



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Jan 01 2020-Jan 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	27,650.31	Average Collected Balance	27,650.31
		Interest Earned This Period	0.00
Ending Balance	27,650.31	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

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		27,650.31
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

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.
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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

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Feb 01 2020-Feb 29 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	27,650.31	Average Collected Balance	28,484.79
Deposits	900.00	Interest Earned This Period	0.00
Ending Balance	28,550.31	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	29

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/03	SBB MDEPOSIT	350.00
02/03	SBB MDEPOSIT	350.00
02/03	SBB MDEPOSIT	100.00
02/03	SBB MDEPOSIT	100.00
	Subtotal:	900.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/31	27,650.31	02/03	28,550.31

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

1	Ending Balance		28,550.31
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

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
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INTEREST NOTICE

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Mar 01 2020-Mar 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	28,550.31	Average Collected Balance	28,550.31
Ending Balance	28,550.31	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

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1	Ending Balance		28,550.31
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

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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INTEREST NOTICE

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America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Apr 01 2020-Apr 30 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	28,550.31	Average Collected Balance	28,550.31
Ending Balance	28,550.31	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	30

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

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1	Ending Balance		28,550.31
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

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: May 01 2020-May 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	28,550.31	Average Collected Balance	28,550.31
Ending Balance	28,550.31	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

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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

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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STATEMENT OF ACCOUNT

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2 COTTONWOOD CT
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Page: 1 of 2
Statement Period: Jun 01 2020-Jun 30 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

Upcoming REG CC Changes Effective July 1, 2020

Reminder: We have updated our policy to comply with the upcoming Regulation CC Changes. TD Banks Funds Availability policy will continue to make \$100 available immediately at the time of deposit & the remaining funds will be available by the end of the next business day. Sometimes we may need to place a hold to verify funds are available. If this occurs, we will make an additional \$125 available by the end of the first business day after we receive your deposit if a hold is applied. For additional information, please refer to the Funds Availability Policy in the Personal Deposit Account Agreement & Business Deposit Account Agreement, available at td.com

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	28,550.31	Average Collected Balance	28,550.31
Ending Balance	28,550.31	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	30

DAILY ACCOUNT ACTIVITY

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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

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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- 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.

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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

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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.



America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Jul 01 2020-Jul 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

Upcoming REG CC Changes Effective July 1, 2020

Reminder: We have updated our policy to comply with the upcoming Regulation CC Changes. TD Banks Funds Availability policy will continue to make \$100 available immediately at the time of deposit & the remaining funds will be available by the end of the next business day. Sometimes we may need to place a hold to verify funds are available. If this occurs, we will make an additional \$125 available by the end of the first business day after we receive your deposit if a hold is applied. For additional information, please refer to the Funds Availability Policy in the Personal Deposit Account Agreement & Business Deposit Account Agreement, available at td.com

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	28,550.31	Average Collected Balance	28,550.31
		Interest Earned This Period	0.00
Ending Balance	28,550.31	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

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.
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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		28,550.31
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

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Aug 01 2020-Aug 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	28,550.31	Average Collected Balance	30,204.12
Deposits	5,800.00	Interest Earned This Period	0.00
Electronic Payments	2,772.95	Interest Paid Year-to-Date	0.00
Ending Balance	31,577.36	Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
08/03	SBB MDEPOSIT	2,500.00
08/10	SBB MDEPOSIT	1,150.00
08/10	SBB MDEPOSIT	250.00
08/17	SBB MDEPOSIT	50.00
08/19	SBB MDEPOSIT	700.00
08/31	SBB MDEPOSIT	1,150.00
	Subtotal:	5,800.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
08/06	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000102701095	873.99
08/06	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000102700430	13.99
08/12	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000103020742	604.99
08/12	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000103023588	574.99
08/13	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000103072435	704.99
	Subtotal:	2,772.95

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/31	28,550.31	08/13	29,677.36
08/03	31,050.31	08/17	29,727.36
08/06	30,162.33	08/19	30,427.36
08/10	31,562.33	08/31	31,577.36
08/12	30,382.35		

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

1	Ending Balance		31,577.36
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

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Sep 01 2020-Sep 30 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	31,577.36	Average Collected Balance	32,113.79
Deposits	1,777.00	Interest Earned This Period	0.00
Ending Balance	33,354.36	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	30

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/21	SBB MDEPOSIT	1,501.00
09/21	SBB MDEPOSIT	276.00
	Subtotal:	1,777.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/31	31,577.36	09/21	33,354.36

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How to Balance your Account

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

1	Ending Balance		33,354.36
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

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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INTEREST NOTICE

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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Oct 01 2020-Oct 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	33,354.36	Average Collected Balance	33,486.61
Deposits	1,000.00	Interest Earned This Period	0.00
Ending Balance	34,354.36	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/27	SBB MDEPOSIT	1,000.00
	Subtotal:	1,000.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/30	33,354.36	10/27	34,354.36

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How to Balance your Account

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

1	Ending Balance		34,354.36
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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America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Nov 01 2020-Nov 30 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	34,354.36	Average Collected Balance	33,651.19
Deposits	451.00	Interest Earned This Period	0.00
Electronic Payments	5,051.98	Interest Paid Year-to-Date	0.00
Ending Balance	29,753.38	Annual Percentage Yield Earned	0.00%
		Days in Period	30

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/12	SBB MDEPOSIT	251.00
11/12	SBB MDEPOSIT	200.00
	Subtotal:	451.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/24	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000108238220	4,007.00
11/24	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000108207187	27.99
11/27	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000108347696	16.99
11/30	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000108400911	1,000.00
	Subtotal:	5,051.98

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/31	34,354.36	11/27	30,753.38
11/12	34,805.36	11/30	29,753.38
11/24	30,770.37		

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1	Ending Balance		29,753.38
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

	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.



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

HOPE4SPANDANA INC
2 COTTONWOOD CT
EDISON NJ 08820

Page: 1 of 2
Statement Period: Dec 01 2020-Dec 31 2020
Cust Ref #: 4315308662-719-E-***
Primary Account #: 431-5308662

TD Business Premier Checking

HOPE4SPANDANA INC

Account # 431-5308662

ACCOUNT SUMMARY

Beginning Balance	29,753.38	Average Collected Balance	30,943.45
Deposits	3,150.00	Interest Earned This Period	0.00
Electronic Payments	797.99	Interest Paid Year-to-Date	0.00
Ending Balance	32,105.39	Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/14	SBB MDEPOSIT	1,150.00
12/14	SBB MDEPOSIT	1,000.00
12/14	SBB MDEPOSIT	1,000.00
	Subtotal:	3,150.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/11	ELECTRONIC PMT-WEB, XOOM.COM DEBIT T 000000109063001	797.99
	Subtotal:	797.99

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	29,753.38	12/14	32,105.39
12/11	28,955.39		

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		32,105.39
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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