

MISS KELLY SHEARER

 18 MICHAEL BLVD
 WHITBY ON L1N 5P3

Account summary

Statement period	Mar. 4, 2026 - Apr. 3, 2026
Card number	XXXX XXXX XX62 4519
Opening balance on Mar. 4, 2026	+\$1,359.23
Total deposits:	+\$17,503.02
Total withdrawals:	-\$18,852.25
Closing balance on Apr. 3, 2026	+\$10.00

 To check your PC Optimum points balance, login to your account at pcfinancial.ca or download the PC Financial[™]
Account activity

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
03/03	04/03	ETTRANSFER TO WYZIA	\$150.00	
03/03	04/03	ETTRANSFER TO WYZIA	\$100.00	
03/03	04/03	ETTRANSFER TO WYZIA	\$150.00	
03/03	04/03	ETTRANSFER TO WYZIA	\$100.00	
03/03	04/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
03/03	04/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
03/03	04/03	ETTRANSFER TO KELLY SHEARE	\$100.00	
03/03	04/03	ETTRANSFER TO ONTARIO LOTT	\$100.00	
03/03	04/03	ETTRANSFER TO ONTARIO LOTT	\$64.00	
04/03	04/03	ETTRANSFER FROM DARCY HARR		\$50.00
04/03	04/03	ETTRANSFER AUTODEPOSIT		\$520.41
04/03	04/03	ETTRANSFER AUTODEPOSIT		\$100.00
04/03	05/03	PAYPAL *SHEAR TORONTO ON		\$83.28
04/03	05/03	ETTRANSFER AUTODEPOSIT		\$450.00
04/03	05/03	PROMOTIONAL PRODUCTS		\$827.89
04/03	04/03	TRIBUTE COMMS CTR TIX OSHAWA ON	\$63.50	
04/03	04/03	TRIBUTE COMMS CTR TIX OSHAWA ON	\$63.50	
04/03	04/03	DOORDASHPHOANHVUWH DOWNTOWN TOROON	\$67.63	
04/03	04/03	ETTRANSFER TO WYZIA	\$100.00	



Get paid. Earn bonus points.
Grab up to 5,000 PC Optimum[™] points* every month when you set up payroll or pension direct deposit.

*Payroll or pension deposits totaling between \$1,500 and \$2,999 within a calendar month will earn a bonus of 2,000 points, and payroll and pension deposits totaling greater than \$2,999 will earn an additional 3,000 points, for a maximum monthly bonus of 5,000 points. One bonus per customer, per month. For full details, visit pcfinancial.ca.



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Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
04/03	04/03	ETTRANSFER TO WYZIA	\$91.00	
04/03	04/03	ETTRANSFER TO WYZIA	\$200.00	
04/03	04/03	ETTRANSFER TO PAYDIRECT BI	\$200.00	
04/03	04/03	ETTRANSFER TO KELLY SHEARE	\$100.00	
04/03	04/03	ETTRANSFER TO PAYDIRECT BI	\$150.00	
04/03	04/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
04/03	05/03	A&W 4605 WHITBY ON	\$12.70	
05/03	06/03	ETTRANSFER AUTODEPOSIT		\$501.41
05/03	05/03	ETTRANSFER TO PAYBILT INC.	\$200.00	
05/03	05/03	ETTRANSFER TO WYZIA	\$10.00	
05/03	05/03	ETTRANSFER TO WYZIA	\$150.00	
05/03	05/03	ETTRANSFER TO KELLY TD 2	\$178.48	
05/03	05/03	ETTRANSFER TO WYZIA	\$150.00	
05/03	05/03	ETTRANSFER TO PAYDIRECT BI	\$183.42	
05/03	05/03	ETTRANSFER TO PAYDIRECT BI	\$200.00	
05/03	06/03	TIM HORTONS #1774 WHITBY ON	\$6.58	
05/03	06/03	ETTRANSFER TO KELLY TD 2	\$20.00	
05/03	06/03	ETTRANSFER TO PAYBILT INC.	\$50.00	
06/03	06/03	ETTRANSFER AUTODEPOSIT		\$200.00
06/03	06/03	ETTRANSFER AUTODEPOSIT		\$40.00
06/03	06/03	ETTRANSFER TO WYZIA	\$100.00	
06/03	06/03	ETTRANSFER TO WYZIA	\$178.00	
06/03	06/03	ETTRANSFER TO 369 CASH	\$45.00	
06/03	06/03	ETTRANSFER TO PAYDIRECT BI	\$40.00	
06/03	06/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
06/03	06/03	ETTRANSFER TO PAYBILT INC.	\$100.00	
06/03	06/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
06/03	06/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
06/03	06/03	ETTRANSFER TO PAYBILT INC.	\$100.00	
06/03	09/03	TIM HORTONS #1774 WHITBY ON	\$7.90	
07/03	09/03	ETTRANSFER AUTODEPOSIT		\$175.00
07/03	09/03	ETTRANSFER AUTODEPOSIT		\$131.00
07/03	09/03	ETTRANSFER AUTODEPOSIT		\$262.50
07/03	09/03	ETTRANSFER AUTODEPOSIT		\$173.91
07/03	09/03	SQ *JACKED UP COFFEE R WHITBY ON	\$8.34	
07/03	09/03	THE JERK HOUSE WHITBY ON	\$16.43	
07/03	09/03	LCBO/RAO #0188 WHITBY ON	\$45.85	
07/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$25.00	
07/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$137.72	
07/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$59.58	
07/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$25.00	

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 WHITBY ON L1N 5P3

Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
07/03	09/03	ETTRANSFER TO WYZIA	\$100.00	
08/03	09/03	ETTRANSFER AUTODEPOSIT		\$111.48
08/03	09/03	ETTRANSFER AUTODEPOSIT		\$50.00
08/03	09/03	ETTRANSFER AUTODEPOSIT		\$80.00
08/03	09/03	ETTRANSFER AUTODEPOSIT		\$75.00
08/03	09/03	ETTRANSFER AUTODEPOSIT		\$77.41
08/03	09/03	COSTCO WHOLESALE W1128 OSHAWA ON	\$8.67	
08/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$25.00	
08/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$25.00	
08/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$50.00	
08/03	09/03	ETTRANSFER TO KYLE WELSH	\$30.00	
08/03	09/03	ETTRANSFER TO KYLE WELSH	\$15.82	
08/03	10/03	CANLAN SPORTS - OSHAWA OSHAWA ON	\$74.01	
08/03	10/03	UBER CANADA/UBERTRIP TORONTO ON	\$29.76	
09/03	09/03	ETTRANSFER AUTODEPOSIT		\$150.00
09/03	09/03	ETTRANSFER TO KELLY SHEARE	\$150.00	
09/03	09/03	ETTRANSFER TO PAYBILT INC.	\$50.04	
09/03	09/03	ETTRANSFER TO PAYDIRECT BI	\$50.00	
09/03	09/03	ETTRANSFER TO WYZIA	\$100.00	
09/03	09/03	ETTRANSFER TO WYZIA	\$100.00	
09/03	09/03	ETTRANSFER TO WYZIA	\$58.00	
09/03	10/03	TRILLIUM COLLEGE PORT PERRY ON	\$95.00	
10/03	10/03	ETTRANSFER AUTODEPOSIT		\$24.60
10/03	10/03	ETTRANSFER AUTODEPOSIT		\$150.00
10/03	10/03	TIM HORTONS #8402 COURTICE ON	\$7.59	
10/03	11/03	SUBWAY 23338 WHITBY ON	\$11.96	
10/03	11/03	ETTRANSFER TO ELEMENT FINA	\$50.00	
10/03	11/03	ETTRANSFER TO PAYDIRECT BI	\$50.51	
10/03	12/03	VALUE VILLAGE # 2100 AJAX ON	\$56.51	
11/03	12/03	PROMOTIONAL PRODUCTS		\$827.89
11/03	12/03	APPLE.COM/BILL TORONTO ON	\$2.81	
11/03	12/03	APPLE.COM/BILL TORONTO ON	\$2.81	
11/03	12/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
11/03	12/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
11/03	12/03	ETTRANSFER TO PAYDIRECT BI	\$100.00	
12/03	12/03	ETTRANSFER FROM 1273129 AL		\$2,567.07
12/03	12/03	ETTRANSFER AUTODEPOSIT		\$603.31
12/03	12/03	ETTRANSFER TO COURTNEY SHO	\$300.00	
12/03	12/03	ETTRANSFER TO WYZIA	\$100.00	
12/03	12/03	ETTRANSFER TO PAYBILT INC.	\$100.00	
12/03	12/03	ETTRANSFER TO PAYBILT INC.	\$100.00	

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Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
12/03	12/03	ETTRANSFER TO PAYBILT INC.	\$100.00	
12/03	12/03	ETTRANSFER TO KELLY SHEARE	\$349.12	
12/03	13/03	TIM HORTONS #1774 WHITBY ON	\$3.31	
12/03	13/03	SHOPPERS DRUG MART #67 WHITBY ON	\$420.97	
12/03	13/03	SHOPPERS DRUG MART #67 WHITBY ON	\$31.03	
12/03	13/03	ETTRANSFER TO KELLY TD 2	\$261.24	
13/03	13/03	ETTRANSFER AUTODEPOSIT		\$40.00
13/03	13/03	ETTRANSFER AUTODEPOSIT		\$330.16
13/03	13/03	UBER HOLDINGS CANADA I TORONTO ON	\$32.60	
13/03	13/03	ETTRANSFER TO KELLY TD 2	\$200.00	
13/03	13/03	ETTRANSFER TO BRIAN MCINTY	\$40.00	
13/03	13/03	ETTRANSFER TO KYLE WELSH	\$250.00	
13/03	13/03	ETTRANSFER TO PAYBILT INC.	\$200.00	
13/03	13/03	ETTRANSFER TO ELEMENT FINA	\$100.00	
13/03	13/03	ETTRANSFER TO ONTARIO LOTT	\$20.00	
13/03	16/03	DOLLAR TREE CANADA #40 WHITBY ON	\$24.93	
13/03	16/03	PETRO-CANADA 00921 WHITBY ON	\$63.00	
13/03	16/03	TRIBUTE COMMUNITIES CE OSHAWA ON	\$20.35	
13/03	16/03	TRIBUTE COMMUNITIES CE OSHAWA ON	\$31.20	
13/03	16/03	RILEY'S OSHAWA OSHAWA ON	\$48.00	
14/03	16/03	ETTRANSFER AUTODEPOSIT		\$251.74
14/03	16/03	RILEY'S OSHAWA OSHAWA ON	\$73.55	
14/03	16/03	MCDONALDS 14740 WHITBY ON	\$8.73	
14/03	16/03	DD/DOORDASHTHEJERKHOUS VANCOUVER BC	\$12.47	
14/03	16/03	ETTRANSFER TO ELEMENT FINA	\$200.00	
14/03	16/03	ETTRANSFER TO ELEMENT FINA	\$200.00	
14/03	17/03	SOBEYS #851 WHITBY ON	\$14.32	
15/03	16/03	ETTRANSFER AUTODEPOSIT		\$10.49
15/03	16/03	ETTRANSFER AUTODEPOSIT		\$300.00
15/03	16/03	ETTRANSFER AUTODEPOSIT		\$221.00
15/03	16/03	ETTRANSFER AUTODEPOSIT		\$40.00
15/03	16/03	APPLE.COM/BILL TORONTO ON	\$25.93	
15/03	16/03	TIM HORTONS APP TORONTO ON	\$10.00	
15/03	16/03	COSTCO WHOLESALE W1128 OSHAWA ON	\$1.58	
15/03	16/03	TRIBUTE COMMUNITIES CE OSHAWA ON	\$25.65	
15/03	16/03	ETTRANSFER TO PAYDIRECT BI	\$165.39	
15/03	16/03	ETTRANSFER TO ELEMENT FINA	\$100.00	
15/03	16/03	ETTRANSFER TO PAYBILT INC.	\$189.00	
15/03	16/03	ETTRANSFER TO ELEMENT FINA	\$100.00	
15/03	16/03	ETTRANSFER TO ELEMENT FINA	\$100.00	
15/03	16/03	ETTRANSFER TO PAYDIRECT BI	\$90.00	

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Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
15/03	16/03	ETRANSFER TO ELEMENT FINA	\$100.00	
15/03	16/03	ETRANSFER TO ASHLEY HOLDE	\$75.00	
15/03	16/03	ETRANSFER TO KYLE WELSH	\$229.94	
15/03	17/03	LITTLE CAESARS # 4827 OSHAWA ON	\$18.07	
16/03	16/03	ETRANSFER TO KELLY SHEARE	\$100.00	
16/03	17/03	CHASERS BAR AND GRILL OSHAWA ON	\$29.34	
17/03	17/03	ETRANSFER AUTODEPOSIT		\$180.50
17/03	17/03	ETRANSFER AUTODEPOSIT		\$140.00
17/03	17/03	ETRANSFER AUTODEPOSIT		\$4.75
17/03	17/03	ETRANSFER AUTODEPOSIT		\$201.00
17/03	18/03	PAYPAL *SHEAR TORONTO ON		\$286.62
17/03	18/03	ETRANSFER AUTODEPOSIT		\$54.00
17/03	17/03	ETRANSFER TO PAYBILT INC.	\$100.00	
17/03	17/03	ETRANSFER TO PAYDIRECT BI	\$118.31	
17/03	17/03	ETRANSFER TO ELEMENT FINA	\$100.00	
17/03	17/03	ETRANSFER TO ELEMENT FINA	\$100.00	
17/03	17/03	ETRANSFER TO PAYBILT INC.	\$100.00	
17/03	17/03	ETRANSFER TO PAYBILT INC.	\$141.74	
17/03	17/03	ETRANSFER TO WYZIA	\$50.00	
17/03	17/03	ETRANSFER TO WYZIA	\$50.00	
17/03	17/03	ETRANSFER TO KELLY TD 2	\$245.84	
17/03	18/03	WENDYS 6432 WHITBY ON	\$33.92	
17/03	18/03	ETRANSFER TO KELLY TD 2	\$13.63	
17/03	19/03	SUNRISE CARIBBEAN AJAX ON	\$40.37	
18/03	19/03	PROMOTIONAL PRODUCTS		\$827.89
19/03	19/03	ETRANSFER AUTODEPOSIT		\$501.66
19/03	19/03	ETRANSFER AUTODEPOSIT		\$201.34
19/03	20/03	ETRANSFER AUTODEPOSIT		\$450.35
19/03	19/03	ETRANSFER TO KELLY TD 2	\$592.00	
19/03	19/03	ETRANSFER TO KELLY TD 2	\$100.00	
19/03	19/03	ETRANSFER TO KELLY TD 2	\$200.00	
19/03	19/03	ETRANSFER TO KELLY TD 2	\$201.66	
19/03	19/03	ETRANSFER TO PAYBILT INC.	\$95.00	
19/03	19/03	ETRANSFER TO PAYBILT INC.	\$130.89	
19/03	19/03	ETRANSFER TO PAYBILT INC.	\$101.34	
19/03	20/03	TIM HORTONS APP TORONTO ON	\$5.00	
19/03	20/03	TIM HORTONS APP TORONTO ON	\$5.00	
20/03	20/03	ETRANSFER AUTODEPOSIT		\$40.00
20/03	20/03	ETRANSFER AUTODEPOSIT		\$500.14
20/03	20/03	ETRANSFER TO KELLY TD 2	\$200.00	
20/03	23/03	TIM HORTONS #1774 WHITBY ON	\$6.60	

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 WHITBY ON L1N 5P3

Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
20/03	23/03	UBER CANADA/UBEREATS TORONTO ON	\$21.55	
20/03	23/03	UBER CANADA/UBEREATS TORONTO ON	\$19.19	
21/03	23/03	ETRANSFER AUTODEPOSIT		\$26.22
21/03	23/03	ETRANSFER AUTODEPOSIT		\$1,502.60
21/03	23/03	FIDO MOBILE *****0813 TORONTO ON	\$333.66	
21/03	23/03	DOMINOS PIZZA #10541 OSHAWA ON	\$18.40	
21/03	23/03	94662 PF WHITBY NORTH WHITBY ON	\$53.24	
21/03	23/03	ETRANSFER TO KELLY TD 2	\$672.36	
21/03	23/03	ETRANSFER TO KELLY TD 2	\$41.00	
21/03	23/03	ETRANSFER TO KYLE WELSH	\$250.00	
22/03	23/03	TIM HORTONS #8402 COURTICE ON	\$3.31	
22/03	23/03	SHOP.SHOPPERSDRUGMART. NORTH YORK ON	\$145.94	
22/03	23/03	SAMOSA HUT BOWMANVILLE ON	\$36.24	
22/03	24/03	BULK BARN #521 BOWMANV BOWMANVILLE ON	\$13.12	
22/03	24/03	PETRO-CANADA 00921 WHITBY ON	\$50.00	
23/03	24/03	ETRANSFER AUTODEPOSIT		\$63.00
23/03	24/03	ETRANSFER FROM PATRICIA G		\$327.77
23/03	23/03	TIM HORTONS #8402 COURTICE ON	\$7.89	
23/03	23/03	ETRANSFER TO KELLY SHEARE	\$100.00	
23/03	24/03	TRILLIUM COLLEGE - OSH PORT PERRY ON	\$25.00	
23/03	24/03	COCO FRESH TEA & JUICE AJAX ON	\$9.75	
23/03	24/03	LIZ'S NF WHITBY #7166 WHITBY ON	\$62.80	
23/03	24/03	WINNERS 255 WHITBY ON	\$38.55	
23/03	24/03	SUBWAY 29247 WHITBY ON	\$10.61	
23/03	25/03	TRILLIUM COLLEGE - OSH PORT PERRY ON		\$25.00
23/03	25/03	AIR-SERV A AN06228 WHITBY ON	\$2.50	
24/03	24/03	TGTG B6W438HPYWW41 VANCOUVER BC	\$10.16	
24/03	24/03	TGTG Y2TSIXDVKTHF1 VANCOUVER BC	\$10.99	
24/03	24/03	ETRANSFER TO KELLY TD 2	\$278.48	
24/03	24/03	ETRANSFER TO WYZIA FINANC	\$80.00	
24/03	24/03	ETRANSFER TO PAYBILT INC.	\$200.00	
24/03	24/03	ETRANSFER TO WYZIA FINANC	\$80.00	
24/03	24/03	ETRANSFER TO KELLY TD 2	\$200.00	
24/03	25/03	STARBUCKS 8007827282 BRAMPTON ON	\$10.00	
24/03	25/03	STARBUCKS 8007827282 BRAMPTON ON	\$10.00	
24/03	25/03	MCDONALDS 14740 WHITBY ON	\$5.36	
24/03	25/03	PARAMOUNT+ TORONTO ON	\$3.38	
25/03	25/03	ETRANSFER AUTODEPOSIT		\$45.00
25/03	25/03	ETRANSFER AUTODEPOSIT		\$90.00
25/03	25/03	ETRANSFER AUTODEPOSIT		\$3.84
25/03	26/03	TIM HORTONS #1774 WHITBY ON	\$1.92	

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Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
25/03	26/03	LIZ'S NF WHITBY #7166 WHITBY ON	\$4.75	
26/03	26/03	PROMOTIONAL PRODUCTS		\$827.89
26/03	26/03	SWISS CHALET 1940E WHITBY ON	\$35.22	
26/03	26/03	ETRANSFER TO KELLY TD 2	\$260.00	
26/03	27/03	DOLLAR TREE CANADA #40 WHITBY ON	\$10.82	
26/03	30/03	FRESHCO 2910 WHITBY ON	\$6.00	
27/03	27/03	ETRANSFER AUTODEPOSIT		\$75.00
27/03	27/03	BURGER KING #10146 WHITBY ON	\$5.40	
27/03	27/03	ETRANSFER TO KELLY TD 2	\$160.64	
27/03	27/03	ETRANSFER TO KELLY TD 2	\$200.00	
27/03	27/03	ETRANSFER TO PAYBILT INC.	\$75.00	
27/03	27/03	ETRANSFER TO ELEMENT FINA	\$200.00	
27/03	27/03	ETRANSFER TO ELEMENT FINA	\$100.00	
27/03	30/03	WWW.KINGSANITY.COM NORTH YORK ON	\$5.00	
28/03	30/03	ETRANSFER AUTODEPOSIT		\$152.00
28/03	30/03	MCDONALDS 14740 WHITBY ON	\$1.98	
29/03	30/03	ETRANSFER AUTODEPOSIT		\$100.00
29/03	30/03	SQ *THE CANADIAN BREW OSHAWA ON	\$34.69	
29/03	30/03	FROSTY JOHN'S PUB AND BOWMANVILLE ON	\$14.13	
29/03	30/03	PETRO-CANADA 35073 BOWMANVILLE ON	\$20.00	
29/03	30/03	MEXITACO OSHAWA OSHAWA ON	\$80.00	
29/03	30/03	ETRANSFER TO PAYBILT INC.	\$50.00	
30/03	30/03	ETRANSFER TO PAYBILT INC.	\$53.18	
31/03	31/03	ETRANSFER AUTODEPOSIT		\$201.53
31/03	01/04	ETRANSFER AUTODEPOSIT		\$24.61
31/03	01/04	TACO BELL # 6320 WHITBY ON	\$5.63	
31/03	01/04	PETRO-CANADA 00920 WHITBY ON	\$67.30	
31/03	01/04	ETRANSFER TO ELEMENT FINA	\$53.21	
31/03	01/04	ETRANSFER TO ELEMENT FINA	\$100.00	
01/04	01/04	ETRANSFER AUTODEPOSIT		\$35.00
01/04	02/04	TIM HORTONS APP TORONTO ON	\$10.00	
01/04	02/04	ETRANSFER TO ELEMENT FINA	\$15.00	
02/04	02/04	ETRANSFER AUTODEPOSIT		\$300.30
02/04	02/04	ETRANSFER AUTODEPOSIT		\$61.57
02/04	02/04	PROMOTIONAL PRODUCTS		\$827.89
02/04	02/04	ETRANSFER TO 369 CASH	\$45.00	
02/04	02/04	ETRANSFER TO KELLY TD 2	\$161.87	
02/04	02/04	ETRANSFER TO PAYBILT INC.	\$200.00	
02/04	02/04	ETRANSFER TO PAYBILT INC.	\$100.00	
02/04	02/04	ETRANSFER TO ELEMENT FINA	\$200.00	
02/04	02/04	ETRANSFER TO ELEMENT FINA	\$200.00	



PC Money™ Account

Earn PC Optimum points on every purchase with no monthly fees.

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18 MICHAEL BLVD
WHITBY ON L1N 5P3

Account activity (continued)

Transaction Date	Posting Date	Description	Withdrawals (\$)	Deposits (\$)
02/04	02/04	ETTRANSFER TO ELEMENT FINA	\$200.00	
02/04	02/04	ETTRANSFER TO ELEMENT FINA	\$82.89	

Important information for you

For information about your account or to report a lost or stolen card, sign in to your account at pcfinancial.ca or call 1-866-246-7262 (Canada and U.S. toll free). Elsewhere call collect 647-426-1343

Write to: President's Choice Bank
P O Box 101 Toronto, Ontario M5W 1A2

Lost or stolen cards /unauthorized use of account

You must inform us immediately of any actual or suspected loss or theft or any actual or suspected unauthorized use of your account or any cards, cheques, PIN or passwords for your account by calling one of the 24-hour numbers shown above.

Errors in your statement

If you notice any errors in your statement, you must notify us as soon as possible and no later than 30 days from your statement date (mailed notices must be received by us within 30 days of your statement date). If we do not receive notice from you within that 30 day time period, your statement will be considered by us complete and accurate except for any improper credits to your account or any transfers still being processed. The notice you give us must identify your account, the relevant transaction(s) and what you think the error is.

Transactions in a foreign currency

Any transaction (debit or credit) made in a foreign currency will be converted to Canadian dollars at exchange rates determined by Mastercard International Incorporated in effect on the date that we process the transaction, which may be different from the rates in effect on the transaction date. The Mastercard exchange rate and the Foreign Currency Conversion Markup percentage, which is a percentage of the amount of the transaction that is charged for purchases, transfers and cash withdrawals and deducted from refunds and credits, are incorporated into the conversion rate and the Canadian dollar transaction amount shown on your statement. The amount of a purchase and any corresponding refund may differ as a result of the Foreign Currency Conversion Markup percentage and any differences in exchange rates from the date we process the purchase transaction and the date we process the refund transaction. The amount of a refund or credit may be less than the amount of the original transaction.

Payments

You must pay the Overdraft balance amount in full as soon as possible. You are responsible for selecting a payment method which ensures that your payment is received and applied by us to your account. Payments must be made in Canadian currency. If we have not received your full payment before your next statement date, your Account will be charged the Overdraft fee once again, and you will be in default of your Overdraft coverage obligations. For more information see your Overdraft Agreement.

Purchase Interest Charge

Purchase Interest Charge refers to the interest charged for your Overdraft balance during the statement period.

For more information

To find out more about the features, rights and obligations of your PC Money[™] Account please refer to your Account Agreement or find it online by visiting our website at www.pcfinancial.ca

Some redemption restrictions apply; visit pcoptimum.ca for full loyalty program terms and conditions.

For the rounding rules related to *PC Optimum* points calculations when using a PC Financial Payment Product, refer to www.pcfinancial.ca under the "Legal & Privacy" section.