



America's Most Convenient Bank®

August 14, 2020

SCARPANTONIO DI FRANCESCO HOLDING LLC
8444 NW 58TH ST
DORAL FL 33166-3302

RE: Your TD Bank Checking account ending in: 7417

Dear SCARPANTONIO DI FRANCESCO HOLDING LLC,

We're committed to keeping you informed about your banking. Today, we're writing to share important information about your TD Bank Checking account.

Your account recently had insufficient funds. Please take immediate steps to resolve this.

The available balance in your TD Bank account was not enough to cover items presented for payment on August 13, 2020. As a result, we've assessed an overdraft fee of \$70.00 for that day's activities.

To avoid accruing additional fees, please establish and maintain a positive available account balance. At the time of printing this notice, the minimum deposit needed to bring your account to a zero balance was \$1,519.87. This deposit amount does not take into consideration any outstanding items.

For your convenience, we've listed all transactions, including deposits, payments, and purchases, on your account on August 13, 2020, on the back of this notice.

Pending payments and purchases impact your available balance.

To avoid overdrawing your account again, please keep in mind how your available balance is impacted:

- Transfers, wire transfers, electronic deposits, and cash deposits are available immediately.
- The first \$100 is available immediately from check deposits made at a TD Bank location or TD Bank ATM. The remainder of the check deposit should generally be available no later than the next business day unless an extended hold is placed. Deposits appear as "pending" until the funds are fully available for use.
- "Pending" debit card and ATM withdrawals immediately reduce your available balance.
- We may charge an overdraft fee for payment of items or withdrawals made before funds are available.

For additional information, please refer to the Funds Availability Policy in our Deposit Account Agreement.

For business checking accounts on Account Analysis billing, an Overdraft-Return (NSF)/Overdraft-Paid (OD) due to lack of funds available may be noted as an Uncollected Funds Fee (UNC) on the Account Analysis Statement. Please see the Business Deposit Account Agreement for more information.

We're here for you.

If you have any questions about your account, please call us anytime at **1-888-751-9000** or stop by your local TD Bank. We remain focused on delivering a legendary Customer experience and are happy to help.

Your TD Bank Checking account transactions posted on August 13, 2020.

The following terms are referenced in the transaction detail:

- *Pending transactions impact your available balance.
- OD - Paid: Item presented was paid and a fee charged.
- OD - Returned: Item presented was returned for insufficient funds and a fee charged.
- DU-DAU: Item presented was paid and a fee charged due to funds not being available for use.
- Check presented: If you made a deposit with cash back, cashed a check, or divided your deposit among multiple TD Bank accounts, then the transaction amounts shown are the total funds deposited into the account detailed in this notice. Please note, if you ask for cash back from your deposit, we may hold the same amount of cash against funds on deposit in your account(s).

TRANSACTION DESCRIPTION	ITEM AMOUNT	STATUS	AVAILABLE BALANCE
BEGINNING BALANCE ON 08/13/20			350.57
HOLDS	14.99-		335.58
ACCOUNT ACTIVITY 08/13/20 :			
ATM CHECK DEPOSI	2,601.70	COMPLETED	2,937.28
FUNDS NOT YET AVAILABLE	2,601.70-	COMPLETED	335.58
ATM CHECK DEPOSI	1,930.95	COMPLETED	2,266.53
FUNDS NOT YET AVAILABLE	1,930.95-	COMPLETED	335.58
ATM CHECK DEPOSI	1,643.11	COMPLETED	1,978.69
FUNDS NOT YET AVAILABLE	1,543.11-	COMPLETED	435.58
SKYPE.COM/GO/BILL 022619057499	5.00-	PENDING	430.58
SKYPE.COM/GO/BILL 022621406862	5.00-	PENDING	425.58
SKYPE.COM/GO/BILL 022623302617	6.50-	PENDING	419.08
GO.SKYPE.COM/BILL 022416785865	5.00-	PENDING	414.08
SCARPANTONIO DI	1,848.95-	OD-PAID	1,434.87-
SBIB	10.00-	COMPLETED	1,444.87-
VISA DDA PUR	5.00-	OD-PAID	1,449.87-
NEXT DAY TRANSACTIONS 08/14/20 :			
OVERDRAFT - PAID	70.00-		