



Statement Period 08/01/20 TO 08/31/20
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

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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 08/01/20 - 08/31/20

TOMAS YANGUAS JR

Account # 8940235770

Balances

Beginning Balance	\$410.92	Current Balance	\$49.73
Deposits/Credits	+\$3,338.60	Average Daily Balance	\$517.64
Withdrawals/Debits	-\$3,699.79		

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
08-01	Beginning Balance			\$410.92
08-03	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$246.25		\$657.17
08-03	TAQUERIA PANCHO 4158648840 /CA US CARD PURCHASE		\$29.61	\$627.56
08-03	DUNKIN #354702 7737889084 /CA US CARD PURCHASE		\$27.98	\$599.58
08-03	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$203.00	\$396.58
08-03	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$393.58
08-03	SAFEWAY #2940 EL CERRITO /CA US CARD PURCHASE		\$30.64	\$362.94
08-03	GOOGLE *Glu Gam Mountain Vie/CA US CARD PURCHASE		\$1.99	\$360.95
08-03	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$358.75
08-03	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$350.00
08-03	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$20.00	\$330.00



Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
08-03	ALPHABET INC. OD10039515200803		\$10.00	\$320.00
08-03	ALPHABET INC. OD10039515200803		\$10.00	\$310.00
08-04	AMZ*WholeFoodsG Amzn.com/bill /WA US CARD PURCHASE REFUND	\$6.95		\$316.95
08-04	Amazon.com*MF1B Amzn.com/bill /WA US CARD PURCHASE		\$37.00	\$279.95
08-04	AMZN Mktp US*MF Amzn.com/bill /WA US CARD PURCHASE		\$14.34	\$265.61
08-04	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$263.41
08-04	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$1.10	\$262.31
08-04	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$103.00	\$159.31
08-04	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$156.31
08-04	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$147.56
08-05	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$145.36
08-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$136.61
08-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$127.86
08-05	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$117.86
08-06	Amazon Tips*MF4 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$115.86
08-06	Amazon Tips*MF4 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$113.86
08-06	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$100.10
08-06	AMZN Mktp US*MF Amzn.com/bill /WA US CARD PURCHASE		\$15.61	\$84.49
08-07	Motivate LLC Payroll 000101 *****39	\$1,433.70		\$1,518.19
08-07	MCDONALD'S F169 SAN FRANCISCO /CA US CARD PURCHASE		\$15.84	\$1,502.35
08-07	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$17.50	\$1,484.85
08-07	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$1,464.85
08-07	Brigit.com MEMBERSHIP200806 *****96		\$9.99	\$1,454.86
08-07	Brigit.com PROTECTION200807 *****71		\$50.00	\$1,404.86
08-10	AMZ*WholeFoodsG Amzn.com/bill /WA US CARD PURCHASE REFUND	\$23.54		\$1,428.40
08-10	Amazon Tips*MF2 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$1,426.40
08-10	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$200.00	\$1,226.40
08-10	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$31.21	\$1,195.19
08-10	FLOATME 9564510365 /TX US CARD PURCHASE		\$24.00	\$1,171.19
08-10	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$15.68	\$1,155.51
08-10	AMZN Mktp US*MF Amzn.com/bill /WA US CARD PURCHASE		\$28.61	\$1,126.90
08-10	Amazon.com*MF0M Amzn.com/bill /WA US CARD PURCHASE		\$42.17	\$1,084.73
08-10	MCDONALD'S F763 RICHMOND /CA US CARD PURCHASE		\$32.09	\$1,052.64
08-10	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.08	\$1,051.56
08-10	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$2.17	\$1,049.39
08-10	MENUSTAR FOOD O 8665689733 /CA US CARD PURCHASE		\$41.57	\$1,007.82
08-10	Amazon Tips*MF2 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$1,005.82
08-10	Amazon Tips*MF3 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$1,003.82
08-10	AMZN Mktp US*MF Amzn.com/bill /WA US CARD PURCHASE		\$41.80	\$962.02
08-10	SAN PABLO INTL SAN PABLO /CA US CARD PURCHASE		\$60.55	\$901.47
08-10	CASH WITHDRAWAL C275745 C275745 RICHMOND /CA US		\$282.80	\$618.67
08-10	CASH WITHDRAWAL FEE C275745 C275745 RICHMOND /CA US		\$3.00	\$615.67
08-10	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$15.00	\$600.67
08-10	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$580.67
08-11	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$570.67
08-11	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.50	\$560.17
08-12	VOLA VOLA tomas yanguas	\$25.00		\$585.17
08-12	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$14.33	\$570.84
08-12	Amazon Tips*MF1 Amzn.com/bill /WA US CARD PURCHASE		\$3.00	\$567.84
08-12	KLOVER APP BOOS 8882938767 /IL US CARD PURCHASE		\$0.03	\$567.81
08-12	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$13.35	\$554.46
08-12	GANIMS MARKET SAN FRANCISCO /CA US CARD PURCHASE		\$13.12	\$541.34
08-12	WALGREENS 1363 SAN FRANCISC/CA US CARD PURCHASE		\$4.64	\$536.70
08-13	Brigit West Memphis/AR US CARD PURCHASE REFUND	\$50.00		\$586.70
08-13	VOLA 9292956847 /NY US CARD PURCHASE		\$3.99	\$582.71
08-13	BART-CLIPPER CE EL CERRITO /CA US CARD PURCHASE		\$20.00	\$562.71
08-13	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$550.21
08-14	FloatMe West Memphis/AR US CARD PURCHASE REFUND	\$20.00		\$570.21
08-14	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$560.21
08-17	NORM'S MARKET SAN FRANCISCO /CA US CARD PURCHASE		\$4.50	\$555.71

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
08-17	THE CHEESE STEA SAN FRANCISCO /CA US CARD PURCHASE		\$13.76	\$541.95
08-17	CASH WITHDRAWAL C275745 C275745 RICHMOND /CA US		\$202.00	\$339.95
08-17	CASH WITHDRAWAL FEE C275745 C275745 RICHMOND /CA US		\$3.00	\$336.95
08-17	AMZN Mktp US*MF Amzn.com/bill /WA US CARD PURCHASE		\$12.73	\$324.22
08-17	KLOVER APP BOOS 8882938767 /IL US CARD PURCHASE		\$0.02	\$324.20
08-17	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$322.00
08-17	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$1.10	\$320.90
08-17	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$312.15
08-17	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$302.15
08-17	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$20.00	\$282.15
08-17	IRON MOUNTAIN IN OD10002710200817		\$10.00	\$272.15
08-18	Albert Instant West Memphis/AR US CARD PURCHASE REFUND	\$50.00		\$322.15
08-18	Albert Instant Walnut /CA US CARD PURCHASE REFUND	\$0.27		\$322.42
08-18	Amazon Tips*MM2 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$320.42
08-18	USA*BAYCO VENDI SAN FRANCISCO /CA US CARD PURCHASE		\$2.20	\$318.22
08-18	Albert Instant Walnut /CA US CARD PURCHASE		\$0.27	\$317.95
08-18	NIKE ADVENTURE 8336226453 /OR US CARD PURCHASE		\$20.00	\$297.95
08-19	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$39.40		\$337.35
08-19	Cash App*Cash O San Francisc/CA US CARD PURCHASE REFUND	\$14.75		\$352.10
08-19	OLD NAVY ON-LIN 800-OLDNAVY /OH US CARD PURCHASE REFUND	\$4.77		\$356.87
08-19	HP *INSTANT INK 855-785-2777 /CA US CARD PURCHASE		\$3.27	\$353.60
08-19	CASH WITHDRAWAL WELLS FARGO BAN 8467V SAN FRANCISC/CA US		\$203.00	\$150.60
08-19	CASH WITHDRAWAL FEE WELLS FARGO BAN 8467V SAN FRANCISC/CA US		\$3.00	\$147.60
08-19	BURGER KING #57 6508144262 /CA US CARD PURCHASE		\$32.85	\$114.75
08-19	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$15.99	\$98.76
08-19	Albert Savings D EDI PYMNTS		\$20.00	\$78.76
08-20	DOORDASH*ROMANO 6506819470 /CA US CARD PURCHASE		\$20.12	\$58.64
08-20	DOORDASH DASHPA 6506819470 /CA US CARD PURCHASE		\$9.99	\$48.65
08-21	Motivate LLC Payroll 000101 *****02	\$1,278.97		\$1,327.62
08-21	TAQUERIA PANCHO 4158648840 /CA US CARD PURCHASE		\$29.51	\$1,298.11
08-21	CASH APP*GRACIA 4153753176 /CA US CARD PURCHASE		\$200.00	\$1,098.11
08-21	Albert Instant Walnut /CA US CARD PURCHASE		\$53.99	\$1,044.12
08-21	Brigit.com PROTECTION200821 *****30		\$50.00	\$994.12
08-24	RICHMOND FOOD C RICHMOND /CA US CARD PURCHASE		\$11.58	\$982.54
08-24	ZEBIT INC 8554493248 /CA US CARD PURCHASE		\$22.68	\$959.86
08-24	FLOATME 9564510365 /TX US CARD PURCHASE		\$24.00	\$935.86
08-24	IHOP EL CERRITO 5102325490 /CA US CARD PURCHASE		\$30.72	\$905.14
08-24	CARNICERIA MI B RICHMOND /CA US CARD PURCHASE		\$14.60	\$890.54
08-24	RICHMOND RICHM RICHMOND /CA US CARD PURCHASE		\$24.39	\$866.15
08-24	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$41.63	\$824.52
08-24	AMZN Mktp US*MM Amzn.com/bill /WA US CARD PURCHASE		\$20.13	\$804.39
08-24	GOOGLE *Google Mountain Vie/CA US CARD PURCHASE		\$91.22	\$713.17
08-24	99 RANCH #1781 RICHMOND /CA US CARD PURCHASE		\$41.19	\$671.98
08-24	RICHMOND RICHM RICHMOND /CA US CARD PURCHASE		\$5.48	\$666.50
08-24	ROBLOX * 1-855- 855-3334734 /CA US CARD PURCHASE		\$9.99	\$656.51
08-24	Amazon Tips*MM2 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$654.51
08-24	FLOATME 9564510365 /TX US CARD PURCHASE		\$1.99	\$652.52
08-24	CASH WITHDRAWAL BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$203.00	\$449.52
08-24	CASH WITHDRAWAL FEE BANK OF AMERICA ICAN1030 SAN FRANCISC/CA US		\$3.00	\$446.52
08-24	Richmond Richm Richmond /CA US CARD PURCHASE		\$5.68	\$440.84
08-24	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$15.00	\$425.84
08-24	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$17.50	\$408.34
08-25	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.50	\$397.84
08-26	AFTERPAY 855-2896014 /DE US CARD PURCHASE		\$14.33	\$383.51
08-26	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$382.52
08-27	Albert Instant West Memphis/AR US CARD PURCHASE REFUND	\$75.00		\$457.52
08-27	AMZN Mktp US*MM Amzn.com/bill /WA US CARD PURCHASE		\$4.10	\$453.42
08-27	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$452.43
08-27	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$439.93

Account Activity (Cont. for Acct# 8940235770)

Date	Description	Additions	Subtractions	Balance
08-27	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$427.43
08-27	Albert Savings D EDI PYMNTS		\$6.00	\$421.43
08-27	Albert Savings D EDI PYMNTS		\$6.00	\$415.43
08-28	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$1.99	\$413.44
08-28	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$10.00	\$403.44
08-28	Albert Savings D EDI PYMNTS		\$9.00	\$394.44
08-28	VOLA VOLA		\$25.00	\$369.44
08-31	Brigit West Memphis/AR US CARD PURCHASE REFUND	\$50.00		\$419.44
08-31	FloatMe West Memphis/AR US CARD PURCHASE REFUND	\$20.00		\$439.44
08-31	Amazon Tips*MU4 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$437.44
08-31	Amazon Tips*MM7 Amzn.com/bill /WA US CARD PURCHASE		\$2.00	\$435.44
08-31	DOORDASH*7-ELEV 6506819470 /CA US CARD PURCHASE		\$21.59	\$413.85
08-31	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$412.86
08-31	Amazon Music*MM 888-802-3080 /WA US CARD PURCHASE		\$7.99	\$404.87
08-31	RICHMOND RICHM RICHMOND /CA US CARD PURCHASE		\$9.18	\$395.69
08-31	CASH WITHDRAWAL CHASE CA0640 RICHMOND /CA US		\$203.00	\$192.69
08-31	CASH WITHDRAWAL FEE CHASE CA0640 RICHMOND /CA US		\$3.00	\$189.69
08-31	MCDONALD'S F209 EL CERRITO /CA US CARD PURCHASE		\$11.81	\$177.88
08-31	CARNICERIA MI B RICHMOND /CA US CARD PURCHASE		\$8.84	\$169.04
08-31	RICHMOND RICHM RICHMOND /CA US CARD PURCHASE		\$25.00	\$144.04
08-31	BURGER KING #82 5102310572 /CA US CARD PURCHASE		\$19.36	\$124.68
08-31	GOOGLE *GSN Mountain Vie/CA US CARD PURCHASE		\$0.99	\$123.69
08-31	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$3.79	\$119.90
08-31	Amazon Prime*MU Amzn.com/bill /WA US CARD PURCHASE		\$6.54	\$113.36
08-31	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$8.75	\$104.61
08-31	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$9.88	\$94.73
08-31	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$12.50	\$82.23
08-31	QUADPAY* PAYMEN 6468139492 /NY US CARD PURCHASE		\$12.50	\$69.73
08-31	QUADPAY* QUADPA 6468139492 /NY US CARD PURCHASE		\$20.00	\$49.73
08-31	Ending Balance			\$49.73

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.
