

Golden Beryl Group-GB Logistics

804 N Silversmith Lane,

Newark, DE, 19703

302-887-6717

Dear Veronica,

Request for Data- case#A-2025-3056128

Please find attached the personal bank statements for Bernard Sampson and Eric K. Ahenkorah, the owners of Golden Beryl Logistics, as well as the bank statement for the entity, GB Logistics. The business account was recently opened and has not yet been fully funded, as we are currently awaiting approval of the PUC permit. Once approval is granted, the funds in the personal accounts will be fully made available for business operations.

To date, \$25,000.00—representing a portion of the \$68,000.00 stated in the initial application—has been spent on the purchase of a 26-foot box truck to commence operations, in addition to other materials required for daily operations.

We trust that the attached statements sufficiently satisfy your requirements. Thank you for your time and consideration, and we look forward to hearing from you. Please do not hesitate to contact us if you have any questions or require additional information.

Sincerely,

Bernard Sampson

(representative)

Virtual Wallet Spend Statement

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH
140 PORTSIDE CT
BEAR DE 19701-2431

Primary account number:

Page 1 of 4

Number of enclosures: 0

 For 24-hour banking, and transaction or interest rate information, sign-on to

 PNC Bank Online Banking at pnc.com

For customer service call 1-888-762-2265

PNC accepts Telecommunications Relay Service (TRS) calls.

Para servicio en español, 1-866-465-2762

Moving? Please contact us at 1-888-762-2265

 PO Box 609
Pittsburgh, PA 15230-9738

 Visit us at pnc.com



PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

The information below updates our Virtual Wallet Fine Print, our Account Agreement for Personal Checking, Savings and Money Market Accounts, and our Account Agreement for Business Accounts ("Agreements"). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

In determining whether you have sufficient funds in your Account to pay checks and other withdrawal items, we will consider both of the following: (1) the deposits and withdrawals posted that day to your Account, and (2) pending electronic transactions (including, but not limited to, point of sale transactions) for which PNC has received notice, even if those transactions have not yet posted to your Account.

IMPORTANT DEPOSIT TRANSACTION INFORMATION

It's important for you to know that effective October 1, 2025, PNC will be changing how we handle cash deposit requests from non-clients. Non-clients, with no relationship with PNC, will not be permitted to make cash deposits into PNC consumer accounts. Alternative methods for non-clients requesting to complete a cash deposit into a PNC consumer account include electronic bank transfers, cashier's checks, personal checks, and/or money orders.

If you have questions regarding this change, please feel free to visit your local PNC Branch or Solution Center or call the Customer Care Center at 1-888-762-2265.

Virtual Wallet Spend Account Summary

ERIC KWEDJO BAAHAHENKORAH

Account number:

Overdraft Protection Provided By:

Overdraft Coverage
- Your account is currently
Opted-Out.

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH

Primary account number:

Page 2 of 4

Account Number: continued

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
11,617.27	14,068.96	17,832.60	7,853.63
		Average monthly balance	Charges and fees
		8,818.70	15.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	19	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
11/21	3,283.33	Direct Deposit - Payroll V-SOFT CONSULTIN XXXXXXXX5725SL9
11/21	200.00	Zel From Godson Osei-Tawiah
12/05	3,283.31	Direct Deposit - Payroll V-SOFT CONSULTIN XXXXXXXX3224SL9
12/08	4,000.00	Zelle From Mercylove Academy Llc
12/11	500.00	Online Transfer From XXXXX6818
12/16	300.00	ATM Deposit 250 Foxhunt Dr Bear De
12/18	1,000.00	Online Transfer From XXXXX6826
12/19	1,502.32	Direct Deposit - Payroll V-SOFT CONSULTIN XXXXXXXX2503SL9

There were 8 Deposits and Other Additions totaling \$14,068.96.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
11/21	153.00	8746 Debit Card Purchase Sendwave 844-9335122
11/24	271.00	8746 Debit Card Purchase Sendwave 844-9335122
11/24	10.00	ATM Withdrawal 3601 Wrangle Hill Bear De
11/24	20.00	8746 Debit Card Purchase Cash App*Michel Miezah
11/24	10.00	8746 Debit Card Purchase Cash App*Agnes Aboagye
11/26	600.00	8746 Debit Card Purchase Sendwave 844-9335122
12/02	39.95	Debit Card Cash Adv Td Bank Bear Bear De
12/02	1,000.00	Debit Card Cash Adv Td Bank Bear Bear De
12/02	5.00	Cash Advance Fee At Non-PNC Bank Branch
12/02	5.00	Cash Advance Fee At Non-PNC Bank Branch
12/04	120.00	8746 Debit Card Purchase Sendwave 844-9335122
12/05	40.00	8746 Debit Card Purchase NJ Ezpass 888-2886865

There were 6 Banking Machine withdrawals totaling \$3,069.95.

There was 1 Debit Card/Bank card PIN POS purchase totaling \$100.00.

There were 19 other Banking Machine/Debit Card deductions totaling \$3,601.25.

Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH

Primary account number:

Page 3 of 4

Account Number: - continued

Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
12/08	500.00	8746 Debit Card Purchase Sendwave 844-9335122
12/08	10.00	ATM Withdrawal 3601 Wrangle Hill Bear De
12/12	435.92	8746 Debit Card Purchase Sendwave 844-9335122
12/12	174.37	8746 Debit Card Purchase Sendwave 844-9335122
12/15	35.00	8746 Debit Card Purchase Sendwave 844-9335122
12/15	2,000.00	Debit Card Cash Adv Bank Of America De0123 Bear De
12/15	86.96	8746 Debit Card Purchase Sendwave 844-9335122
12/15	20.00	8746 Debit Card Purchase Sendwave 844-9335122
12/15	5.00	Cash Advance Fee At Non-PNC Bank Branch
12/17	1,000.00	8746 Debit Card Purchase Cash App*Gifty Nyinaku
12/22	5.00	8746 Debit Card Purchase Sendwave 844-9335122
12/22	115.00	8746 Debit Card Purchase Sendwave 844-9335122
12/22	100.00	POS Purchase Best Buy Newark De
12/22	10.00	ATM Withdrawal 3601 Wrangle Hill Bear De

Online and Electronic Banking Deductions

Date	Amount	Description
11/24	500.00	Online Transfer To XXXXX6818
11/24	2,000.00	Online Transfer To XXXXX6818
11/24	2,000.00	Online Transfer To XXXXX6826
11/24	108.58	Web Pmt- ACH Pmt Amex Epayment M7160
11/24	100.00	Web Pmt- Epay Chase Credit Crd 8904811767
11/25	227.16	Direct Payment - Ins Prem Prog Northern XXXXX1870 Eric
11/25	118.65	Web Pmt- Payment Td Bank Eric K Baah Ahe
11/25	50.00	Web Pmt- Payment Credit One Bank 40460009
11/25	20.62	Web Pmt Recur- Ins. Prem. New York Life 16 390 414
12/01	3,000.00	Zelle To Esther
12/08	500.00	Online Transfer To XXXXX6818
12/08	1,000.00	Online Transfer To XXXXX6826
12/08	130.00	Web Pmt- E-Payment Discover 9390
12/08	1.74	Web Pmt- ACH Pmt Amex Epayment M3462
12/09	150.00	Web Pmt- Payment Upgrade, Inc. 2Gnj8C
12/11	65.00	Online Transfer To XXXXX6818

There were 21 Online or Electronic Banking Deductions totaling \$10,991.40.

Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

Account Number: XX- - continued

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH

Primary account number:

Page 4 of 4

Online and Electronic Banking Deductions - continued

Date	Amount	Description
12/15	148.00	Web Pmt- Online Pmt Macys 621879339560390
12/15	118.00	Web Pmt- Online Pmt Macys 601879328977715
12/18	200.00	Web Pmt- Online Pmt Macys 611883455533272
12/22	500.00	Web Pmt- Epay Chase Credit Crd 8980422476
12/22	53.65	Web Pmt- Payment Citi Card Online 431887208755426

Other Deductions

Date	Amount	Description
12/08	70.00	Mobile Payment To 0149610702

There was 1 Other Deduction totaling \$70.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/21	14,947.60	12/02	4,861.64	12/11	10,058.21	12/17	6,334.96
11/24	9,928.02	12/04	4,741.64	12/12	9,447.92	12/18	7,134.96
11/25	9,511.59	12/05	7,984.95	12/15	7,034.96	12/19	8,637.28
11/26	8,911.59	12/08	9,773.21	12/16	7,334.96	12/22	7,853.63
12/01	5,911.59	12/09	9,623.21				

Ask Google Assistant(tm) or SIRI® to take you to pnc.com to view additional products and services.

Google Assistant(tm) is a trademark of Google LLC.

SIRI® is a registered mark of Apple Inc.

Virtual Wallet Spend Statement

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH
140 PORTSIDE CT
BEAR DE 19701-2431

Primary account number:

Page 1 of 4

Number of enclosures: 0

 For 24-hour banking, and transaction or interest rate information, sign-on to

 PNC Bank Online Banking at pnc.com

For customer service call 1-888-762-2265

PNC accepts Telecommunications Relay Service (TRS) calls.

Para servicio en español, 1-866-465-2762

Moving? Please contact us at 1-888-762-2265

 PO Box 609
Pittsburgh, PA 15230-9738

 Visit us at pnc.com



PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

The information below updates our Virtual Wallet Fine Print, our Account Agreement for Personal Checking, Savings and Money Market Accounts, and our Account Agreement for Business Accounts ("Agreements"). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

In determining whether you have sufficient funds in your Account to pay checks and other withdrawal items, we will consider both of the following: (1) the deposits and withdrawals posted that day to your Account, and (2) pending electronic transactions (including, but not limited to, point of sale transactions) for which PNC has received notice, even if those transactions have not yet posted to your Account.

IMPORTANT DEPOSIT TRANSACTION INFORMATION

It's important for you to know that effective October 1, 2025, PNC will be changing how we handle cash deposit requests from non-clients. Non-clients, with no relationship with PNC, will not be permitted to make cash deposits into PNC consumer accounts. Alternative methods for non-clients requesting to complete a cash deposit into a PNC consumer account include electronic bank transfers, cashier's checks, personal checks, and/or money orders.

If you have questions regarding this change, please feel free to visit your local PNC Branch or Solution Center or call the Customer Care Center at 1-888-762-2265.

Virtual Wallet Spend Account Summary

ERIC KWEDJO BAAHAHENKORAH

Account number:

Overdraft Protection Provided By:

Overdraft Coverage

- Your account is currently

Opted-Out.

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

Account Number: XX-XXXX- - continued

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH

Primary account number:

Page 2 of 4

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
11,617.27	14,068.96	17,832.60	7,853.63
		Average monthly balance	Charges and fees
		8,818.70	15.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	19	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
11/21	3,283.33	Direct Deposit - Payroll V-SOFT CONSULTIN XXXXXXXX5725SL9
11/21	200.00	Zel From Godson Osei-Tawiah
12/05	3,283.31	Direct Deposit - Payroll V-SOFT CONSULTIN XXXXXXXX3224SL9
12/08	4,000.00	Zelle From Mercylove Academy Llc
12/11	500.00	Online Transfer From XXXXX6818
12/16	300.00	ATM Deposit 250 Foxhunt Dr Bear De
12/18	1,000.00	Online Transfer From XXXXX6826
12/19	1,502.32	Direct Deposit - Payroll V-SOFT CONSULTIN XXXXXXXX2503SL9

There were 8 Deposits and Other Additions totaling \$14,068.96.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
11/21	153.00	8746 Debit Card Purchase Sendwave 844-9335122
11/24	271.00	8746 Debit Card Purchase Sendwave 844-9335122
11/24	10.00	ATM Withdrawal 3601 Wrangle Hill Bear De
11/24	20.00	8746 Debit Card Purchase Cash App*Michel Miezah
11/24	10.00	8746 Debit Card Purchase Cash App*Agnes Aboagye
11/26	600.00	8746 Debit Card Purchase Sendwave 844-9335122
12/02	39.95	Debit Card Cash Adv Td Bank Bear Bear De
12/02	1,000.00	Debit Card Cash Adv Td Bank Bear Bear De
12/02	5.00	Cash Advance Fee At Non-PNC Bank Branch
12/02	5.00	Cash Advance Fee At Non-PNC Bank Branch
12/04	120.00	8746 Debit Card Purchase Sendwave 844-9335122
12/05	40.00	8746 Debit Card Purchase NJ Ezpass 888-2886865

There were 6 Banking Machine withdrawals totaling \$3,069.95.

There was 1 Debit Card/Bank card PIN POS purchase totaling \$100.00.

There were 19 other Banking Machine/Debit Card deductions totaling \$3,601.25.

Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

Account Number: XX-XXXX- - continued

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH

Primary account number:

Page 3 of 4

Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
12/08	500.00	8746 Debit Card Purchase Sendwave 844-9335122
12/08	10.00	ATM Withdrawal 3601 Wrangle Hill Bear De
12/12	435.92	8746 Debit Card Purchase Sendwave 844-9335122
12/12	174.37	8746 Debit Card Purchase Sendwave 844-9335122
12/15	35.00	8746 Debit Card Purchase Sendwave 844-9335122
12/15	2,000.00	Debit Card Cash Adv Bank Of America De0123 Bear De
12/15	86.96	8746 Debit Card Purchase Sendwave 844-9335122
12/15	20.00	8746 Debit Card Purchase Sendwave 844-9335122
12/15	5.00	Cash Advance Fee At Non-PNC Bank Branch
12/17	1,000.00	8746 Debit Card Purchase Cash App*Gifty Nyinaku
12/22	5.00	8746 Debit Card Purchase Sendwave 844-9335122
12/22	115.00	8746 Debit Card Purchase Sendwave 844-9335122
12/22	100.00	POS Purchase Best Buy Newark De
12/22	10.00	ATM Withdrawal 3601 Wrangle Hill Bear De

Online and Electronic Banking Deductions

Date	Amount	Description
11/24	500.00	Online Transfer To XXXXX6818
11/24	2,000.00	Online Transfer To XXXXX6818
11/24	2,000.00	Online Transfer To XXXXX6826
11/24	108.58	Web Pmt- ACH Pmt Amex Epayment M7160
11/24	100.00	Web Pmt- Epay Chase Credit Crd 8904811767
11/25	227.16	Direct Payment - Ins Prem Prog Northern XXXXX1870 Eric
11/25	118.65	Web Pmt- Payment Td Bank Eric K Baah Ahe
11/25	50.00	Web Pmt- Payment Credit One Bank 40460009
11/25	20.62	Web Pmt Recur- Ins. Prem. New York Life 16 390 414
12/01	3,000.00	Zelle To Esther
12/08	500.00	Online Transfer To XXXXX6818
12/08	1,000.00	Online Transfer To XXXXX6826
12/08	130.00	Web Pmt- E-Payment Discover 9390
12/08	1.74	Web Pmt- ACH Pmt Amex Epayment M3462
12/09	150.00	Web Pmt- Payment Upgrade, Inc. 2Gnj8C
12/11	65.00	Online Transfer To XXXXX6818

There were 21 Online or Electronic Banking Deductions totaling \$10,991.40.

Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

Account Number: XX-XXXX- - continued

For the period 11/21/2025 to 12/22/2025

ERIC KWEDJO BAAHAHENKORAH

Primary account number:

Page 4 of 4

Online and Electronic Banking Deductions *- continued*

Date	Amount	Description
12/15	148.00	Web Pmt- Online Pmt Macys 621879339560390
12/15	118.00	Web Pmt- Online Pmt Macys 601879328977715
12/18	200.00	Web Pmt- Online Pmt Macys 611883455533272
12/22	500.00	Web Pmt- Epay Chase Credit Crd 8980422476
12/22	53.65	Web Pmt- Payment Citi Card Online 431887208755426

Other Deductions

Date	Amount	Description
12/08	70.00	Mobile Payment To 0149610702

There was 1 Other Deduction totaling \$70.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/21	14,947.60	12/02	4,861.64	12/11	10,058.21	12/17	6,334.96
11/24	9,928.02	12/04	4,741.64	12/12	9,447.92	12/18	7,134.96
11/25	9,511.59	12/05	7,984.95	12/15	7,034.96	12/19	8,637.28
11/26	8,911.59	12/08	9,773.21	12/16	7,334.96	12/22	7,853.63
12/01	5,911.59	12/09	9,623.21				

Ask Google Assistant(tm) or SIRI® to take you to pnc.com to view additional products and services.

Google Assistant(tm) is a trademark of Google LLC.

SIRI® is a registered mark of Apple Inc.

P.O. Box 15284
Wilmington, DE 19850

Customer service information

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

GB LOGISTICS
804 N SILVERSMITH LN
NEWARK, DE 19702-6913

Your Business Advantage Fundamentals™ Banking

for December 15, 2025 to December 31, 2025

Account number:

GB LOGISTICS

Account summary

Beginning balance on December 15, 2025	\$0.00
Deposits and other credits	2,000.00
Withdrawals and other debits	-1,950.00
Checks	-0.00
Service fees	-0.00
Ending balance on December 31, 2025	\$50.00

of deposits/credits: 1

of withdrawals/debits: 1

of items-previous cycle¹: 0

of days in cycle: 17

Average ledger balance: \$508.82

¹Includes checks paid, deposited items and other debits



Take your security to the next level

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.



SSM-01-25-2480.B | 7528643

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement 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 error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2025 Bank of America Corporation

Deposits and other credits

Date	Description	Amount
12/15/25	Counter Credit	2,000.00

Total deposits and other credits **\$2,000.00**

Withdrawals and other debits

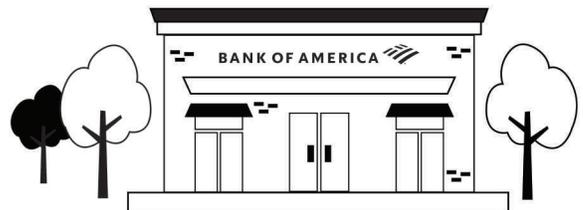
Date	Description	Amount
12/19/25	BKOFAMERICA BC 12/19 #000002402 WITHDRWL	-1,950.00

Total withdrawals and other debits **-\$1,950.00**

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
12/15	2,000.00	12/19	50.00

We know you can bank anywhere.
Thank you for choosing us.



This page intentionally left blank

This page intentionally left blank

This page intentionally left blank



America's Most Convenient Bank®



Go paperless. Scan the QR code to opt in to paperless statements.

E STATEMENT OF ACCOUNT

BERNARD SAMPSON
804 N SILVERSMITH LN
NEWARK DE 19702

Page: 1 of 2
Statement Period: Nov 10 2025-Dec 31 2025
Cust Ref #:

TD Simple Savings

BERNARD SAMPSON

Account #

ACCOUNT SUMMARY

Beginning Balance	0.00	Interest Earned This Period	1.26
Deposits	1,000.00	Interest Paid Year-to-Date	1.26
Electronic Deposits	45,000.00	Annual Percentage Yield Earned	0.02%
Other Credits	1.26	Days in Period	52
Ending Balance	46,001.26		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/10	DEPOSIT, BD-AFUND	1,000.00
	Subtotal:	1,000.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/12	eTransfer Credit, Online Xfer Transfer from CK 4463545447	45,000.00
	Subtotal:	45,000.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
11/30	INTEREST PAID	0.48
12/31	INTEREST PAID	0.78
	Subtotal:	1.26

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.

1	Ending Balance		46,001.26
2	Total Deposits	+	
3	Sub Total		
4	Total Withdrawals	-	
5	Adjusted Balance		

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

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.