



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



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MASSACHUSETTS LIBRARY ASSOCIATION INC
PO BOX 404
MALDEN MA 02148

Page: 1 of 4
Statement Period: Sep 01 2021-Sep 30 2021
Cust Ref #: 8257082061-717-E-***
Primary Account #: 825-7082061

Overdraft Policy Change Effective August 6, 2021

The following change applies only to Commercial and Small Business Checking Accounts and Money Market Accounts with check access: TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$5, you may now overdraw your account by up to \$10 without TD charging you an overdraft fee.

Overdraft fees apply to a maximum of five (5) items per day per account and this will remain unchanged. For Business Checking accounts on Account Analysis Billing, all overdrafts, regardless of volume, are billed through Account Analysis. Please contact your Treasury Management Officer for further details.

TD Business Convenience Plus

MASSACHUSETTS LIBRARY ASSOCIATION INC

Account # 825-7082061

ACCOUNT SUMMARY

Beginning Balance	43,487.25	Average Collected Balance	41,516.66
Deposits	4,671.00	Interest Earned This Period	0.00
Electronic Deposits	1,461.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	500.00	Days in Period	30
Electronic Payments	5,744.95		
Ending Balance	43,374.30		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/29	DEPOSIT	4,671.00
	Subtotal:	4,671.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/01	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	120.00
09/02	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	185.00
09/03	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	40.00
09/09	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	260.00
09/14	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	120.00
09/14	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	35.00
09/17	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	100.00
09/21	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	20.00
09/23	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	125.00
09/24	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	170.00
09/29	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	141.00
09/30	CCD DEPOSIT, MERCH SVC BKCRD DEP 899000004042360	145.00
	Subtotal:	1,461.00

Call 1-800-747-7000 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		43,374.30
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.



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Cust Ref #: 8257082061-717-E-***
Primary Account #: 825-7082061

DAILY ACCOUNT ACTIVITY

Checks Paid table with columns: DATE, SERIAL NO., AMOUNT. Includes entry for 09/15 with amount 500.00 and a Subtotal of 500.00.

Electronic Payments

Electronic Payments table with columns: POSTING DATE, DESCRIPTION, AMOUNT. Lists multiple debit transactions with a Subtotal of 5,744.95.

DAILY BALANCE SUMMARY

DAILY BALANCE SUMMARY table with columns: DATE, BALANCE. Shows balance progression from 43,487.25 on 08/31 to 43,374.30 on 09/30.

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200 Boston Turnpike
Shirley, MA 01545
617-254-2113

0172
09/08/2021

PAY TO THE ORDER OF MH Design Co. \$500.00

Five hundred and 00/100 DOLLARS

MH Design Co.
PO Box 570
Marblehead MA 01945

MEMO

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09/15

\$500.00