TD Bank
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T STATEMENT OF ACCOUNT

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POLAR LLC
295 MADISON AVE 12TH FL
NEW YORK NY 10017

Page: 1 of 4
Statement Period: Nov 01 2023-Nov 30 2023
Cust Ref #: 4425029142-717-T-###
Primary Account #: 442-5029142

TD Business Convenience Plus

POLAR LLC

Account # 442-5029142

ACCOUNT SUMMARY

Beginning Balance	767.69	Average Collected Balance	1,150.72
Deposits	10,245.00	Interest Earned This Period	0.00
Electronic Deposits	1,300.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	2,367.37	Days in Period	30
Other Withdrawals	9,880.00		
Service Charges	28.00		
Ending Balance	37.32		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$0.00	$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/10	DEPOSIT	10,245.00
	Subtotal:	10,245.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/27	TD ZELLE RECEIVED, 332900G00489 Zelle	1,300.00
	Subtotal:	1,300.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/03	NONTD ATM DB AP, AUT 110323 DDA WITHDRAW AP CAPITAL ONE SCARSDALE * NY 4085404034650881	303.00
11/03	NONTD ATM FEE, NONTD ATM FEE	3.00
11/06	DBCRD PUR AP, AUT 110223 VISA DDA PUR AP LARCHMONT TAVERN LARCHMONT * NY 4085404034650881	63.10
11/06	DBCRD PUR AP, AUT 110423 VISA DDA PUR AP STORE SWEET POTATOES R WWW DOORDASH * CA 4085404034650881	26.03
11/10	DEBIT POS AP, AUT 111023 DDA PURCHASE AP SUNOCO 00075234 NEW ROCHELLE * NY 4085404034650881	23.22
11/13	TD ZELLE SENT, 331500I004MS Zelle AIDEN COCKETT	75.00

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		37.32
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.

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/13	DBCRD PUR AP, AUT 111023 VISA DDA PUR AP TST KRAVE TO GO NEW ROCHELLE * NY 4085404034650881	60.10
11/13	DEBIT POS AP, AUT 111123 DDA PURCHASE AP STOP SHOP 0529 2425 NEW ROCHELLE * NY 4085404034650881	56.24
11/13	DEBIT POS AP, AUT 111323 DDA PURCHASE AP BP 6634505BOSTO PELHAM * NY 4085404034650881	2.75
11/14	DBCRD PUR AP, AUT 111323 VISA DDA PUR AP GOURMET EXPRESS PELHAM * NY 4085404034650881	26.40
11/14	DBCRD PUR AP, AUT 111323 VISA DDA PUR AP GOURMET EXPRESS PELHAM * NY 4085404034650881	2.97
11/20	TD ZELLE SENT, 332400P0BVD9 Zelle JOSEPH TOLER	300.00
11/27	ELECTRONIC PMT-WEB, SOFI BANK PL PL PYMT T40246259	1,288.55
11/27	DEBIT POS AP, AUT 112723 DDA PURCHASE AP ACME 2630 NEW ROCHELLE * NY 4085404034650881	137.01
	Subtotal:	2,367.37

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
11/10	DEBIT	2,100.00
11/13	WIRE TRANSFER OUTGOING, Next Step Lending LLC	7,750.00
11/13	WIRE TRANSFER FEE	30.00
	Subtotal:	9,880.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
11/30	MAINTENANCE FEE	25.00
11/30	PAPER STATEMENT FEE	3.00
	Subtotal:	28.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/31	767.69	11/14	490.88
11/03	461.69	11/20	190.88
11/06	372.56	11/27	65.32
11/10	8,494.34	11/30	37.32
11/13	520.25		

POLAR LLC

We're increasing cash deposit fees for all Small Business checking, savings, and money market accounts

Beginning January 2, 2024, cash deposit fees will follow the price structure outlined below.

New Cash Deposit Pricing	• TD Business Premier Checking Accounts o Cash deposit up to $30,000: Free o Cash deposit over $30,000: **Increasing from $0.25 to $0.30 per $100** • All other TD Small Business Accounts o Cash deposit up to $5,000: Free o Cash deposit over $5,000: **Increasing from $0.25 to $0.30 per $100**

If you have any questions about your account, give us a call at **1-800-493-7562** or visit a TD Bank near you.

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