

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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 04

Financial Summary	ancial Summary Statement Period 03/16/23 - 04		
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	NDER CLASSIC CHECKING Statement Period 03/16/23 - 04/0		
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		

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





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

Page 2 of 4 5331077447



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
- 2. We also offer an <u>overdraft protection plan</u>, 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 <u>do</u> authorize and pay overdrafts for the following types of transactions:

- . Checks and other transactions made using your checking account number
- . Automatic bill payments

- Recurring Debit Card transactions
- 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 3 of 4 5331077447



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.

Page 4 of 4 5331077447



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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 04

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
Total Deposits			\$4,901.59

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		

Date	Description	Additions	Subtractions	Balance
04-05	Beginning Balance			\$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



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	Ending Balance	· ·		\$4,883.30

SANTANDER SAVINGS			Statement Period	04/05/23 - 05/04/23
MELISSA A BEMER			Ac	count # 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	Beginning Balance			\$18.29
05-04	Ending Balance			\$18.29

Page 2 of 4 5331077447



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
- 2. We also offer an <u>overdraft protection plan</u>, 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 <u>do</u> authorize and pay overdrafts for the following types of transactions:

- . Checks and other transactions made using your checking account number
- . Automatic bill payments

- Recurring Debit Card transactions
- 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 3 of 4 5331077447



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.

Page 4 of 4 5331077447



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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 23

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
Total Deposits			\$6,292.14

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		

Date	Description	Additions	Subtractions	Balance
05-05	Beginning Balance			\$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



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	Ending Balance			\$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	Beginning Balance			\$18.29
05-23	Ending Ralance			\$18.29

Page 2 of 4 5331077447



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
- 2. We also offer an <u>overdraft protection plan</u>, 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 <u>do</u> authorize and pay overdrafts for the following types of transactions:

- . Checks and other transactions made using your checking account number
- . Automatic bill payments

- Recurring Debit Card transactions
- 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 3 of 4 5331077447



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.

Page 4 of 4 5331077447



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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 31

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
Total Deposits			\$4.947.73

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		

Date 05-24	Description Beginning Balance	Additions	Subtractions	Balance \$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	Ending Balance			\$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 <u>overdraft</u> 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 <u>standard overdraft practices</u> 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 <u>do</u> authorize and pay overdrafts for the following types of transactions:

- . Checks and other transactions made using your checking account number
- . Checks and other transactions made asing your enceking account name
- . Recurring Debit Card transactions
- . 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

Automatic bill payments

We pay overdrafts at our discretion, which means we <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 2 of 3 5331077447



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.

Page 3 of 3 5331077447



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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 30

Financial Summary		Statement Period 06	5/01/23 - 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		

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



Date	Description	Additions	Subtractions	Balance
06-08	DICKS SPORTING KING OF PRUSS /PA US CARD PURCHASE	\$165.00		\$4,743.84
	REFUND			
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	<u> </u>	\$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*1I5M 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	Ending Balance			\$7,543.06

SANTANDER SAVINGS			Statement Period	06/01/23 - 06/30/23
MELISSA A BEMER			A	count # 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	Beginning Balance			\$18.29
06-30	Ending Balance			\$18.29

Page 2 of 4 5331077447



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
- 2. We also offer an <u>overdraft protection plan</u>, 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 <u>do</u> authorize and pay overdrafts for the following types of transactions:

- . Checks and other transactions made using your checking account number
- . Automatic bill payments

- Recurring Debit Card transactions
- 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 3 of 4 5331077447



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.

Page 4 of 4 5331077447



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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 31



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		
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	
Total Deposits			\$5,501.64	



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

0.7-03 MOBILE - BAREINECESSITIES 877-728-9272 AU US CARD PURCHASE 0.7-03 PAH CAFEGIFT 5 PHILADELPHIA /PA US CARD PURCHASE 0.7-03 PAH CAFEGIFT 5 PHILADELPHIA /PA US CARD PURCHASE 0.7-03 GOOGIE - Google Mountain Viel CA US CARD PURCHASE 0.7-03 GOOGIE - Google Mountain Viel CA US CARD PURCHASE 0.7-03 GOOGIE - Google Mountain Viel CA US CARD PURCHASE 0.7-03 WAWA 392 BLACKWOOD /NU US CARD PURCHASE 0.7-03 CASH WITHDRAWAL LEGS311 LEGS311 DEPTFOR /NU US 0.7-04 ZELE STEPHEN DORWAZ US CARD PURCHASE 0.7-05 MOBILE - APPLIE COMPILL G66-712-7753 /CA US CARD PURCHASE 0.7-05 MOBILE - APPLIE COMPILL G66-712-7753 /CA US CARD PURCHASE 0.7-05 UBER TIRP BOOS928996 /CA US CARD PURCHASE 0.7-05 UBER TIRP BOOS928996 /CA US CARD PURCHASE 0.7-05 LORE RICH PURCHASE STEPHEN DORWAD US CARD PURCHASE 0.7-05 LORE PURCHASE 0.7-06 WAMAZON COM-742 US CARD PURCHASE 0.7-07 VENNO PAYMENT 230705 0.7-07	Date 07-01	Description Beginning Balance	Additions	Subtractions	Balance \$7,543.06
97-03 PAH CAFF/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$2.43 \$7,269.35 07-03 GOOGLE **COSOGE MOUNTIAN I VICK** US CARD PURCHASE \$2.11 \$7,267.25 07-03 SASSARAS MARKE PHILADELPHIA /PA US CARD PURCHASE \$28.13 \$7,239.12 07-03 WAWNA 392 BLACK WOOD /NI US CARD PURCHASE \$2.865 \$7,215.47 07-03 CASH MYTHDRAWAL LEGES311 DEPTFORD /NI US \$243.50 \$6,963.26 07-03 CASH MYTHDRAWAL JEGE GASSI TI LEGS311 DEPTFORD /NI US \$2.00 \$6,963.26 07-03 ZELLE STEPHEN BOERAZ US CARD PURCHASE \$1,400.00 \$5,563.26 07-05 MOBIEL * APPEL COMBILL 1866-172-7753 // CA US CARD PURCHASE \$10.125 \$5,419.65 07-05 CERTIFIKI LIVE S ANAHEIM /CA US CARD PURCHASE \$10.125 \$5,419.65 07-05 CERTIFIKI LIVE S ANAHEIM /CA US CARD PURCHASE \$10.15 \$5,419.65 07-05 CERTIFIKI LIVE S ANAHEIM /CA US CARD PURCHASE \$10.25 \$5,419.65 07-05 CERTIFIKI LIVE S ANAHEIM /CA US CARD PURCHASE \$10.25 \$5,419.65 07-05 CERTIFIKI LIVE S ANAHEIM /CA US CARD PURCHASE \$10.25 \$5,419.65		MOBILE - BARENECESSITIES 877-728-9272 /NJ US CARD		\$263.49	\$7,279.57
07-03 GOOGLE **Coogle Mountain Vie/CA US C ARD PURCHASE \$2.11 \$7,267.29 07-03 SASSARAS MARE PHILADELPHIA /PA US CARD PURCHASE \$28.13 \$7,239.12 07-03 WAWA 392 BLACKWOOD /NI US CARD PURCHASE \$6.71 \$7,208.76 07-03 CASH WITHDRAWAL LEGB311 LOFTFORD /NI US \$243.50 \$6,965.26 07-03 CASH WITHDRAWAL LEGB311 LOFTFORD /NI US \$2.00 \$5,963.26 07-03 CASH WITHDRAWAL LEGB311 LOFTFORD /NI US \$2.00 \$6,965.26 07-03 CASH WITHDRAWAL LEGB311 LOFTFORD /NI US \$2.00 \$5,963.26 07-03 CASH WITHDRAWAL LEGB31 LOFTFORD /NI US \$2.00 \$5,963.26 07-05 MOBILE - APPLE COMBILL 866-712-7753 /CA US CARD PURCHASE \$101.25 \$5,419.02 07-05 MOBILE - APPLE COMBILL 866-712-7753 /CA US CARD PURCHASE \$101.25 \$5,419.02 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$101.25 \$5,419.02 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$14.07 \$5,362.29 07-06 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$14.07 \$5,366.29	07-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE	· ·	\$7.78	\$7,271.79
07-03 SASSARRAS MARKE PHILADELPHIA /PA US CARD PURCHASE \$28.13 \$7,29.12 07-03 WAWA 392 BLACKWOOD /N US CARD PURCHASE \$23.65 \$7,215.47 07-03 WAWA 392 BLACKWOOD /N US CARD PURCHASE \$6.71 \$7,208.76 07-03 CASH WITHDRAWAI, L668311 L668311 DEPITORD /N US \$2.00 \$6,963.26 07-03 CASH WITHDRAWAI, LEGEASI L1668311 DEPITORD /N US \$2.00 \$6,963.26 07-03 ZELLE STEPHEN BOERAZ US CARD PURCHASE \$1,400.00 \$5,553.26 07-05 MOBILE - APPIE, COMMBIL 8667-12-7753 /CA US CARD PURCHASE \$142.39 \$5,503.87 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$101.25 \$5,419.65 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$10.15 \$5,419.59 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$10.99 \$5,400.36 07-05 STARBUCKS STÖRE PHILADELPHIA/PA US CARD PURCHASE \$10.99 \$5,400.36 07-05 STARBUCKS STÖRE PHILADELPHIA/PA US CARD PURCHASE \$10.07 \$5,341.22 07-06 STARBUCKS STÖRD PHILADELPHIA/PA US CARD PURCHASE \$10.07 \$5,341.22	07-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$7,269.36
07-03 WAWA 392 BLACKWOOD AN UIS CARD PURCHASE \$2,365 \$7,215,47 07-03 WAWA 392 BLACKWOOD AN UIS CARD PURCHASE \$6,71 \$7,208,76 07-03 CASH WITHDRAWAL LE68311 LE68311 DEPTFORD AN UIS \$2,350 \$6,965,26 07-03 CASH WITHDRAWAL LEE LE68311 LEGEST DEPTFORD AN UIS \$2,00 \$6,963,26 07-03 CLEL STEPHEN BOOFRAZ US CARD PURCHASE \$1,400,00 \$5,563,26 07-05 CRETIFIK LIVE S. ANAHEIM ZCA US CARD PURCHASE \$42,39 \$5,520,87 07-05 CRETIFIK LIVE S. ANAHEIM ZCA US CARD PURCHASE \$101,25 \$5,419,62 07-05 UBER TRIP BOOS928996 ZCA US CARD PURCHASE \$16,67 \$5,410,95 07-05 CAFE DIE INC PHILADELIPHIA/PA US CARD PURCHASE \$16,67 \$5,400,36 07-05 CAFE OLE INC PHILADELIPHIA/PA US CARD PURCHASE \$14,07 \$5,386,29 07-05 CAFE OLE INC PHILADELIPHIA/PA US CARD PURCHASE \$15,07 \$5,341,22 07-06 AMAZONI COMY ANIO SEATE INAY US CARD PURCHASE \$15,07 \$18,07 07-06 AMAZONI COMY ANIO SEATE INAY US CARD PURCHASE \$19,53 \$5,133,25 07-06 CAFE OLE INC PHILADELIPHIA/PA US CARD PURCHASE \$15,03 <td< td=""><td>07-03</td><td>GOOGLE *Google Mountain Vie/CA US CARD PURCHASE</td><td></td><td>\$2.11</td><td>\$7,267.25</td></td<>	07-03	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$2.11	\$7,267.25
07-03 WAWA 322 BLACKWOOD AN US CARD PURCHASE \$6,71 \$7,208,76 07-03 CASH WITHDRAWAL 1668311 DEPTFORD AN US \$243,50 \$6,963,26 07-03 CASH WITHDRAWAL 16E811 DEPTFORD AN US \$2,00 \$6,963,26 07-03 ZELLE STEPHEN BORENAZ US CARD PURCHASE \$1,400,00 \$5,563,26 07-05 ONBIEL - APPLE COMPBILL 86F-071-27753 /CA US CARD PURCHASE \$42,39 \$5,520,87 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$101,25 \$5,419,62 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$10,59 \$5,40,03 07-05 STARBUCKS STORE PHILADELPHIA./PA US CARD PURCHASE \$10,59 \$5,40,03 07-05 STARBUCKS STORE PHILADELPHIA./PA US CARD PURCHASE \$14,07 \$5,366.29 07-05 CAFE OLE INC PHILADELPHIA./PA US CARD PURCHASE \$14,07 \$5,366.29 07-06 AMAZON COMY-TAG SEATTLE WAY US CARD PURCHASE \$18,60 \$5,266.62 07-06 AMAZON COMY-TAG SEATTLE WAY US CARD PURCHASE \$19,93 \$5,131.72 07-06 CAFE OLE INC PHILADELPHIA./PA US CARD PURCHASE \$19,93 \$9,313.72 07	07-03	SASSAFRAS MARKE PHILADELPHIA /PA US CARD PURCHASE		\$28.13	\$7,239.12
07-03 CASH WITHDRAWAL IE68311 L668311 DEPTFORD AN US \$2,43,50 \$6,965,26 07-03 CASH WITHDRAWAL IEE L668311 L668311 DEPTFORD AN US \$1,000.00 \$6,963,26 07-05 CRISH STEPHEN BOER/AZ US CARD PURCHASE \$1,400.00 \$5,563,26 07-05 MÖBILE - APPLIE COMBILL 866-712-7753 /CA US CARD PURCHASE \$101.25 \$5,20.87 07-05 UBER TRIP BOOS928996 /CA US CARD PURCHASE \$101.25 \$5,419.05 07-05 UBER TRIP BOOS928996 /CA US CARD PURCHASE \$16.79 \$5,401.05 07-05 STARBUCKS STORE PHILADELIHA/PA US CARD PURCHASE \$16.70 \$5,401.05 07-05 STARBUCKS STORE PHILADELIHA/PA US CARD PURCHASE \$16.97 \$5,401.35 07-05 STARBUCKS STORE PHILADELIHA/PA US CARD PURCHASE \$15.97 \$5,341.22 07-06 STARADO STORE PHILADELIHA/PA US CARD PURCHASE \$18.07 \$5,341.22 07-06 AMAZONI COMY X162 SEATTLE WAN US CARD PURCHASE \$19.37 \$5,133.25 07-06 AMAZONI COMY X162 SEATTLE WAN US CARD PURCHASE \$19.53 \$5,133.25 07-06 CAFE OLE INC PHILADELIHA/PA US CARD PURCHASE \$10.79 \$48.73 <td>07-03</td> <td>WAWA 392 BLACKWOOD /NJ US CARD PURCHASE</td> <td></td> <td>\$23.65</td> <td>\$7,215.47</td>	07-03	WAWA 392 BLACKWOOD /NJ US CARD PURCHASE		\$23.65	\$7,215.47
07-03 CASH WITHDRAWAL FEE L668311 LEGAS 11 LEGAS 11 DEPTFORD /NJ US \$2,200 \$6,963.26 07-03 ZELLE STEPHEN BOER/AZ US CARD PURCHASE \$1,400.00 \$5,563.26 07-05 MÖBILE - APPLE COMBILL 866-712-7753 /CA US CARD PURCHASE \$42.39 \$5,520.87 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$101.25 \$5,410.92 07-05 CERTIFIK LIVE S ANAHEIM /CA US CARD PURCHASE \$10.25 \$5,410.92 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$10.59 \$5,400.36 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$10.09 \$5,400.36 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$10.07 \$5,341.22 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$145.07 \$5,341.22 07-06 AMAZON COM-YALG SEATTLE WAY US CARD PURCHASE \$10.93 \$5,133.27 07-06 AMAZON COM-YALG SEATTLE WAY US CARD PURCHASE \$9.53 \$5,143.72 07-06 ACARD COM-YALG SEATTLE WAY US CARD PURCHASE \$9.59 \$5,133.72 07-07 VERIMO PAYMENT ZOSOOS \$15.10 \$1,137	07-03	WAWA 392 BLACKWOOD /NJ US CARD PURCHASE		\$6.71	\$7,208.76
07-03 ZELLE STEPHEN BOERNAZ US CARD PURCHASE \$1,400.00 \$5,533.26 07-05 MOBILE - APPLE COMBILL 866-712-7753 /CA US CARD PURCHASE \$101.25 \$5,419.52 07-05 UBER TRIP 8005928996 /CA US CARD PURCHASE \$101.25 \$5,419.62 07-05 UBER TRIP 8005928996 /CA US CARD PURCHASE \$10.59 \$5,400.36 07-05 CARE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$11.07 \$5,386.29 07-05 CARE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$14.07 \$5,386.29 07-05 RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE \$14.07 \$5,386.29 07-05 RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE \$16.09 \$5,241.22 07-06 AMAZON. COM*X16Z SEATTLE WAJ US CARD PURCHASE \$109.37 \$5,131.25 07-06 AMAZON. COM*Y16Z SEATTLE WAJ US CARD PURCHASE \$9.51 \$15.13.25 07-06 CARE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$9.51 \$3.51.38 07-06 CARE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$15.13 \$5,138.59 07-07 WILL HONEY/TEAS PHILADELPHIA/PA US CARD PURCHASE \$20.86 \$4,884.73 <tr< td=""><td>07-03</td><td>CASH WITHDRAWAL L668311 L668311 DEPTFORD /NJ US</td><td></td><td>\$243.50</td><td>\$6,965.26</td></tr<>	07-03	CASH WITHDRAWAL L668311 L668311 DEPTFORD /NJ US		\$243.50	\$6,965.26
07-05 MOBILE - APPLE COMMBIL 866-712-7753 /CA US CARD PURCHASE \$101.25 \$5,520.87 07-05 CERTIFIX LIVE S ANAHEIM /CA US CARD PURCHASE \$101.25 \$5,419.65 07-05 UBER TRIP 8005928996 /CA US CARD PURCHASE \$10.59 \$5,410.95 07-05 STARBUCKS STORE PHILADELPHIA/PA US CARD PURCHASE \$10.59 \$5,400.36 07-05 STARBUCKS STORE 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**AUTW SEATTLE WA US CARD PURCHASE \$78.60 \$78.60 \$5,262.62 07-06 AMAZON COM**OW**TIES ZEATTLE WA US CARD PURCHASE \$10.37 \$5,153.25 07-06 AMAZON COM**OW**OZ 2 SEATTLE WA US CARD PURCHASE \$95.33 \$5,143.72 07-07 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$51.33 \$5,138.72 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$52.82 \$60.00 \$5,093.59 07-07 VENIMO PAYMENT 230705 \$45.00 \$5,093.59 \$9.00 \$10.70 \$1.00 \$4,683.47 \$1.00 \$4	07-03	CASH WITHDRAWAL FEE L668311 L668311 DEPTFORD /NJ US		\$2.00	\$6,963.26
07-05 CERTIFIX LIVE S ANAHEIM /CA US CARD PURCHASE \$101.25 \$5,419.62 07-05 UBER TRIP 8005928996 /CA US CARD PURCHASE \$10.59 \$5,400.36 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 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$45.07 \$5,341.22 07-06 ANAZON COM*PROD PHILADELPHIA/PA US CARD PURCHASE \$78.60 \$5,262.62 07-06 AMAZON COM*X16Z SEATTLE AWA US CARD PURCHASE \$9.53 \$5,133.75 07-06 AMAZON COM*7021 SEATTLE WA US CARD PURCHASE \$9.53 \$5,133.72 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$9.53 \$5,133.72 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$5,138.79 07-07 WILD HONEY/TEAS PHILA /PA US CARD PURCHASE \$20.86 \$4,884.73 07-07 WILD HONEY/TEAS PHILA /PA US CARD PURCHASE \$10.79 \$4,884.73 07-07 VENMO PAYMENT 230706 \$115.00 \$4,633.47 07-07 VENMO	07-03	ZELLE STEPHEN BOER/AZ US CARD PURCHASE		\$1,400.00	\$5,563.26
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*AUTUS SEATTLE MAY US CARD PURCHASE \$78.60 \$5,262.62 07-06 AMAZON COM*YIGZ SEATTLE MAY US CARD PURCHASE \$19.37 \$5,133.25 07-06 AMAZON COM*YOZI SEATTLE MAY 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 HONEYTEAS PHILA /PA US CARD PURCHASE \$10.79 \$4,873.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,758.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,631.49 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$10.47 \$4,633.44 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHA	07-05	MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE		\$42.39	\$5,520.87
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*AUTU SEATTLE AWA US CARD PURCHASE \$78.60 \$5,262.62 07-06 AMAZON.COM*AUTU SEATTLE AWA US CARD PURCHASE \$109.37 \$5,133.25 07-06 AMAZON.COM*YOZI SEATTLE AWA US CARD PURCHASE \$9.33 \$5,143.72 07-06 CAEF OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$5,138.59 07-06 VENMO PAYMENT 230705 \$45.00 \$5,093.59 07-07 VENMO PAYMENT 230706 \$10.79 \$4,873.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,758.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,633.94 07-10 PAH CAFE/GIFT S PHILADELPHIA/PA US CARD PURCHASE \$11.50 \$4,633.94 07-10 PAH CAFE/GIFT S PHILADELPHIA/PA US CARD PURCHASE \$10	07-05	CERTIFIX LIVE S ANAHEIM /CA US CARD PURCHASE	<u>'</u>	\$101.25	
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*AUTW SEATTLE WAY US CARD PURCHASE \$109.37 \$5,153.25 07-06 AMAZON.COM*Y16.2 SEATTLE WAY US CARD PURCHASE \$109.37 \$5,133.25 07-06 AMAZON.COM*7Q21 SEATTLE WAY US CARD PURCHASE \$9.53 \$5,134.72 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$5,138.59 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$5,138.59 07-07 VENMO PAYMENT 230705 \$45.00 \$5,993.59 07-07 VENMO PAYMENT 230706 \$115.00 \$4,883.47 07-07 VENMOP PAYMENT 230706 \$115.00 \$4,633.47 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.463.34 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.20 \$4,618.44 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE	07-05	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$8.67	
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*AUTW SEATTLE WA US CARD PURCHASE \$78.60 \$5,262.62 07-06 AMAZON COM*AUTUS SEATTLE WA US CARD PURCHASE \$109.37 \$5,153.25 07-06 AMAZON COM*AUTUS 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 \$5,993.59 07-07 WILD HONEY/TEAS PHILA./PA US CARD PURCHASE \$208.86 \$4,884.73 07-07 VENMO PAYMENT 230706 \$115.00 \$4,758.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,643.94 07-10 VENMO PAYMENT 230.706 \$115.00 \$4,643.94 07-10 PAH CAFEGIFT S PHILADELPHIA /PA US CARD PURCHASE \$10.47 \$4,633.47 07-10 PAH CAFEGIFT S PHILADELPHIA /PA US CARD PURCHASE \$12.20 \$4,618.84 07-11 PAH CAFEGIFT S PHILADELPHIA /PA US CARD PURCHASE \$12.20 \$4,618.84 07-11 PAH CAFEGIFT	07-05			\$10.59	
07-05 RIVERWARDS PROD PHILADELPHIA/PA US CARD PURCHASE \$45.07 \$5,341.22 07-06 AMAZONLCOM*AUTW SEATTLE AWA US CARD PURCHASE \$109.37 \$5,163.26 07-06 AMAZONLCOM*Y16Z SEATTLE AWA US CARD PURCHASE \$19.53 \$5,163.25 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$9.53 \$5,143.72 07-06 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$5,138.59 07-07 VENIMO PAYMENT 230705 \$45.00 \$5,093.59 07-07 WILD HONEYITEAS PHILA /PA US CARD PURCHASE \$208.86 \$4,884.73 07-07 VENIMO PAYMENT 230706 \$115.00 \$4,758.94 07-07 VENIMO PAYMENT 230706 \$115.00 \$4,633.49 07-07 VENIMO PAYMENT 230706 \$115.00 \$4,633.49 07-10 VENIMO PAYMENT 230706 \$115.00 \$4,633.49 07-10 VENIMO PAYMENT 230706 \$115.00 \$4,633.49 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$115.00 \$4,633.49 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$12.43 \$4,631.64	07-05	CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE		\$14.07	
07-06 AMAZON.COM*X16Z SEATILE WAW US CARD PURCHASE \$78.60 \$5,262.62 07-06 AMAZON.COM*X16Z SEATILE WAW US CARD PURCHASE \$109.37 \$5,153.25 07-06 AMAZON.COM*7Q21 SEATILE WAW 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 23070S \$45.00 \$5,093.59 07-07 VID HONEY/TEAS PHILA /PA US CARD PURCHASE \$208.86 \$4,884.73 07-07 VENMO PAYMENT 230706 \$115.00 \$4,758.94 07-10 VENMO PAYMENT 230706 \$115.00 \$4,758.94 07-10 VENMO PAYMENT 230706 \$115.00 \$4,633.94 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 \$12.20 \$4,618.84 07-11 PAH CAFE/GIFT S PHILADELPHIA/PA US CARD PURCHASE \$14.99 \$4,631.84 07-11 PAH CAFE/GIFT S PHILADELPHIA/PA US CARD PURCHASE \$11.99 \$4,501.69 07-11 PAH CAFE/GIFT S PHILADELPHIA/PA US CARD PURCHASE \$12.16 \$4,601.69 07-11 LA COLOMBE					
07-06 AMAZON.COM*X16Z SEATTLE /WA US CARD PURCHASE \$109.37 \$5,133.25 07-06 AMAZON.COM*X7QZ1 SEATTLE /WA US CARD PURCHASE \$9.53 \$5,133.79 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 WILD HONEY/TEAS PHILA /PA US CARD PURCHASE \$10.79 \$4,873.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,758.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,633.94 07-07 VENMO PAYMENT 230706 \$115.00 \$4,633.94 07-10 VENMO PAYMENT 230706 \$115.00 \$4,633.94 07-10 PAH CAFE/GIFT S PHILADELPHIA/PA US CARD PURCHASE \$10.47 \$4,633.94 07-10 PAH CAFE/GIFT S 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 \$1.89 \$4					
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 CYENINO PAYMENT 230705 \$45.00 \$5,093.59 07-07 WILD HONEY/TEAS PHILA /PA US CARD PURCHASE \$208.86 \$4,884.73 07-07 WIND PAYMENT 230706 \$115.00 \$4,758.94 07-07 VENIND PAYMENT 230706 \$115.00 \$4,633.94 07-07 VENIND PAYMENT 230706 \$115.00 \$4,633.94 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$10.47 \$4,633.94 07-10 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$2.43 \$4,661.94 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 \$12.99 \$4,603.85 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$12.99 \$4,603.85 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$19.61 \$4,580.19 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE <td></td> <td></td> <td></td> <td></td> <td></td>					
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/FEAS 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 07-10 VENMO PAYMENT 230706 \$115.00 \$4,633.47 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 \$12.20 \$4,601.69 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-12 TYLL STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-12 TYLL STELLA				·	
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 \$115.00 \$4,759.94 07-07 VENIMO PAYMENT 230706 \$115.00 \$4,633.94 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 \$4,631.40 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 \$12.20 \$4,618.84 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$12.90 \$4,601.69 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-11 LA COLOMBE PHL PHILADEL PHIA/PA US CARD PURCHASE \$1.89 \$4,599.80 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$13.11 \$4,560.08 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$13.11 \$4,550.08 07-12 STELLAR NEWS & P					
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 \$4,613.44 07-10 PAH CAFE/GIFT S 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 \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.961 \$4,580.19 07-12 STELLAR NEWYS & PHILADELPHIA /PA US CARD PURCHASE \$1.91 \$4,580.19 07-12 TWISTER Treat ST Pete Beach /FL US CARD PURCHASE \$1.91 \$4,580.19 07-12 TWISTER TREAT					
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 \$4,63.94 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 \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-12 TWISTER TEVES & PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-12 TWISTER TEVES & PHILADELPHIA /PA US CARD PURCHASE \$1.29 \$4,556.08 07-12 TWISTER TEVES & PETE BEACH /FL US CARD PURCHASE \$1.29 \$4,556.08 07-12 SUSTELLAR NEWS					
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 \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,599.80 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.81 \$4,580.19 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$19.61 \$4,580.19 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$12.70 \$4,580.19 07-12 TVISITE PETAGEN /FL US CARD PURCHASE \$12.90 \$4,554.18 07-12 TVISITE PETAGEN /FL US CARD PURCHASE \$12.90 \$4,554.18 07-13 SUN N SAND				· · · · · · · · · · · · · · · · · · ·	
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 \$4,633.47 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 \$4,598.01 07-11 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,580.19 07-11 LA COLOMBE PHL PHILADELPHIA /PA US CARD PURCHASE \$1.89 \$4,580.19 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$19.61 \$4,580.19 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$12.90 \$4,554.18 07-12 TWISTER TERE ST.					
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 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$19.61 \$4,580.19 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$19.61 \$4,567.08 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$13.11 \$4,567.08 07-12 TWISTER Tree 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 \$127.88 \$4,263.0 07-13 FAMILIES BEHIND CONSHOHOHOCKEN /PA US CARD PURCHASE \$13.58 \$4,268.1					
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 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.90 \$4,554.18 07-12 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.90 \$4,554.08 07-12 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.90 \$4,554.08 07-13 SUN N SAND ST PETE BEACH /FL US CARD PURCHASE \$12.90 \$4,281.73 07-13 TST CADDY'S ON TREASURE ISLA /FL US CARD PURCHASE \$13.58 \$4,268.1					
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 \$4,598.19 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 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$12.90 \$4,554.18 07-12 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.90 \$4,554.18 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$12.90 \$4,554.18 07-12 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.90 \$4,554.18 07-12 STELLAR NEWS & PHILADELPHIA /PA US CARD PURCHASE \$13.58 \$4,263.03 07-13 SUN N SAND ST PETE BEACH /FL US CARD PURCHASE \$13.50 \$4,281.3					
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 \$4,560.19 07-12 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.70 \$4,554.18 07-12 Twistee Treat St Pete Beach /FL US CARD PURCHASE \$12.78 \$4,456.30 07-12 SUN IS SAND ST PETE BEACH /FL US CARD PURCHASE \$93.07 \$4,333.23 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 \$13.58 \$4,268.15 07-14 UPHS PR PAYMENT ************************************				· ·	
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 *ELORGANIX L St Pete Beach /FL US CARD PURCHASE \$127.88 \$4,426.30 07-12 SQ *ELORGANIX 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 ************************************					<u> </u>
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 \$4,263.00 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 07-13 TST* CADDY'S ON TREASURE ISLA /FL US CARD PURCHASE \$13.58 \$4,268.15 07-14 UPHS PR PAYMENT ************************************				<u> </u>	
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 \$4,263.0 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 07-13 TST* CADDY'S ON TREASURE ISLA /FL US CARD PURCHASE \$13.58 \$4,268.15 07-14 UPHS PR PAYMENT ************************************					
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 \$4,26.30 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 ************************************				·	
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 \$4,26.30 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 ************************************					
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 ************************************	-				
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 ************************************					
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 ************************************					
07-13 TST* CADDY'S ON TREASURE ISLA /FL US CARD PURCHASE \$13.58 \$4,268.15 07-14 UPHS PR PAYMENT ************************************				• • • • • • • • • • • • • • • • • • • •	
07-14 UPHS PR PAYMENT ************************************					
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			\$2 029 15	¥15.50	
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			\$2,023.13	\$3.00	
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					
07-14 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					
07-14 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 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 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 \$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 \$4.27 \$6,192.27 07-17 MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE \$2.99 \$6,189.28					
07-17 MOBILE - APPLE.COM/BILL 866-712-7753 /CA US CARD PURCHASE \$2.99 \$6,189.28					
				· · · · · · · · · · · · · · · · · · ·	· ,
					\$6,184.69

Page 2 of 5 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	Ending Balance			\$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	Beginning Balance			\$18.29
07-31	Ending Balance			\$18.29

Page 3 of 5 5331077447



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
- 2. We also offer an <u>overdraft protection plan</u>, 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
- . Automatic bill payments

- Recurring Debit Card transactions
- · 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 4 of 5 5331077447



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.

Page 5 of 5 5331077447



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

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

0000 7 7 31



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

2308SRSS 850201 08/2023

Financial Summary		Statement Period 0	8/01/23 - 08/31/23
MELISSA A BEMER			
Danasit Assaunts	A coount Number	Average Daily Balance	Command Dalamas
Deposit Accounts	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	5331077447	\$6,040.59	\$7,051.08
<u> </u>			

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		

Date	Description	Additions	Subtractions	Balance
08-01	Beginning Balance			\$5,483.35
08-01	STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE	\$5.02		\$5,488.37
	REFUND			
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



B8-90	Date	Description	Additions	Subtractions	Balance
BR-00	08-03	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$5,338.56
DR-04 PRH CAPKGET S PHILADELPHIA/PA US CARD PURCHASE \$3.20.97	08-04	PAH PHARMACY PHILADELPHIA /PA US CARD PURCHASE		\$10.00	\$5,328.56
BOB-07 USER TIRB B00092899 CA DU SCARD PURCHASE \$13.00 \$5,220.97	08-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.16	\$5,326.40
BB-07 LUBER TIEP BD05928996 (A. D. S. CARD PURCHASE \$7.86 \$5,313.11	08-04	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$2.43	\$5,323.97
108-07 ACME 0773 HAVERTOWN FAN US CARD PURCHASE \$25.57 \$5.287.54 108-07 AMAZON COM*TAAY SEATTLE MAN US CARD PURCHASE \$6.06.65 108-07 AMAZON COM*TAAY SEATTLE MAN US CARD PURCHASE \$8.20 \$5.718.74 108-07 CASH WITHDRAWAL MULISERY MARKET BX000003 \$102.50 \$5.071.04 108-07 CASH WITHDRAWAL MULISERY MARKET BX000003 \$1.02.50 \$5.071.04 108-07 CASH WITHDRAWAL FLE MULISERY MARKET BX000003 \$2.00 \$5.069.04 108-07 AMAZON COM*TAAI SEATTLE MAN US CARD PURCHASE \$9.49 \$5.095.95 108-07 AMAZON COM*TAAI O SEATTLE MAN US CARD PURCHASE \$9.49 \$5.095.95 108-07 AMAZON COM*TAAI O SEATTLE MAN US CARD PURCHASE \$17.00 \$5.042.55 108-09 AMAZON COM*TAAI O SEATTLE MAN US CARD PURCHASE \$1.00 \$5.042.55 108-09 AMAZON COM*TAAI SEATTLE MAN US CARD PURCHASE \$1.00 \$5.042.55 108-09 AMAZON COM*TAAI SEATTLE MAN US CARD PURCHASE \$1.00 \$5.005.05 108-09 WAVA 257 WAYNE FAN US CARD PURCHASE \$1.00 \$5.005.05 108-09 WAVA 257 WAYNE FAN US CARD PURCHASE \$1.00 \$1.00 108-09 UBER TIEP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 UBER TIEP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 ORTHOPEOIC FOOT PHILADELPHIA/PA US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B0005928996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIPP B00059289996 F.A US CARD PURCHASE \$1.00 \$1.00 108-09 SURDER TIP	08-04	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$3.00	\$5,320.97
08-07 AMAZON.COM-TASA SEATLE MAN LIS CARD PURCHASE \$6.00 \$5.226.94 08-07 AMAZON.COM-TAY SEATLE MAN LIS CARD PURCHASE \$8.20 \$5.218.74 08-07 PLEASETOUCH HIUSE PHILADEL PHIA PRA LIS CARD PURCHASE \$6.57.00 \$5.70.04 08-07 CASH WITTIDRAWAL ISE MULLEBRY MARKET BX000003 \$102.50 \$5.70.04 08-07 CARS WITTIDRAWAL ISE MULLEBRY MARKET BX0000003 \$2.00 \$5.065.04 08-07 CARS WITTIDRAWAL ISE MULLEBRAY MARKET BX0000003 \$2.00 \$5.065.04 08-07 CARD WITTIDRAWAL ISE MULLEBRAY MARKET BX0000003 \$2.00 \$5.065.04 08-07 CARD WITTIDRAWAL ISE MULLEBRAY MARKET BX0000003 \$2.00 \$5.005.05 08-07 CARD WITTIDRAWAL ISE MULLEBRAY MU	08-07	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$7.86	\$5,313.11
08-07 AMAZON.COM*TAYY SEATTLE MAN US CARD PURCHASE	08-07	ACME 0773 HAVERTOWN /PA US CARD PURCHASE		\$25.57	\$5,287.54
08-07 PLEASETOUCHMUSE PHILADELPHIA/PA US CARD PURCHASE 345.20 \$5,173.54	08-07	AMAZON.COM*TA5A SEATTLE /WA US CARD PURCHASE		\$60.60	\$5,226.94
08-07 CASH WITHDRAWAL MULBERRY MARKET BX000003 \$102.50 \$5,071.04	08-07	AMAZON.COM*TA7Y SEATTLE /WA US CARD PURCHASE		\$8.20	\$5,218.74
PHILADELPHIA/PA U.S 8-07 CASH WITHDRAWAL IEE MULBERRY MARKET BX000003 9-108-07 AM AZON COM-TAI O SATTILE WALUS CARD PURCHASE 9-109 SQ - RSULEE CATE PHILADELPHA/PA U.S CARD PURCHASE 9-109 AMAZON COM-TAZO A SATTILE WALUS CARD PURCHASE 9-109 AMAZON COM-TAZO A SATTILE WALUS CARD PURCHASE 9-109 CARROLLE CATE PHILADELPHA/PA U.S CARD PURCHASE 9-109 CARROLLE CATE PHILADELPHA/PA U.S CARD PURCHASE 9-109 CARROLLE CATE PHILADELPHA/PA U.S CARD PURCHASE 9-109 WANA 2.57 WAYNE PA U.S CARD PURCHASE 9-109 UBERT TIPR B005928996 CA U.S CARD PURCHASE 9-109 UBERT TIPR B005928996 CA U.S CARD PURCHASE 9-109 UBERT TIPR B005928996 CA U.S CARD PURCHASE 9-109 ORTHOPEDIC FOOT PHILADELPHIA PA U.S CARD PURCHASE 9-109 SURDICC 09-880390 CMODDRIBEDE ON U.S CARD PURCHASE 9-109 SURDICC 09-880390 CM US CARD PURCHASE 9-109 SURDICC 09-88039	08-07	PLEASETOUCHMUSE PHILADELPHIA /PA US CARD PURCHASE		\$45.20	\$5,173.54
PHILADELPHIA/PA US	08-07			\$102.50	\$5,071.04
08-07 AMAZON COM*TALO SEATTLE MAJ US CARD PURCHASE \$1.70.0 \$5.024.55	08-07			\$2.00	\$5,069.04
88-07 SQ. **BRULEE CATE Philadelphia / PAU US CARD PURCHASE \$12.68 \$5.015.75	08-07			\$9.49	\$5,059.55
08-07 AMAZONI COMMTAZA SÉATTLE FINALUS CARD PURCHASE \$10.14 \$5,005.61 08-07 WAWN AST WAYNE FINALUS CARD PURCHASE \$10.14 \$5,005.61 08-07 WAWN AST WAYNE FINALUS CARD PURCHASE \$5.08 \$5,005.53 08-09 WAWN AST WAYNE FINALUS CARD PURCHASE \$1.09 \$4,989.74 08-09 UBER TIRP BO05928996 /LA US CARD PURCHASE \$3.00 \$4,997.76 08-09 UBER TIRP BO05928996 /LA US CARD PURCHASE \$3.00 \$4,997.76 08-09 UBER TIRP BO05928996 /LA US CARD PURCHASE \$3.00 \$4,997.76 08-09 SUNIOCO 03683026 WOODDERIDGE ANJ US CARD PURCHASE \$1.13 \$4,943.63 08-09 SUNIOCO 03683026 WOODDERIDGE ANJ US CARD PURCHASE \$1.13 \$4,943.63 08-10 STARBUCKS STORE KING OF PRISS /PA US CARD PURCHASE \$6.52 \$4,937.11 08-10 LEGO KING OF PRISS /PA US CARD PURCHASE \$1.65 \$4,820.52 08-10 STARBUCKS STORE KING OF PURS /PA US CARD PURCHASE \$11.65 \$4,820.52 08-10 STARBUCKS STORE CARD PURCHASE \$1.00 \$1.00 08-11 UPHS PR AYNEMENT ************************************	08-07	SQ *BRULEE CATE Philadelphia /PA US CARD PURCHASE		\$17.00	
08-07 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$10.14 \$5.00.5.61 08-07 PAYPAL INST XFER 230806 \$10.79 \$4,989.74 08-09 UBER TRIP 8005522899 C/A US CARD PURCHASE \$8.88 \$4,980.76 08-09 UBER TRIP 8005522899 C/A US CARD PURCHASE \$3.00 \$4,977.76 08-09 ORTHOPEDIC FOOT PHILADELPHIA /PA US CARD PURCHASE \$20.00 \$4,977.76 08-09 ORTHOPEDIC FOOT PHILADELPHIA /PA US CARD PURCHASE \$14.13 \$4,943.63 08-10 STARBUCKS STORE KING OF PRUSS /PA US CARD PURCHASE \$14.13 \$4,943.63 08-10 STARBUCKS STORE KING OF PRUSS /PA US CARD PURCHASE \$116.59 \$4,820.52 08-10 Acrie 2785 King of Pruss /PA US CARD PURCHASE \$16.52 \$4,937.11 08-10 Acrie 2785 King of Pruss /PA US CARD PURCHASE \$3.04 \$4,740.11 08-10 ASTABUCKS 26647 WOODBRIDGE /M US CARD PURCHASE \$5.86 \$4.724.25 08-11 UPHS PR PAYMENT ************************************				<u> </u>	
DR-07				·	
08-07 PAYPAL INST XFER 230806 \$10.79 \$4,989.74 08-09 UBER TRIP 8005928996 //CA US CARD PURCHASE \$8.98 \$6.4980.76 08-09 UBER TRIP 8005928996 //CA US CARD PURCHASE \$3.00 \$4,977.76 08-09 ORTHOPEDIC FOOT PHILADELPHIA/PA US CARD PURCHASE \$10.00 \$4,975.76 08-09 SUNCCO 03683026 WOODBRIDGE //N US CARD PURCHASE \$11.13 \$4,943.63 08-10 STARBUCKS STORE KING OF PRUSS /PA US CARD PURCHASE \$1.413 \$4,943.63 08-10 STARBUCKS STORE KING OF PRUSS /PA US CARD PURCHASE \$1.659 \$4,820.52 08-10 Acrie 2785 King of Pruss /PA US CARD PURCHASE \$1.659 \$4,820.52 08-10 Acrie 2785 King of Pruss /PA US CARD PURCHASE \$1.659 \$4,820.52 08-11 Acrie 2785 King of Pruss /PA US CARD PURCHASE \$5.65 \$4,937.11 08-10 LEGO KING OF PR KING OF PRUSP /PA US CARD PURCHASE \$1.659 \$4,820.52 08-11 UPHS PR PAYMENT ************************************					
DB-09 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$4.977.76				· · · · · · · · · · · · · · · · · · ·	
DB-09					·
ORTHOPEDIC FOOT PHILADELPHIA PA US CARD PURCHASE \$12.00 \$4,957.76					
08-09 SUNOCO 03683026 WOODBRIDGE JNJ 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 AERICA STORE KING OF PR KING OF PRUSS /PA US CARD PURCHASE \$116.59 \$4,820.52 08-10 AERICA YES KING OF PR KING OF PRUS /PA US CARD PURCHASE \$5.86 \$4,740.11 08-10 AERICA YES KING OF PUSS /PA US CARD PURCHASE \$5.86 \$4,740.11 08-11 UPHS RE PAYMENT ************************************					
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 STARBUCKS 26647 WOODBRIDGE /N US CARD PURCHASE \$5.86 \$4,734.25 08-10 STARBUCKS 26647 WOODBRIDGE /N US CARD PURCHASE \$5.86 \$4,734.25 08-11 UPHS PR PAYMENT************************************				·	· .
B8-10 LEGO KINIG OF PR King of Pruss /PA US CARD PURCHASE \$116.59 \$4,820.52 \$4.10 Aerie 2785 King of Pruss /PA US CARD PURCHASE \$80.41 \$4,740.11 \$4,740.11 \$4,740.11 \$4,740.11 \$4,740.11 \$4,740.11 \$4,740.11 \$4,740.11 \$4,740.12 \$1,840.52 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$6,650.32 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07 \$1,916.07				•	
08-10 Aerie 2785 King of Pruss / PA US CARD PURCHASE \$8.0.41 \$4,740.11 08-10 STARBUCKS 26647 WOODBRIDGE / PA US CARD PURCHASE \$5.86 \$4,734.25 08-11 UPHS PR PAYMENT ************************************					
08-10 STARBUCKS 26647 WOODBRIDGE /NJ US CARD PURCHASE \$1,916.07 \$6,550.32 08-11 UPHS PR PAYMENT ************************************				· · · · · · · · · · · · · · · · · · ·	
08-11 UPHS PR PAYMENT ************************************					
08-14 MARIE EIFFEL MA SHELTER ISLAMY US CARD PURCHASE \$4.04 \$6,606.28 08-14 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$6,603.28 08-14 UBER TRIP 8005928996 /CA 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 CAFH WITHDRAWAL FEE CDSR SR133131 PHILADELPHIA/PA US \$100.50 \$6,472.07 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 MIR. ROBERTS CON GREENPORT /NY US CARD PURCHASE \$5.61 \$6,416.46 08-15 MIR. ROBERTS CON GREENPORT /NY US CARD PURCHASE \$105.43 \$6,302.23 08-15 MIR. ROBERTS CON GREENPORT /NY US CARD PURCHASE \$105.43 \$6,302.23 08-15 NETILIX CO LOS GATOS /CA US CARD PURCHASE \$18.00 \$6,302.23 08-15 NETILIX CO LOS GATOS /CA US CARD PURCHASE \$16.42 \$6,285.81 08-16 MOBILE - APPLE COM/BILL 866-712-7753 /CA US CARD PURCHASE \$2.299 \$6,010.82 08-17 VEINMO PAYMENT 230815 \$26.68 \$5,984.16 <			¢1 016 07	\$3.00	
08-14 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$6,603.28 08-14 MULBERRY 236 A PHILLADELPHIA/PA US CARD PURCHASE \$2.358 \$6,579.75 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 \$6,472.07 08-14 CASH WITHDRAWAL FEE CDSR SR133131 PHILADELPHIA/PA US \$2.00 \$6,472.07 08-14 VENIMO PAYMENT 230813 \$50.00 \$6,472.07 08-15 MER ROBERTS CON GREENPORT /NY US CARD PURCHASE \$5.61 \$6,416.46 08-15 MER ROBERTS CON GREENPORT /NY US CARD PURCHASE \$105.43 \$6,310.23 08-15 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$18.80 \$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 VENMO PAYMENT 230815 \$26.00 \$5,984.82 08-17 VENMO PAYMENT 230815 \$26.00 \$5,984.82 08-17 UBER TRIP 8005928996 /CA US CARD PURCHASE \$15.98			\$1,910.07	\$11.01	
08-14 MULBERRY 236 A PHILADELPHIA/PA US CARD PURCHASE \$2,3.58 \$6,579.70 08-14 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$6,574.70 08-14 CASH WITHDRAWAL CDSR SR133131 PHILADELPHIA/PA US \$100.50 \$6,474.07 08-14 CASH WITHDRAWAL FOR SR133131 PHILADELPHIA/PA US \$2.00 \$6,472.07 08-14 VENIMO 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 \$18.80 \$6,302.23 08-15 NETFLIX CO LOS GATOS /CA US CARD PURCHASE \$16.42 \$6,285.81 08-15 VENIMO 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 08-17 MOBILE - APPLE. COM/BILL 866-712-7753 /CA US CARD PURCHASE \$2.50 \$5,948.22 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 08-17 DIBER TIRIP 8005928896 /CA US CARD PURCHASE \$3.59 \$5,942.					
08-14 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$5.13 \$6,574.57 08-14 CASH WITHDRAWAL COSR 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 MR. ROBERTS CON GREENPORT /NY US CARD PURCHASE \$105.43 \$6,311.03 08-15 CAFE OLE INC PHILADELPHIA/PA 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 VENMO PAYMENT 230814 \$272.00 \$6,013.81 08-15 VENMO PAYMENT 230815 \$2.299 \$6,010.82 08-16 VENMO PAYMENT 230815 \$26.60 \$5,984.82 08-17 MOBILE - GRUBUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 PURCHASE \$15.98 \$5,942.16 \$6.10 \$5,986.86 08-17 UBER TRIP 8005928996 /CA US CARD PURCHASE \$15.98 <td></td> <td></td> <td></td> <td></td> <td></td>					
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 \$6,472.07 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 INIC 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 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 \$2.29 \$6,010.82 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 PURCHASE \$15.98 \$5,942.16 08-17 UBER TIRIP 8005928996 /CA US CARD PURCHASE \$15.98 \$5,942.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$33.90 \$5,992.16 08-18 UBER TRIP 8005928996				· · · · · · · · · · · · · · · · · · ·	
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 Etsy.com - Mult Brooklyn /NY US CARD PURCHASE \$8.80 \$6,302.23 08-15 NETFLIX CO LOS GATOS /CA 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 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,984.82 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$6.10 \$5,998.16 08-17 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$15.98 \$5,942.16 08-17 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$33.90 \$5,936.06 08-18 UB				·	
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 \$5,984.62 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 PURCHASE \$15.98 \$5,942.16 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 \$33.90 \$5,992.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$33.00 \$5,893.16 08-18 CAFE OLE INC PHILADELPHIA /PA US CARD PURCHASE \$3.00 \$5,891.61				·	
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 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 - APPILE.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 \$26.68 \$5,958.14 PURCHASE \$15.98 \$5,942.16 08-17 UBER TRIP 8005928996 //CA US CARD PURCHASE \$15.98 \$5,942.16 08-18 UBER TRIP 8005928996 //CA US CARD PURCHASE \$33.90 \$5,936.06 08-18 UBER TRIP 8005928996 //CA US CARD PURCHASE \$33.00 \$5,896.91 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$3.00					
08-15 Etsy.com - Mult Brooklyn /NY US CARD PURCHASE \$105.43 \$6,310.30 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 \$26.68 \$5,958.14 PURCHASE \$15.98 \$5,958.14 08-17 UBER TRIP 8005928996 /CA US CARD PURCHASE \$15.98 \$5,994.16 08-17 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$6.10 \$5,936.06 08-18 UBER FATS 8005928996 /CA US CARD PURCHASE \$33.90 \$5,902.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$33.00 \$5,899.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$5,866.91 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$3.65					
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 \$6,288.81 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 \$26.68 \$5,984.82 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 08-17 MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD \$26.68 \$5,958.14 08-17 UBER TRIP 8005928996 /CA US CARD PURCHASE \$15.98 \$5,942.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$33.90 \$5,992.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$5,899.16 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$10.16 \$5,866.81 08-21 PAH CAFE/GIFT S					· .
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 \$26.68 \$5,958.14 PURCHASE \$15.98 \$5,942.16 08-17 UBER TRIP 8005928996 /CA US CARD PURCHASE \$6.10 \$5,936.06 08-17 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$33.90 \$5,902.16 08-17 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$33.90 \$5,902.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.30 \$5,892.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$5,896.91 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 <td></td> <td></td> <td></td> <td></td> <td></td>					
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 PURCHASE \$15.98 \$5,942.16 08-17 UBER TRIP 8005928996 /CA 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 \$3.00 \$5,899.16 08-18 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$22.19 \$5,876.97 08-18 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$10.16 \$5,866.81 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 \$				·	
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 UBER TRIP 8005928996 /CA US CARD PURCHASE \$22.19 \$5,876.97 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$22.19 \$5,876.97 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$5,899.16 08-18 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$5,899.16 08-21 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$3.65 \$5,866.81 08-21 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$14.05 \$5,840.46 08-21				· · · · · · · · · · · · · · · · · · ·	
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 TAIS 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 \$6.05 \$5,862.51 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$14.05 \$5,845.51 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$14.05 \$5,840.46 08-22 UBER TRIP 8005928996 /CA US CARD PURCHASE \$16.99					
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 \$3.00 \$5,899.16 08-18 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$10.16 \$5,866.97 08-18 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$10.16 \$5,866.81 08-18 CAFE OLE INC PHILADELPHIA/PA US CARD PURCHASE \$10.16 \$5,866.81 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$3.65 \$5,863.16 08-21 PAH CAFE/GIFT S 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 \$5,775.46 08-22 UBER TRIP 8005928996 /CA US CARD PURCHASE \$16.99 \$5,776				· ·	
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 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$8.00 \$5,862.51 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$14.05 \$5,840.46 08-21 VENIMO PAYMENT 230819 \$45.00 \$5,776.58 08-22 UBER TRIP 8005928996 /CA US CARD PURCHASE \$1.89 \$5,776.58 08-22		MOBILE - GRUBHUBSHAKESHA 8775851085 /NY US CARD			
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 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$14.05 \$5,864.64 08-21 STARBUCKS STORE PHILADELPHIA /PA US CARD PURCHASE \$14.05 \$5,864.64 08-21 VENMO PAYMENT 230819 \$45.00 \$5,775.54 08-22 UBER TRIP 8005928996 /CA US CARD PURCHASE \$16.99 \$5,776.58 08-22 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$6.48 \$5,771.72 08-22 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$6.48				4.5.00	* * * * * * * * * *
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 VENIMO PAYMENT 230819 \$45.00 \$5,795.46 08-22 UBER TRIP 8005928996 /CA US CARD PURCHASE \$16.99 \$5,776.58 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 \$6.48 \$5,771.72 08-22 PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE \$6.48 \$5,765.24 08-22<					
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 \$5,776.58 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					
08-18 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					
08-21 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					
08-21 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					
08-21 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					
08-21 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				· ·	
08-21 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					\$5,862.51
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					
08-22 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					
08-22 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					
08-22 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					
08-22 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	08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$1.89	\$5,776.58
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	08-22	PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$4.86	\$5,771.72
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		PAH CAFE/GIFT S PHILADELPHIA /PA US CARD PURCHASE		\$6.48	
08-23 UBER TRIP 8005928996 /CA US CARD PURCHASE \$3.00 \$5,745.27		SASSAFRAS MARKE PHILADELPHIA/PA US CARD PURCHASE		\$16.97	\$5,748.27
	08-23				
	08-24	UBER TRIP 8005928996 /CA US CARD PURCHASE		\$9.94	\$5,735.33

Page 2 of 5 5331077447



08-24 UBER TRIP 8005928996 /CA US CARD PURCHASE \$5.00 08-24 THE MANN CENTER PHILADELPHIA /PA US CARD PURCHASE \$40.59 08-24 THE MANN CENTER PHILADELPHIA /PA US CARD PURCHASE \$18.33 08-24 THE MANN BEVERLY HILLS /CA US CARD PURCHASE \$78.00 08-24 UBER TRIP 8005928996 /CA US CARD PURCHASE \$14.90 08-25 UPHS PR PAYMENT ************************************	\$5,730.33 \$5,689.74 \$5,671.41 \$5,593.41
08-24 THE MANN CENTER PHILADELPHIA /PA US CARD PURCHASE \$18.33 08-24 THE MANN BEVERLY HILLS /CA US CARD PURCHASE \$78.00 08-24 UBER TRIP 8005928996 /CA US CARD PURCHASE \$14.90 08-25 UPHS PR PAYMENT ************************************	\$5,671.41 \$5,593.41
08-24 THE MANN BEVERLY HILLS /CA US CARD PURCHASE \$78.00 08-24 UBER TRIP 8005928996 /CA US CARD PURCHASE \$14.90 08-25 UPHS PR PAYMENT ************************************	\$5,593.41
08-24 UBER TRIP 8005928996 /CA US CARD PURCHASE \$14.90 08-25 UPHS PR PAYMENT ************************************	
08-25 UPHS PR PAYMENT ************************************	¢= =====
08-25 TST* Liberty Po Philadelphia /PA US CARD PURCHASE \$41.16	\$5,578.51
	\$7,472.49
	\$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 \$22.56 PURCHASE	\$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	\$7,101.32
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 Ending Balance	\$7,051.08

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

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

MELISSA A BEMER

,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- / · · · · · · · · · · · · · · · · · ·			
Date	Description	Additions	Subtractions	Balance
08-01	Beginning Balance			\$18.29
08-31	Ending Balance			\$18.29

Page 3 of 5 5331077447



What You Need to Know About Overdrafts and Overdraft Fees

Overview

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
- 2. We also offer an <u>overdraft protection plan</u>, 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
- . Automatic bill payments

- Recurring Debit Card transactions
- · 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> 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.

Page 4 of 5 5331077447



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.

Page 5 of 5 5331077447



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

MELISSA A BEMER 246 N 3RD ST # 4D PHILADELPHIA PA 19106 0000 7 7 30

Financial Summary		Statement Period 0	9/01/23 - 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 <i>.</i> 375.35

SIMPLY RIGHT CHECKING Statement Period 09/01/23 - 09/3				
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			

Date	Description	Additions	Subtractions	Balance
09-01	Beginning Balance		#2.00	\$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		\$202.50	\$4,207.01
	PHILADELPHIA/PA US			
09-05	CASH WITHDRAWAL FEE MULBERRY MARKET BX000003		\$2.00	\$4,205.01
	PHILADELPHIA/PA US			
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		\$25.70	\$3,719.90
	PURCHASE			
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	<u> </u>	\$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
			411.67	42,350.71



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	4 12 12 2	\$5,174.86
09-22	7-ELEVEN Philadelphia/PA US CARD PURCHASE	<i>\$2,</i> 113.31	\$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
09-28	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
03-23	TATI CALE/OIL ESTERILA VER US CARD FUNCHASE		14.00	⊅+,/OJ.∠/

Page 2 of 5 5331077447



09-30 Ending Balance

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	Ending Balance			\$4,357.06

SANTA	NDER SAVINGS	Statement Period 09/01/23 - 09/30/23			
MELIS	SA A BEMER		Account # 5334036182		
Balance	S				
Beginning	g Balance	\$18.29	Current Balance		\$18.29
Deposits/	Credits	+\$0.00	Average Daily Balance		\$18.29
Withdrav	vals/Debits	\$0.00			
Account	t Activity				
Date 09-01	Description Beginning Balance		Additions	Subtractions	Balance \$18.29

\$18.29

Page 3 of 5 5331077447