



Bank

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Jul 03 2015-Jul 31 2015
Cust Ref #: 4315308662-719-T-###
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	101.00
Deposits	101.00	Annual Percentage Yield Earned	0.00%
Ending Balance	101.00	Days in Period	29

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
7/3	DEPOSIT	101.00
Subtotal:		101.00

DAILY BALANCE SUMMARY

DATE	BALANCE
7/3	0.00
7/3	101.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

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	101.00
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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:

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INTEREST NOTICE

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FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Aug 01 2015-Aug 31 2015
Cust Ref #: 4315308662-719-T-###
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	101.00	Average Collected Balance	360.97
Deposits	2,210.22	Annual Percentage Yield Earned	0.00%
Ending Balance	2,311.22	Days in Period	31

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
8/3	DEPOSIT	100.00
8/25	DEPOSIT	597.00
8/31	DEPOSIT	1,513.22
Subtotal:		2,210.22

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
7/31	101.00	8/25	798.00
8/3	201.00	8/31	2,311.22

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5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	2,311.22
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

2	DOLLARS	CENTS
DEPOSITS NOT ON STATEMENT		
Total Deposits		

4	DOLLARS	CENTS
WITHDRAWALS NOT ON STATEMENT		
Total Withdrawals		

4	DOLLARS	CENTS
WITHDRAWALS NOT ON STATEMENT		
Total Withdrawals		

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Bank

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Sep 01 2015-Sep 30 2015
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	2,311.22	Average Collected Balance	2,370.02
Deposits	126.00	Annual Percentage Yield Earned	0.00%
Electronic Deposits	0.39	Days in Period	30
Electronic Payments	0.39		
Ending Balance	2,437.22		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
9/17	DEPOSIT	126.00
Subtotal:		126.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
9/14	ACH DEPOSIT, PAYPAL VERIFYBANK 2044X2222HHZTRU	0.20
9/14	ACH DEPOSIT, PAYPAL VERIFYBANK 1044X2222HHZTRU	0.19
Subtotal:		0.39

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
9/14	ACH DEBIT, PAYPAL VERIFYBANK 4044X2222HHZTRU	0.39
Subtotal:		0.39

DAILY BALANCE SUMMARY

DATE	BALANCE
8/31	2,311.22
9/17	2,437.22

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1	Ending Balance	2,437.22
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

2	DOLLARS	CENTS
Total Deposits		

4	DOLLARS	CENTS

4	DOLLARS	CENTS
Total Withdrawals		

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Bank

America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Oct 01 2015-Oct 31 2015
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	2,437.22	Average Collected Balance	2,580.26
Deposits	260.85	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Service Charges	30.00		
Ending Balance	2,668.07		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/15	DEPOSIT	260.85
Subtotal:		260.85

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
10/30	MAINTENANCE FEE	30.00
Subtotal:		30.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
9/30	2,437.22	10/30	2,668.07
10/15	2,698.07		

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1	Ending Balance	2,668.07
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

4

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Bank

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Nov 01 2015-Nov 30 2015
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

WE WILL SOON CHARGE A MONTHLY FEE FOR PAPER STATEMENTS.

BEGINNING JANUARY 1, 2016, WE'LL CHARGE A \$2.00 MONTHLY FEE FOR PAPER STATEMENTS. TO HELP US "GO GREEN" AND AVOID THIS FEE, LOG IN TO TDBANK.COM/BUSINESSDIRECT AND SIGN UP FOR ONLINE STATEMENTS ONLY BY DECEMBER 31, 2015. IF YOU DON'T USE ONLINE BANKING NOW, YOU'LL NEED TO SIGN UP FOR TD BANK BUSINESSDIRECT FIRST. IF YOU ONLY RECEIVE ONLINE STATEMENTS NOW, THIS FEE DOESN'T APPLY. QUESTIONS? CALL 1-888-751-9000.

ACCOUNT SUMMARY

Beginning Balance	2,668.07	Average Collected Balance	2,668.07
Service Charges	30.00	Annual Percentage Yield Earned	0.00%
Ending Balance	2,638.07	Days in Period	30

DAILY ACCOUNT ACTIVITY

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
11/30	MAINTENANCE FEE	30.00
Subtotal:		30.00

DAILY BALANCE SUMMARY

DATE	BALANCE
10/31	2,668.07
11/30	2,638.07

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2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	-
5	Adjusted Balance	_____

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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Bank

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STATEMENT OF ACCOUNT

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Page: 1 of 2
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Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	2,638.07	Average Collected Balance	3,479.27
Deposits	2,819.99	Annual Percentage Yield Earned	0.00%
Other Credits	60.00	Days in Period	31
Electronic Payments	41.32		
Ending Balance	5,476.74		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/10	DEPOSIT	351.00
12/18	DEPOSIT	260.00
12/23	DEPOSIT	1,433.25
12/28	DEPOSIT	775.74
	Subtotal:	2,819.99

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
12/23	MAINTENANCE FEE REFUND	60.00
	Subtotal:	60.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/23	ACH DEBIT, HARLAND CLARKE CHK ORDERS 01QT449313203F6	41.32
	Subtotal:	41.32

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	2,638.07	12/23	4,701.00
12/10	2,989.07	12/28	5,476.74
12/18	3,249.07		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

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	5,476.74
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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.