



STATEMENT

MALKIA J OWENS
17604 SURREY LANE
HAZEL CREST, IL, 60429
USA

Last statement: September 17, 2020
This statement: October 17, 2020
Total days in statement period: 30

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XXXXXX0418
(0)

Direct inquiries to:
1-800-823-2265

TCF National Bank
PO Box 190
Minneapolis, MN 55440-0190

THANK YOU FOR BANKING WITH US!

TCF Free Checking

You have opted-out of TCF's authorization and payment of overdrafts on your ATM and everyday debit card transactions.

Account number XXXXXX0418
Low balance \$284.83
Average balance \$762.59

DAILY ACTIVITY

Table with 5 columns: Date, Description, Additions, Subtractions, Balance. Rows include beginning balance, POS Debit, ACH Debit, and Deposit transactions.

MALKIA J OWENS
 October 17, 2020

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Date	Description	Additions	Subtractions	Balance
10-02	' ACH Debit GERBER LIFE INS INSURANCE 201002 2473263		-36.00	1,192.11
10-05	' ACH Credit AVON 8736 EDI PAYMNT 201003 CR00647929	8.36		1,200.47
10-05	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 VZWRLSS MY VZ VN P 800 922 0 FL		-111.00	1,089.47
10-05	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 SQ KANDASCE HAIR HAZEL CRE IL		-70.00	1,019.47
10-05	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 Amazon Music MK4X73NZ2 888 802 3 WA		-9.99	1,009.48
10-05	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 WALMART COM AY 800 966 6 AR		-14.76	994.72
10-05	' Ckcd Debit MERCHANT PURCHASE TERMINAL 403064 AMERICASH LOANS 888 39622 IL		-581.95	412.77
10-05	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 HANU TEE COMORDER SLRETAIL CA		-32.94	379.83
10-05	' ACH Debit FPB CR CARD PROC FEE 201005 C12422327		-95.00	284.83
10-06	' ACH Credit Community Credit 8002380941 201005 665041	100.00		384.83
10-08	' ACH Credit AmeriCashL.net LOAN 201008 1489965	750.00		1,134.83
10-09	' POS Debit POS PURCHASE TERMINAL 99999999 BEDBATH&BEYOND# ORLAND PORLAND PA IL		-23.19	1,111.64
10-09	' POS Debit POS PURCHASE TERMINAL 43846301 BATH & BODY WORKS 3812 ORLAND PA IL		-45.55	1,066.09
10-09	' POS Debit POS PURCHASE TERMINAL 69468657 TRADER JOE'S # 686 ORLAND PA IL		-20.82	1,045.27
10-09	' ACH Debit Titan Funding Gr 8005489571 201008 20515		-30.00	1,015.27
10-13	' Ckcd Debit MERCHANT PURCHASE TERMINAL 490641 DSW 866 37974 OH		-42.49	972.78

Date	Description	Additions	Subtractions	Balance
10-13	' Ckcd Debit MERCHANT PURCHASE TERMINAL 443106 AMAZON COM MK8BE4Q22 AMZAMZN COM WA		-16.60	956.18
10-13	' Ckcd Debit MERCHANT PURCHASE TERMINAL 443106 JCPENNEY COM JCPENNEY KS		-58.43	897.75
10-13	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 TEECHIP COM ORDER SLRETAIL CA		-29.56	868.19
10-13	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 TEEF1 COM ORDER SLRETAIL CA		-36.94	831.25
10-13	' POS Debit POS PURCHASE TERMINAL 52129001 WALTS FOOD CENTE HOMEWOOD IL		-29.77	801.48
10-14	' ACH Credit Prime Credit 8002360809 201013 601762	100.00		901.48
10-14	' Ckcd Debit MERCHANT PURCHASE TERMINAL 490641 Old Pueblo Traders 800 36284 MA		-22.37	879.11
10-14	' ACH Debit COMENITY PAY CP WEB PYMT 201014 P20285413934549		-35.00	844.11
10-16	' Ckcd Debit MERCHANT PURCHASE TERMINAL 437735 BRIGHTSTAR CASH 800 98621 WI		-455.52	388.59
10-17	Ending totals	1,571.34	-1,942.02	\$388.59

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with TCF National Bank

How to Balance Your Account

1. Check off in your check register each transaction shown on the front of this statement.
2. ENTER your ending balance from the front of your statement on this line: \$ _____
3. ADD any deposits or additions not shown on the statement, including ATM deposits:
\$ _____ \$ _____ \$ _____ \$ _____ \$ _____ Total Additions (+) \$ _____
Subtotal \$ _____
4. SUBTRACT any checks written or withdrawals made that are not shown on this statement, such as bill payment withdrawals, automatic withdrawals, ATM withdrawals, check printing charges, service fees, check card, and other transactions:
\$ _____ \$ _____ \$ _____ \$ _____ \$ _____
\$ _____ \$ _____ \$ _____ \$ _____ \$ _____ Total Subtractions (-) \$ _____
This adjusted statement balance should agree with your check register balance \$ _____

If Your Account Balance and Adjusted Statement Balance Do Not Agree

1. Verify that all differences were corrected from your last month's statement.
2. Check additions and subtractions in your checkbook.
3. Make sure that you listed all of your outstanding checks and deposits.
4. Make sure you have recorded all electronic transfers, automatic deposits or withdrawals, fees, interest deposits, and all automatic bill payment and ATM activities and other transactions.
5. Compare the amount of each check and deposit with the amount recorded on this statement and in your checkbook.
6. Call us if you have a problem balancing your account.

Information Concerning Your Consumer Checking or Savings Account Statement

You Choose How TCF Handles Your TCF Debit Card Overdrafts. You can tell TCF if you do not want us to authorize and pay overdrafts on your consumer checking or money market account for your ATM and everyday debit card transactions. This choice does not apply to recurring debit card transactions or transactions you make using debit cards not issued by TCF. You can select or change this option by calling TCF Customer Service at 1-866-823-4472, or for hearing impaired (TTY) 1-800-343-6145. TCF charges a \$37 fee for paying your overdrafts. TCF does not charge a fee for declining ATM and everyday debit card transactions. We can change these fees at any time. For more information, call us at the number above, or see your account disclosures and the notice called *What You Need to Know about Overdrafts and Overdraft Fees*. You can get this at tcfbank.com or at any TCF branch.

In Case of Errors or Questions About Your Electronic Transfers. If you think your statement or receipt is wrong or if you need more information about a transfer on your statement or receipt, telephone us or write us at the phone number or address shown below as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the suspected error or problem appeared. Give us the following information: 1) your name and account number; 2) the dollar amount of the suspected error; and 3) a description of 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. If you need more information, describe the item you are not sure about. 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. This time period is extended to 20 business days if the error involves an electronic funds transfer to or from your account within 30 days after the first deposit to the account.

In Case of Errors or Questions Not Involving Electronic Transfers. You must promptly examine your statement and notify us of any errors at the phone number or address shown below. For any errors that do not involve electronic transfers, we must hear from you no later than 30 days after we sent you the FIRST statement on which the suspected error appeared. Give us the information desired in the previous paragraph for us to investigate the suspected error. We will correct any error promptly. If TCF does not hear from you within the 30 day period, we are released from all liability for the transactions unless otherwise stated in your Account Contract.

Checking Your Preauthorized Credit Deposits. If you have arranged direct deposits to your checking or savings account at least once every 60 days from the same person or company, you can check to see if the deposits were made by calling the phone number on the front of this statement.

Your Right to Stop Payment on Preauthorized Payments. If you have told us in advance to make regular payments out of your checking or savings account, you can stop any of these payments. Call us at the telephone number or write us at the address shown below in time for us to receive your request 3 Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for each stop payment order you give.

Checking Account Statement Delivery. You can choose the delivery method for your checking account statements. If you enroll for online statements, you will not receive paper statements. If you do not enroll for online statements, you will receive a paper statement. Depending on your account type, we may charge you a fee for paper statements. Additional fees may apply if you ask for check image copies with your paper statements. Paper statement fees do not apply to accounts TCF classifies as commercial relationship accounts. You can change your delivery method at any time.

Contacting TCF Customer Service

By Phone: 1-800-823-2265 or TTY (hearing impaired) 1-800-343-6145

By Mail: TCF National Bank, PO Box 190, Minneapolis, MN 55440-0190

