

**Bank**

America's Most Convenient Bank®

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**STATEMENT OF ACCOUNT**

FRANCES YEATYNG CHOU OR  
CHRIS C KUO  
10 WASSERMAN HEIGHTS  
MERRIMACK NH 03054-

Page: 1 of 6  
Statement Period: Jul 12 2014-Aug 11 2014  
Cust Ref #: 6862830-635-E-\*\*\*  
Primary Account #: 924-0216435

**CONVENIENCE IS A CLICK AWAY.**

GET MORE SECURITY, MORE ACCESS TO YOUR STATEMENTS AND LESS CLUTTER WHEN YOU CLICK TO "GO PAPERLESS." NOW YOU CAN VIEW ALL OF YOUR STATEMENTS ISSUED ON OR AFTER APRIL 2010 FROM YOUR ONLINE BANKING ACCOUNT. REVIEW AND SAVE THESE STATEMENTS ANYTIME. AND, GET E-MAIL ALERTS WHEN YOUR NEW STATEMENT IS POSTED. TO LEARN MORE, VISIT [TDBANK.COM/GO-ONLINE](http://TDBANK.COM/GO-ONLINE).

## Summary of Accounts

DEPOSIT ACCOUNTS	ACCOUNT NUMBER	BALANCE
TD Relationship Checking	924-0216435	11,374.87
TD Relationship Savings	00009720430828	33,052.57
Certificates of Deposit		15,139.94
<b>Total Deposit Accounts</b>		<b>59,567.38</b>

**TD Relationship Checking**

FRANCES YEATYNG CHOU OR  
CHRIS C KUO

Account # 924-0216435

**ACCOUNT SUMMARY**

Beginning Balance	43,989.34	Average Collected Balance	8,019.47
Deposits	10,349.99	Interest Paid this Period	0.34
Electronic Deposits	9,180.56	Interest Paid Year-to-Date	1.68
Other Credits	0.34	Annual Percentage Yield Earned	0.05%
		Days in Period	31
Checks Paid	41,950.00		
Electronic Payments	10,195.36		
Ending Balance	11,374.87		

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
7/31	MOBILE DEPOSIT	1.72
8/8	DEPOSIT	10,348.27
	Subtotal:	10,349.99

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
7/25	ACH DEPOSIT, LIBERTY MUTUAL PAYROLL 0153814 0	3,499.56
7/31	ACH DEPOSIT, LIBERTY UNIVER PAYROLL DW****000012131	1,879.76

**Call 1-800-224-5563 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	11,374.87
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		<b>4</b>

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number..
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.  
If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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**STATEMENT OF ACCOUNT**FRANCES YEATYNG CHOU OR  
CHRIS C KUOPage: 3 of 6  
Statement Period: Jul 12 2014-Aug 11 2014  
Cust Ref #: 6862830-635-E-\*\*\*  
Primary Account #: 924-0216435**DAILY ACCOUNT ACTIVITY****Electronic Deposits (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
8/8	ACH DEPOSIT, LIBERTY MUTUAL PAYROLL 0153814 0	3,801.24
Subtotal:		9,180.56

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
8/11	INTEREST PAID	0.34
Subtotal:		0.34

**Checks Paid**

No. Checks: 2

For online bill pay customers, checks numbered "99XXXX" likely represent payments to a Biller that were delivered as a paper check. Funds were withdrawn from your account when the check was cashed. You can view these cleared checks in the Account History section of Online Banking.

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
7/16	1935	41,800.00
8/4	995033*	150.00
Subtotal:		41,950.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
7/16	ACH DEBIT, SWADVANTAGE.COM 36131723-1 1403293	19.95
7/21	ELECTRONIC PMT-WEB, CAPITAL ONE CRCARDPMT ****30189076137	1,260.54
7/25	TD ATM DEBIT, *****31020947370, AUT 072514 DDA WITHDRAW 4 NW BLVD NASHUA * NH	200.00
7/30	eTransfer Debit, Online Xfer Transfer to SV 00009720430828	1,550.00
7/31	eTransfer Debit, Online Xfer Transfer to SV 00009720430828	2,500.00
8/1	ELECTRONIC PMT-WEB, TD BANK NA PAYMENT FRANCES CHOU	14.94
8/4	ELECTRONIC PMT-WEB BK OF AMER VI/MC ONLINE PMT CKF****93871POS	363.97
8/5	ACH DEBIT, BMM FDN 342 DEBITS ****02494	150.00
8/5	ACH DEBIT, CAMPUS CRUSADE F DONATION 1-3UPLHN	100.00
8/6	ACH DEBIT, BARKAN MANAGEMEN SIGONFILE SKQRN	553.96
8/6	eTransfer Debit, Online Xfer Transfer to SV 00009720430828	474.70
8/7	ACH DEBIT, PSNH UTIL PYMT ****6351015	120.86
8/8	TD ATM DEBIT, *****31020947370, AUT 080814 DDA WITHDRAW 4 NW BLVD NASHUA * NH	60.00
8/11	ACH DEBIT, BANK OF CANTON BK CANTON L****0000125003	2,000.00
8/11	ELECTRONIC PMT-WEB, HOME DEPOT ONLINE PMT ****47651350334	826.44
Subtotal:		10,195.36

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Statement Period: Jul 12 2014-Aug 11 2014  
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Primary Account #: 924-0216435**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
7/11	43,989.34	8/4	1,510.98
7/16	2,169.39	8/5	1,260.98
7/21	908.85	8/6	232.32
7/25	4,208.41	8/7	111.46
7/30	2,658.41	8/8	14,200.97
7/31	2,039.89	8/11	11,374.87
8/1	2,024.95		

**TD Relationship Savings**FRANCES YEATYNG CHOU OR  
CHRIS C KUO

Account # 00009720430828

**ACCOUNT SUMMARY**

Beginning Balance	28,368.90	Interest Paid this Period	8.97
Deposits	150.00	Interest Paid Year-to-Date	49.55
Electronic Deposits	4,524.70	Annual Percentage Yield Earned	0.35%
Other Credits	8.97	Days in Period	29
Ending Balance	33,052.57		

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
7/23	MOBILE DEPOSIT	150.00
	Subtotal:	150.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
7/30	eTransfer Credit, Online Xfer Transfer from CK 9240216435	1,550.00
7/31	eTransfer Credit, Online Xfer Transfer from CK 9240216435	2,500.00
8/6	eTransfer Credit, Online Xfer Transfer from CK 9240216435	474.70
	Subtotal:	4,524.70

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
8/11	INTEREST PAID	8.97
	Subtotal:	8.97

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**Certificates of Deposit**

SUMMARY OF ACCOUNTS					TOTAL: 15,139.94
MATURITY DATE	DESCRIPTION/ ACCOUNT NUMBER	RATE	INTEREST PAID DATE	INTEREST PAID	CURRENT BALANCE
01/25/16	Step Rate CD 5 Year 973-0511197	1.240	07/25	15.41	15,139.94

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FRANCES YEATYNG CHOU OR  
CHRIS C KUO  
10 WASSERMAN HTS  
MERRIMACK, NH 03004  
DATE: July 7, 2014  
AT THE: Angelos N. Karoutzos, Esq.  
ORDER: \$41,800.00  
FOR: ONE THOUSAND EIGHT HUNDRED DOLLARS  
TO BANK: South Payment  
FOR: 61-13 61 Pl. Glendale, NY  
1935

#1935 7/16 \$41,800.00

Account: KUO  
PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER  
\$150.00  
Please Direct Any Questions To: 7/14  
Online Bill Payment Processing Center  
0000995033  
August 01, 2014  
Pay ONE HUNDRED FIFTY AND 00/100 DOLLARS  
\$ \*\*\*\*\*150.00  
TO THE ORDER OF: MASON AND CLARITY PARKER  
22 SLIP RD  
GREENFIELD, NH 03047 4535  
VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized by your depositor  
#995033 8/04 \$150.00

#995033 8/04 \$150.00