



Statement Period 09/01/20 TO 09/30/20
SIMPLY RIGHT CHECKING

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

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7 7 30

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



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SIMPLY RIGHT CHECKING

Statement Period 09/01/20 - 09/30/20

TOMAS YANGUAS JR

Account # 8940235770

Balances

Beginning Balance	\$49.73	Current Balance	\$60.61
Deposits/Credits	+\$4,065.62	Average Daily Balance	\$499.71
Withdrawals/Debits	-\$4,054.74		





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
09-01	Beginning Balance			\$49.73
09-01	26431920 EDI PYMNTS	\$41.00		\$90.73
09-01	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.98	\$89.75
09-02	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$98.50		\$188.25
09-02	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$174.49
09-02	Amazon Tips*MU6 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$172.49
09-02	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$170.29
09-02	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$83.00	\$87.29
09-02	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$84.29
09-03	VOLA VOLA tomas yanguas	\$25.00		\$109.29
09-03	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$3.75		\$113.04
09-03	MCDONALD'S M713 SAN JOSE /CA US CARD PURCHASE		\$9.17	\$103.87
09-03	DOORDASH*HAPPY 6506819470 /CA US CARD PURCHASE		\$1.92	\$101.95
09-03	CASH WITHDRAWAL C275745 C275745 RICHMOND /CA US		\$61.75	\$40.20
09-03	CASH WITHDRAWAL FEE C275745 C275745 RICHMOND /CA US		\$3.00	\$37.20
09-03	QUADPAY* PAYMEN 6468139492 /NY US CARD PURCHASE		\$8.75	\$28.45
09-03	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$9.60	\$18.85
09-04	Motivate LLC Payroll 000101 *****40	\$1,434.03		\$1,452.88
09-04	AMZN Mktp US*MU Amzn.com/bill /WA US CARD PURCHASE		\$16.10	\$1,436.78
09-04	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$1,435.79
09-04	Albert Instant Walnut /CA US CARD PURCHASE		\$78.99	\$1,356.80
09-04	Brigit.com MEMBERSHIP200903 *****EC		\$9.99	\$1,346.81
09-04	Brigit.com PROTECTION200904 *****DF		\$50.00	\$1,296.81
09-08	SONIC.NET 7075221000 /CA US CARD PURCHASE		\$80.95	\$1,215.86
09-08	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$100.00	\$1,115.86
09-08	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$22.68	\$1,093.18
09-08	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$59.88	\$1,033.30
09-08	FLOATME 9564510365 /TX US CARD PURCHASE		\$24.00	\$1,009.30
09-08	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$8.55	\$1,000.75
09-08	MCDONALD'S F763 RICHMOND /CA US CARD PURCHASE		\$21.16	\$979.59
09-08	Amazon Tips*MU2 Amzn.com/bill /WA US CARD PURCHASE		\$1.00	\$978.59
09-08	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$28.25	\$950.34
09-08	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$41.63	\$908.71
09-08	BURGER KING #82 5102310572 /CA US CARD PURCHASE		\$18.77	\$889.94
09-08	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$888.95
09-08	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$886.96
09-08	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$303.00	\$583.96
09-08	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$580.96
09-08	SAFEWAY #2940 EL CERRITO /CA US CARD PURCHASE		\$5.59	\$575.37
09-08	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$565.37
09-08	CARNICERIA MI B RICHMOND /CA US CARD PURCHASE		\$17.40	\$547.97
09-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$0.50	\$547.47
09-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.50	\$536.97
09-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.87	\$524.10
09-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$17.41	\$506.69
09-08	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$17.50	\$489.19
09-08	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$469.19
09-08	ROMAN 8887988686 /NY US CARD PURCHASE		\$36.00	\$433.19
09-09	DOORDASH*COLD S 6506819470 /CA US CARD PURCHASE		\$22.98	\$410.21
09-09	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$14.33	\$395.88
09-09	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$375.88
09-10	DOORDASH*JAMBA 6506819470 /CA US CARD PURCHASE		\$9.66	\$366.22

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
09-10	MCDONALD'S F763 RICHMOND /CA US CARD PURCHASE		\$21.94	\$344.28
09-10	FOODSCO # 1250 RICHMOND /CA US CARD PURCHASE		\$10.47	\$333.81
09-10	DOORDASH DASHPA 6506819470 /CA US CARD PURCHASE		\$9.99	\$323.82
09-10	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$311.32
09-11	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$20.00	\$291.32
09-11	AMZN Mktp US*M4 Amzn.com/bill /WA US CARD PURCHASE		\$15.53	\$275.79
09-11	CHILDRENS CLIN OAKLAND /CA US CARD PURCHASE		\$214.20	\$61.59
09-14	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$95.01		\$156.60
09-14	Albert Instant Walnut /CA US CARD PURCHASE REFUND	\$75.00		\$231.60
09-14	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$23.64		\$255.24
09-14	FloatMe San Antonio /TX US CARD PURCHASE REFUND	\$20.00		\$275.24
09-14	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$0.05		\$275.29
09-14	Amazon Tips*MU6 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$273.29
09-14	STARBUCKS 800-7 800-782-7282 /WA US CARD PURCHASE		\$10.00	\$263.29
09-14	VOLA 9292956847 /NY US CARD PURCHASE		\$3.99	\$259.30
09-14	AMZN Mktp US*MU Amzn.com/bill /WA US CARD PURCHASE		\$12.65	\$246.65
09-14	INSTACART*1515 8882467822 /CA US CARD PURCHASE		\$34.62	\$212.03
09-14	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$27.54	\$184.49
09-14	MCDONALD'S F169 SAN FRANCISCO /CA US CARD PURCHASE		\$10.75	\$173.74
09-14	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$11.38	\$162.36
09-14	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$153.61
09-14	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$144.86
09-14	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$132.36
09-14	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$119.86
09-15	Brigit New York /NY US CARD PURCHASE REFUND	\$50.00		\$169.86
09-15	Amazon Tips*M48 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$167.86
09-15	CASH WITHDRAWAL C275745 C275745 RICHMOND /CA US		\$41.75	\$126.11
09-15	CASH WITHDRAWAL FEE C275745 C275745 RICHMOND /CA US		\$3.00	\$123.11
09-15	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$114.36
09-16	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$100.60
09-16	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$98.40
09-16	GOOGLE *Toca Bo Mountain Vie/CA US CARD PURCHASE		\$0.99	\$97.41
09-16	QUADPAY* UNKNOW 6468139492 /NY US CARD PURCHASE		\$17.50	\$79.91
09-17	DOORDASH*HAPPY 6506819470 /CA US CARD PURCHASE		\$7.67	\$72.24
09-17	JACK IN THE BOX 510-236-9195 /CA US CARD PURCHASE		\$18.90	\$53.34
09-17	AMZN Mktp US*MU Amzn.com/bill /WA US CARD PURCHASE		\$13.00	\$40.34
09-17	HP *INSTANT INK 855-785-2777 /CA US CARD PURCHASE		\$3.27	\$37.07
09-18	Motivate LLC Payroll 000101 *****22	\$1,703.79		\$1,740.86
09-18	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$95.01		\$1,835.87
09-18	FOODSCO # 1250 RICHMOND /CA PURCHASE W/ CASHBACK		\$35.78	\$1,800.09
09-18	GOOGLE *Glu Gam Mountain Vie/CA US CARD PURCHASE		\$2.99	\$1,797.10
09-18	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$1,796.11
09-18	GOOGLE *Toca Bo Mountain Vie/CA US CARD PURCHASE		\$1.99	\$1,794.12
09-18	99 RANCH #1781 RICHMOND /CA US CARD PURCHASE		\$49.20	\$1,744.92
09-18	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$1,724.92
09-18	Albert Instant Walnut /CA US CARD PURCHASE		\$78.99	\$1,645.93
09-21	Albert Instant Walnut /CA US CARD PURCHASE REFUND	\$75.00		\$1,720.93
09-21	Branch Messenge Minneapolis /MN US CARD PURCHASE REFUND	\$70.01		\$1,790.94
09-21	INTERNET TRANSFER FROM ACCT *3403 - GRACIA CASIMIRO ACCOUNT	\$50.00		\$1,840.94
09-21	FloatMe San Antonio /TX US CARD PURCHASE REFUND	\$20.00		\$1,860.94
09-21	BURGER KING #82 5102310572 /CA US CARD PURCHASE REFUND	\$15.37		\$1,876.31
09-21	TARGET.COM * 800-591-3869 /MN US CARD PURCHASE REFUND	\$0.20		\$1,876.51
09-21	Amazon Tips*M42 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$1,874.51
09-21	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$200.00	\$1,674.51
09-21	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$53.74	\$1,620.77
09-21	FLOATME 9564510365 /TX US CARD PURCHASE		\$24.00	\$1,596.77
09-21	BURGER KING #82 5102310572 /CA US CARD PURCHASE		\$15.37	\$1,581.40
09-21	BURGER KING #82 5102310572 /CA US CARD PURCHASE		\$15.37	\$1,566.03
09-21	INSTACART 8882467822 /CA US CARD PURCHASE		\$84.88	\$1,481.15
09-21	INSTACART 8882467822 /CA US CARD PURCHASE		\$5.00	\$1,476.15
09-21	GOOGLE *Glu Gam Mountain Vie/CA US CARD PURCHASE		\$1.99	\$1,474.16
09-21	CASH WITHDRAWAL CHASE CA0640 RICHMOND /CA US		\$303.00	\$1,171.16

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
09-21	CASH WITHDRAWAL FEE CHASE CA0640 RICHMOND /CA US		\$3.00	\$1,168.16
09-21	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$41.63	\$1,126.53
09-21	TARGET.COM * 800-591-3869 /MN US CARD PURCHASE		\$29.64	\$1,096.89
09-21	AMZN Mktp US*M4 Amzn.com/bill /WA US CARD PURCHASE		\$23.53	\$1,073.36
09-21	CASH WITHDRAWAL CITIBAN0010380 00103080 ALBANY /CA US		\$43.00	\$1,030.36
09-21	CASH WITHDRAWAL FEE CITIBAN0010380 00103080 ALBANY /CA US		\$3.00	\$1,027.36
09-21	SAFEWAY #2940 EL CERRITO /CA US CARD PURCHASE		\$18.40	\$1,008.96
09-21	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$40.85	\$968.11
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$959.36
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$950.61
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$9.91	\$940.70
09-21	INSTACART SUBSC 8882467822 /CA US CARD PURCHASE		\$9.99	\$930.71
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$918.21
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$905.71
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$893.21
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.87	\$880.34
09-21	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$15.99	\$864.35
09-21	QUADPAY* UNKNOW 6468139492 /NY US CARD PURCHASE		\$16.00	\$848.35
09-21	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$17.50	\$830.85
09-21	BRANCH MESSENGE 8665472413 /MN US CARD PURCHASE		\$102.00	\$728.85
09-22	Amazon Tips*M41 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$726.85
09-22	Amazon Tips*M42 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$724.85
09-22	AMZN Mktp US*M4 Amzn.com/bill /WA US CARD PURCHASE		\$20.10	\$704.75
09-22	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$64.96	\$639.79
09-22	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$631.04
09-22	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$622.29
09-22	Albert Genius EDI PYMNTS		\$7.00	\$615.29
09-23	DOORDASH*YO SUS 6506819470 /CA US CARD PURCHASE		\$6.09	\$609.20
09-23	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$14.32	\$594.88
09-23	AMZN Mktp US*M4 Amzn.com/bill /WA US CARD PURCHASE		\$29.38	\$565.50
09-23	UBER EATS 8005928996 /CA US CARD PURCHASE		\$11.00	\$554.50
09-23	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$553.51
09-23	CVS/PHARMACY #1 SAN FRANCISC/CA US CARD PURCHASE		\$5.54	\$547.97
09-24	Amazon Tips*M49 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$545.97
09-24	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$532.21
09-24	ROBLOX * 1-855- 855-3334734 /CA US CARD PURCHASE		\$9.99	\$522.22
09-24	FLOATME 9564510365 /TX US CARD PURCHASE		\$1.99	\$520.23
09-24	AMZN Digital*M4 888-802-3080 /WA US CARD PURCHASE		\$10.00	\$510.23
09-24	AMZN Digital*M4 888-802-3080 /WA US CARD PURCHASE		\$10.00	\$500.23
09-24	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$25.00	\$475.23
09-24	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.99	\$473.24
09-24	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$203.00	\$270.24
09-24	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$267.24
09-24	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$7.22	\$260.02
09-25	Empower Inc 1000072499200925 *****ce	\$50.00		\$310.02
09-25	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$17.11	\$292.91
09-25	AMZN Mktp US*M4 Amzn.com/bill /WA US CARD PURCHASE		\$24.77	\$268.14
09-25	GANIMS MARKET SAN FRANCISCO /CA US CARD PURCHASE		\$11.60	\$256.54
09-25	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.99	\$254.55
09-25	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.99	\$252.56
09-25	AMAZON.COM*M47G SEATTLE /WA US CARD PURCHASE		\$8.52	\$244.04
09-25	QUADPAY* UNKNOW 6468139492 /NY US CARD PURCHASE		\$8.75	\$235.29
09-25	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$222.79
09-28	Cleo West Memphis/AR US CARD PURCHASE REFUND	\$60.00		\$282.79
09-28	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$25.61		\$308.40
09-28	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$20.00	\$288.40
09-28	BURGER KING #82 5102310572 /CA US CARD PURCHASE		\$9.81	\$278.59
09-28	Amazon Tips*M47 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$276.59
09-28	CASH APP* 4153753176 /CA US CARD PURCHASE		\$15.00	\$261.59
09-28	Amazon Tips*M43 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$259.59

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
09-28	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$257.60
09-28	7-11 37948 RICH 8002550711 /TX US CARD PURCHASE		\$22.42	\$235.18
09-28	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$9.98	\$225.20
09-28	CLEO AI WILMINGTON /DE US CARD PURCHASE		\$5.99	\$219.21
09-28	AMZN Mktp US*MK Amzn.com/bill /WA US CARD PURCHASE		\$36.14	\$183.07
09-28	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$7.00	\$176.07
09-28	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$175.08
09-28	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.99	\$173.09
09-28	CASH WITHDRAWAL CHASE CA8492 SAN FRANCISCO/CA US		\$83.00	\$90.09
09-28	CASH WITHDRAWAL FEE CHASE CA8492 SAN FRANCISCO/CA US		\$3.00	\$87.09
09-29	TAQUERIA PANCHO 4158648840 /CA US CARD PURCHASE		\$30.34	\$56.75
09-29	Amazon Music*MK 888-802-3080 /WA US CARD PURCHASE		\$7.99	\$48.76
09-30	VENMO*Yanguas G New York Cit/NY US CARD PURCHASE REFUND	\$34.65		\$83.41
09-30	Amazon Tips*MK5 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$81.41
09-30	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$79.21
09-30	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$9.08	\$70.13
09-30	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$69.14
09-30	GOOGLE *SPT Mountain Vie/CA US CARD PURCHASE		\$1.99	\$67.15
09-30	Amazon Prime*M4 Amzn.com/bill /WA US CARD PURCHASE		\$6.54	\$60.61
09-30	Ending Balance			\$60.61

What You Need to Know About Overdrafts and Overdraft Fees
Overview

An overdraft 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:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan 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.

This notice explains our standard overdraft practices.
What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- ▷ Checks and other transactions made using your checking account number
- ▷ Automatic bill payments
- ▷ Recurring Debit Card transactions
- ▷ Online Banking payments and transfers

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ▷ ATM transactions
- ▷ One-time Debit Card purchases

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

- ▷ 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.

The above fees are waived on Santander Select Deposit accounts.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time Debit Card transactions?

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**.

Can I change my mind later?

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.**

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.
