

82263
350 TORBAY ROAD
ST. JOHN'S NEWFOUNDLAND A1A 4E1

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MR MICHAEL A SMITH
1-91 FLORENCE ST
OTTAWA ON
K1R 5N1

Your account number:
20883 00747 21

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

For online account access:
www.scotiabank.com

Your Money Master Savings account summary

Opening Balance on October 1, 2025	-\$8.13
Minus total withdrawals	\$8,946.88
Plus total deposits	\$8,788.59
Closing Balance on October 31, 2025	-\$166.42
Year to Date <i>Bank The Rest</i> savings	\$101.30

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Oct 1	Opening Balance			-8.13
Sep 29	Deposit 19895630 Free Interac E-Transfer		70.00	61.87
Sep 29	MB-Transfer to 10983 17070 27	71.00		-9.13
Sep 29	Credit memo Bank The Rest		0.71	-8.42
Sep 29	Overdrawn handling charge	5.00		-13.42
Oct 1	Deposit 21858522 Free Interac E-Transfer		450.00	436.58
Oct 1	MB-Transfer to Credit Card	441.00		-4.42
Oct 1	Credit memo Bank The Rest		0.97	-3.45
Oct 2	MB-Transfer from 10983 04908 22		2,100.00	2,096.55
Oct 2	MB-Transfer to Credit Card	50.00		2,046.55
Oct 2	MB-Transfer to Credit Card	100.00		1,946.55
Oct 2	MB-Transfer to 10983 17070 27	100.00		1,846.55

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Your Money Master Savings account
October 1 to October 31, 2025

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Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Oct 2	Credit memo Bank The Rest		1.84	1,848.39
Oct 3	MB-Transfer to 10983 04908 22	600.00		1,248.39
Oct 3	Credit memo Bank The Rest		0.83	1,249.22
Oct 4	MB-Transfer to Credit Card	300.00		949.22
Oct 4	MB-Transfer to Credit Card	215.00		734.22
Oct 4	MB-Transfer to 10983 17070 27	500.00		234.22
Oct 4	MB-Transfer to 10983 17070 27	234.00		0.22
Oct 4	Credit memo Bank The Rest		0.16	0.38
Oct 6	Credit memo Bank The Rest		0.11	0.49
Oct 7	EI Canada		1,232.00	1,232.49
Oct 7	MB-Transfer to Credit Card	100.00		1,132.49
Oct 7	MB-Transfer to 10983 17070 27	500.00		632.49
Oct 7	Loans Icash8Y5M	114.00		518.49
Oct 7	Misc. payment Goday Inc.	798.00		-279.51
Oct 7	Returned NSF cheque Goday Inc.		798.00	518.49
Oct 7	NSF cheque charge	48.00		470.49
Oct 8	Deposit 43260799 Free Interac E-Transfer		500.00	970.49
Oct 8	MB-Transfer to 10983 17070 27	220.00		750.49
Oct 9	MB-Transfer to 10983 17070 27	700.00		50.49
Oct 9	MB-Transfer to 10983 17070 27	50.00		0.49

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Your Money Master Savings account
 October 1 to October 31, 2025

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Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Oct 14	MB-Transfer from 10983 04908 22		90.00	90.49
Oct 14	MB-Transfer to 10983 09203 71	90.00		0.49
Oct 14	MB-Transfer to 10983 17070 27	0.49		0.00
Oct 21	EI Canada		1,232.00	1,232.00
Oct 21	MB-Transfer to 10983 17070 27	1,200.00		32.00
Oct 21	MB-Transfer to Credit Card	32.00		0.00
Oct 21	Deposit 74017199 Free Interac E-Transfer		140.00	140.00
Oct 21	MB-Transfer to 10983 17070 27	140.00		0.00
Oct 21	Loans Icash8B5W	114.00		-114.00
Oct 21	Misc. payment Goday Inc.	818.00		-932.00
Oct 21	Misc. payment Goday Inc.	570.00		-1,502.00
Oct 21	Credit memo Bank The Rest		1.51	-1,500.49
Oct 21	Returned NSF cheque Icash8B5W		114.00	-1,386.49
Oct 21	Returned NSF cheque Goday Inc.		818.00	-568.49
Oct 21	Returned NSF cheque Goday Inc.		570.00	1.51
Oct 21	NSF cheque charge	144.00		-142.49
Oct 23	Deposit 78386940 Free Interac E-Transfer		30.00	-112.49
Oct 23	Misc. payment 014Py2Day-Fin	638.40		-750.89
Oct 23	Credit memo Bank The Rest		0.06	-750.83
Oct 23	Returned NSF cheque 014Py2Day-Fin		638.40	-112.43

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Your Money Master Savings account
October 1 to October 31, 2025

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Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Oct 23	NSF cheque charge	48.00		-160.43
Oct 31	Overdraft interest	0.99		-161.42
Oct 31	Service charge Monthly Fees	5.00		-166.42
Oct 31	Closing Balance			-\$166.42