

How to Balance your Account

Begin by adjusting your account register as follows:

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.
- 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	Ending Balance	41,148.02
2	Total Deposits	
3	Sub Total	
4	Total Withdrawals	
5	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

If you need advice or want to discuss bank transfer or if you believe there is an error on your bank statement or account relating to an electronic fund transfer, telephone the bank immediately for the phone number listed on the back of your statement or website.

TD Bank, N.A., Deposit Operations Dept., P.O. Box 1377, Levittown, Maine 04043-1377

We must hear from you no later than 60 days after we receive your first statement upon which the error or problem first appeared. When contacting the Bank, please explain in detail or you can why you believe there is an error or why your information is incorrect. Please include:

- Your name and account number.
- A description of the error or transaction you are concerned about.
- The date the error or problem occurred.

When making a verbal report to the Bank, we will send you an e-mail to let you know we've received your report and will contact you regarding the error. We will investigate your complaint and will correct any errors 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 receive use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Your interest on the Bank as 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 annually to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY - BILLING RIGHTS SUMMARY

If you did not receive a Question About Your Bill (QAB) with your bill, or if you need more information about a transaction on your bill, we can help. Call 1-877-333-3333, ext. 1177, or visit us online at td.com. We will help you understand the error or problem reported. You also may choose to file a complaint with the Consumer Financial Protection Bureau (CFPB) to help resolve your dispute. In your letter, please include the following information:

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

You do not have to pay amounts in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. We'll let you know your question, we'll contact you as often as possible or take any action to help you resolve your dispute.

FINANCIAL CHARGES Although the Bank uses the Daily Balance method to calculate the Finance Charge on your Standard Credit Card, the Finance Charge is based on the Average Daily Balance (ADB) method. The Finance Charge is calculated by adding the balance on 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 all adjustments have been added and payments or credits have been received 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 next finance charge.

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CONFIDENTIAL

FOIA Confidential Treatment Requested TD-DOJ-00000048