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 SHIGEKI FURUYA
 1 22 17 KYOJIMA SUMIDA KU
 TOKYO 131 0046
 KYOJIMA
 JAPAN

Your account statement

For 09/25/2023

Contact us



Truist.com



(844) 4TRUIST or
 (844) 487-8478

If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 844-4TRUIST.

■ TRUIST BRIGHT CHECKING [REDACTED] 5904

Account summary

Your previous balance as of 08/25/2023	\$856.46
Checks	- 500.00
Other withdrawals, debits and service charges	- 1,159.78
Deposits, credits and interest	+ 2,000.00
Your new balance as of 09/25/2023	= \$1,196.68

Average Posted Balance in Statement Cycle \$1,398.00

Checks

DATE	CHECK #	AMOUNT(\$)
09/25	5297	500.00
Total checks		= \$ 500.00

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
09/13	PAYMENTS Orlando Util Com 0001 Kikuchi,Takashi	136.14
09/13	ZELLE PAYMENT TO Hajime Shimabukuro PAYMENT ID BBT193231017	85.00
09/13	ZELLE PAYMENT TO Hajime Shimabukuro PAYMENT ID BBT193231155	120.00
09/13	ZELLE PAYMENT TO Hajime Shimabukuro PAYMENT ID BBT193231099	150.00
09/15	ZELLE PAYMENT TO Hajime Shimabukuro PAYMENT ID BBT193494053	54.99
09/18	ZELLE PAYMENT TO Hajime Shimabukuro PAYMENT ID BBT193875274	8.65
09/20	RECURRING INTERNET PAYMENT ONLINE PMT LELAND MGMT CKF710149291POS	285.00
09/20	RECURRING INTERNET PAYMENT ONLINE PMT ARTEMISLIFESTYLE CKF710149291POS	320.00
Total other withdrawals, debits and service charges		= \$1,159.78

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
09/12	TRUIST ONLINE TRANSFER ONLINE FROM ****7080 -	2,000.00
Total deposits, credits and interest		= \$2,000.00

Overdraft Coverage Decision Update

Note: Overdraft Coverage does not apply to Truist One and Truist Confidence Deposit Accounts.

Currently, you may submit a request to change your Overdraft Coverage decision at Truist branches. Starting on October 16, 2023, the ability to make this request at Truist branches will no longer be available.

The Overdraft Coverage decision you have currently selected still applies and will not be changed by this update.

You can find the Overdraft Decision Notice at truist.com/od-decision-notice, and you may submit a request to change your Overdraft Coverage decision for everyday debit and ATM transactions in one of the following ways:

- * Log in to Truist Mobile Select the applicable account, tap on More, Manage overdraft options, and go to Overdraft Coverage to make your Overdraft Coverage decision
- * Log in to online banking at Truist.com Select the applicable account, click More, Overdraft services, and go to Manage Overdraft Coverage to make your Overdraft Coverage decision
- * Call 844-4TRUIST - For touch-tone users, choose options 1, 6 and follow the prompts, or if you re using speech, simply say “Overdraft Coverage”

If you have any questions, please contact your local Truist branch or call us at 844-4TRUIST (844-487-8478).

All Truist Consumer Deposit Accounts

Changes are being made effective October 23, 2023 to the Bank Services Agreement (“BSA”) that governs your account, including revisions under Section G (Account Rules) in the Overdraft Coverage paragraph and Section M (Availability of Funds) in the Immediate Availability and Mobile Deposit sections. Continued use of your account after the effective date constitutes your acceptance of the changes. The most current version of the BSA can be obtained at any Truist branch or online at Truist.com/BSA. All future transactions on your account will be governed by the amended BSA. If you have any questions about these changes, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).

Help protect your electronics and the personal information on them.

Help protect your phones, tablets and computers from cybercriminals looking to access your information. Here are some reminders:

- Keep your devices and software updated.
- Only use trusted wireless networks and avoid public Wi-Fi.
- Never leave your devices including any USB or external storage tech unattended.
- Use multi-factor authentication to make it harder for scammers to access your accounts.
- Only conduct financial transactions through a trusted, encrypted connection.

Visit Truist.com/Fraud-and-security for more insights on fraud.

Coming Soon! Be on the lookout for the new immediate availability service in the Truist Mobile Application that will be in place by the end of October 2023!

- Immediate availability will be a service offered and if applicable, your deposited funds will be made available immediately upon confirmation of a successful mobile check deposit. Fees may apply.
- Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing. If immediate availability is accepted, your available balance will be increased by the amount of the deposited item, minus the applicable fee, at the time the deposit is made. This service will be made available by the end of October 2023 for Mobile Check Deposit only.
- The fee for immediate availability is 2% of each check amount equal to or over \$100. For each check under \$100, a \$1 fee will apply. The fee amount will be disclosed prior to acceptance. A single check deposit that is less than \$5 is not eligible for immediate availability.
- For eligible retail accounts see the current version of the Funds Availability Policy in the Bank Services Agreement and the Personal Deposit Accounts Fee Schedule for further details. www.Truist.com/BSA and www.Truist.com/personaldepositsfeeschedule

Pricing Change Notification

The Personal Deposit Accounts Fee Schedule was updated on July 24, 2023 to reflect changes to Truist's fees.



Effective July 24th, Truist will no longer charge a fee for Returned Deposited Items/Cashed Items and Returned Mail.

Also, Truist will no longer charge the Collection fees noted below. Domestic, Foreign and Intermediary Paying Bank fees may apply.

Fee Type	Fee Charged Effective July 24th	Fee Structure Prior to July 24th
Returned Deposited Item and Returned Cashed Item	No Charge	Domestic Items \$12 per item International Item \$30.00 per item plus Foreign Bank Fees
Returned Mail (Undeliverable Mail)	No Charge	\$5 per occurrence
Domestic Collections - Returned Item (Domestic Collections)	No Truist Fee; Domestic/ Intermediary Paying Bank Fees only ¹	\$22.00 per item plus \$25.00 courier fee
Domestic Collections - Outgoing Collections	No Truist Fee; Domestic/ Intermediary Paying Bank Fees only ¹	\$25
Domestic Collections - Check Collection	No Truist Fee; Domestic/ Intermediary Paying Bank Fees only ¹	\$25
International Collections - Foreign Check Returned Item	No Truist Fee; Foreign/ Intermediary Paying Bank Fees only ¹	\$30.00 per item plus Foreign Bank Fees

¹Domestic and International Collections: The net amount paid to you or Credited to your account may be less than the face value of the item, due to fees being charged by the domestic or foreign paying bank and intermediary banks. Fees may vary.

The most current version of the Personal Deposit Accounts Fee Schedule can be obtained at any Truist branch or online at www.truist.com/personaldepositsfeeschedule. If you have any questions about this change, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am-8pm EST Monday-Friday and 8am-5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit Truist.com.

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit Truist.com to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1.	List the new balance of your account from your latest statement here:				
2.	Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:				
3.	Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:				
4.	Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:				
		Outstanding Deposits and Other Credits (Section B)			
5.	Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit Truist.com or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC