



America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

NEW YORK STATE SCHOOL SOCIAL WORKERS ASS
79 STEWART AVE
BETHPAGE NY 11714-5310

Page: 1 of 5
Statement Period: Aug 01 2017-Aug 31 2017
Cust Ref #: 4274462898-717-E-\*\*\*
Primary Account #: 427-4462898

TD Business Convenience Plus

NEW YORK STATE SCHOOL SOCIAL WORKERS ASS

Account # 427-4462898

ACCOUNT SUMMARY

Table with 4 columns: Description, Amount, Description, Amount. Rows include Beginning Balance, Deposits, Electronic Deposits, Checks Paid, Electronic Payments, Ending Balance, Average Collected Balance, Interest Earned, Interest Paid, Annual Percentage Yield, Days in Period.

DAILY ACCOUNT ACTIVITY

Deposits

Table with 3 columns: POSTING DATE, DESCRIPTION, AMOUNT. Rows for 08/07 and 08/31 DEPOSIT, and a Subtotal row.

Electronic Deposits

Table with 3 columns: POSTING DATE, DESCRIPTION, AMOUNT. Rows for 08/31 ACH DEPOSIT, PAYPAL TRANSFER, and a Subtotal row.

Checks Paid

No. Checks: 2

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

Table with 3 columns: DATE, SERIAL NO., AMOUNT. Rows for 08/11 and 08/14, and a Subtotal row.

Electronic Payments

Table with 3 columns: POSTING DATE, DESCRIPTION, AMOUNT. Rows for 08/01 and 08/02 CCD DEBIT, IRS USATAXPYMT, CSI MODR TAX DORPAYMENT, and a Subtotal row.

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

# How to Balance your Account

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>		<b>63,756.12</b>
<b>2</b>	<b>Total Deposits</b>	+	
<b>3</b>	<b>Sub Total</b>		
<b>4</b>	<b>Total Withdrawals</b>	-	
<b>5</b>	<b>Adjusted Balance</b>		

<b>2</b>	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	<b>Total Deposits</b>		<b>2</b>

<b>4</b>	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
			<b>4</b>

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	<b>Total Withdrawals</b>		<b>4</b>

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

**INTEREST NOTICE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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Page: 3 of 5
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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

Table with columns: POSTING DATE, DESCRIPTION, AMOUNT. Contains 20 rows of transaction data including TDBANK BILL PAY CHECK, DEBIT CARD PURCHASES, and CCD DEBIT.

Subtotal: 3,617.92

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Page: 4 of 5  
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**DAILY BALANCE SUMMARY**

<b>DATE</b>	<b>BALANCE</b>	<b>DATE</b>	<b>BALANCE</b>
07/31	64,800.19	08/14	62,101.76
08/01	64,753.86	08/15	61,735.31
08/02	64,426.22	08/17	61,554.61
08/07	64,820.64	08/21	61,508.54
08/08	63,368.16	08/24	61,497.29
08/09	63,233.16	08/31	63,756.12
08/11	62,152.16		



**Bank**

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Page: 5 of 5  
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NEW YORK STATE SCHOOL SOCIAL WORKERS ASSOCIATION LTD. 246  
1-1367289  
400

8/9/2017 Date

Pay to the Order of Tina H. Maxwell \$ 29.00  
Twenty-Nine Dollars 07/100 Dollars

TD Bank  
America's Most Convenient Bank®

For Julie Bestine

⑆026013673⑆ 4274462898⑆ 0246

#246 08/11 \$29.00

NEW YORK STATE SCHOOL SOCIAL WORKERS ASSOCIATION LTD. 247  
1-1367289  
400

8/9/2017 Date

Pay to the Order of Tricia Zuppan \$ 50.40  
Fifty Dollars 40/100 Dollars

TD Bank  
America's Most Convenient Bank®

For Julie Bestine

⑆026013673⑆ 4274462898⑆ 0247

#247 08/14 \$50.40

