

Last statement: January 31, 2024
This statement: February 13, 2024
Total days in statement period: 13

Page 1 of 2
077-xxxxxx

Direct inquiries to:
Cfdbanking@thebancorp.com, 877
226 2928

Cfd Banking Services
409 Silverside Road Suite 105
Wilmington DE 19809

Customer Test
Customer Address
Customer Address

One Point Checking

Account number	077xxxxxx	Beginning balance	\$369.08
		Total additions	.00
		Total subtractions	369.08
		Ending balance	0.00

DEBITS

Date	Description	Subtractions
02-13	' Withdrawal	369.08

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	369.08	02-13	0.00		

INTEREST INFORMATION

Annual percentage yield earned	0.00%
Interest-bearing days	12
Average balance for APY	\$369.08
Interest earned	\$0.00

Interest for 2024 to be reported to the Internal Revenue Service on your tax return is \$0.00.

OVERDRAFT/RETURN 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

Checkbook balance on statement date	
1. Add interest credited and other deposits made but not yet entered in your checkbook.	
Subtotal:	
2. Subtract service charge and other deductions not previously entered in your checkbook balance.	
Subtotal:	
A. Adjusted checkbook balance	

Statement ending balance		
3. Add deposits made but not shown in this statement.		
Subtotal:		
4. List and subtract checks issued and withdrawals made but not shown on this statement.	Check No.	Amount
Subtotal:		
B. Adjusted statement balance		

Your checkbook is in balance if line A agrees with line B.

If your adjusted checkbook and bank statement balances do not agree:

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

How the Finance Charge, if any, is Calculated

If this statement includes billing information regarding a line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances. To get daily balances, we take the beginning balance of your account each day, add any new loans or charges and subtract any payments or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge. If there is only one (1) daily periodic rate during the statement period, the finance charge may also be verified by multiplying the average daily balance by the number of days in the statement period and multiplying the result by the applicable daily periodic rate. Payments received by 3:00 pm ET will be credited on the same banking day. Payments received after this time will be credited on the next banking day.

In Case Of Errors or Questions about Your Personal Line of Credit (This is a Summary of Your Billing Rights)

If you think your statement is wrong, or you need more information about a transaction on your statement, write us as soon as possible at the address on the front of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us at the number on the front of your statement, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 questions, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your minimum monthly payment automatically by charging your deposit account with us, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

In Case of Errors or Questions About Electronic Transfers (Applies to Consumer/ Personal Accounts Only)

Please telephone or write us using the telephone number or address listed on the front of the statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on this statement or on a receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. 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.
3. Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate. If we decide to do this, we will credit your account within 10 business days 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 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

In Case of Irregularities Identified On This Statement

You must notify us within 30 days of the date we mailed or made this statement available to you of any unauthorized or missing signature or alteration on a check or other improper charges identified on this statement or within 60 days in the case of unauthorized or missing endorsement. Failure to notify us within the prescribed time periods or to commence action against us within 90 days after notice to us will preclude you from asserting claims against us based on such checks or charges.

In Case of Loss or Theft of Your Bank Card

To report the loss, theft, disappearance or suspected unauthorized use of the card or any disclosure of the Personal Identification Number (PIN), call us at 1-888-762-5101 anytime, 24 hours a day.