



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

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

MELISSA A BEMER
213 ORCHARD WAY
WAYNE PA 19087-4805

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Financial Summary

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

MELISSA A BEMER

Deposit Accounts

Account Number

Average Daily Balance

Current Balance

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

SIMPLY RIGHT CHECKING

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

MELISSA A BEMER

Account # 5331077447

Balances

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

Account Activity

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





Account Activity (Cont. for Acct# 5331077447)

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

SANTANDER SAVINGS

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

MELISSA A BEMER

Account # 5334036182

Balances

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

Account Activity

Date	Description	Additions	Subtractions	Balance
07-01	Beginning Balance			\$18.29
07-31	Ending Balance			\$18.29

What You Need to Know About Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan, which allows you to link other deposit accounts, such as a savings account, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our standard overdraft practices.

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

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

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

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

- ATM transactions
- One-time Debit Card purchases

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

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

What if I want Santander to authorize and pay overdrafts on my ATM and one-time Debit Card transactions?

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

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this.

You can visit any Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.

In Case of Errors or Questions About Your Electronic Transfers Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt.

FOR DEBIT CARD ISSUES:
Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:
Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).

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

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

You must contact us within thirty (30) days after you receive your statement if you think a transaction, other than an electronic transfer, shown on your statement is wrong or if you need more information about the transaction.

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