

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.
- Amount and date of the suspected error.
- If you have a balance inquiry, the Bank may ask that you send us your complaint in 10 business days after the first telephone call.
- If you have a debit card inquiry, 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.

3 of 6

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.

- 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.



STATEMENT OF ACCOUNT

PRATT TRANSPORT SERVICES LLC

Page: [Redacted]
Statement Period: [Redacted]
Cust Ref #: [Redacted]
Primary Account #: [Redacted]

DAILY ACCOUNT ACTIVITY

Checks Paid	No. Checks: 4	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments			
DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
09/30	1021	450.00	09/30	1023	450.00
09/03	1022	2,200.00	09/29	1041*	265.00
					Subtotal: 3,365.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
09/02	[Redacted]	31.98
09/03	[Redacted]	1,400.00
09/03	[Redacted]	500.00
09/03	[Redacted]	500.00
09/03	[Redacted]	150.00
09/03	[Redacted]	93.50
09/03	[Redacted]	79.97
09/03	[Redacted]	3.00
09/05	[Redacted]	90.00
09/05	[Redacted]	80.00
09/05	[Redacted]	26.02
09/08	[Redacted]	120.00
09/09	[Redacted]	350.00
09/09	[Redacted]	222.40
09/09	[Redacted]	200.00
09/09	[Redacted]	80.00

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

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender



STATEMENT OF ACCOUNT

[Redacted account information]

Page: 4 of 6
Statement Period: [Redacted]
Cust Ref #: [Redacted]
Primary Account #: [Redacted]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/09	DDPDP DUB AD AUT 000005 WISA DPA DUB AD	00.00