

The Lending Doc Bank
P.O. BOX x1334x
Miami, FL. 33137
832-479-3046



Statement Ending 09/21/2018

RETURN SERVICE REQUESTED

John Doe
123 Main Street
Baltimore, MD 21224

Managing Your Accounts

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Summary of Accounts		
Account Type	Account Number	Ending Balance
	XXXXXXXXXX4101	\$5,684.22

RELATIONSHIP CHECKING-XXXXXXXX4101

Primary Checking

Account Summary

Date	Description	Amount
09/01/2018	Beginning Balance	\$18,805.47
	3 Credit(s) This Period	\$4,293.20
	20 Debit(s) This Period	\$17,414.45
09/21/2018	Ending Balance	\$5,684.22

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2018	Beginning Balance			\$18,805.47
09/04/2018	Signature POS Debit 09/02 MD BALTIMORE GIANT FOOD INC SEQ# 071582	\$57.48		\$18,747.99
09/04/2018	Nationstar dba Mr Cooper XXXXXX6179	\$1,989.60		\$16,758.39
09/05/2018	HMS WARRANTY 8002473680 5829389	\$42.99		\$16,715.40
09/05/2018	SAMS CLUB MC ONLINE PMT CKF426104254POS	\$4,671.42		\$12,043.98
09/05/2018	DISCOVER BANK ETRANSFER	\$8,212.00		\$3,831.98
09/06/2018	BLTMORE GAS ELEC ONLINE PMT	\$160.75		\$3,671.23
09/06/2018	AMAZON	\$170.00		\$3,501.23
09/06/2018	DEVONSHIRE II CO CONS CP BC5198	\$195.00		\$3,306.23
09/07/2018	DEPOSIT		\$653.25	\$3,959.48
09/07/2018	TARGET ONLINE PMT	\$88.59		\$3,870.89
09/10/2018	ATM Withdrawal 09/07 MD BALTIMORE 10101 PHILDELPHIA RD SEQ# 008838	\$180.00		\$3,690.89
09/10/2018	Signature POS Debit 09/08 MD BALTIMORE GIANT FOOD I	\$70.11		\$3,620.78
09/10/2018	L A FITNESS	\$12.98		\$3,607.80
09/11/2018	AT&T MOBILITY ONLINE PMT	\$116.22		\$3,491.58
09/14/2018	DEPOSIT		\$606.62	\$4,098.20
09/14/2018	DIRECT DEP		\$3,033.33	\$7,131.53
09/14/2018	Signature POS Debit 09/13 MD BALTIMORE GIANT	\$19.86		\$7,111.67
09/17/2018	ATM Withdrawal 09/15 WV INWOOD MARTINSBURG-INWOOD	\$400.00		\$6,711.67
09/17/2018	Signature POS Debit 09/16 MD BALTIMORE GIANT	\$14.06		\$6,697.61



BILLING RIGHTS SUMMARY

In case of errors or questions about loans on your statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address on the reverse side of this form as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement 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 or item you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. You don't have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your outstanding balance 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. We can apply any unpaid amount against your credit limit.

TO REPORT A LOST OR STOLEN ATM OR VISA® DEBIT CARD

To report a lost or stolen card call 000-000-0000 OR after hours call 1-800-000-0000.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 400-700-0000 or write us at 123 *Main* Street, Baltimore, MD 21224

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, you must contact us by phone or mail. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or item 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 tell us verbally we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) calendar days (5 business days for VISA® Debit Card point of sale transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) calendar days (5 business days for VISA® Debit Card point of sale transactions) 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. If we decide that there was not error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation and we must make these available to you for your inspection.

If your alleged error concerns a transfer to or from a third party (for example, a social security payment) our investigation may be limited to a review of our own records. If we decide that there was no error, you may want to contact such third party to pursue the matter further.

IF THIS STATEMENT IS FOR A CHECKING ACCOUNT OR A N.O.W. ACCOUNT THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK WITH YOUR STATEMENT

CHECKS OUTSTANDING	
NUMBER	AMOUNT
TOTAL OUTSTANDING	

1. In your checkbook, enter the interest earned on your account as it appears on the front of this statement.
2. Verify that checks are charged on the statement for amount drawn.
3. Be sure that service charges (if any) or other authorized deductions shown on this statement have been deducted from your checkbook balance.
4. Verify that all deposits have been credited for the same amount as on your records.
5. Be sure that all checks outstanding on your previous statement have been included in this statement (otherwise, they are still outstanding).
6. Check off on the stubs of your checkbook, each of the checks paid by us.
7. Make a list of the numbers and amounts of those checks still outstanding in the space provided at the left.

WHENEVER A STATEMENT SHALL BE UNCLAIMED OR UNDELIVERED, EITHER BE CAUSE OF THE DEPOSITOR'S FAILURE TO PROVIDE ADEQUATE INSTRUCTIONS OR BECAUSE OF HIS OR HER FAILURE TO NOTIFY THE BANK OF A CHANGE OF ADDRESS, THE BANK MAY DISCONTINUE SENDING STATEMENTS UNTIL OTHERWISE INSTRUCTED BY THE DEPOSITOR.

8.	ENTER FINAL BALANCE AS PER STATEMENT		
9.	ADD ANY DEPOSITS NOT CREDITED		
10.	TOTAL		
11.	SUBTRACT		
	CHECKS OUTSTANDING		
12.	BALANCE SHOULD AGREE WITH CHECKBOOK		

CARRY OVER →

RELATIONSHIP CHECKING-XXXXXXXX4101

(continued)

Primary Checking

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/17/2018	SEQ# 0087 Signature POS Debit 09/15 MD BALTIMORE GIANT FOOD	\$44.90		\$6,652.71
09/18/2018	THE HOME DEPOT ONLINE PMT POS	\$9.51		\$6,643.20
09/18/2018	00RETIRE2020 TRAN000141 000001018370220	\$541.66		\$6,101.54
09/20/2018	3? 3LA@ 71557915	\$417.32		\$5,684.22
09/21/2018	Ending Balance			\$5,684.22

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/04/2018	\$16,758.39	09/10/2018	\$3,607.80	09/18/2018	\$6,101.54
09/05/2018	\$3,831.98	09/11/2018	\$3,491.58	09/20/2018	\$5,684.22
09/06/2018	\$3,306.23	09/14/2018	\$7,111.67		
09/07/2018	\$3,870.89	09/17/2018	\$6,652.71		

Overdraft and Returned 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

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