



**Statement Period 10/01/20 TO 10/31/20
SIMPLY RIGHT CHECKING**

For your convenience our Customer Service Center is available from 6 am - 10 pm EST, 7 days a week.
Call us at 1-877-768-2265
Hearing and speech impaired customers may use 7-1-1.
www.santanderbank.com

**TOMAS YANGUAS JR
652 S 22ND ST
RICHMOND CA 94804-3904**

0000
7 7 31

We've updated our policy regarding withdrawals from Savings and Money Market Savings Accounts, and we no longer charge an Excess Activity Fee for withdrawing or transferring funds from a savings or money market savings account more than six (6) times per Service Fee Period. If you repeatedly exceed this limit, however, we may close or convert your account to a checking account, which may be a non-interest-bearing account.

Please refer to your Personal Deposit Account Agreement for more details.

2009FEES 462702 8/2020

SIMPLY RIGHT CHECKING

Statement Period 10/01/20 - 10/31/20

TOMAS YANGUAS JR

Account # 8940235770

Balances

Beginning Balance	\$60.61	Current Balance	\$1,362.83
Deposits/Credits	+\$5,742.78	Average Daily Balance	\$403.32
Withdrawals/Debits	-\$4,440.56		

Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

Account Activity

Date	Description	Additions	Subtractions	Balance
10-01	Beginning Balance			\$60.61
10-01	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$58.41
10-01	INSTACART*1515 8882467822 /CA US CARD PURCHASE		\$30.31	\$28.10
10-01	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$26.11
10-01	CASH WITHDRAWAL BANK OF AMERICA ICAD0071 OAKLAND /CA US		\$23.00	\$3.11
10-01	CASH WITHDRAWAL FEE BANK OF AMERICA ICAD0071 OAKLAND /CA US		\$3.00	\$0.11
10-02	Motivate LLC Payroll 000101 *****97	\$1,434.02		\$1,434.13
10-02	CASH WITHDRAWAL C275745 C275745 RICHMOND /CA US		\$202.00	\$1,232.13
10-02	CASH WITHDRAWAL FEE C275745 C275745 RICHMOND /CA US		\$3.00	\$1,229.13
10-02	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$7.89	\$1,221.24
10-02	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$1,219.25
10-02	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$1,218.26



Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
10-02	CASH WITHDRAWAL 7ELEVEN-FCTI 7E003882 RICHMOND /CA US		\$103.00	\$1,115.26
10-02	CASH WITHDRAWAL FEE 7ELEVEN-FCTI 7E003882 RICHMOND /CA US		\$3.00	\$1,112.26
10-02	Albert Instant Walnut /CA US CARD PURCHASE		\$78.99	\$1,033.27
10-02	Brigit.com MEMBERSHIP201001 *****B0		\$9.99	\$1,023.28
10-02	Empower Inc 1000073347201002 *****ce		\$50.00	\$973.28
10-02	Brigit.com PROTECTION201002 *****F6		\$50.00	\$923.28
10-05	Albert Instant Walnut /CA US CARD PURCHASE REFUND	\$75.00		\$998.28
10-05	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$56.01		\$1,054.29
10-05	Cleo West Memphis/AR US CARD PURCHASE REFUND	\$50.00		\$1,104.29
10-05	Empower Inc 1000073541201005 *****ce	\$50.00		\$1,154.29
10-05	SONIC.NET 7075221000 /CA US CARD PURCHASE		\$80.95	\$1,073.34
10-05	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$80.04	\$993.30
10-05	FLOATME 9564510365 /TX US CARD PURCHASE		\$24.00	\$969.30
10-05	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$21.38	\$947.92
10-05	BURGER KING #20 6508144262 /CA US CARD PURCHASE		\$21.95	\$925.97
10-05	CLEO 8333133171 /AR US CARD PURCHASE		\$60.00	\$865.97
10-05	CLEO 8333133171 /AR US CARD PURCHASE		\$3.99	\$861.98
10-05	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$41.62	\$820.36
10-05	DOORDASH*HAPPY 6506819470 /CA US CARD PURCHASE		\$8.67	\$811.69
10-05	HELLO MOBILE 888-954-3556 /FL US CARD PURCHASE		\$40.00	\$771.69
10-05	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.99	\$769.70
10-05	MCDONALD'S F763 RICHMOND /CA US CARD PURCHASE		\$27.83	\$741.87
10-05	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.96	\$739.91
10-05	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$5.00	\$734.91
10-05	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$732.92
10-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$724.17
10-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$715.42
10-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$706.67
10-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$696.67
10-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$686.67
10-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$674.17
10-05	BRANCH MESSENGE 8665472413 /MN US CARD PURCHASE		\$179.00	\$495.17
10-05	VOLA VOLA		\$25.00	\$470.17
10-06	Empower Transfer 201006		\$20.00	\$450.17
10-07	Amazon Music 888-802-3080 /WA US CARD PURCHASE REFUND	\$5.79		\$455.96
10-07	AMZN Mktp US*MK Amzn.com/bill /WA US CARD PURCHASE		\$13.97	\$441.99
10-07	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$5.00	\$436.99
10-07	Amazon Music*MK 888-802-3080 /WA US CARD PURCHASE		\$7.99	\$429.00
10-07	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$409.00
10-08	MCDONALD'S F146 SAN JOSE /CA US CARD PURCHASE		\$13.96	\$395.04
10-08	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISCO/CA US		\$263.00	\$132.04
10-08	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISCO/CA US		\$3.00	\$129.04
10-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$120.29
10-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$110.29
10-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$17.50	\$92.79
10-09	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$95.01		\$187.80
10-09	VOLA VOLA tomas yanguas	\$25.00		\$212.80
10-09	FloatMe San Antonio /TX US CARD PURCHASE REFUND	\$20.00		\$232.80
10-09	Amazon Tips*MK8 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$230.80
10-09	SAFEWAY #2940 EL CERRITO /CA US CARD PURCHASE		\$21.30	\$209.50
10-09	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$200.75
10-09	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$9.25	\$191.50
10-09	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$181.50
10-09	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$171.50
10-09	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$151.50
10-13	KLOVER APP BOOS Chicago /IL US CARD PURCHASE REFUND	\$100.00		\$251.50
10-13	Brigit New York /NY US CARD PURCHASE REFUND	\$50.00		\$301.50
10-13	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$287.74
10-13	AMZN Mktp US*MK Amzn.com/bill /WA US CARD PURCHASE		\$13.95	\$273.79
10-13	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$41.00	\$232.79

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
10-13	Amazon Tips*MK3 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$230.79
10-13	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$228.59
10-13	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$50.00	\$178.59
10-13	XSOLLA *ROBLOX H.XSOLLA.COM /CA US CARD PURCHASE		\$9.99	\$168.60
10-13	XSOLLA *ROBLOX H.XSOLLA.COM /CA US CARD PURCHASE		\$9.99	\$158.61
10-13	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$25.00	\$133.61
10-13	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$1.00	\$132.61
10-13	VOLA 9292956847 /NY US CARD PURCHASE		\$3.99	\$128.62
10-13	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$126.63
10-13	GOOGLE *Toca Bo Mountain Vie/CA US CARD PURCHASE		\$2.99	\$123.64
10-13	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$4.00	\$119.64
10-13	AMAZON.COM*MK8R AMZN.COM/BILL /WA US CARD PURCHASE		\$37.09	\$82.55
10-13	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$80.35
10-13	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$78.36
10-13	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$77.37
10-13	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$24.79	\$52.58
10-13	AMAZON.COM*MK4N SEATTLE /WA US CARD PURCHASE		\$8.56	\$44.02
10-13	DOORDASH DASHPA 6506819470 /CA US CARD PURCHASE		\$9.99	\$34.03
10-14	MCDONALD'S F169 SAN FRANCISCO /CA US CARD PURCHASE		\$11.18	\$22.85
10-14	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$20.65
10-15	Amazon Tips*MK9 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$18.65
10-15	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$16.45
10-15	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$5.00	\$11.45
10-16	Motivate LLC Payroll 000101 *****35	\$1,437.86		\$1,449.31
10-16	HP *INSTANT INK 855-785-2777 /CA US CARD PURCHASE		\$3.27	\$1,446.04
10-16	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$1,443.84
10-16	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$50.00	\$1,393.84
10-16	CARNICERIA MI B RICHMOND /CA US CARD PURCHASE		\$34.32	\$1,359.52
10-16	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$24.89	\$1,334.63
10-16	Albert Instant Walnut /CA US CARD PURCHASE		\$78.99	\$1,255.64
10-16	Brigit.com PROTECTION201016 *****1A		\$50.00	\$1,205.64
10-16	Empower Inc 1000074938201016 *****ce		\$50.00	\$1,155.64
10-19	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$95.01		\$1,250.65
10-19	Albert Instant Walnut /CA US CARD PURCHASE REFUND	\$75.00		\$1,325.65
10-19	Cleo West Memphis/AR US CARD PURCHASE REFUND	\$60.00		\$1,385.65
10-19	Empower Inc 1000075132201019 *****ce	\$50.00		\$1,435.65
10-19	Amazon Digit*2T amzn.com/bill /WA US CARD PURCHASE		\$1.60	\$1,434.05
10-19	KLOVER HOLDINGS 8882938767 /IL US CARD PURCHASE		\$115.99	\$1,318.06
10-19	DOORDASH*TACO B 6506819470 /CA US CARD PURCHASE		\$28.47	\$1,289.59
10-19	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$10.00	\$1,279.59
10-19	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$89.73	\$1,189.86
10-19	FLOATME 9564510365 /TX US CARD PURCHASE		\$24.00	\$1,165.86
10-19	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$34.22	\$1,131.64
10-19	BASKIN #361020 EL CERRITO /CA US CARD PURCHASE		\$17.67	\$1,113.97
10-19	AMAZON.COM*2T11 AMZN.COM/BILL /WA US CARD PURCHASE		\$37.48	\$1,076.49
10-19	CASH APP* 4153753176 /CA US CARD PURCHASE		\$40.00	\$1,036.49
10-19	TACO BELL 3673 RICHMOND /CA US CARD PURCHASE		\$7.86	\$1,028.63
10-19	CLEO 8333133171 /AR US CARD PURCHASE		\$50.00	\$978.63
10-19	CLEO 8333133171 /AR US CARD PURCHASE		\$3.99	\$974.64
10-19	SAN PABLO INTL SAN PABLO /CA US CARD PURCHASE		\$123.88	\$850.76
10-19	Amazon Tips*2T7 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$848.76
10-19	99 RANCH #1781 RICHMOND /CA US CARD PURCHASE		\$13.48	\$835.28
10-19	CASH WITHDRAWAL BANK OF AMERICA ICAH2114 ALBANY /CA US		\$263.00	\$572.28
10-19	CASH WITHDRAWAL FEE BANK OF AMERICA ICAH2114 ALBANY /CA US		\$3.00	\$569.28
10-19	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$5.00	\$564.28
10-19	GOOGLE *Toca Bo Mountain Vie/CA US CARD PURCHASE		\$1.99	\$562.29
10-19	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$15.99	\$546.30
10-19	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$16.00	\$530.30
10-19	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$510.30
10-19	BRANCH MESSENGE 8665472413 /MN US CARD PURCHASE		\$206.00	\$304.30
10-20	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$85.01		\$389.31
10-20	AMZN Mktpt US*2T Amzn.com/bill /WA US CARD PURCHASE		\$21.56	\$367.75

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
10-20	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$365.76
10-20	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$363.77
10-20	INSTACART SUBSC 8882467822 /CA US CARD PURCHASE		\$9.99	\$353.78
10-20	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$12.50	\$341.28
10-20	Albert Genius EDI PYMNTS		\$7.00	\$334.28
10-20	Empower Transfer 201020		\$20.00	\$314.28
10-21	AMAZON.COM*2T3C AMZN.COM/BILL /WA US CARD PURCHASE		\$5.86	\$308.42
10-21	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$8.67	\$299.75
10-21	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$8.75	\$291.00
10-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$15.00	\$276.00
10-22	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$51.27		\$327.27
10-22	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$313.51
10-22	Amazon Tips*2T0 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$311.51
10-22	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$200.00	\$111.51
10-22	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$23.00	\$88.51
10-22	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$85.51
10-22	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$8.75	\$76.76
10-22	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$66.76
10-23	KLOVER APP BOOS Chicago /IL US CARD PURCHASE REFUND	\$110.00		\$176.76
10-23	FloatMe San Antonio /TX US CARD PURCHASE REFUND	\$20.00		\$196.76
10-23	Amazon Tips*2T5 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$194.76
10-23	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$17.11	\$177.65
10-23	MCDONALD'S F169 SAN FRANCISCO /CA US CARD PURCHASE		\$15.84	\$161.81
10-23	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$159.82
10-23	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$9.25	\$150.57
10-23	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$17.50	\$133.07
10-23	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$18.75	\$114.32
10-26	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$142.82		\$257.14
10-26	Brigit New York /NY US CARD PURCHASE REFUND	\$50.00		\$307.14
10-26	FLOATME 9564510365 /TX US CARD PURCHASE		\$1.99	\$305.15
10-26	AMZN Mktp US*2T Amzn.com/bill /WA US CARD PURCHASE		\$8.01	\$297.14
10-26	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$295.15
10-26	Amazon Tips*2T0 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$293.15
10-26	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$291.16
10-26	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$288.96
10-26	CASH WITHDRAWAL C275745 C275745 RICHMOND /CA US		\$202.00	\$86.96
10-26	CASH WITHDRAWAL FEE C275745 C275745 RICHMOND /CA US		\$3.00	\$83.96
10-26	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$10.00	\$73.96
10-26	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$63.96
10-27	MCDONALD'S F146 SAN JOSE /CA US CARD PURCHASE		\$9.60	\$54.36
10-27	AMZN Mktp US*2T Amzn.com/bill /WA US CARD PURCHASE		\$11.57	\$42.79
10-27	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$6.00	\$36.79
10-27	CLEO AI WILMINGTON /DE US CARD PURCHASE		\$5.99	\$30.80
10-27	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$10.00	\$20.80
10-28	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$43.34		\$64.14
10-28	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$10.75		\$74.89
10-28	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$72.69
10-28	AMZN Mktp US*2T Amzn.com/bill /WA US CARD PURCHASE		\$7.55	\$65.14
10-28	7-ELEVEN SAN JOSE /CA US CARD PURCHASE		\$4.77	\$60.37
10-28	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$6.00	\$54.37
10-28	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$9.00	\$45.37
10-29	Amazon Tips*280 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$43.37
10-29	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$41.17
10-29	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$4.00	\$37.17
10-29	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$28.42
10-29	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$8.75	\$19.67
10-29	Empower Inc 1000076432201028 *****39		\$8.00	\$11.67
10-30	Motivate LLC Payroll 000101 *****39	\$1,550.89		\$1,562.56
10-30	Amazon Tips*288 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$1,560.56
10-30	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$1,558.36

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
10-30	Amazon Prime*28 Amzn.com/bill /WA US CARD PURCHASE		\$6.54	\$1,551.82
10-30	QUADPAY* QUADPA NEW YORK /NY US CARD PURCHASE		\$10.00	\$1,541.82
10-30	Albert Instant Walnut /CA US CARD PURCHASE		\$78.99	\$1,462.83
10-30	Brigit.com PROTECTION201030 *****B2		\$50.00	\$1,412.83
10-30	Empower Inc 1000076689201030 *****ce		\$50.00	\$1,362.83
10-31	Ending Balance			\$1,362.83

What You Need to Know About Overdrafts and Overdraft Fees

<p>Overview</p> <p>An <u>overdraft</u> 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:</p> <ol style="list-style-type: none"> 1. We have <u>standard overdraft practices</u> that come with your account. 2. We also offer an <u>overdraft protection plan</u> 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. <p>This notice explains our standard overdraft practices.</p>
<p>What are the <u>standard overdraft practices</u> that come with my account?</p> <p>We <u>do</u> authorize and pay overdrafts for the following types of transactions:</p> <ul style="list-style-type: none"> ⊢ Checks and other transactions made using your checking account number ⊢ Automatic bill payments ⊢ Recurring Debit Card transactions ⊢ Online Banking payments and transfers <p>We <u>do not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):</p> <ul style="list-style-type: none"> ⊢ ATM transactions ⊢ One-time Debit Card purchases <p>We pay overdrafts at our discretion, which means <u>we do not guarantee</u> that we will always authorize and pay any type of transaction. If we do <u>not</u> authorize and pay an overdraft, your transaction will be declined.</p>
<p>What fees will I be charged if Santander pays an overdraft?</p> <p>Under our standard overdraft practices:</p> <ul style="list-style-type: none"> ⊢ We will charge you a fee of up to \$35 each time we pay an overdraft (maximum of six (6) per Business Day), and ⊢ An additional one-time fee of \$35 will be charged on the sixth (6th) Business Day after your account has been overdrawn for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details. <p>The above fees are waived on Santander Select Deposit accounts.</p>
<p>What if I want Santander to authorize and pay overdrafts on my ATM and one-time Debit Card transactions?</p> <p>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.</p>
<p>Can I change my mind later?</p> <p>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.</p>

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.
