



STATEMENT

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

Last statement: November 17, 2020
This statement: December 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 \$558.21
Average balance \$1,032.52

DAILY ACTIVITY

Table with 5 columns: Date, Description, Additions, Subtractions, Balance. Rows include: 11-17 Beginning balance \$729.62; 11-19 Ckcd Debit -171.41; 11-20 ACH Credit 300.00; 11-20 ACH Credit 300.00; 11-20 ACH Credit 300.00; 11-20 ACH Credit 500.00.

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
11-20	' ACH Debit Prime Credit 8002360809 201119 606466		-230.00	1,728.21
11-20	' ACH Debit Titan Funding Gr 8005489571 201119 24254		-260.00	1,468.21
11-20	' ACH Debit Community Credit 8002380941 201119 668881		-260.00	1,208.21
11-23	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 AMZN Mktp US IF5S66743 Amzn.com WA		-38.24	1,169.97
11-23	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 CRICKET WIRELESS 855 246 2 FL		-43.99	1,125.98
11-23	' Ckcd Debit MERCHANT PURCHASE TERMINAL 420429 Etsy.com CJMagic alBout718 85579 NY		-15.93	1,110.05
11-23	' ACH Debit FPB CR CARD INTERNET 201123 WEB165319665		-40.26	1,069.79
11-23	' ACH Debit AmeriCash Loans LOAN PYMT 201123 1489965		-141.32	928.47
11-24	' POS Debit POS PURCHASE TERMINAL 81913501 FAMILY DOLLAR #8076 HAZEL CRE IL		-24.20	904.27
11-25	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 MCAFEE WWW MCAFEE COM 866 622 3 TX		-21.24	883.03
11-25	' POS Debit POS PURCHASE TERMINAL 81913501 FAMILY DOLLAR #8076 HAZEL CRE IL		-6.93	876.10
11-27	' ACH Credit NE PA CENTER FOR PAYROLL 201127 9FF3901147	612.98		1,489.08
11-27	' A2A Trsf Credit TERMINAL 452922 VISA TRANSFER LS FINANCING INC	250.00		1,739.08
11-27	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 WWW STYLES HAIR SAUCE HTTPSWWW IL		-70.00	1,669.08
11-27	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 MCAFEE WWW MCAFEE COM 866 622 3 TX		-84.99	1,584.09
11-27	' ACH Debit EaminActivehour PAYMENTRET 201127 209225978		-74.88	1,509.21

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
11-27	' ACH Debit EaminActivehour PAYMENTRET 201127 208721153		-104.00	1,405.21
11-30	' Ckcd Debit MERCHANT PURCHASE TERMINAL 438344 MONEY LINE 747 30015 CA		-288.75	1,116.46
11-30	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 AMZN Mktp US F29G20323 Amzn.com WA		-11.67	1,104.79
11-30	' POS Debit POS PURCHASE TERMINAL 69909002 BIG LOTS STORES HOMEWOOD IL		-24.54	1,080.25
11-30	' POS Debit POS PURCHASE TERMINAL 46276552 JEWEL OSCO 0659 HOMEWOOD IL		-97.69	982.56
11-30	' ACH Debit CONT FINANCE PAY BY PHO 201130 043000092410818		-48.07	934.49
11-30	' ACH Debit Credit One Bank Payment 201127 45562010		-135.00	799.49
12-01	' Ckcd Debit MERCHANT PURCHASE TERMINAL 474455 EL CORTEZ RESTAURANT LOUCOUNTRY C IL		-20.50	778.99
12-01	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 HP PRODUCT SVC RPR 800 474 6 CA		-29.99	749.00
12-01	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 INSTACART ALDI HTTPSINST CA		-31.64	717.36
12-01	' ACH Credit EaminActivehour PAYMENT 201201 213167122	100.00		817.36
12-02	' ACH Credit Community Credit 8002380941 201201 683286	400.00		1,217.36
12-02	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 AMZN Mktp US 7H2G94N23 Amzn.com WA		-27.23	1,190.13
12-02	' ACH Debit GERBER LIFE INS INSURANCE 201202 0400751		-36.00	1,154.13
12-02	' ACH Debit Community Credit 8002380941 201201 679154		-300.00	854.13
12-03	' ACH Credit Titan Funding Gr 8005489571 201202 32620	400.00		1,254.13

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
12-03	' Ckcd Debit MERCHANT PURCHASE TERMINAL 439900 BESTBUYCOM806386846035 888 BESTB MN		-41.43	1,212.70
12-03	' ACH Debit Titan Funding Gr 8005489571 201202 30345		-300.00	912.70
12-04	' ACH Credit Prime Credit 8002360809 201203 619119	400.00		1,312.70
12-04	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 DOORDASH RED LOBSTER WWW DOORD CA		-48.90	1,263.80
12-04	' Ckcd Debit MERCHANT PURCHASE TERMINAL 469216 Amazon Music RM3PX8LD3 888 802 3 WA		-9.99	1,253.81
12-04	' ACH Debit Prime Credit 8002360809 201203 614495		-300.00	953.81
12-07	' ACH Debit AmeriCashL.net LOAN PYMT 201207 1489965		-141.32	812.49
12-11	' ACH Credit NE PA CENTER FOR PAYROLL 201211 9FF3901147	612.98		1,425.47
12-11	' A2A Trsf Credit TERMINAL 452922 VISA TRANSFER LS FINANCING INC	250.00		1,675.47
12-11	' POS Debit POS PURCHASE TERMINAL 99999999 USPS PO 16348604 17541 KHAZEL CRE IL		-63.95	1,611.52
12-11	' POS Debit POS PURCHASE TERMINAL 06967641 ROSS STORES #1633 TINLEY PA IL		-3.22	1,608.30
12-11	' POS Debit POS PURCHASE TERMINAL 99999999 TJMAXX #0486 7252 191ST TINLEY PA IL		-51.89	1,556.41
12-11	' POS Debit POS PURCHASE TERMINAL 49998001 BATH & BODY WORKS 5498 TINLEY IL		-44.72	1,511.69
12-14	' Ckcd Debit MERCHANT PURCHASE TERMINAL 438344 MONEY LINE 747 30015 CA		-288.75	1,222.94
12-14	' Ckcd Debit MERCHANT PURCHASE TERMINAL 405523 WALMART COM AU 800 966 6 AR		-34.08	1,188.86
12-14	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 DOORDASH PORTILLOS WWW DOORD CA		-74.13	1,114.73

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
12-14	' Ckcd Debit MERCHANT PURCHASE TERMINAL 449215 INSTACART HTTPSINST CA		-45.86	1,068.87
12-14	' Ckcd Debit MERCHANT PURCHASE TERMINAL 443106 AMAZON COM TQ5AW4O33 AMZAMZN COM WA		-11.87	1,057.00
12-15	' ACH Credit EarninActivehour PAYMENT 201215 217289007	100.00		1,157.00
12-15	' Ckcd Debit MERCHANT PURCHASE TERMINAL 444500 Calendar Holdings LLC 888 422 5 TX		-23.31	1,133.69
12-15	' Ckcd Debit MERCHANT PURCHASE TERMINAL 443106 AMAZON COM 3J4Z44WP3 AMZAMZN COM WA		-18.59	1,115.10
12-16	' Ckcd Debit MERCHANT PURCHASE TERMINAL 413829 BED BATH BEYOND 651 973 785 4 NJ		-84.99	1,030.11
12-17	<b>Ending totals</b>	<b>4,525.96</b>	<b>-4,225.47</b>	<b>\$1,030.11</b>

**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](http://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

