



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

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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
Total Deposits			\$2,046.85

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	Beginning Balance			\$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	Ending Balance			\$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		



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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
Total Deposits			\$694.80

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	Beginning Balance			\$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	Ending Balance			\$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	Beginning Balance			\$18.29
10-04	Ending Balance			\$18.29



Statement Period 10/05/22 TO 11/04/22
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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
Total Deposits			\$2,461.78

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	Beginning Balance			\$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	Ending Balance			\$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	Beginning Balance			\$18.29
11-04	Ending Balance			\$18.29



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

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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 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	Beginning Balance			\$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	Ending Balance			\$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	Beginning Balance			\$18.29
12-04	Ending Balance			\$18.29



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

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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 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
Total Deposits			\$2,037.84

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	Beginning Balance			\$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	Ending Balance			\$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	Beginning Balance			\$18.29
01-04	Ending Balance			\$18.29



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

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

Total Deposits

\$2,054.21

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	Beginning Balance			\$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 - GRUBHUBOPIZZA 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	Ending Balance			\$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	Beginning Balance			\$18.29
02-04	Ending Balance			\$18.29



Santander

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	
2313726911		5331077447#0638	

<p>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</p> <p>REPRINTED FROM FEDERAL RESERVE NOTE</p>	<p>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</p> <p>REPRINTED FROM FEDERAL RESERVE NOTE</p>	<p>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</p> <p>REPRINTED FROM FEDERAL RESERVE NOTE</p>	<p>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</p> <p>REPRINTED FROM FEDERAL RESERVE NOTE</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.
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www.santanderbank.com

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

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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	Ending Balance			\$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	Beginning Balance			\$18.29
03-04	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.



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.
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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:

- 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.