PHILADELPHIA /PA US CARD PURCHASE		\$4.16	\$1,482.44
07-15	UPHS PR PAYMENT *****82	\$1,593.97		\$3,076.41
07-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$3,059.99
07-15	VENMO PAYMENT 220714		\$38.00	\$3,021.99
07-18	BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE REFUND	\$207.53		\$3,229.52
07-18	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$3,226.53
07-18	SKELLYS CUSTOM PHILADELPHIA /PA US CARD PURCHASE		\$13.00	\$3,213.53
07-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$19.66	\$3,193.87
07-18	UBER* TRIP SAN FRANCISCO /CA US CARD PURCHASE		\$1.00	\$3,192.87
07-18	MOBILE - SP V COTERIE LINCOLN /NE US CARD PURCHASE		\$28.00	\$3,164.87
07-18	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$15.00	\$3,149.87
07-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$3,148.87
07-18	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$4.90	\$3,143.97
07-19	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.14	\$3,134.83
07-20	FAMILY MEDICINE PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$3,114.83
07-20	TARGET T- 160 W King of Prus/PA US CARD PURCHASE		\$219.50	\$2,895.33
07-20	TARGET T- 160 W King of Prus/PA US CARD PURCHASE		\$5.29	\$2,890.04
07-20	TJMAXX #0779 ST. DAVIDS /PA US CARD PURCHASE		\$40.39	\$2,849.65
07-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.00	\$2,847.65
07-25	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$101.50	\$2,746.15
07-25	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$2,743.15
07-25	WAWA 830 SMYRNA /DE US CARD PURCHASE		\$2.50	\$2,740.65
07-25	LOS #3135 NORFOLK /VA US CARD PURCHASE		\$278.06	\$2,462.59
07-25	HARRIS TE 2012 KILL DEVIL H/NC US CARD PURCHASE		\$318.40	\$2,144.19
07-26	AMAZON.COM*LL8P SEATTLE /WA US CARD PURCHASE		\$21.19	\$2,123.00
07-28	BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE REFUND	\$93.95		\$2,216.95
07-28	HARRIS TE 2012 KILL DEVIL H/NC US CARD PURCHASE		\$41.60	\$2,175.35
07-29	UPHS PR PAYMENT *****82	\$1,818.75		\$3,994.10
07-29	FRONT PORCH CAF NAGS HEAD /NC US CARD PURCHASE		\$19.95	\$3,974.15
07-29	HARRIS TE 2012 KILL DEVIL H/NC US CARD PURCHASE		\$10.12	\$3,964.03
08-01	PA BPOA PROF LI 7177878503 /PA US CARD PURCHASE		\$5.00	\$3,959.03
08-01	Super Win Super NAGS HEAD /NC US CARD PURCHASE		\$40.54	\$3,918.49
08-01	7-ELEVEN KILL DEVIL H/NC US CARD PURCHASE		\$8.53	\$3,909.96
08-01	SURFIN' SPOON I NAGS HEAD /NC US CARD PURCHASE		\$15.24	\$3,894.72
08-01	FRONT PORCH CAF KILL DEVIL HI /NC US CARD PURCHASE		\$15.12	\$3,879.60
08-01	SALADWORKS - SA SALISBURY /MD US CARD PURCHASE		\$41.16	\$3,838.44
08-01	DICKS SPORTING KING OF PRUS/PA US CARD PURCHASE		\$184.99	\$3,653.45
08-01	BOERNER,ST Scottsdale /AZ US CARD PURCHASE		\$2,050.00	\$1,603.45
08-02	DicksSportingGo Coraopolis /PA US CARD PURCHASE		\$118.99	\$1,484.46
08-03	BLISS NAIL III WAYNE /PA US CARD PURCHASE		\$45.00	\$1,439.46
08-03	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$1,419.46
08-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.81	\$1,414.65
08-04	<b>Ending Balance</b>			\$1,414.65

**STATEMENT SAVINGS**
**Statement Period 07/05/22 - 08/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
07-05	<b>Beginning Balance</b>			\$18.29
08-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 08/05/22 TO 09/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 08/05/22 - 09/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$1,723.91	\$2,028.56
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$2,046.85</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 08/05/22 - 09/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$1,414.65	Current Balance	\$2,028.56
Deposits/Credits	+\$3,217.11	Average Daily Balance	\$1,723.91
Withdrawals/Debits	-\$2,603.20		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
08-05	<b>Beginning Balance</b>			\$1,414.65
08-05	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.40	\$1,409.25
08-05	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$3.49	\$1,405.76
08-08	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$20.00	\$1,385.76
08-08	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$9.23	\$1,376.53
08-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.92	\$1,371.61
08-08	SP EM & FRIENDS LOS ANGELES /CA US CARD PURCHASE		\$58.75	\$1,312.86
08-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$1,311.86
08-08	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$31.30	\$1,280.56
08-08	TARGET T- 1 Mif Philadelphia/PA US CARD PURCHASE		\$26.97	\$1,253.59
08-09	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.89	\$1,244.70
08-09	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$1,243.70
08-09	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.92	\$1,233.78
08-09	IDEAL IMAGE KI KNG OF PRUSSA /PA US CARD PURCHASE		\$120.00	\$1,113.78
08-10	FIRST WATCH - O WYNNEWOOD /PA US CARD PURCHASE		\$21.71	\$1,092.07
08-10	CRUMBL OREM /UT US CARD PURCHASE		\$21.87	\$1,070.20
08-10	CASH WITHDRAWAL BX1993 BX1993 PHILADELPHIA/PA US		\$201.95	\$868.25
08-10	CASH WITHDRAWAL FEE BX1993 BX1993 PHILADELPHIA/PA US		\$3.00	\$865.25
08-11	MOBILE - SP BUCKLE-DOWN WESTBURY /NY US CARD PURCHASE		\$27.94	\$837.31
08-11	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.40	\$831.91
08-11	VENMO PAYMENT 220810		\$20.00	\$811.91
08-12	UPHS PR PAYMENT *****82	\$1,627.52		\$2,439.43
08-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.27	\$2,435.16
08-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.89	\$2,433.27
08-15	T.J. MAXX 1851S PHILADELPHIA/PA US CARD PURCHASE REFUND	\$31.30		\$2,464.57
08-15	AMAZON.COM*VV1U SEATTLE /WA US CARD PURCHASE		\$11.43	\$2,453.14
08-15	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$32.39	\$2,420.75



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
08-15	TARGET T- 1 Mif Philadelphia/PA US CARD PURCHASE		\$267.14	\$2,153.61
08-15	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$5.00	\$2,148.61
08-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$2,132.19
08-15	VENMO PAYMENT 220814		\$20.00	\$2,112.19
08-15	VENMO PAYMENT 220814		\$30.00	\$2,082.19
08-15	VENMO PAYMENT 220814		\$200.00	\$1,882.19
08-16	PHILADELPHIA IN PHILADELPHIA /PA US CARD PURCHASE		\$24.00	\$1,858.19
08-16	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$19.24	\$1,838.95
08-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$1,835.96
08-16	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$6.48	\$1,829.48
08-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.96	\$1,820.52
08-17	WAWA 854 CLAYMONT /DE US CARD PURCHASE		\$8.38	\$1,812.14
08-18	RUCKUS GALLERY PHILADELPHIA /PA US CARD PURCHASE		\$36.90	\$1,775.24
08-19	FUNJET VACATION 8005583060 /WI US CARD PURCHASE		\$200.00	\$1,575.24
08-19	AMERICAN 8004337300 /TX US CARD PURCHASE		\$99.60	\$1,475.64
08-19	FRONTIER DENVER /CO US CARD PURCHASE		\$58.98	\$1,416.66
08-19	AMERICAN 8004337300 /TX US CARD PURCHASE		\$9.95	\$1,406.71
08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.05	\$1,404.66
08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.59	\$1,403.07
08-22	VENMO PAYMENT 220821		\$30.00	\$1,373.07
08-22	VENMO PAYMENT 220820		\$50.00	\$1,323.07
08-23	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.05	\$1,319.02
08-23	VENMO PAYMENT 220822		\$300.00	\$1,019.02
08-25	AVI HOSPITAL UN PHILADELPHIA /PA US CARD PURCHASE		\$7.82	\$1,011.20
08-25	UBER* TRIP SAN FRANCISCO /CA US CARD PURCHASE		\$1.00	\$1,010.20
08-25	AMAZON.COM*7606 SEATTLE /WA US CARD PURCHASE		\$12.29	\$997.91
08-25	AMAZON.COM*Y196 SEATTLE /WA US CARD PURCHASE		\$4.76	\$993.15
08-26	UPHS PR PAYMENT *****82	\$1,558.29		\$2,551.44
08-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.89	\$2,538.55
08-26	AVI HOSPITAL UN PHILADELPHIA /PA US CARD PURCHASE		\$4.85	\$2,533.70
08-26	AVI HOSPITAL UN PHILADELPHIA /PA US CARD PURCHASE		\$6.20	\$2,527.50
08-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.92	\$2,514.58
08-26	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$44.51	\$2,470.07
08-26	PAYPAL INST XFER 220825		\$66.00	\$2,404.07
08-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$9.97	\$2,394.10
08-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.27	\$2,389.83
08-29	MOBILE - SP STOGGLES PASADENA /CA US CARD PURCHASE		\$41.73	\$2,348.10
08-29	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.67	\$2,340.43
08-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.78	\$2,336.65
08-29	UBR POSTMATES 8005928996 /CA US CARD PURCHASE		\$45.32	\$2,291.33
08-29	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$11.18	\$2,280.15
08-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.46	\$2,276.69
08-29	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,275.69
08-29	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.34	\$2,268.35
08-29	VENMO PAYMENT 220827		\$15.00	\$2,253.35
08-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.92	\$2,236.43
08-31	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$15.10	\$2,221.33
08-31	DOGGIE STYLE PE PHILADELPHIA/PA US CARD PURCHASE		\$31.28	\$2,190.05
09-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.99	\$2,174.06
09-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,173.06
09-01	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$141.50	\$2,031.56
09-01	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$2,028.56
09-04	<b>Ending Balance</b>			\$2,028.56

**STATEMENT SAVINGS**
**Statement Period 08/05/22 - 09/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
08-05	<b>Beginning Balance</b>			\$18.29
09-04	<b>Ending Balance</b>			\$18.29

**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 deposit accounts, such as a savings account, 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?**

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

**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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

**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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 09/05/22 TO 10/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
 available from 6 am - 10 pm EST, 7 days a week.  
 Call us at 1-877-768-2265  
 Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 09/05/22 - 10/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$2,436.81	\$676.51
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$694.80</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 09/05/22 - 10/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$2,028.56	Current Balance	\$676.51
Deposits/Credits	+\$3,317.14	Average Daily Balance	\$2,436.81
Withdrawals/Debits	-\$4,669.19		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
09-05	<b>Beginning Balance</b>			\$2,028.56
09-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,027.56
09-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.00	\$2,014.56
09-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.98	\$2,002.58
09-06	TARGET ST 704 W Wayne /PA US CARD PURCHASE		\$85.42	\$1,917.16
09-06	7-ELEVEN BETHLEHEM /PA US CARD PURCHASE		\$10.58	\$1,906.58
09-06	VENMO PAYMENT 220902		\$25.00	\$1,881.58
09-07	GADGET RETAIL IAT PAYPALUSDUSD MELISSA BEMER		\$29.95	\$1,851.63
09-08	PPA ON STREET K PHILADELPHIA /PA US CARD PURCHASE		\$3.50	\$1,848.13
09-08	SQ *GOOD KARMA Philadelphia /PA US CARD PURCHASE		\$11.83	\$1,836.30
09-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$11.19	\$1,825.11
09-08	DLC MGMT-DELANC PHILADELPHIA /PA US CARD PURCHASE		\$27.00	\$1,798.11
09-09	UPHS PR PAYMENT *****82	\$1,598.23		\$3,396.34
09-09	BONEJOUR PET SU PHILADELPHIA /PA US CARD PURCHASE		\$39.40	\$3,356.94
09-09	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$6.12	\$3,350.82
09-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$3,345.96
09-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.49	\$3,342.47
09-12	NEW LEES CLEAN PHILADELPHIA /PA US CARD PURCHASE		\$34.00	\$3,308.47
09-12	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$3.83	\$3,304.64
09-12	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$7.75	\$3,296.89
09-12	PAYPAL INST XFER 220911		\$42.00	\$3,254.89
09-12	VENMO PAYMENT 220909		\$285.00	\$2,969.89
09-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.59	\$2,961.30
09-14	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.97	\$2,951.33
09-14	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,950.33
09-14	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$10.23	\$2,940.10
09-14	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.16	\$2,937.94



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
09-14	VENMO PAYMENT 220913		\$50.00	\$2,887.94
09-15	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.67	\$2,872.27
09-15	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,871.27
09-15	UBER* TRIP SAN FRANCISCO /CA US CARD PURCHASE		\$1.00	\$2,870.27
09-15	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$5.08	\$2,865.19
09-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$2,848.77
09-15	VENMO PAYMENT 220914		\$49.00	\$2,799.77
09-16	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.98	\$2,790.79
09-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$2,787.80
09-16	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.05	\$2,779.75
09-16	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.01	\$2,775.74
09-19	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$16.23		\$2,791.97
09-19	SQ *JIGGY COFFE Philadelphia /PA US CARD PURCHASE REFUND	\$5.35		\$2,797.32
09-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.89	\$2,795.43
09-19	MOBILE - ZOLA REGISTRY 1 NEW YORK /NY US CARD PURCHASE		\$204.80	\$2,590.63
09-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$10.21	\$2,580.42
09-19	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$18.00	\$2,562.42
09-19	AMAZON.COM*1M0Q SEATTLE /WA US CARD PURCHASE		\$144.34	\$2,418.08
09-19	SQ *JIGGY COFFE Philadelphia /PA US CARD PURCHASE		\$17.60	\$2,400.48
09-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.81	\$2,395.67
09-19	AMAZON.COM*1M0D SEATTLE /WA US CARD PURCHASE		\$16.23	\$2,379.44
09-19	AMAZON.COM*1M24 SEATTLE /WA US CARD PURCHASE		\$16.92	\$2,362.52
09-19	AMAZON.COM*1M1Z SEATTLE /WA US CARD PURCHASE		\$16.23	\$2,346.29
09-19	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$96.44	\$2,249.85
09-21	SQ *JIGGY COFFE Philadelphia /PA US CARD PURCHASE		\$5.85	\$2,244.00
09-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.81	\$2,239.19
09-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.68	\$2,234.51
09-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,233.51
09-21	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$3.83	\$2,229.68
09-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$2,220.71
09-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.70	\$2,216.01
09-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.05	\$2,207.96
09-22	CASH WITHDRAWAL SANTANDER N140 East Boston /MA US		\$400.00	\$1,807.96
09-22	MICHAELS S CAMBRIDGE /MA US CARD PURCHASE		\$71.04	\$1,736.92
09-23	UPHS PR PAYMENT *****82	\$1,547.45		\$3,284.37
09-23	STARBUCKS CONC PHILADELPHIA /PA US CARD PURCHASE		\$16.95	\$3,267.42
09-23	UBER* TRIP SAN FRANCISCO /CA US CARD PURCHASE		\$24.34	\$3,243.08
09-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$3,242.08
09-23	PANERA BREAD #2 CAMBRIDGE /MA US CARD PURCHASE		\$19.12	\$3,222.96
09-23	HENRY BEAR'S PA CAMBRIDGE /MA US CARD PURCHASE		\$26.60	\$3,196.36
09-23	TARGET T- 180 S Somerville /MA US CARD PURCHASE		\$101.98	\$3,094.38
09-26	AMERICAN 8004337300 /TX US CARD PURCHASE REFUND	\$9.95		\$3,104.33
09-26	ELEGANT NAILS A MEDFORD /MA US CARD PURCHASE		\$81.00	\$3,023.33
09-26	SQ *ALCHEMY BRE Stowe /VT US CARD PURCHASE		\$7.00	\$3,016.33
09-26	DUNKIN #348703 STOWE /VT US CARD PURCHASE		\$6.80	\$3,009.53
09-26	MCDONALD'S F116 WARNER /NH US CARD PURCHASE		\$7.58	\$3,001.95
09-26	FRONTIER DENVER /CO US CARD PURCHASE		\$64.00	\$2,937.95
09-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$4.08	\$2,933.87
09-26	UBER EATS 8005928996 /CA US CARD PURCHASE		\$50.29	\$2,883.58
09-26	UBER EATS 8005928996 /CA US CARD PURCHASE		\$5.53	\$2,878.05
09-26	HUDSON ST1886 BOSTON /MA US CARD PURCHASE		\$14.49	\$2,863.56
09-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$39.35	\$2,824.21
09-27	PA BPOA PROF LI 7177878503 /PA US CARD PURCHASE		\$122.00	\$2,702.21
09-27	VENMO PAYMENT 220926		\$258.42	\$2,443.79
09-28	FUNJET VACATION 8005583060 /WI US CARD PURCHASE		\$200.00	\$2,243.79
09-28	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$10.75	\$2,233.04
09-29	FRANKLIN FOUNTA PHILADELPHIA /PA US CARD PURCHASE		\$24.30	\$2,208.74
09-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$59.35	\$2,149.39
09-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.19	\$2,148.20
09-29	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.08	\$2,143.12
09-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.37	\$2,136.75
09-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$2,133.75
10-03	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$99.95		\$2,233.70

**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
10-03	TARGET T- 1 Mif Philadelphia/PA US CARD PURCHASE REFUND	\$39.98		\$2,273.68
10-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$20.93	\$2,252.75
10-03	SQ *JIGGY COFFE Philadelphia /PA US CARD PURCHASE		\$11.45	\$2,241.30
10-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.16	\$2,235.14
10-03	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,200.00	\$1,035.14
10-04	AMAZON.COM*142L SEATTLE /WA US CARD PURCHASE		\$129.74	\$905.40
10-04	ABERCROMB 2000 CHERRY HILL /NJ US CARD PURCHASE		\$84.39	\$821.01
10-04	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$141.50	\$679.51
10-04	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$676.51
10-04	<b>Ending Balance</b>			\$676.51

**STATEMENT SAVINGS**
**Statement Period 09/05/22 - 10/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
09-05	<b>Beginning Balance</b>			\$18.29
10-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 10/05/22 TO 11/04/22**  
**SANTANDER CLASSIC CHECKING**

For your convenience our Customer Service Center is  
 available from 6 am - 10 pm EST, 7 days a week.  
 Call us at 1-877-768-2265  
 Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 10/05/22 - 11/04/22**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$1,938.38	\$2,443.49
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$2,461.78</b>

**SANTANDER CLASSIC CHECKING**

**Statement Period 10/05/22 - 11/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$676.51	Current Balance	\$2,443.49
Deposits/Credits	+\$4,704.21	Average Daily Balance	\$1,938.38
Withdrawals/Debits	-\$2,937.23		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
10-05	<b>Beginning Balance</b>			\$676.51
10-05	LACQUER LOUNGE PHILADELPHIA /PA US CARD PURCHASE		\$69.00	\$607.51
10-07	UPHS PR PAYMENT *****82	\$1,546.09		\$2,153.60
10-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$45.42	\$2,108.18
10-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.13	\$2,105.05
10-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$26.72	\$2,078.33
10-07	TST* Lunchroom Fort Lauderdale /FL US CARD PURCHASE		\$19.52	\$2,058.81
10-07	PARTY CITY SUNRISE /FL US CARD PURCHASE		\$62.60	\$1,996.21
10-11	SPIRIT AI MIRAMAR /FL US CARD PURCHASE		\$125.00	\$1,871.21
10-13	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$29.99		\$1,901.20
10-13	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$26.49		\$1,927.69
10-13	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$14.83		\$1,942.52
10-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.10	\$1,936.42
10-14	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$20.69	\$1,915.73
10-14	AMAZON.COM*HT60 SEATTLE /WA US CARD PURCHASE		\$10.61	\$1,905.12
10-17	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$20.00	\$1,885.12
10-17	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$1,882.13
10-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$9.72	\$1,872.41
10-17	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,855.99
10-17	VENMO PAYMENT 221014		\$60.00	\$1,795.99
10-18	SQ *GRYPHON COF Wayne /PA US CARD PURCHASE		\$7.09	\$1,788.90
10-19	DUFFY PIANO MOV PROSPECT PARK /PA US CARD PURCHASE		\$448.80	\$1,340.10
10-19	CVS/PHARMACY #1 PHILADELPHIA/PA US CARD PURCHASE		\$17.58	\$1,322.52
10-20	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.72	\$1,316.80
10-21	UPHS PR PAYMENT *****82	\$1,494.65		\$2,811.45
10-21	ABERCROMBIE & F 866-681-3115 /NJ US CARD PURCHASE REFUND	\$48.99		\$2,860.44



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
10-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.56	\$2,852.88
10-21	FUNJET VACATION 8005583060 /MI US CARD PURCHASE		\$200.00	\$2,652.88
10-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$6.81	\$2,646.07
10-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.95	\$2,630.12
10-21	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$8.01	\$2,622.11
10-24	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$22.51		\$2,644.62
10-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.08	\$2,639.54
10-24	MOBILE - GRUBHUBLITTLEIT 8775851085 /NY US CARD PURCHASE		\$69.64	\$2,569.90
10-24	MOBILE - Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$36.17	\$2,533.73
10-25	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.27	\$2,529.46
10-25	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$7.17	\$2,522.29
10-26	AMAZON.COM*H053 SEATTLE /WA US CARD PURCHASE		\$75.86	\$2,446.43
10-27	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.35		\$2,446.78
10-27	MOBILE - BUY BUY BABY NA 9737854333 /NJ US CARD PURCHASE		\$69.98	\$2,376.80
10-27	VENMO PAYMENT 221026		\$50.00	\$2,326.80
10-31	Columbia Sports 8006226953 /OR US CARD PURCHASE		\$75.99	\$2,250.81
10-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$20.93	\$2,229.88
10-31	PRETTYLITTLETHING.CO IAT PAYPALUSDUSD MELISSA BEMER		\$83.99	\$2,145.89
11-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.13	\$2,140.76
11-02	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$3.19	\$2,137.57
11-02	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,200.00	\$937.57
11-03	NEW FELIX CLEAN PHILADELPHIA/PA US CARD PURCHASE		\$9.75	\$927.82
11-04	UPHS PR PAYMENT *****82	\$1,520.31		\$2,448.13
11-04	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.64	\$2,443.49
11-04	<b>Ending Balance</b>			\$2,443.49

**STATEMENT SAVINGS**
**Statement Period 10/05/22 - 11/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
10-05	<b>Beginning Balance</b>			\$18.29
11-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of three (3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn by any amount for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 11/05/22 TO 12/04/22**  
**SANTANDER CLASSIC CHECKING**

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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## Updates to our overdraft policy

We've further reduced our overdraft fees for every client.

Effective **November 13, 2022**: We've made further enhancements to Santander Safety Net, our more flexible overdraft policy introduced in 2021 that waives overdraft fees for accounts overdrawn \$100 or less:

- We have reduced the Insufficient Funds Fee - Item Paid, and the Sustained Overdraft Fee from \$35 to \$15.
- We have eliminated the Insufficient or Unavailable Funds - Item Returned Fee.

Please visit [santanderbank.com](http://santanderbank.com) for current versions of our Deposit Agreements and Fee Schedules for additional details.

22110DFP 741401 11/2022

## Financial Summary

**Statement Period 11/05/22 - 12/04/22**

**MELISSA A BEMER**

### Deposit Accounts

#### Account Number

#### Average Daily Balance

#### Current Balance

SANTANDER CLASSIC CHECKING	5331077447	\$2,528.86	\$2,700.77
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

**\$2,719.06**

## SANTANDER CLASSIC CHECKING

**Statement Period 11/05/22 - 12/04/22**

**MELISSA A BEMER**

**Account # 5331077447**

### Balances

Beginning Balance	\$2,443.49	Current Balance	\$2,700.77
Deposits/Credits	+\$3,114.27	Average Daily Balance	\$2,528.86
Withdrawals/Debits	-\$2,856.99		

### Account Activity

Date	Description	Additions	Subtractions	Balance
11-05	<b>Beginning Balance</b>			\$2,443.49
11-07	GREENE STREET - PHILADELPHIA /PA US CARD PURCHASE		\$215.60	\$2,227.89
11-07	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$8.91	\$2,218.98
11-07	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$11.96	\$2,207.02
11-07	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.27	\$2,202.75
11-08	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$2,182.75
11-14	MY PENN MEDICIN 8004061177 /PA US CARD PURCHASE		\$20.00	\$2,162.75
11-14	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$31.63	\$2,131.12
11-14	AMAZON.COM*HBOG SEATTLE /WA US CARD PURCHASE		\$72.71	\$2,058.41



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
11-14	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.10	\$2,052.31
11-14	CVS/PHARMACY #0 NEWTOWN SQUA/PA US CARD PURCHASE		\$8.01	\$2,044.30
11-14	VENMO PAYMENT 221113		\$40.00	\$2,004.30
11-15	SQ *GRYPHON COF Wayne /PA US CARD PURCHASE		\$3.82	\$2,000.48
11-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,984.06
11-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$1,981.07
11-16	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.64	\$1,976.43
11-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.93	\$1,962.50
11-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.13	\$1,959.37
11-18	UPHS PR PAYMENT *****82	\$1,501.47		\$3,460.84
11-18	SQ *MENAGERIE C Philadelphia /PA US CARD PURCHASE		\$4.24	\$3,456.60
11-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.92	\$3,447.68
11-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,444.68
11-21	MOBILE - SP NYDJ APPAREL VERNON /CA US CARD PURCHASE		\$119.00	\$3,325.68
11-21	AMAZON.COM*HI6T SEATTLE /WA US CARD PURCHASE		\$32.00	\$3,293.68
11-22	EXPRESS.COM 8883971980 /OH US CARD PURCHASE		\$158.20	\$3,135.48
11-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.97	\$3,118.51
11-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,115.51
11-22	AMAZON.COM*HI4W SEATTLE /WA US CARD PURCHASE		\$45.21	\$3,070.30
11-22	VENMO PAYMENT 221121		\$34.00	\$3,036.30
11-23	ANNTAYLOR.COM # 8003425266 /CT US CARD PURCHASE		\$238.55	\$2,797.75
11-23	PHILADELPHIA IN PHILADELPHIA /PA US CARD PURCHASE		\$27.00	\$2,770.75
11-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.96	\$2,757.79
11-23	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.13	\$2,750.66
11-23	AMAZON.COM*HW2L SEATTLE /WA US CARD PURCHASE		\$48.98	\$2,701.68
11-25	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$16.48	\$2,685.20
11-28	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$33.99		\$2,719.19
11-28	FUNJET VACATION 8005583060 /WI US CARD PURCHASE		\$250.00	\$2,469.19
11-28	STARBUCKS 55441 BETHLEHEM /PA US CARD PURCHASE		\$8.37	\$2,460.82
11-29	VENMO PAYMENT 221128		\$80.00	\$2,380.82
11-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.94	\$2,378.88
11-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$2,375.88
11-30	NEW FELIX CLEAN PHILADELPHIA/PA US CARD PURCHASE		\$45.00	\$2,330.88
12-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.92	\$2,321.96
12-02	UPHS PR PAYMENT *****82	\$1,578.81		\$3,900.77
12-02	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,200.00	\$2,700.77
12-04	<b>Ending Balance</b>			\$2,700.77

**STATEMENT SAVINGS**
**Statement Period 11/05/22 - 12/04/22**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
11-05	<b>Beginning Balance</b>			\$18.29
12-04	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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.

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We do authorize and pay overdrafts for the following types of transactions:

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- Recurring Debit Card transactions
- Automatic bill payments
- Online Banking payments and transfers

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 12/05/22 TO 01/04/23**  
**SANTANDER CLASSIC CHECKING**

If you have questions about your statement,  
 contact the Customer Service Center at 877-768-2265.  
 Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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## Updates to our overdraft policy

We've further reduced our overdraft fees for every client.

Effective **November 13, 2022**: We've made further enhancements to Santander Safety Net, our more flexible overdraft policy introduced in 2021 that waives overdraft fees for accounts overdrawn \$100 or less:

- We have reduced the Insufficient Funds Fee - Item Paid, and the Sustained Overdraft Fee from \$35 to \$15.
- We have eliminated the Insufficient or Unavailable Funds - Item Returned Fee.

Please visit [santanderbank.com](http://santanderbank.com) for current versions of our Deposit Agreements and Fee Schedules for additional details.

22110DFP 741401 11/2022

## Financial Summary

**Statement Period 12/05/22 - 01/04/23**

**MELISSA A BEMER**

### Deposit Accounts

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$2,463.75	\$2,019.55
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$2,037.84</b>

## SANTANDER CLASSIC CHECKING

**Statement Period 12/05/22 - 01/04/23**

**MELISSA A BEMER**

**Account # 5331077447**

### Balances

Beginning Balance	\$2,700.77	Current Balance	\$2,019.55
Deposits/Credits	+\$3,739.44	Average Daily Balance	\$2,463.75
Withdrawals/Debits	-\$4,420.66		

### Account Activity

Date	Description	Additions	Subtractions	Balance
12-05	<b>Beginning Balance</b>			\$2,700.77
12-05	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.40		\$2,701.17
12-05	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.70	\$2,696.47
12-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.92	\$2,683.55
12-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$2,680.55
12-05	AMAZON.COM*LX7C SEATTLE /WA US CARD PURCHASE		\$20.86	\$2,659.69
12-05	AMAZON.COM*S69F SEATTLE /WA US CARD PURCHASE		\$70.56	\$2,589.13
12-05	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$3.89	\$2,585.24
12-05	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$101.50	\$2,483.74



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
12-05	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$2,480.74
12-05	MOBILE - Etsy.com - ItsM Brooklyn /NY US CARD PURCHASE		\$23.44	\$2,457.30
12-05	AMAZON.COM*VW7N SEATTLE /WA US CARD PURCHASE		\$51.95	\$2,405.35
12-05	AMAZON.COM*BK1N SEATTLE /WA US CARD PURCHASE		\$5.29	\$2,400.06
12-05	AMAZON.COM*8101 SEATTLE /WA US CARD PURCHASE		\$13.77	\$2,386.29
12-05	SHEN ZHEN SHI WEI YU IAT PAYPALUSDUSD MELISSA BEMER		\$111.17	\$2,275.12
12-07	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.50	\$2,271.62
12-07	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$4.27	\$2,267.35
12-08	VENMO PAYMENT 221207		\$25.00	\$2,242.35
12-09	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.80	\$2,236.55
12-12	EXPRESS.COM 8883971980 /OH US CARD PURCHASE REFUND	\$137.20		\$2,373.75
12-12	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.15		\$2,373.90
12-12	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$9.07	\$2,364.83
12-12	AMAZON.COM*8492 SEATTLE /WA US CARD PURCHASE		\$22.89	\$2,341.94
12-12	AMAZON.COM*ZL8R SEATTLE /WA US CARD PURCHASE		\$27.13	\$2,314.81
12-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.58	\$2,310.23
12-13	SQ *TORCH - WOO Philadelphia /PA US CARD PURCHASE		\$5.40	\$2,304.83
12-13	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$27.77	\$2,277.06
12-13	OLD NAVY US 646 PHILADELPHIA/PA US CARD PURCHASE		\$99.95	\$2,177.11
12-15	GRAHAM COMPANY PAYROLL 221209 ****62	\$142.45		\$2,319.56
12-15	MOBILE - A&F / HCO OHIO /OH US CARD PURCHASE		\$327.30	\$1,992.26
12-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.47	\$1,988.79
12-15	MY PENN MEDICIN 8004061177 /PA US CARD PURCHASE		\$20.00	\$1,968.79
12-15	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$5.16	\$1,963.63
12-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,947.21
12-16	UPHS PR PAYMENT *****82	\$1,510.21		\$3,457.42
12-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$3,454.43
12-16	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,451.43
12-16	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.94	\$3,443.49
12-16	PAYPAL INST XFER 221215		\$59.99	\$3,383.50
12-19	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.91	\$3,367.59
12-19	MOBILE - DSW INC. 8663797463 /OH US CARD PURCHASE		\$89.99	\$3,277.60
12-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$3,272.74
12-19	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$101.50	\$3,171.24
12-19	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$3,168.24
12-19	ARTSQUEST BETHLEHEM /PA US CARD PURCHASE		\$26.00	\$3,142.24
12-19	SQ *FINNIE BEE' Bethlehem /PA US CARD PURCHASE		\$47.00	\$3,095.24
12-20	ANNTAYLOR LOFT. 8003425266 /CT US CARD PURCHASE		\$44.00	\$3,051.24
12-21	OLD NAVY US 646 PHILADELPHIA/PA US CARD PURCHASE REFUND	\$62.11		\$3,113.35
12-21	MOBILE - GRUBHUBOGPIZZA 8775851085 /NY US CARD PURCHASE		\$41.49	\$3,071.86
12-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.91	\$3,057.95
12-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,054.95
12-21	MARSHALLS #542 S PHILADELPH/PA US CARD PURCHASE		\$37.35	\$3,017.60
12-21	VENMO PAYMENT 221220		\$39.00	\$2,978.60
12-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.97	\$2,968.63
12-22	FEVER USA* CAND NEW YORK /NY US CARD PURCHASE		\$94.50	\$2,874.13
12-22	SQ *ART IN THE Philadelphia /PA US CARD PURCHASE		\$110.00	\$2,764.13
12-22	MOBILE - UNCOMMONGOODS 8883650056 /NY US CARD PURCHASE		\$84.75	\$2,679.38
12-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$2,676.38
12-23	PHIL ZOO* P:215 PHILADELPHIA /PA US CARD PURCHASE		\$246.00	\$2,430.38
12-23	MOBILE - LULULEMONCOM* 877-263-9300 /CA US CARD PURCHASE		\$51.84	\$2,378.54
12-27	LULULEMONCOM* 877-263-9300 /CA US CARD PURCHASE REFUND	\$51.84		\$2,430.38
12-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.93	\$2,421.45
12-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$22.65	\$2,398.80
12-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.29	\$2,391.51
12-27	www.tinggly.com Vilnius LT CARD PURCHASE		\$179.00	\$2,212.51
12-27	INTERNATIONAL TRANSACTION FEE www.tinggly.com Vilnius LT		\$7.16	\$2,205.35
12-27	SP SPARK PAWS WILMINGTON, N /DE US CARD PURCHASE		\$72.84	\$2,132.51
12-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$2,129.51

**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
12-28	PARTY CITY PHILADELPHIA/PA US CARD PURCHASE		\$59.54	\$2,069.97
12-29	ANNTAYLOR.COM # 8003425266 /CT US CARD PURCHASE REFUND	\$179.75		\$2,249.72
12-29	MOBILE - Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$148.36	\$2,101.36
12-30	UPHS PR PAYMENT *****82	\$1,506.67		\$3,608.03
12-30	GRAHAM COMPANY PAYROLL 221227 ****62	\$148.66		\$3,756.69
12-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.97	\$3,745.72
12-30	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,200.00	\$2,545.72
01-03	BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE		\$66.87	\$2,478.85
01-03	WILD HONEY/TEAS PHILA /PA US CARD PURCHASE		\$225.38	\$2,253.47
01-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$25.92	\$2,227.55
01-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$2,224.55
01-03	MACYS .COM 800-289-6229 /OH US CARD PURCHASE		\$50.00	\$2,174.55
01-03	VENMO PAYMENT 230102		\$155.00	\$2,019.55
01-04	<b>Ending Balance</b>			\$2,019.55

**STATEMENT SAVINGS**
**Statement Period 12/05/22 - 01/04/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
12-05	<b>Beginning Balance</b>			\$18.29
01-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 01/05/23 TO 02/04/23**  
**SANTANDER CLASSIC CHECKING**

If you have questions about your statement,  
 contact the Customer Service Center at 877-768-2265.  
 Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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## Financial Summary

**Statement Period 01/05/23 - 02/04/23**

**MELISSA A BEMER**

### Deposit Accounts

**Account Number**

**Average Daily Balance**

**Current Balance**

SANTANDER CLASSIC CHECKING	5331077447	\$2,422.99	\$2,035.92
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$2,054.21</b>

## SANTANDER CLASSIC CHECKING

**Statement Period 01/05/23 - 02/04/23**

**MELISSA A BEMER**

**Account # 5331077447**

### Balances

Beginning Balance	\$2,019.55	Current Balance	\$2,035.92
Deposits/Credits	+\$3,864.56	Average Daily Balance	\$2,422.99
Withdrawals/Debits	-\$3,848.19		

### Checks Posted

Check #	Date Paid	Amount	Reference
638	01/23	\$150.00	0998048915

**1 Check(s) Posted = \$150.00**

### Account Activity

Date	Description	Additions	Subtractions	Balance
01-05	<b>Beginning Balance</b>			\$2,019.55
01-06	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.94	\$2,015.61
01-09	OLD CITY PIZZA PHILADELPHIA /PA US CARD PURCHASE		\$7.56	\$2,008.05
01-09	MOBILE - A&F / HCO OHIO /OH US CARD PURCHASE		\$236.00	\$1,772.05
01-09	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.81	\$1,769.24
01-09	AMAZON.COM*QS4E SEATTLE /WA US CARD PURCHASE		\$22.22	\$1,747.02
01-09	AMAZON.COM*EQ2W SEATTLE /WA US CARD PURCHASE		\$87.36	\$1,659.66
01-09	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.67	\$1,651.99
01-09	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$101.50	\$1,550.49
01-09	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$1,547.49
01-09	USPS PO 4 615 C PHILADELPHIA/PA US CARD PURCHASE		\$3.39	\$1,544.10
01-09	CVS/PHARMACY #1 PHILADELPHIA/PA US CARD PURCHASE		\$73.67	\$1,470.43
01-09	PAYPAL INST XFER 230106		\$41.73	\$1,428.70
01-09	PAYPAL INST XFER 230107		\$123.88	\$1,304.82
01-10	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.13		\$1,304.95
01-10	AMAZON.COM*Y43H SEATTLE /WA US CARD PURCHASE		\$26.49	\$1,278.46
01-10	FRONTIER DENVER /CO US CARD PURCHASE		\$182.00	\$1,096.46
01-10	Etsy.com - Nort Brooklyn /NY US CARD PURCHASE		\$5.78	\$1,090.68



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
01-10	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$2.43	\$1,088.25
01-10	BCF Etsy Uplift bcfny.org/EF /NY US CARD PURCHASE		\$0.22	\$1,088.03
01-10	VENMO PAYMENT 230109		\$100.00	\$988.03
01-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.04	\$985.99
01-13	UPHS PR PAYMENT *****82	\$1,625.03		\$2,611.02
01-17	A&F / HCO OHIO /OH US CARD PURCHASE REFUND	\$133.00		\$2,744.02
01-17	WOLFGANG PUCK K CANCUN QROO /QR MX CARD PURCHASE		\$12.20	\$2,731.82
01-17	INTERNATIONAL TRANSACTION FEE WOLFGANG PUCK K CANCUN QROO /QR MX		\$0.49	\$2,731.33
01-17	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$2,728.34
01-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.78	\$2,724.56
01-17	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$2,708.14
01-17	VENMO PAYMENT 230114		\$140.00	\$2,568.14
01-18	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$17.48		\$2,585.62
01-18	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$15.89		\$2,601.51
01-19	VENMO CASHOUT 230118 *****85	\$203.52		\$2,805.03
01-23	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.30	\$2,800.73
01-23	MOBILE - GRUBHUBOGPIZZA 8775851085 /NY US CARD PURCHASE		\$53.58	\$2,747.15
01-23	MOBILE - SP VICI COLLECT WALNUT CREEK /CA US CARD PURCHASE		\$72.95	\$2,674.20
01-23	CHECK 000000000638		\$150.00	\$2,524.20
01-24	WILLIAMS-SONOMA 800-541-1262 /CA US CARD PURCHASE		\$296.75	\$2,227.45
01-25	PAYPAL TRANSFER 230124 *****23	\$86.93		\$2,314.38
01-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.91	\$2,299.47
01-26	UBER* TRIP SAN FRANCISCO /CA US CARD PURCHASE		\$10.96	\$2,288.51
01-27	UPHS PR PAYMENT *****82	\$1,640.15		\$3,928.66
01-27	CORNER BAKERY 0 PHILADELPHIA /PA US CARD PURCHASE		\$4.19	\$3,924.47
01-27	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$8.77	\$3,915.70
01-30	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.27	\$3,908.43
01-30	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$7.55	\$3,900.88
01-30	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$81.50	\$3,819.38
01-30	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$3,816.38
01-30	MOBILE - Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$91.66	\$3,724.72
01-31	GRAHAM COMPANY PAYROLL 230125 ****62	\$142.43		\$3,867.15
01-31	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,200.00	\$2,667.15
02-01	VENMO PAYMENT 230131		\$350.00	\$2,317.15
02-02	VENMO PAYMENT 230201		\$252.00	\$2,065.15
02-03	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$2,045.15
02-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$9.23	\$2,035.92
02-04	<b>Ending Balance</b>			\$2,035.92

**STATEMENT SAVINGS**
**Statement Period 01/05/23 - 02/04/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
01-05	<b>Beginning Balance</b>			\$18.29
02-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.**

---

In Case of Errors or Questions About Your Electronic Transfers Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

---

MELISSA A. BEMER 3 HEDGEROW LN. WAYNE, PA 19087		60-7285/2313	638
DATE 12/30/22			
PAY TO THE ORDER OF Penn Medicine		\$ 150.00	
One hundred fifty		100 DOLLARS	
Santander Santander Bank, N.A.			
MEMO Ref # 76028271401		Melissa Bemmer	
⑆ 231372691⑆		5331077447⑆0638	

  

<p>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</p> <p>RESERVED FOR FINANCIAL INSTITUTION USE</p>	<p>ENDORSE HERE</p> <p>12/30/23</p> <p>12/30/23</p>
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5331077447 # 638 01/23/23 \$150.00





Statement Period 02/05/23 TO 03/04/23  
SANTANDER CLASSIC CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

0000  
7 7 04

## Financial Summary

Statement Period 02/05/23 - 03/04/23

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SANTANDER CLASSIC CHECKING	5331077447	\$2,869.14	\$2,618.90
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$2,637.19

## SANTANDER CLASSIC CHECKING

Statement Period 02/05/23 - 03/04/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$2,035.92	Current Balance	\$2,618.90
Deposits/Credits	+\$3,514.73	Average Daily Balance	\$2,869.14
Withdrawals/Debits	-\$2,931.75		

### Account Activity

Date	Description	Additions	Subtractions	Balance
02-05	Beginning Balance			\$2,035.92
02-06	A&F / HCO OHIO /OH US CARD PURCHASE REFUND	\$85.60		\$2,121.52
02-07	AMAZON.COM*FD5C SEATTLE /WA US CARD PURCHASE		\$12.71	\$2,108.81
02-07	AMAZON.COM*QLOU SEATTLE /WA US CARD PURCHASE		\$26.36	\$2,082.45
02-09	MOBILE - LULUS.COM CHICO /CA US CARD PURCHASE		\$87.60	\$1,994.85
02-10	UPHS PR PAYMENT *****82	\$1,704.56		\$3,699.41
02-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,696.41
02-10	DELAWARE VALLEY PHILADELPHIA /PA US CARD PURCHASE		\$560.00	\$3,136.41
02-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.94	\$3,132.47
02-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.35	\$3,127.12
02-13	VENMO PAYMENT 230212		\$15.00	\$3,112.12
02-15	GRAHAM COMPANY PAYROLL 230209 ****62	\$86.70		\$3,198.82
02-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.70	\$3,194.12
02-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$3,177.70
02-16	BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE		\$88.95	\$3,088.75
02-16	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.08	\$3,083.67
02-16	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$5.00	\$3,078.67
02-16	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.32	\$3,074.35
02-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$3,071.36
02-16	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$141.50	\$2,929.86
02-16	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$2,926.86
02-17	LACQUER LOUNGE 2159873656 /PA US CARD PURCHASE		\$69.00	\$2,857.86
02-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$24.06	\$2,833.80
02-21	WILD HONEY/TEAS PHILA /PA US CARD PURCHASE		\$33.00	\$2,800.80
02-21	PRIV, INC. 3103626190 /CA US CARD PURCHASE		\$110.70	\$2,690.10
02-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.97	\$2,676.13
02-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.96	\$2,667.17



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
02-21	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$17.01	\$2,650.16
02-21	MOBILE - GRUBHUBTORCHWOO 8775851085 /NY US CARD PURCHASE		\$23.75	\$2,626.41
02-21	SQ *GARCES EVEN Philadelphia /PA US CARD PURCHASE		\$14.04	\$2,612.37
02-21	PARKING 05001-B 215-569-8400 /PA US CARD PURCHASE		\$35.00	\$2,577.37
02-21	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$10.58	\$2,566.79
02-21	CASH WITHDRAWAL Columbia Care CW04275 DEPTFORD /NJ US		\$233.50	\$2,333.29
02-21	CASH WITHDRAWAL FEE Columbia Care CW04275 DEPTFORD /NJ US		\$3.00	\$2,330.29
02-23	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.62	\$2,326.67
02-23	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.72	\$2,320.95
02-24	UPHS PR PAYMENT *****82	\$1,501.63		\$3,822.58
02-27	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$12.96	\$3,809.62
02-28	GRAHAM COMPANY PAYROLL 230222 ****62	\$136.24		\$3,945.86
03-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.87	\$3,942.99
03-01	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,200.00	\$2,742.99
03-01	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.83	\$2,735.16
03-02	MOBILE - Etsy.com - wild Brooklyn /NY US CARD PURCHASE		\$61.43	\$2,673.73
03-02	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$2,671.62
03-03	SQ *MILES TABLE Philadelphia /PA US CARD PURCHASE		\$14.58	\$2,657.04
03-03	Etsy.com - Mati Brooklyn /NY US CARD PURCHASE		\$38.14	\$2,618.90
03-04	<b>Ending Balance</b>			\$2,618.90

**STATEMENT SAVINGS**
**Statement Period 02/05/23 - 03/04/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
02-05	<b>Beginning Balance</b>			\$18.29
03-04	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 03/05/23 TO 03/15/23  
SANTANDER CLASSIC CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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## Financial Summary

Statement Period 03/05/23 - 03/15/23

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SANTANDER CLASSIC CHECKING	5331077447	\$3,245.09	\$3,841.82
STATEMENT SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$3,860.11

## SANTANDER CLASSIC CHECKING

Statement Period 03/05/23 - 03/15/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$2,618.90	Current Balance	\$3,841.82
Deposits/Credits	+\$1,735.99	Average Daily Balance	\$3,245.09
Withdrawals/Debits	-\$513.07		

### Account Activity

Date	Description	Additions	Subtractions	Balance
03-05	Beginning Balance			\$2,618.90
03-06	TST* 3 J'S CAFE PHILADELPHIA /PA US CARD PURCHASE		\$10.34	\$2,608.56
03-06	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$3.22	\$2,605.34
03-06	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$13.77	\$2,591.57
03-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.67	\$2,579.90
03-06	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$2,578.90
03-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.07	\$2,574.83
03-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.87	\$2,569.96
03-08	AMAZON.COM*H500 SEATTLE /WA US CARD PURCHASE		\$39.59	\$2,530.37
03-09	SCRUBS & BEYOND 8003101580 /MO US CARD PURCHASE		\$118.97	\$2,411.40
03-10	UPHS PR PAYMENT *****82	\$1,513.04		\$3,924.44
03-13	IHOP PHILADELPHIA /PA US CARD PURCHASE		\$43.35	\$3,881.09
03-13	SP EM & FRIENDS LOS ANGELES /CA US CARD PURCHASE		\$76.95	\$3,804.14
03-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.78	\$3,798.36
03-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.32	\$3,794.04
03-13	STARBUCKS 25599 NEWARK /DE US CARD PURCHASE		\$12.35	\$3,781.69
03-13	WAWA 257 WAYNE /PA US CARD PURCHASE		\$6.25	\$3,775.44
03-13	CVS/PHARMACY #1 PHILADELPHIA/PA US CARD PURCHASE		\$52.08	\$3,723.36
03-13	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$12.15	\$3,711.21
03-13	VENMO PAYMENT 230312		\$20.00	\$3,691.21
03-14	VENMO PAYMENT 230313		\$20.00	\$3,671.21
03-15	GRAHAM COMPANY PAYROLL 230309 ****62	\$222.95		\$3,894.16
03-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.15	\$3,888.01
03-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.75	\$3,883.26
03-15	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$10.02	\$3,873.24
03-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$3,856.82
03-15	VENMO PAYMENT 230314		\$15.00	\$3,841.82



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
03-15	Ending Balance			\$3,841.82

**STATEMENT SAVINGS****Statement Period 03/05/23 - 03/15/23****MELISSA A BEMER****Account # 5334036182****Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
03-05	Beginning Balance			\$18.29
03-15	Ending Balance			\$18.29

**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 deposit accounts, such as a savings account, 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?**

We do authorize and pay overdrafts for the following types of transactions:

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- ATM transactions
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**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?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
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If you want us to authorize and pay overdrafts on ATM and one-time Debit Card transactions, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

**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.

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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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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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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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 03/16/23 TO 04/04/23  
SANTANDER CLASSIC CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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## Financial Summary

Statement Period 03/16/23 - 04/04/23

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SANTANDER CLASSIC CHECKING	5331077447	\$4,233.93	\$3,289.31
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$3,307.60

## SANTANDER CLASSIC CHECKING

Statement Period 03/16/23 - 04/04/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$3,841.82	Current Balance	\$3,289.31
Deposits/Credits	+\$2,181.10	Average Daily Balance	\$4,233.93
Withdrawals/Debits	-\$2,733.61		

### Account Activity

Date	Description	Additions	Subtractions	Balance
03-16	Beginning Balance			\$3,841.82
03-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$3,838.83
03-16	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.24	\$3,831.59
03-16	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.92	\$3,819.67
03-17	QUEEN NAILS & S PHILADELPHIA /PA US CARD PURCHASE		\$48.41	\$3,771.26
03-17	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$19.42	\$3,751.84
03-17	VENMO PAYMENT 230316		\$40.00	\$3,711.84
03-20	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$9.79	\$3,702.05
03-20	CASH WITHDRAWAL ISPA/PIMDS CS90102 TRENTON /NJ US		\$102.50	\$3,599.55
03-20	CASH WITHDRAWAL FEE ISPA/PIMDS CS90102 TRENTON /NJ US		\$3.00	\$3,596.55
03-20	CURE INSURANCE TRENTON /NJ US CARD PURCHASE		\$28.60	\$3,567.95
03-20	AMAZON.COM*HC2H SEATTLE /WA US CARD PURCHASE		\$34.53	\$3,533.42
03-20	VENMO PAYMENT 230317		\$15.00	\$3,518.42
03-21	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$0.39		\$3,518.81
03-21	MOBILE - SP KURU FOOTWEA SALT LAKE CIT /UT US CARD PURCHASE		\$120.00	\$3,398.81
03-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,395.81
03-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.98	\$3,382.83
03-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.99	\$3,378.84
03-22	MOBILE - BOMBAS LLC 8003140980 /NY US CARD PURCHASE		\$53.20	\$3,325.64
03-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.58	\$3,320.06
03-22	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$12.96	\$3,307.10
03-22	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$61.44	\$3,245.66
03-23	GREENE STREET - PHILADELPHIA /PA US CARD PURCHASE		\$71.33	\$3,174.33
03-24	UPHS PR PAYMENT *****82	\$1,883.44		\$5,057.77
03-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.85	\$5,051.92
03-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.25	\$5,045.67



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
03-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,037.00
03-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.62	\$5,033.38
03-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.21	\$5,027.17
03-27	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$10.49	\$5,016.68
03-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.93	\$5,000.75
03-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,997.75
03-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.65	\$4,994.10
03-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.24	\$4,990.86
03-27	AMAZON.COM*H77Z SEATTLE /WA US CARD PURCHASE		\$73.66	\$4,917.20
03-27	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$11.23	\$4,905.97
03-29	WILD HONEY/TEAS PHILA /PA US CARD PURCHASE		\$108.00	\$4,797.97
03-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.25	\$4,796.72
03-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.78	\$4,792.94
03-31	GRAHAM COMPANY PAYROLL 230327 ****62	\$297.27		\$5,090.21
03-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,081.54
03-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$1.00	\$5,080.54
03-31	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.28	\$5,077.26
03-31	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.58	\$5,068.68
04-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,065.68
04-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.98	\$5,053.70
04-03	INSOMNIA COOKIE PHILADELPHIA /PA US CARD PURCHASE		\$14.50	\$5,039.20
04-03	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$5,037.09
04-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,034.09
04-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.95	\$5,021.14
04-03	CASH WITHDRAWAL BX1993 BX1993 PHILADELPHIA/PA US		\$201.95	\$4,819.19
04-03	CASH WITHDRAWAL FEE BX1993 BX1993 PHILADELPHIA/PA US		\$3.00	\$4,816.19
04-03	AMAZON.COM*HS7B SEATTLE /WA US CARD PURCHASE		\$64.30	\$4,751.89
04-03	AMAZON.COM*HY1N SEATTLE /WA US CARD PURCHASE		\$38.54	\$4,713.35
04-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.74	\$4,709.61
04-03	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,350.00	\$3,359.61
04-03	VENMO PAYMENT 230331		\$45.00	\$3,314.61
04-04	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$3,305.94
04-04	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,302.94
04-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.05	\$3,296.89
04-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.58	\$3,289.31
04-04	<b>Ending Balance</b>			\$3,289.31

**SANTANDER SAVINGS**
**Statement Period 03/16/23 - 04/04/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
03-16	<b>Beginning Balance</b>			\$18.29
04-04	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 04/05/23 TO 05/04/23  
SANTANDER CLASSIC CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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## Financial Summary

Statement Period 04/05/23 - 05/04/23

MELISSA A BEMER

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SANTANDER CLASSIC CHECKING	5331077447	\$5,449.27	\$4,883.30
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$4,901.59</b>

## SANTANDER CLASSIC CHECKING

Statement Period 04/05/23 - 05/04/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$3,289.31	Current Balance	\$4,883.30
Deposits/Credits	+\$4,124.31	Average Daily Balance	\$5,449.27
Withdrawals/Debits	-\$2,530.32		

### Account Activity

Date	Description	Additions	Subtractions	Balance
04-05	<b>Beginning Balance</b>			\$3,289.31
04-06	CASH WITHDRAWAL ISPA/PIMDS CS89428 PHILA /PA US		\$101.50	\$3,187.81
04-06	CASH WITHDRAWAL FEE ISPA/PIMDS CS89428 PHILA /PA US		\$3.00	\$3,184.81
04-07	UPHS PR PAYMENT *****82	\$1,913.79		\$5,098.60
04-07	MOBILE - GRUBHUBTORCHWOO 8775851085 /NY US CARD PURCHASE		\$38.85	\$5,059.75
04-07	MOBILE - Etsy.com - Nata Brooklyn /NY US CARD PURCHASE		\$14.00	\$5,045.75
04-07	PAYPAL INST XFER 230406		\$10.79	\$5,034.96
04-10	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$4.81	\$5,030.15
04-10	DOLLAR GENERAL ROCK HALL /MD US CARD PURCHASE		\$21.73	\$5,008.42
04-10	AMAZON.COM*HS3C SEATTLE /WA US CARD PURCHASE		\$47.72	\$4,960.70
04-11	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$4,952.03
04-11	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,949.03
04-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.33	\$4,945.70
04-11	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$10.00	\$4,935.70
04-12	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$4,927.03
04-12	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,924.03
04-12	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.82	\$4,920.21
04-12	SEPTA FARE MACH PHILADELPHIA/PA US CARD PURCHASE		\$2.50	\$4,917.71
04-13	ARAMARK CITIZEN PHILADELPHIA /PA US CARD PURCHASE		\$18.34	\$4,899.37
04-14	GRAHAM COMPANY PAYROLL 230411 ****62	\$74.32		\$4,973.69
04-17	SP KURU FOOTWEA SALT LAKE CIT /UT US CARD PURCHASE REFUND	\$115.00		\$5,088.69
04-17	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.35	\$5,082.34
04-17	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$5,079.35
04-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.24	\$5,074.11
04-17	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$5,057.69



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
04-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,054.69
04-18	VENMO PAYMENT 230417		\$15.00	\$5,039.69
04-19	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.90	\$5,030.79
04-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$5,026.58
04-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.04	\$5,020.54
04-20	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.98	\$5,004.56
04-20	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,001.56
04-21	UPHS PR PAYMENT *****82	\$1,946.90		\$6,948.46
04-21	MOBILE - LULULEMONCOM* 877-263-9300 /CA US CARD PURCHASE		\$41.04	\$6,907.42
04-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.11	\$6,894.31
04-21	MOBILE - Etsy.com - Damh Brooklyn /NY US CARD PURCHASE		\$105.95	\$6,788.36
04-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$9.13	\$6,779.23
04-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.58	\$6,771.65
04-24	SQ *TORCH - WOO Philadelphia /PA US CARD PURCHASE		\$23.75	\$6,747.90
04-24	SUNOCO 80008103 WAYNE /PA US CARD PURCHASE		\$41.54	\$6,706.36
04-24	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$16.69	\$6,689.67
04-25	VENMO PAYMENT 230424		\$30.00	\$6,659.67
04-26	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.00	\$6,653.67
04-26	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.83	\$6,645.84
04-28	GRAHAM COMPANY PAYROLL 230424 ****62	\$74.30		\$6,720.14
04-28	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.35	\$6,714.79
04-28	SQ *SUNNY HILL Philadelphia /PA US CARD PURCHASE		\$47.00	\$6,667.79
05-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$6,659.12
05-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,656.12
05-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.64	\$6,653.48
05-01	MOBILE - POTTERYBARNKIDS 800-290-8181 /CA US CARD PURCHASE		\$54.64	\$6,598.84
05-01	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$20.91	\$6,577.93
05-01	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$33.94	\$6,543.99
05-01	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,350.00	\$5,193.99
05-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.93	\$5,185.06
05-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,182.06
05-02	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$0.92	\$5,181.14
05-02	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$5,179.03
05-02	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.06	\$5,174.97
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,166.30
05-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,163.30
05-03	VENMO PAYMENT 230502		\$280.00	\$4,883.30
05-04	<b>Ending Balance</b>			\$4,883.30

**SANTANDER SAVINGS**
**Statement Period 04/05/23 - 05/04/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
04-05	<b>Beginning Balance</b>			\$18.29
05-04	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 05/05/23 TO 05/23/23  
SANTANDER CLASSIC CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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## Financial Summary

Statement Period 05/05/23 - 05/23/23

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SANTANDER CLASSIC CHECKING	5331077447	\$6,024.88	\$6,273.85
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$6,292.14</b>

## SANTANDER CLASSIC CHECKING

Statement Period 05/05/23 - 05/23/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$4,883.30	Current Balance	\$6,273.85
Deposits/Credits	+\$3,819.60	Average Daily Balance	\$6,024.88
Withdrawals/Debits	-\$2,429.05		

### Account Activity

Date	Description	Additions	Subtractions	Balance
05-05	<b>Beginning Balance</b>			\$4,883.30
05-05	UPHS PR PAYMENT *****82	\$1,883.19		\$6,766.49
05-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,763.49
05-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$17.90	\$6,745.59
05-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.91	\$6,730.68
05-05	AMAZON.COM*PR4E SEATTLE /WA US CARD PURCHASE		\$46.25	\$6,684.43
05-05	AMAZON.COM*DG0X SEATTLE /WA US CARD PURCHASE		\$8.57	\$6,675.86
05-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.98	\$6,666.88
05-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,663.88
05-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.55	\$6,656.33
05-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$6,647.66
05-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,644.66
05-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.40	\$6,641.26
05-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.63	\$6,634.63
05-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$6,625.96
05-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,622.96
05-08	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.96	\$6,620.00
05-08	PAYPAL INST XFER 230507		\$10.79	\$6,609.21
05-08	VENMO PAYMENT 230505		\$30.00	\$6,579.21
05-08	VENMO PAYMENT 230506		\$45.00	\$6,534.21
05-09	LOS 3122 SHOPS PHILADELPHIA/PA US CARD PURCHASE		\$197.95	\$6,336.26
05-09	H&M0573 PHILADELPHIA/PA US CARD PURCHASE		\$80.96	\$6,255.30
05-09	AMAZON.COM*5R0A SEATTLE /WA US CARD PURCHASE		\$69.29	\$6,186.01
05-10	MOBILE - BROOKS SPORTS W SEATTLE /WA US CARD PURCHASE		\$119.95	\$6,066.06
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,063.06
05-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.91	\$6,049.15
05-11	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.94	\$6,037.21





# Account Activity (Cont. for Acct# 5331077447)

Date	Description	Additions	Subtractions	Balance
05-11	TARGET STORE T- Somers Point/NJ US CARD PURCHASE		\$22.28	\$6,014.93
05-11	TARGET STORE T- Somers Point/NJ PURCHASE W/ CASHBACK		\$139.80	\$5,875.13
05-11	BIG LOTS 257 W SOMERS POINT/NJ US CARD PURCHASE		\$61.36	\$5,813.77
05-12	SQ *HAPPI CO. gosq.com /MI US CARD PURCHASE		\$74.00	\$5,739.77
05-15	GRAHAM COMPANY PAYROLL 230509 ****62	\$80.52		\$5,820.29
05-15	SONESTA ES SUIT SOMERS POINT /NJ US CARD PURCHASE		\$381.71	\$5,438.58
05-15	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$10.21	\$5,428.37
05-15	NORDSTROM-RACK KING OF PRUS/PA US CARD PURCHASE		\$58.72	\$5,369.65
05-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$5,353.23
05-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$5,350.24
05-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.21	\$5,346.03
05-18	WAWA 998 BLACKWOOD /NJ US CARD PURCHASE		\$45.00	\$5,301.03
05-18	ANNTAYLOR LOFT. MILFORD /CT US CARD PURCHASE		\$161.92	\$5,139.11
05-19	UPHS PR PAYMENT *****82	\$1,855.89		\$6,995.00
05-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$0.92	\$6,994.08
05-19	TARGET T-1269 Plymouth Mee/PA US CARD PURCHASE		\$75.78	\$6,918.30
05-19	GAP OUTLET US 8 PLYMOUTH MEE/PA US CARD PURCHASE		\$408.32	\$6,509.98
05-19	CASH WITHDRAWAL SANTANDER D868 Wayne /PA US		\$200.00	\$6,309.98
05-19	WHOLEFDS 821 L WAYNE /PA US CARD PURCHASE		\$8.41	\$6,301.57
05-19	WAWA 8139 HILLTOWN TWP/PA US CARD PURCHASE		\$4.18	\$6,297.39
05-22	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$9.40	\$6,287.99
05-23	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.10	\$6,281.89
05-23	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.04	\$6,273.85
05-23	<b>Ending Balance</b>			\$6,273.85

## SANTANDER SAVINGS

Statement Period 05/05/23 - 05/23/23

MELISSA A BEMER

Account # 5334036182

### Balances

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

### Account Activity

Date	Description	Additions	Subtractions	Balance
05-05	<b>Beginning Balance</b>			\$18.29
05-23	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 05/24/23 TO 05/31/23  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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## Financial Summary

Statement Period 05/24/23 - 05/31/23

MELISSA A BEMER

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$5,178.28	\$4,929.44
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$4,947.73</b>

## SIMPLY RIGHT CHECKING

Statement Period 05/24/23 - 05/31/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$6,273.85	Current Balance	\$4,929.44
Deposits/Credits	+\$239.45	Average Daily Balance	\$5,178.28
Withdrawals/Debits	-\$1,583.86		

### Account Activity

Date	Description	Additions	Subtractions	Balance
05-24	<b>Beginning Balance</b>			\$6,273.85
05-24	VENMO PAYMENT 230523		\$768.00	\$5,505.85
05-25	AMAZON.COM*M151 SEATTLE /WA US CARD PURCHASE		\$102.05	\$5,403.80
05-25	MOBILE - RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$27.97	\$5,375.83
05-26	SILK + SONDER NEWARK /DE US CARD PURCHASE		\$187.92	\$5,187.91
05-30	ANNTAYLOR LOFT. MILFORD /CT US CARD PURCHASE REFUND	\$65.02		\$5,252.93
05-30	Amazon.com*JO7H Amzn.com/bill /WA US CARD PURCHASE		\$234.70	\$5,018.23
05-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.70	\$5,011.53
05-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,002.86
05-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,999.86
05-30	Amazon Tips*WC6 Amzn.com/bill /WA US CARD PURCHASE		\$10.00	\$4,989.86
05-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.96	\$4,972.90
05-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,969.90
05-30	TARGET ST 250 N Somers Point/NJ US CARD PURCHASE		\$106.43	\$4,863.47
05-31	GRAHAM COMPANY PAYROLL 230523 ****62	\$111.47		\$4,974.94
05-31	ANNTAYLOR LOFT. MILFORD /CT US CARD PURCHASE REFUND	\$62.96		\$5,037.90
05-31	SEPTA FARE MACH PHILADELPHIA/PA US CARD PURCHASE		\$2.50	\$5,035.40
05-31	H&M0573 PHILADELPHIA/PA US CARD PURCHASE		\$105.96	\$4,929.44
05-31	<b>Ending Balance</b>			\$4,929.44



**SANTANDER SAVINGS**
**Statement Period 05/24/23 - 05/31/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
05-24	Beginning Balance			\$18.29
05-31	Ending Balance			\$18.29

**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 deposit accounts, such as a savings account, 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?**

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

**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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

**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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 06/01/23 TO 06/30/23  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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## Financial Summary

Statement Period 06/01/23 - 06/30/23

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SIMPLY RIGHT CHECKING	5331077447	\$5,211.00	\$7,543.06
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$7,561.35

## SIMPLY RIGHT CHECKING

Statement Period 06/01/23 - 06/30/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$4,929.44	Current Balance	\$7,543.06
Deposits/Credits	+\$6,449.57	Average Daily Balance	\$5,211.00
Withdrawals/Debits	-\$3,835.95		

### Account Activity

Date	Description	Additions	Subtractions	Balance
06-01	Beginning Balance			\$4,929.44
06-01	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.93	\$4,915.51
06-01	DERMATOLOGY PCA PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$4,895.51
06-01	MOBILE - SP OWL VENICE LOS ANGELES /CA US CARD PURCHASE		\$76.00	\$4,819.51
06-01	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,350.00	\$3,469.51
06-02	UPHS PR PAYMENT *****82	\$2,100.29		\$5,569.80
06-02	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$5,567.69
06-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,564.69
06-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,556.02
06-05	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.81	\$5,551.21
06-05	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.58	\$5,542.63
06-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.91	\$5,525.72
06-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,522.72
06-05	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$5,516.29
06-05	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$34.16	\$5,482.13
06-05	NEW FELIX CLEAN PHILADELPHIA/PA US CARD PURCHASE		\$31.00	\$5,451.13
06-06	Dicks Sporting Cherry Hill /NJ US CARD PURCHASE		\$312.25	\$5,138.88
06-06	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$104.29	\$5,034.59
06-06	OLD NAVY US 646 PHILADELPHIA/PA US CARD PURCHASE		\$112.54	\$4,922.05
06-06	AMAZON.COM*MX8I SEATTLE /WA US CARD PURCHASE		\$10.55	\$4,911.50
06-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,908.50
06-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.94	\$4,895.56
06-07	AMAZON.COM*6B2W SEATTLE /WA US CARD PURCHASE		\$79.54	\$4,816.02
06-07	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$12.37	\$4,803.65
06-07	LOFT 1300 PLAZA KING OF PRUS/PA US CARD PURCHASE		\$80.94	\$4,722.71
06-07	TARGET T-2596 King of Prus/PA US CARD PURCHASE		\$133.08	\$4,589.63
06-07	PAYPAL INST XFER 230606		\$10.79	\$4,578.84



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
06-08	DICKS SPORTING KING OF PRUSS /PA US CARD PURCHASE REFUND	\$165.00		\$4,743.84
06-08	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.97	\$4,731.87
06-08	WACOAL AMERICA KING OF PRUSS /PA US CARD PURCHASE		\$81.06	\$4,650.81
06-09	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.34	\$4,643.47
06-09	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.34	\$4,638.13
06-09	OLD CITY PIZZA PHILADELPHIA /PA US CARD PURCHASE		\$7.56	\$4,630.57
06-12	STARBUCKS STORE COLLEGEVILLE /PA US CARD PURCHASE		\$7.89	\$4,622.68
06-13	LOVE GRILLE PHILADELPHIA /PA US CARD PURCHASE		\$16.04	\$4,606.64
06-13	NOUVELLE BEAUTY ST PETERSBURG /FL US CARD PURCHASE		\$130.00	\$4,476.64
06-14	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,473.64
06-14	UBER EATS 8005928996 /CA US CARD PURCHASE		\$21.29	\$4,452.35
06-14	NIC*-FL DEPT HL TALLAHASSEE /FL US CARD PURCHASE		\$110.00	\$4,342.35
06-15	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.59	\$4,335.76
06-15	MOBILE - SP ARCAINE SIOUX FALLS /SD US CARD PURCHASE		\$54.99	\$4,280.77
06-15	MOBILE - STUBHUB, INC. 8667882482 /CA US CARD PURCHASE		\$274.76	\$4,006.01
06-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$3,989.59
06-16	UPHS PR PAYMENT *****82	\$1,916.40		\$5,905.99
06-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$5,903.00
06-16	VENMO PAYMENT 230615		\$59.00	\$5,844.00
06-20	OLD NAVY US 646 PHILADELPHIA/PA US CARD PURCHASE REFUND	\$59.63		\$5,903.63
06-20	T.J. MAXX 1851S PHILADELPHIA/PA US CARD PURCHASE REFUND	\$16.99		\$5,920.62
06-20	SQ *JIGGY COFFE Philadelphia /PA US CARD PURCHASE		\$7.67	\$5,912.95
06-20	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.92	\$5,901.03
06-20	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$139.53	\$5,761.50
06-20	AMAZON.COM*344P SEATTLE /WA US CARD PURCHASE		\$42.77	\$5,718.73
06-20	AMAZON.COM*7G54 SEATTLE /WA US CARD PURCHASE		\$31.58	\$5,687.15
06-20	AMAZON.COM*115M SEATTLE /WA US CARD PURCHASE		\$237.37	\$5,449.78
06-21	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$2.83		\$5,452.61
06-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,443.94
06-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,440.94
06-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.45	\$5,435.49
06-23	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.56	\$5,429.93
06-23	CENTRE SQUARE N MIDDLE CITY E /PA US CARD PURCHASE		\$8.00	\$5,421.93
06-26	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$31.25		\$5,453.18
06-26	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$25.99		\$5,479.17
06-26	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$8.96	\$5,470.21
06-26	SQ *OUI PHILA /PA US CARD PURCHASE		\$15.00	\$5,455.21
06-26	CVS/PHARMACY #1 PHILADELPHIA/PA US CARD PURCHASE		\$5.39	\$5,449.82
06-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.92	\$5,437.90
06-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,434.90
06-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.05	\$5,430.85
06-27	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.64	\$5,426.21
06-30	UPHS PR PAYMENT *****82	\$2,131.19		\$7,557.40
06-30	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$14.34	\$7,543.06
06-30	<b>Ending Balance</b>			\$7,543.06

**SANTANDER SAVINGS**
**Statement Period 06/01/23 - 06/30/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
06-01	<b>Beginning Balance</b>			\$18.29
06-30	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 07/01/23 TO 07/31/23**  
**SIMPLY RIGHT CHECKING**

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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## Changes to Mail-In Deposits Policy and Mailing Address

**Effective 8/26, Deposits by mail must be made only by check, as cash is not accepted.** Check deposits made by mail may be sent by United States Postal Service First-Class Mail and should be addressed to:

Santander Bank N.A., Mail-In Deposit/Payment,  
P.O. BOX 841003, Boston, MA 02284-1003.

All deposits sent by mail or any other courier service, and addressed to any other Santander branch or other facility, generally will be forwarded to the above address or appropriate processing facility. These deposits will be considered received no earlier than the date on which the deposit is received at the appropriate processing facility. If any mail-in deposit arrives at the appropriate processing facility after 2:00 p.m. on any business day, that deposit may not be considered received until the next business day for purposes of Santander Funds Availability Policy.

2307SBBM 847002 07/2023

## Financial Summary

**Statement Period 07/01/23 - 07/31/23**

**MELISSA A BEMER**

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$5,589.85	\$5,483.35
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$5,501.64</b>



**SIMPLY RIGHT CHECKING**
**Statement Period 07/01/23 - 07/31/23**
**MELISSA A BEMER**
**Account # 5331077447**
**Balances**

Beginning Balance	\$7,543.06	Current Balance	\$5,483.35
Deposits/Credits	+\$3,970.42	Average Daily Balance	\$5,589.85
Withdrawals/Debits	-\$6,030.13		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
07-01	<b>Beginning Balance</b>			\$7,543.06
07-03	MOBILE - BARENECESSITIES 877-728-9272 /NJ US CARD PURCHASE		\$263.49	\$7,279.57
07-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.78	\$7,271.79
07-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$7,269.36
07-03	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$7,267.25
07-03	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$28.13	\$7,239.12
07-03	WAWA 392 BLACKWOOD /NJ US CARD PURCHASE		\$23.65	\$7,215.47
07-03	WAWA 392 BLACKWOOD /NJ US CARD PURCHASE		\$6.71	\$7,208.76
07-03	CASH WITHDRAWAL L668311 L668311 DEPTFORD /NJ US		\$243.50	\$6,965.26
07-03	CASH WITHDRAWAL FEE L668311 L668311 DEPTFORD /NJ US		\$2.00	\$6,963.26
07-03	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,400.00	\$5,563.26
07-05	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$42.39	\$5,520.87
07-05	CERTIFIX LIVE S ANAHEIM /CA US CARD PURCHASE		\$101.25	\$5,419.62
07-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	\$5,410.95
07-05	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$10.59	\$5,400.36
07-05	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$14.07	\$5,386.29
07-05	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$45.07	\$5,341.22
07-06	AMAZON.COM*AU1W SEATTLE /WA US CARD PURCHASE		\$78.60	\$5,262.62
07-06	AMAZON.COM*X16Z SEATTLE /WA US CARD PURCHASE		\$109.37	\$5,153.25
07-06	AMAZON.COM*7Q21 SEATTLE /WA US CARD PURCHASE		\$9.53	\$5,143.72
07-06	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.13	\$5,138.59
07-06	VENMO PAYMENT 230705		\$45.00	\$5,093.59
07-07	WILD HONEY/TEAS PHILA /PA US CARD PURCHASE		\$208.86	\$4,884.73
07-07	PAYPAL INST XFER 230706		\$10.79	\$4,873.94
07-07	VENMO PAYMENT 230706		\$115.00	\$4,758.94
07-07	VENMO PAYMENT 230706		\$115.00	\$4,643.94
07-10	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$10.47	\$4,633.47
07-10	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$4,631.04
07-10	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$12.20	\$4,618.84
07-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$14.99	\$4,603.85
07-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.16	\$4,601.69
07-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.89	\$4,599.80
07-11	LA COLOMBE PHL PHILADELPHIA/PA US CARD PURCHASE		\$19.61	\$4,580.19
07-12	STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE		\$13.11	\$4,567.08
07-12	Twistee Treat St Pete Beach /FL US CARD PURCHASE		\$12.90	\$4,554.18
07-12	SQ *FLORGANIX L St Pete Beach /FL US CARD PURCHASE		\$127.88	\$4,426.30
07-13	SUN N SAND ST PETE BEACH /FL US CARD PURCHASE		\$93.07	\$4,333.23
07-13	FAMILIES BEHIND CONSHOHOCKEN /PA US CARD PURCHASE		\$51.50	\$4,281.73
07-13	TST* CADDY'S ON TREASURE ISLA /FL US CARD PURCHASE		\$13.58	\$4,268.15
07-14	UPHS PR PAYMENT *****82	\$2,029.15		\$6,297.30
07-14	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,294.30
07-14	UBER EATS 8005928996 /CA US CARD PURCHASE		\$21.60	\$6,272.70
07-14	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$17.93	\$6,254.77
07-14	TST* Naked Farm Saint Petersb /FL US CARD PURCHASE		\$16.74	\$6,238.03
07-14	BAY TO BAY NEWS TAMPA /FL US CARD PURCHASE		\$20.72	\$6,217.31
07-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.96	\$6,202.35
07-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,199.35
07-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.81	\$6,196.54
07-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.27	\$6,192.27
07-17	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$6,189.28
07-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.59	\$6,184.69

**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
07-17	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.13	\$6,179.56
07-17	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$6,163.14
07-19	WAWA 257 WAYNE /PA US CARD PURCHASE		\$5.95	\$6,157.19
07-19	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.13	\$6,152.06
07-19	CASH WITHDRAWAL CDSR SR133131 PHILADELPHIA/PA US		\$140.50	\$6,011.56
07-19	CASH WITHDRAWAL FEE CDSR SR133131 PHILADELPHIA/PA US		\$2.00	\$6,009.56
07-20	THE UPS STORE 4 PHILADELPHIA /PA US CARD PURCHASE		\$1.07	\$6,008.49
07-21	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.90	\$5,995.59
07-21	MOBILE - GRUBHUBPIZZARIT 8775851085 /NY US CARD PURCHASE		\$52.76	\$5,942.83
07-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.67	\$5,937.16
07-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.58	\$5,928.58
07-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.16	\$5,926.42
07-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.94	\$5,910.48
07-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,907.48
07-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.81	\$5,904.67
07-24	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$11.71	\$5,892.96
07-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$7.43	\$5,885.53
07-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,882.53
07-24	WAWA 8305 PAULSBORO /NJ US CARD PURCHASE		\$18.97	\$5,863.56
07-24	TARGET T-3414 Kill Devil H/NC US CARD PURCHASE		\$183.13	\$5,680.43
07-24	TARGET T-3414 Kill Devil H/NC US CARD PURCHASE		\$14.17	\$5,666.26
07-24	Sunsation Sunsa KILL DEVIL H/NC US CARD PURCHASE		\$24.53	\$5,641.73
07-24	Super Win Super KILL DEVIL H/NC US CARD PURCHASE		\$20.27	\$5,621.46
07-24	VENMO PAYMENT 230722		\$20.00	\$5,601.46
07-26	PY *FRONT PORCH KILL DEVIL HI /NC US CARD PURCHASE		\$14.95	\$5,586.51
07-26	SQ *THE SPOT NA Nags Head /NC US CARD PURCHASE		\$11.31	\$5,575.20
07-27	STARBUCKS STORE KITTY HAWK /NC US CARD PURCHASE		\$15.79	\$5,559.41
07-27	SP SOJOURN OBX SOUTHERN SHOR /NC US CARD PURCHASE		\$356.55	\$5,202.86
07-27	SP STARR BOUTIQ KITTY HAWK /NC US CARD PURCHASE		\$61.92	\$5,140.94
07-27	DOLLAR TREE KILL DEVIL H/NC US CARD PURCHASE		\$28.02	\$5,112.92
07-28	UPHS PR PAYMENT *****82	\$1,941.27		\$7,054.19
07-28	VENMO PAYMENT 230727		\$1,500.00	\$5,554.19
07-31	PY *FRONT PORCH KILL DEVIL HI /NC US CARD PURCHASE		\$19.73	\$5,534.46
07-31	ROYAL FARMS #44 GRANDY /NC US CARD PURCHASE		\$5.04	\$5,529.42
07-31	SUNOCO 02513240 SALISBURY /MD US CARD PURCHASE		\$9.17	\$5,520.25
07-31	MOBILE - SP GREENSSTEEL. PORTLAND /OR US CARD PURCHASE		\$36.90	\$5,483.35
07-31	<b>Ending Balance</b>			\$5,483.35

**SANTANDER SAVINGS**
**Statement Period 07/01/23 - 07/31/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
07-01	<b>Beginning Balance</b>			\$18.29
07-31	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 08/01/23 TO 08/31/23  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
246 N 3RD ST # 4D  
PHILADELPHIA PA 19106

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Simplifying  
your banking  
relationship

### Additional account benefits coming soon

We're simplifying our products to better serve the needs of our customers like you. If you or another owner on your Simply Right® Checking account and/or Santander® Savings account(s) are under the age of 26 as of December 31, 2023, you will automatically receive fee waivers and discounts after September 19, 2023, until there are no account owners under the age of 26.

To learn more, visit [santanderbank.com/faq-11](http://santanderbank.com/faq-11)

2308SRSS 850201 08/2023

## Financial Summary

Statement Period 08/01/23 - 08/31/23

MELISSA A BEMER

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$6,040.59	\$7,051.08
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$7,069.37</b>

## SIMPLY RIGHT CHECKING

Statement Period 08/01/23 - 08/31/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$5,483.35	Current Balance	\$7,051.08
Deposits/Credits	+\$3,815.07	Average Daily Balance	\$6,040.59
Withdrawals/Debits	-\$2,247.34		

### Account Activity

Date	Description	Additions	Subtractions	Balance
08-01	<b>Beginning Balance</b>			\$5,483.35
08-01	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE REFUND	\$5.02		\$5,488.37
08-01	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$5.02	\$5,483.35
08-01	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$5,476.92
08-01	MOBILE - Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$49.39	\$5,427.53
08-02	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$5,425.42
08-02	IDEMIA TSA PREC BRENTWOOD /TN US CARD PURCHASE		\$78.00	\$5,347.42
08-03	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$5,340.99



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
08-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$5,338.56
08-04	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$10.00	\$5,328.56
08-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.16	\$5,326.40
08-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$5,323.97
08-04	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,320.97
08-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$7.86	\$5,313.11
08-07	ACME 0773 HAVERTOWN /PA US CARD PURCHASE		\$25.57	\$5,287.54
08-07	AMAZON.COM*TA5A SEATTLE /WA US CARD PURCHASE		\$60.60	\$5,226.94
08-07	AMAZON.COM*TA7Y SEATTLE /WA US CARD PURCHASE		\$8.20	\$5,218.74
08-07	PLEASETOCHMUSE PHILADELPHIA /PA US CARD PURCHASE		\$45.20	\$5,173.54
08-07	CASH WITHDRAWAL MULBERRY MARKET BX000003 PHILADELPHIA/PA US		\$102.50	\$5,071.04
08-07	CASH WITHDRAWAL FEE MULBERRY MARKET BX000003 PHILADELPHIA/PA US		\$2.00	\$5,069.04
08-07	AMAZON.COM*TA10 SEATTLE /WA US CARD PURCHASE		\$9.49	\$5,059.55
08-07	SQ *BRULEE CATE Philadelphia /PA US CARD PURCHASE		\$17.00	\$5,042.55
08-07	AMAZON.COM*TA2A SEATTLE /WA US CARD PURCHASE		\$26.80	\$5,015.75
08-07	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$10.14	\$5,005.61
08-07	WAWA 257 WAYNE /PA US CARD PURCHASE		\$5.08	\$5,000.53
08-07	PAYPAL INST XFER 230806		\$10.79	\$4,989.74
08-09	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.98	\$4,980.76
08-09	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,977.76
08-09	ORTHOPEDIC FOOT PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$4,957.76
08-09	SUNOCO 03683026 WOODBRIDGE /NJ US CARD PURCHASE		\$14.13	\$4,943.63
08-10	STARBUCKS STORE KING OF PRUSS /PA US CARD PURCHASE		\$6.52	\$4,937.11
08-10	LEGO KING OF PR King of Pruss /PA US CARD PURCHASE		\$116.59	\$4,820.52
08-10	Aerie 2785 King of Pruss /PA US CARD PURCHASE		\$80.41	\$4,740.11
08-10	STARBUCKS 26647 WOODBRIDGE /NJ US CARD PURCHASE		\$5.86	\$4,734.25
08-11	UPHS PR PAYMENT *****82	\$1,916.07		\$6,650.32
08-14	MARIE EIFFEL MA SHELTER ISLA/NY US CARD PURCHASE		\$44.04	\$6,606.28
08-14	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$6,603.28
08-14	MULBERRY 236 A PHILADELPHIA/PA US CARD PURCHASE		\$23.58	\$6,579.70
08-14	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.13	\$6,574.57
08-14	CASH WITHDRAWAL CDSR SR133131 PHILADELPHIA/PA US		\$100.50	\$6,474.07
08-14	CASH WITHDRAWAL FEE CDSR SR133131 PHILADELPHIA/PA US		\$2.00	\$6,472.07
08-14	VENMO PAYMENT 230813		\$50.00	\$6,422.07
08-15	MR. ROBERTS CON GREENPORT /NY US CARD PURCHASE		\$5.61	\$6,416.46
08-15	Etsy.com - Mult Brooklyn /NY US CARD PURCHASE		\$105.43	\$6,311.03
08-15	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$8.80	\$6,302.23
08-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$6,285.81
08-15	VENMO PAYMENT 230814		\$272.00	\$6,013.81
08-16	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$6,010.82
08-16	VENMO PAYMENT 230815		\$26.00	\$5,984.82
08-17	MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD PURCHASE		\$26.68	\$5,958.14
08-17	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$15.98	\$5,942.16
08-17	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.10	\$5,936.06
08-18	UBER EATS 8005928996 /CA US CARD PURCHASE		\$33.90	\$5,902.16
08-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,899.16
08-18	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$22.19	\$5,876.97
08-21	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$10.16	\$5,866.81
08-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.65	\$5,863.16
08-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$0.65	\$5,862.51
08-21	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$8.00	\$5,854.51
08-21	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$14.05	\$5,840.46
08-21	VENMO PAYMENT 230819		\$45.00	\$5,795.46
08-22	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.99	\$5,778.47
08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.89	\$5,776.58
08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$5,771.72
08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.48	\$5,765.24
08-22	SASSAFRAS MARKE PHILADELPHIA/PA US CARD PURCHASE		\$16.97	\$5,748.27
08-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,745.27
08-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.94	\$5,735.33

**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
08-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$5.00	\$5,730.33
08-24	THE MANN CENTER PHILADELPHIA /PA US CARD PURCHASE		\$40.59	\$5,689.74
08-24	THE MANN CENTER PHILADELPHIA /PA US CARD PURCHASE		\$18.33	\$5,671.41
08-24	THE MANN BEVERLY HILLS /CA US CARD PURCHASE		\$78.00	\$5,593.41
08-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.90	\$5,578.51
08-25	UPHS PR PAYMENT *****82	\$1,893.98		\$7,472.49
08-25	TST* Liberty Po Philadelphia /PA US CARD PURCHASE		\$41.16	\$7,431.33
08-25	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$8.53	\$7,422.80
08-25	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$7.40	\$7,415.40
08-28	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$74.19	\$7,341.21
08-28	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.62	\$7,334.59
08-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.97	\$7,319.62
08-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.89	\$7,307.73
08-28	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$9.40	\$7,298.33
08-28	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$3.22	\$7,295.11
08-28	AMAZON.COM*T368 SEATTLE /WA US CARD PURCHASE		\$32.72	\$7,262.39
08-28	AMAZON.COM*T32Q SEATTLE /WA US CARD PURCHASE		\$37.95	\$7,224.44
08-28	AMAZON.COM*T30H SEATTLE /WA US CARD PURCHASE		\$54.53	\$7,169.91
08-29	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$7,163.48
08-29	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$7,160.48
08-29	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$8.08	\$7,152.40
08-30	MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD PURCHASE		\$22.56	\$7,129.84
08-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.68	\$7,121.16
08-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.30	\$7,119.86
08-30	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.97	\$7,113.89
08-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.97	\$7,101.92
08-30	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$7,098.92
08-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.92	\$7,084.00
08-31	PENNCARE AT RIT PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$7,064.00
08-31	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.92	\$7,051.08
08-31	<b>Ending Balance</b>			\$7,051.08

**SANTANDER SAVINGS**
**Statement Period 08/01/23 - 08/31/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
08-01	<b>Beginning Balance</b>			\$18.29
08-31	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 09/01/23 TO 09/30/23**  
**SIMPLY RIGHT CHECKING**

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 09/01/23 - 09/30/23**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SIMPLY RIGHT CHECKING	5331077447	\$4,500.67	\$4,357.06
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

**Total Deposits**

**\$4,375.35**

**SIMPLY RIGHT CHECKING**

**Statement Period 09/01/23 - 09/30/23**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$7,051.08	Current Balance	\$4,357.06
Deposits/Credits	+\$4,102.59	Average Daily Balance	\$4,500.67
Withdrawals/Debits	-\$6,796.61		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
09-01	<b>Beginning Balance</b>			\$7,051.08
09-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.90	\$7,047.18
09-01	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$11.51	\$7,035.67
09-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$7,030.81
09-01	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$8.95	\$7,021.86
09-01	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$2,500.00	\$4,521.86
09-01	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$7.24	\$4,514.62
09-01	CASH WITHDRAWAL VV088989 VV088989 PHILADELPHIA/PA US		\$100.00	\$4,414.62
09-05	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$4,412.51
09-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,409.51
09-05	CASH WITHDRAWAL MULBERRY MARKET BX000003 PHILADELPHIA/PA US		\$202.50	\$4,207.01
09-05	CASH WITHDRAWAL FEE MULBERRY MARKET BX000003 PHILADELPHIA/PA US		\$2.00	\$4,205.01
09-05	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$9.00	\$4,196.01
09-05	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.13	\$4,190.88
09-05	TRADER JOE S #6 PHILADELPHIA/PA US CARD PURCHASE		\$228.45	\$3,962.43
09-05	DEPT EDUCATION STUDENT LN230901		\$250.74	\$3,711.69
09-06	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$33.91		\$3,745.60
09-06	MOBILE - GRUBHUBDIGRITTE 8775851085 /NY US CARD PURCHASE		\$25.70	\$3,719.90
09-06	THE UPS STORE 4 PHILADELPHIA /PA US CARD PURCHASE		\$5.60	\$3,714.30
09-06	THE UPS STORE 4 PHILADELPHIA /PA US CARD PURCHASE		\$32.85	\$3,681.45
09-06	RUCKUS GALLERY PHILADELPHIA /PA US CARD PURCHASE		\$19.42	\$3,662.03
09-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$3,653.06
09-07	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.48	\$3,648.58
09-07	PAYPAL INST XFER 230906		\$11.87	\$3,636.71



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
09-08	UPHS PR PAYMENT *****82	\$1,954.77		\$5,591.48
09-11	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$5,585.05
09-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.95	\$5,583.10
09-11	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$31.64	\$5,551.46
09-11	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.99	\$5,545.47
09-11	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.00	\$5,535.47
09-11	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$5,529.04
09-11	AMAZON.COM*TR7G SEATTLE /WA US CARD PURCHASE		\$36.94	\$5,492.10
09-11	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$11.56	\$5,480.54
09-11	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$229.91	\$5,250.63
09-11	VENMO PAYMENT 230910		\$350.00	\$4,900.63
09-12	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$16.98	\$4,883.65
09-13	CHICK-FIL-A #01 PHILADELPHIA /PA US CARD PURCHASE		\$20.34	\$4,863.31
09-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.45	\$4,857.86
09-13	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.92	\$4,854.94
09-14	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$10.37	\$4,844.57
09-14	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.08	\$4,839.49
09-15	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$4,830.52
09-15	DELAWARE VALLEY PHILADELPHIA /PA US CARD PURCHASE		\$560.00	\$4,270.52
09-15	TARGET T-1954 Mount Kisco /NY US CARD PURCHASE		\$122.89	\$4,147.63
09-15	TARGET T-1954 Mount Kisco /NY US CARD PURCHASE		\$7.86	\$4,139.77
09-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$4,123.35
09-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$44.92	\$4,078.43
09-18	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,075.43
09-18	ANGELO S CAFE WAYNE /PA US CARD PURCHASE		\$8.73	\$4,066.70
09-18	FLORY'S CONVENI MAHOPAC /NY US CARD PURCHASE		\$6.86	\$4,059.84
09-18	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$4,056.85
09-18	VENMO PAYMENT 230915		\$135.00	\$3,921.85
09-19	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$3,912.88
09-19	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$5.00	\$3,907.88
09-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.34	\$3,900.54
09-19	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.89	\$3,894.65
09-20	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$6.43	\$3,888.22
09-20	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$5.45	\$3,882.77
09-20	PENN DENTAL UNI PHILADELPHIA/PA US CARD PURCHASE		\$732.50	\$3,150.27
09-21	WAWA 257 WAYNE /PA US CARD PURCHASE		\$9.32	\$3,140.95
09-21	VENMO PAYMENT 230920		\$11.00	\$3,129.95
09-21	VENMO PAYMENT 230920		\$12.00	\$3,117.95
09-21	VENMO PAYMENT 230920		\$14.00	\$3,103.95
09-21	VENMO PAYMENT 230920		\$43.00	\$3,060.95
09-22	UPHS PR PAYMENT *****82	\$2,113.91		\$5,174.86
09-22	7-ELEVEN Philadelphia/PA US CARD PURCHASE		\$8.01	\$5,166.85
09-25	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.56	\$5,163.29
09-25	COLOR HARVEST WAYNE /PA US CARD PURCHASE		\$4.97	\$5,158.32
09-25	SUNNYSIDE PASTR EAST EARL /PA US CARD PURCHASE		\$30.00	\$5,128.32
09-25	SQ *MARKET FRES Wayne /PA US CARD PURCHASE		\$47.12	\$5,081.20
09-25	CVS/PHARMACY #1 PHILADELPHIA/PA US CARD PURCHASE		\$107.94	\$4,973.26
09-26	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,970.26
09-26	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$5.13	\$4,965.13
09-26	WAWA 8131 PHILADELPHIA/PA US CARD PURCHASE		\$7.11	\$4,958.02
09-26	CASH WITHDRAWAL CDSR SR133131 PHILADELPHIA/PA US		\$60.50	\$4,897.52
09-26	CASH WITHDRAWAL FEE CDSR SR133131 PHILADELPHIA/PA US		\$2.00	\$4,895.52
09-26	VENMO PAYMENT 230925		\$30.00	\$4,865.52
09-27	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$4,856.55
09-27	ORTHO CATH CART PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$4,836.55
09-27	OLD CITY PIZZA PHILADELPHIA /PA US CARD PURCHASE		\$6.48	\$4,830.07
09-28	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$3.07	\$4,827.00
09-28	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.16	\$4,819.84
09-28	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,816.84
09-29	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.97	\$4,804.87
09-29	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$4,795.90
09-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.77	\$4,788.13
09-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$4,783.27



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
09-29	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$7.99	\$4,775.28
09-29	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.97	\$4,763.31
09-29	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,760.31
09-29	UBER EATS 8005928996 /CA US CARD PURCHASE		\$27.17	\$4,733.14
09-29	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$26.10	\$4,707.04
09-29	MULBERRY 236 A PHILADELPHIA/PA US CARD PURCHASE		\$9.98	\$4,697.06
09-29	CASH WITHDRAWAL VC080526 VC080526 PHILADELPHIA/PA US		\$340.00	\$4,357.06
09-30	<b>Ending Balance</b>			\$4,357.06

**SANTANDER SAVINGS****Statement Period 09/01/23 - 09/30/23****MELISSA A BEMER****Account # 5334036182****Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
09-01	<b>Beginning Balance</b>			\$18.29
09-30	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 10/01/23 TO 10/31/23**  
**SIMPLY RIGHT CHECKING**

If you have questions about your statement,  
 contact the Customer Service Center at 877-768-2265.  
 Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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**Financial Summary**

**Statement Period 10/01/23 - 10/31/23**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SIMPLY RIGHT CHECKING	5331077447	\$2,700.50	\$1,276.75
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$1,295.04</b>

**SIMPLY RIGHT CHECKING**

**Statement Period 10/01/23 - 10/31/23**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$4,357.06	Current Balance	\$1,276.75
Deposits/Credits	+\$3,837.05	Average Daily Balance	\$2,700.50
Withdrawals/Debits	-\$6,917.36		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
10-01	<b>Beginning Balance</b>			\$4,357.06
10-02	UBER EATS 8005928996 /CA US CARD PURCHASE		\$17.80	\$4,339.26
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$4,330.29
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$18.15	\$4,312.14
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,309.14
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$39.94	\$4,269.20
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$21.95	\$4,247.25
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$12.99	\$4,234.26
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$4.00	\$4,230.26
10-02	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$4,228.15
10-02	SQ *PAULIE GEE' Philadelphia /PA US CARD PURCHASE		\$24.00	\$4,204.15
10-02	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,201.15
10-02	VENMO PAYMENT 231001		\$13.00	\$4,188.15
10-02	VENMO PAYMENT 231001		\$30.00	\$4,158.15
10-02	VENMO PAYMENT 231001		\$150.00	\$4,008.15
10-03	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$9.82	\$3,998.33
10-03	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.97	\$3,989.36
10-03	NORDSTROM RACK PHILADELPHIA/PA US CARD PURCHASE		\$101.43	\$3,887.93
10-03	EAZY COMPUTERS PHILADELPHIA/PA US CARD PURCHASE		\$107.46	\$3,780.47
10-03	VENMO PAYMENT 231002		\$50.00	\$3,730.47
10-04	TST* Spread Bag Philadelphia /PA US CARD PURCHASE		\$5.24	\$3,725.23
10-04	CVS/PHARMACY #1 PHILADELPHIA/PA US CARD PURCHASE		\$22.32	\$3,702.91
10-04	VENMO PAYMENT 231003		\$20.00	\$3,682.91
10-05	SQ *GOOD KARMA Philadelphia /PA US CARD PURCHASE		\$8.64	\$3,674.27
10-05	URBAN-OUT 1627 PHILADELPHIA/PA US CARD PURCHASE		\$100.60	\$3,573.67
10-06	UPHS PR PAYMENT *****82	\$1,927.51		\$5,501.18
10-06	PENN DENTAL UNI PHILADELPHIA/PA US CARD PURCHASE		\$732.50	\$4,768.68



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
10-06	ANTHROPOL 1801 PHILADELPHIA/PA US CARD PURCHASE		\$267.90	\$4,500.78
10-06	VENMO PAYMENT 231005		\$35.00	\$4,465.78
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,462.78
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.97	\$4,452.81
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.94	\$4,437.87
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,434.87
10-10	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE		\$7.89	\$4,426.98
10-10	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.09	\$4,420.89
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.97	\$4,409.92
10-10	CASH WITHDRAWAL CDSR 82990976 PHILADELPHIA/PA US		\$102.99	\$4,306.93
10-10	CASH WITHDRAWAL FEE CDSR 82990976 PHILADELPHIA/PA US		\$3.00	\$4,303.93
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$22.97	\$4,280.96
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$4,277.96
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$14.19	\$4,263.77
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$4.00	\$4,259.77
10-10	OPEN HOUSE PHILADELPHIA /PA US CARD PURCHASE		\$26.00	\$4,233.77
10-10	BARNESNOBLE Philadelphia/PA US CARD PURCHASE		\$63.68	\$4,170.09
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$11.97	\$4,158.12
10-10	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$10.12	\$4,148.00
10-10	PAYPAL INST XFER 231006		\$11.87	\$4,136.13
10-11	SHAKE SHACK 111 646-747-7200 /PA US CARD PURCHASE		\$13.78	\$4,122.35
10-11	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$38.11	\$4,084.24
10-11	STARBUCKS CONC PHILADELPHIA /PA US CARD PURCHASE		\$15.29	\$4,068.95
10-11	AUNTIE ANNES PA PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$4,064.09
10-11	TARGET T-1131 Saint Peters/FL US CARD PURCHASE		\$104.86	\$3,959.23
10-11	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,250.00	\$2,709.23
10-11	WM SUPERCENTER ST. PETERSBU/FL US CARD PURCHASE		\$163.50	\$2,545.73
10-13	MADDY SPA GULFPORT /FL US CARD PURCHASE		\$90.00	\$2,455.73
10-16	SP MISRED, LLC ST. PETERSBUR /FL US CARD PURCHASE		\$554.68	\$1,901.05
10-16	SP PLAINJANESTP ST. PETERSBUR /FL US CARD PURCHASE		\$42.80	\$1,858.25
10-16	SP SHORELINE SU APOLLO BEACH /FL US CARD PURCHASE		\$89.86	\$1,768.39
10-16	TST* GulfPerk C Gulfport /FL US CARD PURCHASE		\$16.05	\$1,752.34
10-16	SUMITRA ESPRESS GULFPORT /FL US CARD PURCHASE		\$9.29	\$1,743.05
10-16	WAL-MART #3161 SOUTH PASADE/FL US CARD PURCHASE		\$10.23	\$1,732.82
10-16	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,716.40
10-17	WENDY'S 132 SOUTH PASADE/FL US CARD PURCHASE		\$13.02	\$1,703.38
10-18	BROOKS SPORTS W SEATTLE /WA US CARD PURCHASE		\$171.20	\$1,532.18
10-18	TST* GulfPerk C Gulfport /FL US CARD PURCHASE		\$6.62	\$1,525.56
10-18	Bo-Tiki Gulfport /FL US CARD PURCHASE		\$147.66	\$1,377.90
10-18	TST* GulfPerk C Gulfport /FL US CARD PURCHASE		\$4.28	\$1,373.62
10-18	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$1,370.63
10-20	UPHS PR PAYMENT *****82	\$1,909.54		\$3,280.17
10-20	SQ *BAD MOTHER St Petersburg /FL US CARD PURCHASE		\$6.35	\$3,273.82
10-20	VENMO PAYMENT 231019		\$50.00	\$3,223.82
10-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,220.82
10-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$13.91	\$3,206.91
10-23	SQ *PARADECO CO St Petersburg /FL US CARD PURCHASE		\$30.76	\$3,176.15
10-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.98	\$3,167.17
10-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.05	\$3,159.12
10-23	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$3,156.12
10-23	GULFPORT BEACH GULFPORT /FL US CARD PURCHASE		\$57.76	\$3,098.36
10-23	SUMITRA ESPRESS GULFPORT /FL US CARD PURCHASE		\$6.35	\$3,092.01
10-23	SUMITRA ESPRESS GULFPORT /FL US CARD PURCHASE		\$9.03	\$3,082.98
10-23	TT* APP FEE:BEM FORT COLLINS /CO US CARD PURCHASE		\$55.00	\$3,027.98
10-23	TST* LLAMA JAVA MADEIRA BEACH /FL US CARD PURCHASE		\$16.34	\$3,011.64
10-23	BIG DICK'S SALT MADEIRA BEACH /FL US CARD PURCHASE		\$54.54	\$2,957.10
10-23	SQ *KOHR FAMILY Madeira Beach /FL US CARD PURCHASE		\$8.52	\$2,948.58
10-23	VENMO PAYMENT 231020		\$1,063.00	\$1,885.58
10-24	AUNTIE ANNE'S F TAMPA /FL US CARD PURCHASE		\$9.41	\$1,876.17
10-24	SQ *CRAFT KAFE St Petersburg /FL US CARD PURCHASE		\$10.10	\$1,866.07
10-25	DEPT EDUCATION STUDENT LN231024		\$250.74	\$1,615.33
10-27	CASH WITHDRAWAL PNC BANK PD1484 ST PETERSBUR/FL US		\$100.00	\$1,515.33
10-27	CASH WITHDRAWAL FEE PNC BANK PD1484 ST PETERSBUR/FL US		\$3.00	\$1,512.33

**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
10-30	ANNEX COFFEE GULFPORT /FL US CARD PURCHASE		\$15.58	\$1,496.75
10-30	CENTER FOR HOPE ARDMORE /PA US CARD PURCHASE		\$220.00	\$1,276.75
10-31	<b>Ending Balance</b>			\$1,276.75

**SANTANDER SAVINGS****Statement Period 10/01/23 - 10/31/23****MELISSA A BEMER****Account # 5334036182****Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
10-01	<b>Beginning Balance</b>			\$18.29
10-31	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 11/01/23 TO 11/30/23**  
**SIMPLY RIGHT CHECKING**

If you have questions about your statement,  
 contact the Customer Service Center at 877-768-2265.  
 Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**246 N 3RD ST # 4D**  
**PHILADELPHIA PA 19106**

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## Financial Summary

**Statement Period 11/01/23 - 11/30/23**

**MELISSA A BEMER**

### Deposit Accounts

**Account Number**

**Average Daily Balance**

**Current Balance**

SIMPLY RIGHT CHECKING	5331077447	\$2,432.41	\$1,456.40
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$1,474.69</b>

## SIMPLY RIGHT CHECKING

**Statement Period 11/01/23 - 11/30/23**

**MELISSA A BEMER**

**Account # 5331077447**

### Balances

Beginning Balance	\$1,276.75	Current Balance	\$1,456.40
Deposits/Credits	+\$6,040.49	Average Daily Balance	\$2,432.41
Withdrawals/Debits	-\$5,860.84		

### Account Activity

Date	Description	Additions	Subtractions	Balance
11-01	<b>Beginning Balance</b>			\$1,276.75
11-01	USPS CHANGE OF 800-2383150 /TN US CARD PURCHASE		\$1.10	\$1,275.65
11-02	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$1,273.54
11-02	EYECONIC INC RNCHO CORDOVA /CA US CARD PURCHASE		\$53.00	\$1,220.54
11-03	UPHS PR PAYMENT *****82	\$5,662.53		\$6,883.07
11-03	CENTER FOR HOPE ARDMORE /PA US CARD PURCHASE		\$220.00	\$6,663.07
11-03	Zelle Transfer to STEPHEN BOERNER 877-726-5640-330700A0CT01		\$2,500.00	\$4,163.07
11-06	CITIZENS PROPER 866-411-2742 /FL US CARD PURCHASE		\$88.00	\$4,075.07
11-06	PAYMENTUS CORPO 800-420-1663 /NC US CARD PURCHASE		\$2.07	\$4,073.00
11-06	DELTA DELTA.COM /CA US CARD PURCHASE		\$11.20	\$4,061.80
11-06	TARGET T-1131 Saint Peters/FL US CARD PURCHASE		\$6.79	\$4,055.01
11-06	TJMAXX #0745 SAINT PETERS/FL US CARD PURCHASE		\$85.57	\$3,969.44
11-07	ST PETE 420 (CE ST PETERSBURG /FL US CARD PURCHASE		\$148.73	\$3,820.71
11-07	SQ *BODY WORKS St Petersburg /FL US CARD PURCHASE		\$148.00	\$3,672.71
11-07	PAYPAL INST XFER 231106		\$11.87	\$3,660.84
11-08	DUFFY PIANO MOV PROSPECT PARK /PA US CARD PURCHASE		\$810.00	\$2,850.84
11-09	SQ *CRAFT KAFE St Petersburg /FL US CARD PURCHASE		\$14.14	\$2,836.70
11-09	MY PENN MEDICIN PHILADELPHIA /PA US CARD PURCHASE		\$30.00	\$2,806.70
11-13	TARGET T-1131 Saint Peters/FL US CARD PURCHASE REFUND	\$29.96		\$2,836.66
11-13	ANNEX COFFEE GULFPORT /FL US CARD PURCHASE		\$12.54	\$2,824.12
11-13	CENTER FOR HOPE ARDMORE /PA US CARD PURCHASE		\$220.00	\$2,604.12
11-14	WENDYS 513 SAINT PETERSB /FL US CARD PURCHASE		\$6.40	\$2,597.72
11-15	Hair Cuttery 40 St. Petersbur /FL US CARD PURCHASE		\$36.00	\$2,561.72
11-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$2,545.30
11-16	NEWSLINK TAMPA /FL US CARD PURCHASE		\$20.41	\$2,524.89
11-16	STARBUCKS E71 T TAMPA /FL US CARD PURCHASE		\$11.13	\$2,513.76
11-16	TPA ILLY TAMPA /FL US CARD PURCHASE		\$5.19	\$2,508.57



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
11-16	ATL 11ALIVENEWS ATLANTA /GA US CARD PURCHASE		\$26.31	\$2,482.26
11-16	CURB PHL TAXI QUEENS /NY US CARD PURCHASE		\$43.10	\$2,439.16
11-16	SEPTA SALES OFF PHILADELPHIA/PA US CARD PURCHASE		\$6.00	\$2,433.16
11-16	WAWA 257 WAYNE /PA US CARD PURCHASE		\$11.31	\$2,421.85
11-16	AMOCO#1884000DE DEVON /PA US CARD PURCHASE		\$18.88	\$2,402.97
11-16	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$2,399.98
11-17	PRODUCE JUNCTIO BROOMALL /PA US CARD PURCHASE		\$16.00	\$2,383.98
11-17	CASH WITHDRAWAL P360467 P360467 PHILADELPHIA/PA US		\$82.00	\$2,301.98
11-17	CASH WITHDRAWAL FEE P360467 P360467 PHILADELPHIA/PA US		\$3.00	\$2,298.98
11-20	VENMO CASHOUT 231117 *****02	\$348.00		\$2,646.98
11-20	SWEETGREEN RITT PHILADELPHIA /PA US CARD PURCHASE		\$15.53	\$2,631.45
11-20	ACME 3753 WAYNE /PA US CARD PURCHASE		\$124.94	\$2,506.51
11-20	CVS PHARM 10896 WAYNE /PA US CARD PURCHASE		\$27.09	\$2,479.42
11-20	TST* THE PLOUGH PHILADELPHIA /PA US CARD PURCHASE		\$118.80	\$2,360.62
11-20	SEPTA WEB-CARD PHILADELPHIA /PA US CARD PURCHASE		\$20.00	\$2,340.62
11-20	TST* 20TH STREE Philadelphia /PA US CARD PURCHASE		\$4.78	\$2,335.84
11-20	UBER *TRIP San Francisc/CA US CARD PURCHASE		\$38.12	\$2,297.72
11-20	UBER *TRIP San Francisc/CA US CARD PURCHASE		\$8.96	\$2,288.76
11-20	VENMO PAYMENT 231117		\$20.00	\$2,268.76
11-21	STARBUCKS CONC PHILADELPHIA /PA US CARD PURCHASE		\$14.89	\$2,253.87
11-21	AUNTIE ANNE'S # PHILADELPHIA /PA US CARD PURCHASE		\$7.76	\$2,246.11
11-22	SQ *BAHKO EYEWE Gulfport /FL US CARD PURCHASE		\$44.94	\$2,201.17
11-22	Etsy.com*TheWee BROOKLYN /NY US CARD PURCHASE		\$3.34	\$2,197.83
11-22	CENTER FOR HOPE ARDMORE /PA US CARD PURCHASE		\$220.00	\$1,977.83
11-22	VENMO PAYMENT 231121		\$35.00	\$1,942.83
11-22	DEPT EDUCATION STUDENT LN231121		\$250.74	\$1,692.09
11-24	PARCHMENT-UNIV 480-719-1646 /AZ US CARD PURCHASE		\$7.00	\$1,685.09
11-28	GULFPORT BEACH GULFPORT /FL US CARD PURCHASE		\$2.34	\$1,682.75
11-29	TST* GULFPERK C Gulfport /FL US CARD PURCHASE		\$6.35	\$1,676.40
11-29	CENTER FOR HOPE ARDMORE /PA US CARD PURCHASE		\$220.00	\$1,456.40
11-30	<b>Ending Balance</b>			\$1,456.40

**SANTANDER SAVINGS**
**Statement Period 11/01/23 - 11/30/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
11-01	<b>Beginning Balance</b>			\$18.29
11-30	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 12/01/23 TO 12/31/23  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
2649 TIFTON ST S  
GULFPORT FL 33711

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## Changes to transaction posting order

On November 10, 2023, we made a change in our transaction posting order. This does not impact your day-to-day banking, but you may see a difference in the order in which items are listed on your statements. All account transfers will now be placed in Posting Order Group 2 regardless of the channel they were initiated in. Please see the updated versions of the Personal Deposit Account Agreement or the Business Deposit Account Agreement available on [santanderbank.com](http://santanderbank.com).

2311PBPO 902001 11/2023

## Financial Summary

Statement Period 12/01/23 - 12/31/23

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SIMPLY RIGHT CHECKING	5331077447	\$1,013.23	\$702.81
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$721.10

## SIMPLY RIGHT CHECKING

Statement Period 12/01/23 - 12/31/23

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$1,456.40	Current Balance	\$702.81
Deposits/Credits	+\$531.00	Average Daily Balance	\$1,013.23
Withdrawals/Debits	-\$1,284.59		

### Account Activity

Date	Description	Additions	Subtractions	Balance
12-01	Beginning Balance			\$1,456.40
12-01	SQ *BAD MOTHER St Petersburg /FL US CARD PURCHASE		\$9.13	\$1,447.27
12-01	GULFPORT BEACH GULFPORT /FL US CARD PURCHASE		\$7.92	\$1,439.35
12-04	VENMO CASHOUT 231203 *****74	\$499.00		\$1,938.35
12-04	MADDY SPA GULFPORT /FL US CARD PURCHASE		\$90.00	\$1,848.35
12-04	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$1,846.24
12-04	VENMO PAYMENT 231201		\$200.00	\$1,646.24
12-05	VENMO PAYMENT 231204		\$51.00	\$1,595.24
12-06	TST* GULFPERK C Gulfport /FL US CARD PURCHASE		\$6.35	\$1,588.89



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
12-06	WM SUPERCENTER ST PETERSBUR/FL PURCHASE W/ CASHBACK		\$113.85	\$1,475.04
12-07	CENTER FOR HOPE ARDMORE /PA US CARD PURCHASE		\$220.00	\$1,255.04
12-07	PAYPAL INST XFER 231206		\$11.87	\$1,243.17
12-08	CHARLEYS PHILLY SAINT PETERSB /FL US CARD PURCHASE		\$8.86	\$1,234.31
12-08	IDX* BEACH RIDE MOUNT PLEASAN /SC US CARD PURCHASE		\$197.95	\$1,036.36
12-11	AMALIE ARENA TAMPA /FL US CARD PURCHASE		\$7.53	\$1,028.83
12-11	DOLLAR TREE SOUTH PASADE/FL US CARD PURCHASE		\$14.71	\$1,014.12
12-12	CVS/PHARMACY #0 Saint Peters/FL US CARD PURCHASE		\$12.30	\$1,001.82
12-14	VENMO PAYMENT 231213		\$55.00	\$946.82
12-15	WALGREENS 3077 ST PETERSBUR/FL US CARD PURCHASE		\$18.18	\$928.64
12-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$912.22
12-18	CVS/PHARMACY #0 St Petersburg/FL US CARD PURCHASE		\$6.58	\$905.64
12-18	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$902.65
12-20	SHELL SERVICE S GULFPORT /FL US CARD PURCHASE		\$6.30	\$896.35
12-21	SHELL SERVICE S COLONIAL HEI/VA US CARD PURCHASE		\$10.72	\$885.63
12-21	EARTHBOUND WOODBRIDGE /VA US CARD PURCHASE		\$47.65	\$837.98
12-27	SQ *JIGGY COFFE gosq.com /PA US CARD PURCHASE		\$76.00	\$761.98
12-27	VENMO PAYMENT 231226		\$20.00	\$741.98
12-29	VENMO CASHOUT 231228 *****03	\$32.00		\$773.98
12-29	PPA ON STREET K PHILADELPHIA /PA US CARD PURCHASE		\$2.50	\$771.48
12-29	SQ *GOOD KARMA Philadelphia /PA US CARD PURCHASE		\$5.67	\$765.81
12-29	VENMO PAYMENT 231228		\$63.00	\$702.81
12-31	<b>Ending Balance</b>			\$702.81

**SANTANDER SAVINGS**
**Statement Period 12/01/23 - 12/31/23**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
12-01	<b>Beginning Balance</b>			\$18.29
12-31	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 01/01/24 TO 01/31/24**  
**SIMPLY RIGHT CHECKING**

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**2649 TIFTON ST S**  
**GULFPORT FL 33711**

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**Financial Summary**

**Statement Period 01/01/24 - 01/31/24**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SIMPLY RIGHT CHECKING	5331077447	\$610.37	\$1,402.23
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$1,420.52</b>

**SIMPLY RIGHT CHECKING**

**Statement Period 01/01/24 - 01/31/24**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$702.81	Current Balance	\$1,402.23
Deposits/Credits	+\$1,250.00	Average Daily Balance	\$610.37
Withdrawals/Debits	-\$550.58		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
01-01	<b>Beginning Balance</b>			\$702.81
01-02	SQ *GOOD KARMA Philadelphia /PA US CARD PURCHASE		\$7.67	\$695.14
01-02	VENMO PAYMENT 231229		\$50.00	\$645.14
01-02	VENMO PAYMENT 231230		\$107.00	\$538.14
01-03	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$536.03
01-03	VENMO PAYMENT 240102		\$25.00	\$511.03
01-05	LANIER AND LUCA JACKSONVILLE/FL US CARD PURCHASE		\$5.73	\$505.30
01-08	STARBUCKS STORE SCOTTSBORO /AL US CARD PURCHASE		\$11.89	\$493.41
01-08	PAYPAL INST XFER 240106		\$11.87	\$481.54
01-09	VENMO PAYMENT 240108		\$30.00	\$451.54
01-10	PAYPAL INST XFER 240109		\$6.30	\$445.24
01-11	STARBUCKS STORE ST. PETERSBURG /FL US CARD PURCHASE		\$10.91	\$434.33
01-12	PAYPAL INST XFER 240111		\$61.41	\$372.92
01-16	TST* GULFPERK C GULFPORT /FL US CARD PURCHASE		\$11.36	\$361.56
01-16	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$358.57
01-16	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$342.15
01-18	VENMO CASHOUT 240117 *****59	\$500.00		\$842.15
01-23	FRISKY BUSINESS ST. PETERSBURG /FL US CARD PURCHASE		\$137.99	\$704.16
01-29	VALHALLA RESALE SAINT PETERSBURG /FL US CARD PURCHASE		\$40.66	\$663.50
01-30	GOOD FOR THE SO SEBRING /FL US CARD PURCHASE		\$10.88	\$652.62
01-31	VENMO CASHOUT 240130 *****55	\$750.00		\$1,402.62
01-31	GULFPORT BEACH GULFPORT /FL US CARD PURCHASE		\$0.39	\$1,402.23
01-31	<b>Ending Balance</b>			<b>\$1,402.23</b>



**SANTANDER SAVINGS**
**Statement Period 01/01/24 - 01/31/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
01-01	Beginning Balance			\$18.29
01-31	Ending Balance			\$18.29

**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 deposit accounts, such as a savings account, 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?**

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

**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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

**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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 02/01/24 TO 02/29/24  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
2649 TIFTON ST S  
GULFPORT FL 33711

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## Financial Summary

Statement Period 02/01/24 - 02/29/24

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SIMPLY RIGHT CHECKING	5331077447	\$906.72	\$684.74
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$703.03

## SIMPLY RIGHT CHECKING

Statement Period 02/01/24 - 02/29/24

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$1,402.23	Current Balance	\$684.74
Deposits/Credits	+\$200.00	Average Daily Balance	\$906.72
Withdrawals/Debits	-\$917.49		

### Account Activity

Date	Description	Additions	Subtractions	Balance
02-01	Beginning Balance			\$1,402.23
02-05	WAWA 5306 SAINT PETERS/FL US CARD PURCHASE		\$6.41	\$1,395.82
02-05	AMAZON.COM*R292 SEATTLE /WA US CARD PURCHASE		\$112.16	\$1,283.66
02-05	PARTY CITY ST. PETERSBU/FL US CARD PURCHASE		\$32.10	\$1,251.56
02-05	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$1,249.45
02-06	FLORIDA NURSES ORLANDO /FL US CARD PURCHASE		\$15.00	\$1,234.45
02-06	Wal-Mart Super ST PETERSBUR/FL US CARD PURCHASE		\$64.71	\$1,169.74
02-07	WDW TICKETS LAKE BUENA VI /FL US CARD PURCHASE		\$213.53	\$956.21
02-07	PAYPAL INST XFER 240206		\$11.87	\$944.34
02-08	GULFPORT BEACH GULFPORT /FL US CARD PURCHASE		\$26.74	\$917.60
02-12	VENMO CASHOUT 240211 *****88	\$200.00		\$1,117.60
02-12	TST* GULFPERK C GULFPORT /FL US CARD PURCHASE		\$18.99	\$1,098.61
02-12	SP PLAINJANESTP ST. PETERSBUR /FL US CARD PURCHASE		\$35.31	\$1,063.30
02-12	THE GLASS NOODL SAINT PETERSB /FL US CARD PURCHASE		\$42.27	\$1,021.03
02-12	NEPTUNE GRILL L GULFPORT /FL US CARD PURCHASE		\$44.20	\$976.83
02-13	CIRCLE K 09800 ST PETERSBURG /FL US CARD PURCHASE		\$2.24	\$974.59
02-14	SP EM & FRIENDS LOS ANGELES /CA US CARD PURCHASE		\$36.01	\$938.58
02-14	BAKED BY MELISS 2128420220 /NY US CARD PURCHASE		\$117.90	\$820.68
02-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$804.26
02-16	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$801.27
02-20	TST* STELLAS Gulfport /FL US CARD PURCHASE		\$42.73	\$758.54
02-20	LOW TIDES CREAT GULFPORT /FL US CARD PURCHASE		\$6.14	\$752.40
02-20	SP PLAINJANESTP ST. PETERSBUR /FL US CARD PURCHASE		\$16.05	\$736.35
02-20	SP RNEXPLAINED NEWPORT BEACH /CA US CARD PURCHASE		\$40.00	\$696.35
02-22	LOW TIDES CREAT GULFPORT /FL US CARD PURCHASE		\$11.61	\$684.74
02-29	Ending Balance			\$684.74



**SANTANDER SAVINGS**
**Statement Period 02/01/24 - 02/29/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
02-01	Beginning Balance			\$18.29
02-29	Ending Balance			\$18.29

**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 deposit accounts, such as a savings account, 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?**

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

**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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

**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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 03/01/24 TO 03/31/24  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
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[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
2649 TIFTON ST S  
GULFPORT FL 33711

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## Financial Summary

Statement Period 03/01/24 - 03/31/24

MELISSA A BEMER

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$750.03	\$502.51
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$520.80</b>

## SIMPLY RIGHT CHECKING

Statement Period 03/01/24 - 03/31/24

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$684.74	Current Balance	\$502.51
Deposits/Credits	+\$1,130.48	Average Daily Balance	\$750.03
Withdrawals/Debits	-\$1,312.71		

### Account Activity

Date	Description	Additions	Subtractions	Balance
03-01	<b>Beginning Balance</b>			\$684.74
03-04	FLORIDA NURSES ORLANDO /FL US CARD PURCHASE		\$15.00	\$669.74
03-04	WALGREENS 5701 GULFPORT /FL US CARD PURCHASE		\$54.13	\$615.61
03-04	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$613.50
03-05	VENMO CASHOUT 240304 *****67	\$950.29		\$1,563.79
03-06	LOW TIDE KAVA B GULFPORT /FL US CARD PURCHASE		\$7.20	\$1,556.59
03-07	SPECTRUM LABRAT 513-8648743 /OH US CARD PURCHASE		\$50.40	\$1,506.19
03-07	WENDYS 513 SAINT PETERSB /FL US CARD PURCHASE		\$6.61	\$1,499.58
03-07	PAYPAL INST XFER 240306		\$11.87	\$1,487.71
03-07	VENMO PAYMENT 240306		\$15.00	\$1,472.71
03-07	VENMO PAYMENT 240306		\$70.00	\$1,402.71
03-11	YMCA OF GREATER ST. PETERSBUR /FL US CARD PURCHASE		\$34.84	\$1,367.87
03-11	TST* TOMMY'S HI GULFPORT /FL US CARD PURCHASE		\$35.17	\$1,332.70
03-11	FSP*SCRUBS N ST ST PETERSBURG /FL US CARD PURCHASE		\$285.59	\$1,047.11
03-11	PLANT LOVE ICE GULFPORT /FL US CARD PURCHASE		\$8.96	\$1,038.15
03-11	TJMAXX #0745 SAINT PETERS/FL US CARD PURCHASE		\$126.73	\$911.42
03-11	SQ *GWSHEALTH gosq.com /FL US CARD PURCHASE		\$69.00	\$842.42
03-12	Hair Cuttery 40 St. Petersburg /FL US CARD PURCHASE		\$38.00	\$804.42
03-12	WAWA 5306 SAINT PETERS/FL US CARD PURCHASE		\$6.56	\$797.86
03-13	B2P* FL OMMU MJ JACKSONVILLE /FL US CARD PURCHASE		\$77.75	\$720.11
03-13	AMAZON.COM*R61F SEATTLE /WA US CARD PURCHASE		\$56.68	\$663.43
03-14	SQ *ALMA*PA2XLU gosq.com /NY US CARD PURCHASE		\$25.00	\$638.43
03-14	CASH WITHDRAWAL OP ST PETERSBUR CW03619 SAINT PETERS/FL US		\$93.00	\$545.43
03-14	CASH WITHDRAWAL FEE OP ST PETERSBUR CW03619 SAINT PETERS/FL US		\$3.00	\$542.43
03-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$526.01



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
03-18	LOW TIDE KAVA B GULFPORT /FL US CARD PURCHASE		\$11.00	\$515.01
03-18	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$512.02
03-21	MOBILE CHECK DEPOSIT	\$87.12		\$599.14
03-21	TAMPA GEN HOSP TAMPA /FL US CARD PURCHASE		\$13.21	\$585.93
03-21	FL HEALTH SCIEN TAMPA /FL US CARD PURCHASE		\$3.00	\$582.93
03-22	VENMO PAYMENT 240321		\$25.00	\$557.93
03-25	FSP*SCRUBS N ST ST PETERSBURG /FL US CARD PURCHASE REFUND	\$93.07		\$651.00
03-25	STARBUCKS 75234 TAMPA /FL US CARD PURCHASE		\$10.05	\$640.95
03-25	AMAZON.COM*RA4W SEATTLE /WA US CARD PURCHASE		\$21.08	\$619.87
03-26	GRASSROOTS KAVA ST PETERSBURG /FL US CARD PURCHASE		\$11.36	\$608.51
03-26	CASH WITHDRAWAL OP ST PETERSBUR CW03619 SAINT PETERS/FL US		\$103.00	\$505.51
03-26	CASH WITHDRAWAL FEE OP ST PETERSBUR CW03619 SAINT PETERS/FL US		\$3.00	\$502.51
03-31	<b>Ending Balance</b>			\$502.51

**SANTANDER SAVINGS**
**Statement Period 03/01/24 - 03/31/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
03-01	<b>Beginning Balance</b>			\$18.29
03-31	<b>Ending Balance</b>			\$18.29

## What You Need to Know About Overdrafts and Overdraft Fees

### Overview

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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 deposit accounts, such as a savings account, 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.

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- ATM transactions
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**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?

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If you want us to authorize and pay overdrafts on ATM and one-time Debit Card transactions, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### Can I change my mind later?

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**You can visit any Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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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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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 04/01/24 TO 04/30/24  
SIMPLY RIGHT CHECKING

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[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
2649 TIFTON ST S  
GULFPORT FL 33711

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## Financial Summary

Statement Period 04/01/24 - 04/30/24

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SIMPLY RIGHT CHECKING	5331077447	\$1,631.49	\$988.09
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$1,006.38

## SIMPLY RIGHT CHECKING

Statement Period 04/01/24 - 04/30/24

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$502.51	Current Balance	\$988.09
Deposits/Credits	+\$4,567.39	Average Daily Balance	\$1,631.49
Withdrawals/Debits	-\$4,081.81		

### Account Activity

Date	Description	Additions	Subtractions	Balance
04-01	Beginning Balance			\$502.51
04-01	AMAZON.COM*EO5A SEATTLE /WA US CARD PURCHASE		\$20.13	\$482.38
04-01	PLANT LOVE ICE GULFPORT /FL US CARD PURCHASE		\$14.91	\$467.47
04-01	FLORIDA NURSES ORLANDO /FL US CARD PURCHASE		\$15.00	\$452.47
04-02	YMCA OF GREATER ST. PETERSBURG /FL US CARD PURCHASE		\$45.00	\$407.47
04-03	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$405.36
04-05	FLORIDA HEALTH DIR DEP 240330 ***26	\$1,567.84		\$1,973.20
04-05	STARBUCKS 75234 TAMPA /FL US CARD PURCHASE		\$8.32	\$1,964.88
04-08	Little Italy Pi St Petersburg /FL US CARD PURCHASE		\$57.41	\$1,907.47
04-08	EXXON OAKWOOD M SAINT PETERSBURG /FL US CARD PURCHASE		\$34.45	\$1,873.02
04-08	AMAZON.COM*6E69 SEATTLE /WA US CARD PURCHASE		\$40.65	\$1,832.37
04-08	PAYPAL INST XFER 240406		\$11.87	\$1,820.50
04-09	WALGREENS 5701 GULFPORT /FL US CARD PURCHASE		\$63.10	\$1,757.40
04-10	SELENE SALON & SOUTH PASADENA /FL US CARD PURCHASE		\$18.54	\$1,738.86
04-11	EXPRESS#1919 SAINT PETERSBURG /FL US CARD PURCHASE		\$57.72	\$1,681.14
04-12	GAP ONLINE GROVEPORT /OH US CARD PURCHASE		\$59.92	\$1,621.22
04-15	CHICK-FIL-A #00 ST PETERSBURG /FL US CARD PURCHASE		\$12.03	\$1,609.19
04-15	STARBUCKS STORE TAMPA /FL US CARD PURCHASE		\$18.36	\$1,590.83
04-15	FRONTIER DENVER /CO US CARD PURCHASE		\$105.00	\$1,485.83
04-15	UBER *TRIP San Francisco /CA US CARD PURCHASE		\$43.28	\$1,442.55
04-15	STARBUCKS E71 T TAMPA /FL US CARD PURCHASE		\$11.34	\$1,431.21
04-15	PPA ON STREET K PHILADELPHIA /PA US CARD PURCHASE		\$2.50	\$1,428.71
04-15	UBER *EATS San Francisco /CA US CARD PURCHASE		\$62.89	\$1,365.82
04-15	UBER *TRIP San Francisco /CA US CARD PURCHASE		\$5.00	\$1,360.82
04-15	SQ *JP Ardmore /PA US CARD PURCHASE		\$12.65	\$1,348.17
04-15	916 - SEPHORA 4 ARDMORE /PA US CARD PURCHASE		\$158.95	\$1,189.22
04-15	GIANT 6442 116 HAVERTOWN /PA US CARD PURCHASE		\$11.98	\$1,177.24





### Account Activity (Cont. for Acct# 5331077447)

Date	Description	Additions	Subtractions	Balance
04-15	7-ELEVEN Wayne /PA US CARD PURCHASE		\$21.18	\$1,156.06
04-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,139.64
04-15	VENMO PAYMENT 240414		\$25.00	\$1,114.64
04-17	STARBUCKS STORE DEVON /PA US CARD PURCHASE		\$9.97	\$1,104.67
04-17	SUNOCO 80008103 WAYNE /PA US CARD PURCHASE		\$35.00	\$1,069.67
04-17	FRONTIER DENVER /CO US CARD PURCHASE		\$69.00	\$1,000.67
04-17	TST* THE QUICK Philadelphia /PA US CARD PURCHASE		\$32.14	\$968.53
04-17	APPLE.COM/BILL CUPERTINO /CA US CARD PURCHASE		\$2.99	\$965.54
04-18	DUNKIN #355687 PHILADELPHIA /PA US CARD PURCHASE		\$19.25	\$946.29
04-18	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$40.04	\$906.25
04-19	FLORIDA HEALTH DIR DEP 240413 ***26	\$1,999.55		\$2,905.80
04-22	STARBUCKS 800-7 SEATTLE /WA US CARD PURCHASE		\$25.00	\$2,880.80
04-22	LOW TIDE KAVA B GULFPORT /FL US CARD PURCHASE		\$7.50	\$2,873.30
04-22	PET SUPERMARKET ST. PETERSBU/FL US CARD PURCHASE		\$84.52	\$2,788.78
04-23	BEALLS ST. PETERSBUR /FL US CARD PURCHASE		\$33.15	\$2,755.63
04-23	MARATHON PETRO2 TAMPA /FL US CARD PURCHASE		\$35.30	\$2,720.33
04-23	DEPT EDUCATION STUDENT LN240422		\$250.20	\$2,470.13
04-24	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$10.29	\$2,459.84
04-25	Zelle Transfer to STEPHEN BOERNER 877-726-5640-411600K0AGGD		\$800.00	\$1,659.84
04-26	CASH WITHDRAWAL PNC BANK PD2453 ST PETERSBUR/FL US		\$100.00	\$1,559.84
04-26	CASH WITHDRAWAL FEE PNC BANK PD2453 ST PETERSBUR/FL US		\$3.00	\$1,556.84
04-26	WAWA 5374 SAINT PETERS/FL US CARD PURCHASE		\$13.38	\$1,543.46
04-26	WM SUPERCENTER ST PETERSBUR/FL US CARD PURCHASE		\$18.77	\$1,524.69
04-26	CASH WITHDRAWAL FL 64 MOBILE AT A667118 BRADENTON /FL US		\$73.50	\$1,451.19
04-26	CASH WITHDRAWAL FEE FL 64 MOBILE AT A667118 BRADENTON /FL US		\$3.00	\$1,448.19
04-29	Zelle Transfer from CAROL BOERNER 877-726-5640-412000E0GMGL	\$1,000.00		\$2,448.19
04-29	STARBUCKS STORE TAMPA /FL US CARD PURCHASE		\$64.67	\$2,383.52
04-29	AIRBNB HMZ3DMK 4158005959 /CA US CARD PURCHASE		\$345.45	\$2,038.07
04-29	TST* PENINSULA Gulfport /FL US CARD PURCHASE		\$49.98	\$1,988.09
04-30	Zelle Transfer to STEPHEN BOERNER 877-726-5640-412100I043DI		\$1,000.00	\$988.09
04-30	<b>Ending Balance</b>			\$988.09

### SANTANDER SAVINGS

Statement Period 04/01/24 - 04/30/24

MELISSA A BEMER

Account # 5334036182

### Balances

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

### Account Activity

Date	Description	Additions	Subtractions	Balance
04-01	<b>Beginning Balance</b>			\$18.29
04-30	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

---



Statement Period 05/01/24 TO 05/31/24  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
2649 TIFTON ST S  
GULFPORT FL 33711

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## Financial Summary

Statement Period 05/01/24 - 05/31/24

MELISSA A BEMER

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$2,225.78	\$3,997.37
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$4,015.66</b>

## SIMPLY RIGHT CHECKING

Statement Period 05/01/24 - 05/31/24

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$988.09	Current Balance	\$3,997.37
Deposits/Credits	+\$6,322.97	Average Daily Balance	\$2,225.78
Withdrawals/Debits	-\$3,313.69		

### Account Activity

Date	Description	Additions	Subtractions	Balance
05-01	<b>Beginning Balance</b>			\$988.09
05-01	STARBUCKS STORE TAMPA /FL US CARD PURCHASE		\$5.86	\$982.23
05-02	FLORIDA NURSES ORLANDO /FL US CARD PURCHASE		\$15.00	\$967.23
05-02	YMCA OF GREATER ST. PETERSBURG /FL US CARD PURCHASE		\$45.00	\$922.23
05-03	FLORIDA HEALTH DIR DEP 240427 ***26	\$2,004.63		\$2,926.86
05-03	PLANT LOVE ICE GULFPORT /FL US CARD PURCHASE		\$15.34	\$2,911.52
05-03	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$2,909.41
05-06	TST* GULFPERK C Gulfport /FL US CARD PURCHASE		\$9.09	\$2,900.32
05-06	HOMEGOODS #363 ST PETERSBURG/FL US CARD PURCHASE		\$97.21	\$2,803.11
05-06	SUNRISE #136 ST. PETERSBURG/FL US CARD PURCHASE		\$67.89	\$2,735.22
05-06	Zelle Transfer to STEPHEN BOERNER 877-726-5640-412700D07BUD		\$900.00	\$1,835.22
05-07	PAYPAL INST XFER 240506		\$11.87	\$1,823.35
05-07	VENMO PAYMENT 240506		\$15.00	\$1,808.35
05-07	DEPT EDUCATION STUDENT LN240506		\$250.20	\$1,558.15
05-13	TST* GULFPERK C Gulfport /FL US CARD PURCHASE		\$29.38	\$1,528.77
05-13	LAVUE NAIL LOUN ST. PETERSBURG /FL US CARD PURCHASE		\$92.40	\$1,436.37
05-13	VALHALLA RESALE SAINT PETERSBURG /FL US CARD PURCHASE		\$12.84	\$1,423.53
05-13	SQ *DETOX DESIG St Petersburg /FL US CARD PURCHASE		\$78.11	\$1,345.42
05-13	GULFPORT CORNER GULFPORT /FL US CARD PURCHASE		\$10.00	\$1,335.42
05-13	WINN DIXIE #241 SOUTH PASADE/FL US CARD PURCHASE		\$148.42	\$1,187.00
05-14	THE TIKI BAR AN GULFPORT /FL US CARD PURCHASE		\$60.99	\$1,126.01
05-15	CASH WITHDRAWAL ULMERTON MOBILE EG000443 LARGO /FL US		\$53.50	\$1,072.51
05-15	CASH WITHDRAWAL FEE ULMERTON MOBILE EG000443 LARGO /FL US		\$3.00	\$1,069.51
05-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$1,053.09
05-16	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$1,050.10



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
05-17	FLORIDA HEALTH DIR DEP 240511 ***26	\$2,244.17		\$3,294.27
05-17	AMAZON.COM*AC63 SEATTLE /WA US CARD PURCHASE		\$28.88	\$3,265.39
05-17	VENMO PAYMENT 240516		\$35.00	\$3,230.39
05-20	AMAZON.COM*GD2I SEATTLE /WA US CARD PURCHASE		\$46.06	\$3,184.33
05-20	AMAZON.COM*583R SEATTLE /WA US CARD PURCHASE		\$87.98	\$3,096.35
05-23	AMAZON.COM*US09 SEATTLE /WA US CARD PURCHASE		\$34.17	\$3,062.18
05-24	SP EM & FRIENDS LOS ANGELES /CA US CARD PURCHASE		\$16.78	\$3,045.40
05-24	Hopper Inc Boston /MA US CARD PURCHASE		\$306.20	\$2,739.20
05-28	Zelle Transfer to STEPHEN BOERNER 877-726-5640-414700I0GF5H		\$800.00	\$1,939.20
05-28	VENMO PAYMENT 240524		\$16.00	\$1,923.20
05-31	FLORIDA HEALTH DIR DEP 240525 ***26	\$2,074.17		\$3,997.37
05-31	<b>Ending Balance</b>			\$3,997.37

**SANTANDER SAVINGS**
**Statement Period 05/01/24 - 05/31/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
05-01	<b>Beginning Balance</b>			\$18.29
05-31	<b>Ending Balance</b>			\$18.29

## 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.
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**This notice explains our standard overdraft practices.**

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

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

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- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
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### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT**

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You may contact your nearest branch or our Customer Contact Center at 1-877-768-2265. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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**Statement Period 06/01/24 TO 06/30/24**  
**SIMPLY RIGHT CHECKING**

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**2649 TIFTON ST S**  
**GULFPORT FL 33711**

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**Financial Summary**

**Statement Period 06/01/24 - 06/30/24**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SIMPLY RIGHT CHECKING	5331077447	\$3,725.19	\$5,035.03
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$5,053.32</b>

**SIMPLY RIGHT CHECKING**

**Statement Period 06/01/24 - 06/30/24**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$3,997.37	Current Balance	\$5,035.03
Deposits/Credits	+\$4,225.96	Average Daily Balance	\$3,725.19
Withdrawals/Debits	-\$3,188.30		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
06-01	<b>Beginning Balance</b>			\$3,997.37
06-03	STARBUCKS 800-7 SEATTLE /WA US CARD PURCHASE		\$25.00	\$3,972.37
06-03	FLORIDA NURSES ORLANDO /FL US CARD PURCHASE		\$15.00	\$3,957.37
06-03	CORNER CAFE GULFPORT /FL US CARD PURCHASE		\$76.34	\$3,881.03
06-03	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$3,878.92
06-03	YMCA OF GREATER ST. PETERSBURG /FL US CARD PURCHASE		\$45.00	\$3,833.92
06-03	VENMO PAYMENT 240531		\$12.00	\$3,821.92
06-04	UBER *EATS San Francisco/CA US CARD PURCHASE		\$18.08	\$3,803.84
06-04	DEPT EDUCATION STUDENT LN240603		\$250.20	\$3,553.64
06-07	PAYPAL INST XFER 240606		\$11.87	\$3,541.77
06-10	UBER *EATS San Francisco/CA US CARD PURCHASE		\$60.88	\$3,480.89
06-10	ETSY, INC. BROOKLYN /NY US CARD PURCHASE		\$1.58	\$3,479.31
06-10	EMANUEL CI SAINT PETERS/FL US CARD PURCHASE		\$58.53	\$3,420.78
06-10	VENMO PAYMENT 240609		\$54.00	\$3,366.78
06-11	AMAZON.COM*GS3S SEATTLE /WA US CARD PURCHASE		\$90.07	\$3,276.71
06-11	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$10.10	\$3,266.61
06-11	PAYPAL INST XFER 240610		\$158.36	\$3,108.25
06-12	VENMO PAYMENT 240611		\$25.00	\$3,083.25
06-13	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$24.60		\$3,107.85
06-14	FLORIDA HEALTH DIR DEP 240608 ***26	\$2,001.52		\$5,109.37
06-14	Hair Cuttery 40 St. Petersburg /FL US CARD PURCHASE		\$37.00	\$5,072.37
06-14	Zelle Transfer to STEPHEN BOERNER 877-726-5640-416600K0547T		\$1,000.00	\$4,072.37
06-17	SP SWIFTIEMELOD WHITTIER /CA US CARD PURCHASE		\$41.98	\$4,030.39
06-17	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$4,027.40
06-17	Netflix.com LOS GATOS /CA US CARD PURCHASE		\$16.42	\$4,010.98
06-20	RICHARD E SORKI ST PETERSBURG /FL US CARD PURCHASE		\$325.00	\$3,685.98
06-21	SQ *DETOX DESIG St Petersburg /FL US CARD PURCHASE		\$150.87	\$3,535.11
06-21	AMAZON.COM*C099 SEATTLE /WA US CARD PURCHASE		\$29.95	\$3,505.16



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
06-24	TAMPA GEN HOSP TAMPA /FL US CARD PURCHASE		\$11.83	\$3,493.33
06-24	UBER EATS 8005928996 /CA US CARD PURCHASE		\$63.66	\$3,429.67
06-24	AMAZON.COM*RC8X SEATTLE /WA US CARD PURCHASE		\$92.21	\$3,337.46
06-24	AMAZON.COM*RC6K SEATTLE /WA US CARD PURCHASE		\$26.74	\$3,310.72
06-24	AMAZON.COM*RC69 SEATTLE /WA US CARD PURCHASE		\$29.95	\$3,280.77
06-25	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$6.49	\$3,274.28
06-25	Wal-Mart Super ST PETERSBUR/FL PURCHASE W/ CASHBACK		\$212.70	\$3,061.58
06-27	PAYPAL TRANSFER 240626 *****82	\$82.53		\$3,144.11
06-27	TARGET T-2064 Pinellas Par/FL US CARD PURCHASE		\$112.03	\$3,032.08
06-27	TARGET T-2064 Pinellas Par/FL US CARD PURCHASE		\$5.83	\$3,026.25
06-28	FLORIDA HEALTH DIR DEP 240622 ***26	\$2,117.31		\$5,143.56
06-28	LAVUE NAIL LOUN ST. PETERSBUR /FL US CARD PURCHASE		\$97.00	\$5,046.56
06-28	WAWA 5241 SAINT PETERS/FL US CARD PURCHASE		\$11.53	\$5,035.03
06-30	<b>Ending Balance</b>			\$5,035.03

**SANTANDER SAVINGS**
**Statement Period 06/01/24 - 06/30/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
06-01	<b>Beginning Balance</b>			\$18.29
06-30	<b>Ending Balance</b>			\$18.29



## 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:

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**This notice explains our standard overdraft practices.**

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- Recurring Debit Card transactions
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- ATM transactions
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### 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 Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts. You can also make this change in Santander Online or Mobile Banking.**

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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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

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We will investigate your complaint and will 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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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.

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**Statement Period 07/01/24 TO 07/31/24**  
**SIMPLY RIGHT CHECKING**

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contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**MELISSA A BEMER**  
**213 ORCHARD WAY**  
**WAYNE PA 19087-4805**

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**Financial Summary**

**Statement Period 07/01/24 - 07/31/24**

**MELISSA A BEMER**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

SIMPLY RIGHT CHECKING	5331077447	\$5,497.37	\$6,562.48
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29
<b>Total Deposits</b>			<b>\$6,580.77</b>

**SIMPLY RIGHT CHECKING**

**Statement Period 07/01/24 - 07/31/24**

**MELISSA A BEMER**

**Account # 5331077447**

**Balances**

Beginning Balance	\$5,035.03	Current Balance	\$6,562.48
Deposits/Credits	+\$4,376.34	Average Daily Balance	\$5,497.37
Withdrawals/Debits	-\$2,848.89		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
07-01	<b>Beginning Balance</b>			\$5,035.03
07-01	BOULEVARD BURGE ST PETE BEACH /FL US CARD PURCHASE		\$29.30	\$5,005.73
07-01	BEACH ZONE ST PETE BEACH /FL US CARD PURCHASE		\$40.62	\$4,965.11
07-01	TST* CAFE SOLEI ST PETE BEACH /FL US CARD PURCHASE		\$6.47	\$4,958.64
07-01	Larry's Ice Cre St Petersburg /FL US CARD PURCHASE		\$11.41	\$4,947.23
07-01	AMAZON.COM*R73Z SEATTLE /WA US CARD PURCHASE		\$26.74	\$4,920.49
07-01	SHEN ZHEN SU BAI LIA IAT PAYPALUSDUSD MELISSA BEMER		\$39.88	\$4,880.61
07-02	INDIAN BISTRO CLEARWATER /FL US CARD PURCHASE		\$56.71	\$4,823.90
07-02	FLORIDA NURSES ORLANDO /FL US CARD PURCHASE		\$15.00	\$4,808.90
07-02	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$60.99	\$4,747.91
07-02	YMCA OF GREATER ST. PETERSBURG /FL US CARD PURCHASE		\$45.00	\$4,702.91
07-03	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$29.95		\$4,732.86
07-03	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$29.95		\$4,762.81
07-03	WAWA 5306 SAINT PETERS/FL US CARD PURCHASE		\$8.04	\$4,754.77
07-03	DOLLAR TREE ST PETERSBURG/FL US CARD PURCHASE		\$38.52	\$4,716.25
07-03	GOOGLE *Google 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$4,714.14
07-05	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$6.55	\$4,707.59
07-08	UBER *EATS San Francisco/CA US CARD PURCHASE		\$27.90	\$4,679.69
07-08	UBER *EATS San Francisco/CA US CARD PURCHASE		\$19.23	\$4,660.46
07-08	THE HOME DEPOT ST PETERSBURG/FL US CARD PURCHASE		\$49.97	\$4,610.49
07-08	PAYPAL INST XFER 240706		\$12.95	\$4,597.54
07-09	PANERA BREAD #2 ST PETERSBURG /FL US CARD PURCHASE		\$19.10	\$4,578.44
07-09	TARGET T-1023 Saint Peters/FL US CARD PURCHASE		\$138.11	\$4,440.33
07-09	DEPT EDUCATION STUDENT LN240708		\$250.20	\$4,190.13
07-10	SAFETY TIRE AUT GULFPORT /FL US CARD PURCHASE		\$65.76	\$4,124.37
07-10	Wal-Mart Super ST PETERSBURG/FL US CARD PURCHASE		\$85.90	\$4,038.47
07-12	FLORIDA HEALTH DIR DEP 240706 ***26	\$1,992.94		\$6,031.41



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
07-15	TAMPA GENERAL H TAMPA /FL US CARD PURCHASE		\$26.00	\$6,005.41
07-15	CIRCLE K 09792 TAMPA /FL US CARD PURCHASE		\$68.37	\$5,937.04
07-15	TRADER JOE S #7 ST. PETERSBU/FL US CARD PURCHASE		\$67.68	\$5,869.36
07-15	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$5,852.94
07-16	WM SUPERCENTER KISSIMMEE /FL US CARD PURCHASE		\$39.90	\$5,813.04
07-18	WAWA 5122 TAMPA /FL US CARD PURCHASE		\$55.09	\$5,757.95
07-18	CASH WITHDRAWAL PNC BANK PM1267 TAMPA /FL US		\$140.00	\$5,617.95
07-18	CASH WITHDRAWAL FEE PNC BANK PM1267 TAMPA /FL US		\$3.00	\$5,614.95
07-18	WAWA 5122 TAMPA /FL US CARD PURCHASE		\$9.56	\$5,605.39
07-18	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$5,602.40
07-19	USPS CHANGE OF 800-2383150 /TN US CARD PURCHASE		\$1.10	\$5,601.30
07-19	WM SUPERCENTER TAMPA /FL US CARD PURCHASE		\$2.02	\$5,599.28
07-22	WAL-MART #4690 ST PETERSBUR/FL US CARD PURCHASE		\$43.23	\$5,556.05
07-22	CASH WITHDRAWAL ST PETE MOBILE A613859 ST PETERSBUR/FL US		\$53.50	\$5,502.55
07-22	CASH WITHDRAWAL FEE ST PETE MOBILE A613859 ST PETERSBUR/FL US		\$3.00	\$5,499.55
07-22	BP#6984843SUNSH WALDO /FL US CARD PURCHASE		\$48.72	\$5,450.83
07-22	DAYS INNS/DAYST WALTERBORO /SC US CARD PURCHASE		\$98.79	\$5,352.04
07-22	SHELL SERVICE S WALTERBORO /SC US CARD PURCHASE		\$53.21	\$5,298.83
07-22	MCDONALD'S F349 FOUR OAKS /NC US CARD PURCHASE		\$7.24	\$5,291.59
07-22	SHELL SERVICE S WILLIAMSTON /NC US CARD PURCHASE		\$57.61	\$5,233.98
07-23	VENMO PAYMENT 240722		\$200.00	\$5,033.98
07-26	FLORIDA HEALTH DIR DEP 240720 ***26	\$2,323.50		\$7,357.48
07-29	BRANCH TRANSACTION AT WAYNE - CASH WITHDRAWAL.		\$200.00	\$7,157.48
07-29	VENMO PAYMENT 240726		\$15.00	\$7,142.48
07-29	VENMO PAYMENT 240726		\$30.00	\$7,112.48
07-29	VENMO PAYMENT 240728		\$200.00	\$6,912.48
07-30	VENMO PAYMENT 240729		\$350.00	\$6,562.48
07-31	<b>Ending Balance</b>			\$6,562.48

**SANTANDER SAVINGS**
**Statement Period 07/01/24 - 07/31/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
07-01	<b>Beginning Balance</b>			\$18.29
07-31	<b>Ending Balance</b>			\$18.29

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### 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 Santander branch or call us at 877-768-2265 to 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 Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Statement Period 08/01/24 TO 08/31/24  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
213 ORCHARD WAY  
WAYNE PA 19087-4805

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## Financial Summary

Statement Period 08/01/24 - 08/31/24

MELISSA A BEMER

### Deposit Accounts

Account Number

Average Daily Balance

Current Balance

SIMPLY RIGHT CHECKING	5331077447	\$5,205.50	\$5,005.42
SANTANDER SAVINGS	5334036182	\$18.29	\$18.29

### Total Deposits

\$5,023.71

## SIMPLY RIGHT CHECKING

Statement Period 08/01/24 - 08/31/24

MELISSA A BEMER

Account # 5331077447

### Balances

Beginning Balance	\$6,562.48	Current Balance	\$5,005.42
Deposits/Credits	+\$5,850.38	Average Daily Balance	\$5,205.50
Withdrawals/Debits	-\$7,407.44		

### Checks Posted

Check #	Date Paid	Amount	Reference
639	08/20	\$1,500.00	0988380260

1 Check(s) Posted = \$1,500.00

### Account Activity

Date	Description	Additions	Subtractions	Balance
08-01	Beginning Balance			\$6,562.48
08-02	VENMO PAYMENT 240801		\$40.00	\$6,522.48
08-05	BRANCH TRANSACTION AT WAYNE - CASH WITHDRAWAL.		\$200.00	\$6,322.48
08-05	VENMO PAYMENT 240802		\$126.56	\$6,195.92
08-06	VENMO PAYMENT 240805		\$435.00	\$5,760.92
08-07	PAYPAL INST XFER 240806		\$12.95	\$5,747.97
08-08	MYCHART ELECTRONIC PAY TAMPA /FL US CARD PURCHASE		\$10.00	\$5,737.97
08-08	MY CHART FAST TRACK TAMPA /FL US CARD PURCHASE		\$30.00	\$5,707.97
08-08	WEBER GALLAGHER SIMPSO 267-7654125 /PA US CARD PURCHASE		\$4,000.00	\$1,707.97
08-09	FLORIDA HEALTH DIR DEP 240803 ***26	\$850.66		\$2,558.63
08-09	GOOGLE *Google One g.co/helpipay# /CA US CARD PURCHASE		\$2.11	\$2,556.52
08-12	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$25.02	\$2,531.50
08-14	VENMO CASHOUT 240813 *****54	\$4,500.00		\$7,031.50
08-15	STATE FARM INSURANCE BLOOMINGTON /IL US CARD PURCHASE		\$170.57	\$6,860.93
08-16	S.T. PRESTON GREENPORT /NY US CARD PURCHASE		\$19.44	\$6,841.49
08-16	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$6,838.50
08-16	NETFLIX.COM LOS GATOS /CA US CARD PURCHASE		\$16.42	\$6,822.08



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
08-19	STARBUCKS STORE 13718 MATTITUCK /NY US CARD PURCHASE		\$25.48	\$6,796.60
08-19	STARBUCKS STORE 23737 ISLANDIA /NY US CARD PURCHASE		\$7.50	\$6,789.10
08-19	WAWA 257 WAYNE /PA US CARD PURCHASE		\$4.46	\$6,784.64
08-19	ANNAS WILD YAM CR CALOUNDRA /QL AU CARD PURCHASE		\$62.00	\$6,722.64
08-19	INTERNATIONAL TRANSACTION FEE ANNAS WILD YAM CR CALOUNDRA /QL AU		\$2.48	\$6,720.16
08-19	UBER *EATS San Francisc/CA US CARD PURCHASE		\$28.52	\$6,691.64
08-19	WAWA 257 WAYNE /PA US CARD PURCHASE		\$7.49	\$6,684.15
08-20	WAWA 257 WAYNE /PA US CARD PURCHASE		\$15.46	\$6,668.69
08-20	CHECK 000000000639		\$1,500.00	\$5,168.69
08-21	WAWA 257 WAYNE /PA US CARD PURCHASE		\$10.03	\$5,158.66
08-21	UBER * EATS P San Francisc/CA US CARD PURCHASE		\$40.89	\$5,117.77
08-22	WAWA 257 WAYNE /PA US CARD PURCHASE		\$7.49	\$5,110.28
08-22	HOMEGOODS #447 SAINT DAVIDS/PA US CARD PURCHASE		\$31.78	\$5,078.50
08-22	TJMAXX #0779 ST. DAVIDS /PA US CARD PURCHASE		\$36.98	\$5,041.52
08-22	FIVE BELOW 165 PHILADELPHIA/PA US CARD PURCHASE		\$8.00	\$5,033.52
08-22	SUNOCO 80008103 WAYNE /PA US CARD PURCHASE		\$40.07	\$4,993.45
08-22	MAINLINESCH 8882211161 /CA US CARD PURCHASE		\$61.00	\$4,932.45
08-23	FLORIDA HEALTH DIR DEP 240817 ***26	\$499.72		\$5,432.17
08-23	WAWA 257 WAYNE /PA US CARD PURCHASE		\$9.25	\$5,422.92
08-26	CHICK-FIL-A #04952 WAYNE /PA US CARD PURCHASE		\$9.21	\$5,413.71
08-26	WAWA 257 WAYNE /PA US CARD PURCHASE		\$6.50	\$5,407.21
08-26	WAWA 257 WAYNE /PA US CARD PURCHASE		\$11.16	\$5,396.05
08-26	UBER * EATS P San Francisc/CA US CARD PURCHASE		\$37.75	\$5,358.30
08-27	WAWA 257 WAYNE /PA US CARD PURCHASE		\$4.39	\$5,353.91
08-27	WAWA 257 WAYNE /PA US CARD PURCHASE		\$8.90	\$5,345.01
08-27	DEPT EDUCATION STUDENT LN240826		\$250.20	\$5,094.81
08-28	WAWA 257 WAYNE /PA US CARD PURCHASE		\$4.39	\$5,090.42
08-29	CASH WITHDRAWAL SANTANDER D868 Wayne /PA US		\$80.00	\$5,010.42
08-30	UBER *TRIP San Francisc/CA US CARD PURCHASE		\$5.00	\$5,005.42
08-31	<b>Ending Balance</b>			\$5,005.42

**SANTANDER SAVINGS**
**Statement Period 08/01/24 - 08/31/24**
**MELISSA A BEMER**
**Account # 5334036182**
**Balances**

Beginning Balance	\$18.29	Current Balance	\$18.29
Deposits/Credits	+\$0.00	Average Daily Balance	\$18.29
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
08-01	<b>Beginning Balance</b>			\$18.29
08-31	<b>Ending Balance</b>			\$18.29



## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**. You can also make this change in Santander Online or Mobile Banking.

### 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 Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts. You can also make this change in Santander Online or Mobile Banking.**

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In Case of Errors or Questions About Your Electronic Transfers Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Santander

MELISSA A. BEMER 3 HEDGEROW LN. WAYNE, PA 19087		00-7109/2013	639
DATE <u>8/19/24</u>			
PAY TO THE ORDER OF <u>MELISSA BEMER</u>		\$ <u>1500.00</u>	
<u>One thousand five hundred — <sup>00</sup>/<sub>100</sub></u> DOLLARS			
Santander Santander Bank, N.A.			
MEMO <u>Melissa Bemer</u>			
⑆ 231372691⑆		5331077447⑆0639	

  

20240819 005000912135 02000648	20240819 005000912135 02000648001
DO NOT WRITE IN THESE SPACES OR SIGN BELOW THIS LINE	DO NOT WRITE IN THESE SPACES OR SIGN BELOW THIS LINE

5331077447 #639 08/20/24 \$1,500.00





Statement Period 09/01/24 TO 09/30/24  
SIMPLY RIGHT CHECKING

If you have questions about your statement,  
contact the Customer Service Center at 877-768-2265.  
Hearing- and speech-impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

MELISSA A BEMER  
213 ORCHARD WAY  
WAYNE PA 19087-4805

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## Financial Summary

Statement Period 09/01/24 - 09/30/24

MELISSA A BEMER

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$3,064.41	\$0.00
SANTANDER SAVINGS	5334036182	\$13.41	\$0.00
<b>Total Deposits</b>			<b>\$0.00</b>

## SIMPLY RIGHT CHECKING

Statement Period 09/01/24 - 09/30/24

MELISSA A BEMER

Account # 5331077447

Your account is at zero balance. Please deposit funds into this account quickly to ensure continued use of your account. For your convenience you can check your account balance using Santander Online Banking at [santanderbank.com](http://santanderbank.com), at any Santander ATM or by calling our Customer Contact Center at 1.877.768.2265. If this account is not meeting your needs, please call your branch or come in to see us for a complimentary financial review. We will assist you in making sure that you have the right products and services to meet your banking needs.

### Balances

Beginning Balance	\$5,005.42	Current Balance	\$0.00
Deposits/Credits	+\$0.00	Average Daily Balance	\$3,064.41
Withdrawals/Debits	-\$5,005.42		

### Account Activity

Date	Description	Additions	Subtractions	Balance
09-01	Beginning Balance			\$5,005.42
09-03	STATE FARM INSURANCE BLOOMINGTON /IL US CARD PURCHASE		\$201.62	\$4,803.80
09-03	EXTRA SPACE 7399 PHILADELPHIA /PA US CARD PURCHASE		\$126.56	\$4,677.24
09-03	UBER * PENDIN San Francisc/CA US CARD PURCHASE		\$11.99	\$4,665.25
09-03	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$8.75	\$4,656.50
09-03	OLD NAVY US 646 PHILADELPHIA/PA US CARD PURCHASE		\$9.47	\$4,647.03
09-03	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$49.97	\$4,597.06
09-03	RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE		\$11.54	\$4,585.52
09-03	GOOGLE *Google One 650-253-0000 /CA US CARD PURCHASE		\$2.11	\$4,583.41
09-03	VENMO PAYMENT 240831		\$40.29	\$4,543.12
09-04	COMM OF PA OB/OCO P 7174256646 /PA US CARD PURCHASE		\$122.00	\$4,421.12
09-05	HISTORICPHILADELPHIA PHILADELPHIA /PA US CARD PURCHASE		\$24.00	\$4,397.12
09-05	TST*SQUAREBURGER Philadelphia /PA US CARD PURCHASE		\$13.50	\$4,383.62
09-09	CHICK-FIL-A #04952 WAYNE /PA US CARD PURCHASE		\$13.13	\$4,370.49
09-09	SQ *ONLINE STORE Devon /PA US CARD PURCHASE		\$8.21	\$4,362.28
09-09	WAWA 257 WAYNE /PA US CARD PURCHASE		\$4.77	\$4,357.51
09-09	WHOLEFDS 821 L WAYNE /PA US CARD PURCHASE		\$47.12	\$4,310.39
09-09	USPS PO 4 104 S WAYNE /PA US CARD PURCHASE		\$3.73	\$4,306.66
09-09	WAWA 257 WAYNE /PA US CARD PURCHASE		\$4.39	\$4,302.27
09-09	PAYPAL INST XFER 240906		\$12.95	\$4,289.32
09-10	TST*PIETROS PIZZERIA - Wayne /PA US CARD PURCHASE		\$30.52	\$4,258.80
09-11	Wal-Mart Super PHILADELPHIA/PA US CARD PURCHASE		\$76.83	\$4,181.97



**Account Activity (Cont. for Acct# 5331077447)**

Date	Description	Additions	Subtractions	Balance
09-11	T.J. MAXX #1507 PHILADELPHIA/PA US CARD PURCHASE		\$16.17	\$4,165.80
09-11	PARTY CITY PHILADELPHIA/PA US CARD PURCHASE		\$15.76	\$4,150.04
09-12	SUNOCO 8000478002 QPS WAYNE /PA US CARD PURCHASE		\$25.00	\$4,125.04
09-12	TARGET STORE T3 Wayne /PA US CARD PURCHASE		\$52.24	\$4,072.80
09-13	SUPERCUTS OF DEVON WAYNE /PA US CARD PURCHASE		\$33.00	\$4,039.80
09-16	SWEETGREEN WAYNE WAYNE /PA US CARD PURCHASE		\$15.68	\$4,024.12
09-16	WEGMANS K ONE V KING OF PRUS/PA US CARD PURCHASE		\$188.82	\$3,835.30
09-16	UBER * EATS P San Francisc/CA US CARD PURCHASE		\$25.54	\$3,809.76
09-16	APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$2.99	\$3,806.77
09-16	NETFLIX CO LOS GATOS /CA US CARD PURCHASE		\$16.42	\$3,790.35
09-23	CLOSING TRANSACTION - WITHDRAWAL		\$3,790.35	\$0.00
09-30	<b>Ending Balance</b>			\$0.00

**SANTANDER SAVINGS**
**Statement Period 09/01/24 - 09/30/24**
**MELISSA A BEMER**
**Account # 5334036182**

Your account is at zero balance. Please deposit funds into this account quickly to ensure continued use of your account. For your convenience you can check your account balance using Santander Online Banking at santanderbank.com, at any Santander ATM or by calling our Customer Contact Center at 1.877.768.2265. If this account is not meeting your needs, please call your branch or come in to see us for a complimentary financial review. We will assist you in making sure that you have the right products and services to meet your banking needs.

**Balances**

Beginning Balance	\$18.29	Current Balance	\$0.00
Deposits/Credits	+\$0.00	Average Daily Balance	\$13.41
Withdrawals/Debits	-\$18.29		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
09-01	<b>Beginning Balance</b>			\$18.29
09-23	CLOSING TRANSACTION - WITHDRAWAL		\$18.29	\$0.00
09-30	<b>Ending Balance</b>			\$0.00

## 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 deposit accounts, such as a savings account, 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?

We do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**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?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$15** each time we pay an overdraft (maximum of three(3) per Business Day).
- We will only charge you an overdraft fee if the balance on your account is overdrawn by more than **\$100**.
- An additional one-time fee of **\$15** applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than **\$100**, and is assessed to the account on the sixth (6th) Business Day. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### 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, visit a Santander branch or call our Customer Service Center at **877-768-2265**. You can also make this change in Santander Online or Mobile Banking.

### 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 Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts. You can also make this change in Santander Online or Mobile Banking.**

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In Case of Errors or Questions About Your Electronic Transfers Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below 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.

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

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 the transfer you are unsure about, and explain as clearly as you can why you believe it 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 will 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.

### **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. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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