



**Bank**

America's Most Convenient Bank®

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**STATEMENT OF ACCOUNT**

FLORIDA PASO FINO HORSE ASSOCIATION INC  
20780 SW 236 STREET  
HOMESTEAD FL 33031

Page: 1 of 4  
Statement Period: Mar 01 2016-Mar 31 2016  
Cust Ref #: [REDACTED]  
Primary Account #: [REDACTED]

**TD Business Premier Checking**

FLORIDA PASO FINO HORSE ASSOCIATION INC

Account # [REDACTED]

**ACCOUNT SUMMARY**

Beginning Balance	19,485.42	Average Collected Balance	27,126.69
Deposits	24,195.00	Annual Percentage Yield Earned	0.00%
Electronic Deposits	53,096.88	Days in Period	31
Checks Paid	11,026.81		
Electronic Payments	63,299.31		
Other Withdrawals	1,040.00		
Service Charges	30.00		
Ending Balance	21,381.18		

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
3/23	DEPOSIT	5,000.00
3/24	DEPOSIT	17,435.00
3/24	DEPOSIT	1,760.00
Subtotal:		24,195.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
3/1	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	800.00
3/2	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	1,250.00
3/3	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	2,050.00
3/3	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	800.00
3/4	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	1,250.00
3/11	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	2,050.00
3/16	ACH DEPOSIT, SQUARE INC 160316A2 M1137453171	0.49
3/21	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	24,163.05
3/22	CCD DEPOSIT, INTUIT PYMT SOLN DEPOSIT 524771991566725	3,500.00
3/22	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	1,176.70
3/23	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	189.63
3/25	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	10,608.75
3/28	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	2,280.63
3/28	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	1,388.88
3/31	CCD DEPOSIT, MERCHANT SERVICE MERCH DEP 8022973559	1,588.75
Subtotal:		53,096.88

**Checks Paid**

No. Checks: 5

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

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
3/4	5005	1,057.80	3/21	5007	6,200.00
3/18	5006	1,997.30	3/25	5009*	428.00

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://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>21,381.18</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>
<b>3</b>	<b>Sub Total</b>	
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>5</b>	<b>Adjusted Balance</b>	

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

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

	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<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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Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Checks Paid (continued)

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

DATE	SERIAL NO.	AMOUNT
3/28	5010	1,343.71

Subtotal: 11,026.81

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
3/2	CCD DEBIT, MERCHANT SERVICE MERCH FEE 8022973559	522.58
3/3	DEBIT POS, AUT 030316 DDA PURCHASE OFFICE DEPOT 00 99615 OV KEY LARGO * FL 4085404013215193	136.92
3/3	DEBIT POS, AUT 030316 DDA PURCHASE OFFICE DEPOT 00 99615 OV KEY LARGO * FL 4085404013215193	9.69
3/7	DEBIT CARD PURCHASE, AUT 030316 VISA DDA PUR AMERICAN AIR001236502464 FORT WORTH * TX 4085404013215193	536.76
3/7	DEBIT CARD PURCHASE, AUT 030316 VISA DDA PUR AMERICAN AIR001236502554 FORT WORTH * TX 4085404013215193	307.80
3/7	DEBIT CARD PAYMENT, AUT 030616 VISA DDA PUR J2 EFAX SERVICES 323 817 3205 * CA 4085404013215193	19.95
3/8	DEBIT CARD PURCHASE, AUT 030716 VISA DDA PUR MAILCHIMP MAILCHIMP COM * GA 4085404013215193	25.00
3/16	ELECTRONIC PMT-WEB, SQUARE INC 160316A2 M1137445965	0.49
3/18	DEBIT CARD PURCHASE, AUT 031616 VISA DDA PUR OFFICE DEPOT 2739 800 463 3768 * FL 4085404013215193	282.47
3/21	DEBIT POS, AUT 032016 DDA PURCHASE TARGET T 7795 SW 40TH MIAMI * FL 4085404013215193	13.96
3/22	CCD DEBIT, INTUIT PYMT SOLN TRAN FEE 524771991566725	119.25
3/23	DEBIT CARD PURCHASE, AUT 032216 VISA DDA PUR FRAME ART OF KENDALL INC MIAMI * FL 4085404013215193	406.60
3/23	DEBIT POS, AUT 032216 DDA PURCHASE PUBLIX MIAMI * FL 4085404013215193	42.99
3/24	eTransfer Debit, Online Xfer Transfer to MMKT 4325733982	30,000.00
3/24	DEBIT CARD PURCHASE, AUT 032216 VISA DDA PUR SHORTY S BBQ III MIAMI * FL 4085404013215193	218.26

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**DAILY ACCOUNT ACTIVITY**

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
3/24	DEBIT CARD PURCHASE, AUT 032316 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA 4085404013215193	16.69
3/25	DEBIT CARD PURCHASE, AUT 032316 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA 4085404013215193	28.30
3/28	eTransfer Debit, Online Xfer Transfer to MMKT 4325733982	30,000.00
3/29	DEBIT CARD PURCHASE, AUT 032516 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA 4085404013215193	111.60
3/30	DEBIT CARD PURCHASE, AUT 032916 VISA DDA PUR PAYPAL FLYGIRLMEDI 402 935 7733 * CA 4085404013215193	500.00
Subtotal:		63,299.31

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
3/9	WIRE TRANSFER OUTGOING, Franz A. Lagos G	1,000.00
3/9	WIRE TRANSFER FEE	40.00
Subtotal:		1,040.00

**Service Charges**

POSTING DATE	DESCRIPTION	AMOUNT
3/31	MAINTENANCE FEE	30.00
Subtotal:		30.00

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
2/29	19,485.42	3/21	39,698.24
3/1	20,285.42	3/22	44,255.69
3/2	21,012.84	3/23	48,995.73
3/3	23,716.23	3/24	37,955.78
3/4	23,908.43	3/25	48,108.23
3/7	23,043.92	3/28	20,434.03
3/8	23,018.92	3/29	20,322.43
3/9	21,978.92	3/30	19,822.43
3/11	24,028.92	3/31	21,381.18
3/18	21,749.15		

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