



**Statement Period 12/03/16 TO 01/02/17**  
**STUDENT VALUE CHECKING**

For your convenience our Customer Contact Center  
 is available from 7 am - 8 pm EST, 7 days a week.  
 Call us at 1-877-768-2265.  
 Hearing impaired may call 1-800-428-9121 (TTY/TDD).  
[www.santanderbank.com](http://www.santanderbank.com)

**SUMIT BHANWALA**  
**894 HUNTINGTON AVE APT 7**  
**BOSTON MA 02115-2326**

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**Financial Summary**

**Statement Period 12/03/16 - 01/02/17**

**SUMIT BHANWALA**

**Deposit Accounts**

**Account Number**

**Average Daily Balance**

**Current Balance**

STUDENT VALUE CHECKING	5431079514	\$733.94	\$562.06
SANTANDER SAVINGS	9997965248	\$10.00	\$10.00
<b>Total Deposits</b>			<b>\$572.06</b>

**STUDENT VALUE CHECKING**

**Statement Period 12/03/16 - 01/02/17**

**SUMIT BHANWALA**

**Account # 5431079514**

**Balances**

Beginning Balance	\$834.57	Current Balance	\$562.06
Deposits/Credits	+\$95.73	Average Daily Balance	\$733.94
Withdrawals/Debits	-\$368.24		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
12-03	<b>Beginning Balance</b>			\$834.57
12-05	STOP & SHOP 041 BOSTON /MA US CARD PURCHASE		\$10.54	\$824.03
12-06	PROMOTIONAL BONUS	\$25.00		\$849.03
12-07	SUBWAY 0 BOSTON /MA US CARD PURCHASE		\$7.49	\$841.54
12-12	GAP OUTLET US 2 BOSTON /MA US CARD PURCHASE		\$40.00	\$801.54
12-12	COLLEGE CONVENI BOSTON /MA US CARD PURCHASE		\$17.94	\$783.60
12-12	STOP & SHOP 041 BOSTON /MA US CARD PURCHASE		\$12.62	\$770.98
12-12	AMAZON.COM SEATTLE /WA US CARD PURCHASE		\$76.97	\$694.01
12-13	8928 GREAT CLIP BOSTON /MA US CARD PURCHASE		\$14.99	\$679.02
12-13	STOP & SHOP 041 BOSTON /MA US CARD PURCHASE		\$0.84	\$678.18
12-14	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$65.23		\$743.41
12-14	FANDANGO.COM FANDANGO.COM /CA US CARD PURCHASE		\$1.99	\$741.42
12-15	NE TACO BELL 2 BOSTON /MA US CARD PURCHASE		\$2.09	\$739.33
12-15	SUBWAY 0 BOSTON /MA US CARD PURCHASE		\$3.21	\$736.12
12-16	SUBWAY PA 126 T BOSTON /MA US CARD PURCHASE REFUND	\$2.75		\$738.87
12-16	SUBWAY PA 126 T BOSTON /MA US CARD PURCHASE REFUND	\$2.75		\$741.62
12-16	SUBWAY PA 126 T BOSTON /MA US CARD PURCHASE		\$2.75	\$738.87
12-16	SUBWAY PA 126 T BOSTON /MA US CARD PURCHASE		\$2.75	\$736.12
12-21	COLLEGE CONVENI BOSTON /MA US CARD PURCHASE		\$6.99	\$729.13
12-23	STOP & SHOP 041 BOSTON /MA US CARD PURCHASE		\$8.69	\$720.44
12-23	SUBWAY SY 250 H ROXBURY /MA US CARD PURCHASE		\$2.75	\$717.69
12-23	SUBWAY NO 150 C BOSTON /MA US CARD PURCHASE		\$2.75	\$714.94
12-27	STOP & SHOP 041 BOSTON /MA US CARD PURCHASE		\$10.49	\$704.45
12-28	FANDANGO.COM FANDANGO.COM /CA US CARD PURCHASE		\$2.00	\$702.45
12-29	UBER US DEC28 8005928996 /CA US CARD PURCHASE		\$3.75	\$698.70
12-30	LA PASTARIA-LAP BOSTON /MA US CARD PURCHASE		\$10.69	\$688.01
12-30	COLLEGE CONVENI BOSTON /MA US CARD PURCHASE		\$14.95	\$673.06



**Account Activity (Cont. for Acct# 5431079514)**

Date	Description	Additions	Subtractions	Balance
12-30	AIRBNB SAN FRANCISCO /CA US CARD PURCHASE		\$111.00	\$562.06
01-02	<b>Ending Balance</b>			\$562.06

**SANTANDER SAVINGS**
**Statement Period 12/03/16 - 01/02/17**
**SUMIT BHANWALA**
**Account # 9997965248**
**Balances**

Beginning Balance	\$10.00	Current Balance	\$10.00
Deposits/Credits	+\$0.00	Average Daily Balance	\$10.00
Withdrawals/Debits	\$0.00		

**Account Activity**

Date	Description	Additions	Subtractions	Balance
12-03	<b>Beginning Balance</b>			\$10.00
01-02	<b>Ending Balance</b>			\$10.00

**What You Need to Know about Overdrafts and Overdraft Fees**
**Overview**

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

1. We have **standard overdraft practices** that come with your account.
2. We also offer an **overdraft protection plan** which allows you to link other accounts, such as a savings account or an Overdraft Line of Credit, 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 do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

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

Under our standard overdraft practices:

- ☐ We will charge you a fee of up to **\$35** each time we pay an overdraft. There is a limit of 6 fees per day we can charge you for overdrawing your account.
- ☐ An additional one-time fee of **\$35** will be charged on the 6th business day after your account has been overdrawn for 5 consecutive business days. This charge applies to checking, savings and money market savings accounts. See your Personal Deposit Account 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, **you can call us at 877-768-2265 or visit your nearest branch.**

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

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**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**  
**CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK**

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

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in 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. Customers with hearing impairments may call 1-800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.

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