

Phillip St Jean
1113 Main St East
Hamilton, ON L8M1N7
Canada

Account number: 32298002

Your July summary

JUL 1 BALANCE	JUL 31 BALANCE
\$43.63	\$487.06

Activity

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-01	2026-07-01	Interest earned	\$0.29	\$43.92
2026-07-01	2026-07-01	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$20.00	\$63.92
2026-07-01	2026-07-01	GOOGLE *Hily Dating ap HALIFAX NS	\$22.59	\$86.51
2026-07-02	2026-07-02	Interac e-Transfer® Received from Jessica Ratcliffe	\$45.00	\$131.51
2026-07-02	2026-07-02	Interac e-Transfer® Out to Margaret	-\$1,875.00	-\$1,743.49
2026-07-02	2026-07-02	Interac e-Transfer® Received from Kim Osborne	\$60.00	-\$1,683.49
2026-06-29	2026-07-02	Freshco	-\$38.66	-\$1,722.15
2026-07-01	2026-07-02	U Plus Services Inc.	-\$12.67	-\$1,734.82
2026-07-02	2026-07-03	Direct deposit from ARaymond	\$1,818.21	\$83.39

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-02	2026-07-03	Ic * Instacart	-\$52.95	\$30.44
2026-07-01	2026-07-03	U Plus Services Inc.	-\$22.27	\$8.17
2026-07-05	2026-07-05	Interac e-Transfer® Received from Aaron R Hare	\$10.00	\$18.17
2026-07-05	2026-07-05	St Je	\$26.70	\$44.87
2026-07-05	2026-07-06	U Plus Services Inc.	-\$16.53	\$28.34
2026-07-05	2026-07-06	U Plus Services Inc.	-\$4.22	\$24.12
2026-07-06	2026-07-07	U Plus Services Inc.	-\$12.67	\$11.45
2026-07-06	2026-07-07	Tim Hortons	-\$7.91	\$3.54
2026-07-08	2026-07-08	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$40.00	\$43.54
2026-07-06	2026-07-08	Lcbo/Rao	-\$2.55	\$40.99
2026-07-08	2026-07-09	Ic * Instacart	-\$40.51	\$0.48
2026-07-10	2026-07-10	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$10.00	\$10.48
2026-07-10	2026-07-10	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$5.00	\$15.48
2026-07-12	2026-07-12	Interac e-Transfer® Received from JORDAN HELENA FANCEY	\$20.00	\$35.48
2026-07-12	2026-07-12	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$10.00	\$45.48
2026-07-10	2026-07-12	Lcbo/Rao	-\$13.75	\$31.73
2026-07-13	2026-07-13	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$20.00	\$51.73

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-12	2026-07-13	U Plus Services Inc.	-\$8.45	\$43.28
2026-07-12	2026-07-13	U Plus Services Inc.	-\$20.76	\$22.52
2026-07-14	2026-07-14	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$10.00	\$32.52
2026-07-13	2026-07-14	Wmt Suprctr	-\$17.77	\$14.75
2026-07-14	2026-07-15	Ic* Instacart*3029	-\$0.49	\$14.26
2026-07-15	2026-07-15	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$20.00	\$34.26
2026-07-14	2026-07-15	Dollarama	-\$10.89	\$23.37
2026-07-15	2026-07-16	Busy Bee Food Mart	-\$13.00	\$10.37
2026-07-16	2026-07-16	Interac e-Transfer® Out to aaron	-\$40.00	-\$29.63
2026-07-16	2026-07-16	Interac e-Transfer® Out to Jax	-\$300.00	-\$329.63
2026-07-16	2026-07-16	Interac e-Transfer® Out to Jordan Fancey	-\$60.00	-\$389.63
2026-07-16	2026-07-16	Interac e-Transfer® Out to Rob Gal	-\$25.00	-\$414.63
2026-07-15	2026-07-16	U Plus Services Inc.	-\$8.45	-\$423.08
2026-07-16	2026-07-17	Direct deposit from ARaymond	\$1,999.09	\$1,576.01
2026-07-16	2026-07-17	Koodo Prepaid	-\$49.72	\$1,526.29
2026-07-16	2026-07-17	Busy Bee Food Mart	-\$15.24	\$1,511.05
2026-07-16	2026-07-17	Ic* Instacart	-\$20.00	\$1,491.05
2026-07-16	2026-07-17	Ic* Instacart	-\$64.53	\$1,426.52

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-16	2026-07-17	U Plus Services Inc.	-\$16.53	\$1,409.99
2026-07-16	2026-07-18	Nelsonamy88	-\$63.71	\$1,346.28
2026-07-17	2026-07-18	Busy Bee Food Mart	-\$13.00	\$1,333.28
2026-07-17	2026-07-18	Ic* Costco By Instacar	-\$32.91	\$1,300.37
2026-07-17	2026-07-18	Ic* Costco By Instacar	-\$149.42	\$1,150.95
2026-07-17	2026-07-18	Uber Canada/Ubereats	-\$47.35	\$1,103.60
2026-07-16	2026-07-18	Uber Canada/Ubereats	-\$56.95	\$1,046.65
2026-07-16	2026-07-18	Uber Canada/Ubereats	-\$30.96	\$1,015.69
2026-07-18	2026-07-19	Uber Canada/Ubereats	-\$101.84	\$913.85
2026-07-18	2026-07-19	180 Smoke	-\$53.10	\$860.75
2026-07-19	2026-07-20	Dollarama	-\$59.33	\$801.42
2026-07-19	2026-07-20	U Plus Services Inc.	-\$16.53	\$784.89
2026-07-19	2026-07-20	Buy N Sell City	-\$33.88	\$751.01
2026-07-19	2026-07-21	Lyft *Temp Auth Hold	-\$13.94	\$737.07
2026-07-20	2026-07-21	Busy Bee Food Mart	-\$20.33	\$716.74
2026-07-20	2026-07-21	Ic* Instacart	-\$39.27	\$677.47
2026-07-20	2026-07-21	Tim Hortons	-\$16.48	\$660.99
2026-07-19	2026-07-21	Shoppers Drug Mart	-\$22.00	\$638.99
2026-07-20	2026-07-22	Lyft *Temp Auth Hold	-\$21.91	\$617.08

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-21	2026-07-22	Google *Youtube	-\$5.65	\$611.43
2026-07-21	2026-07-22	Google *Youtube	-\$5.65	\$605.78
2026-07-21	2026-07-22	Google *Youtube	-\$11.30	\$594.48
2026-07-21	2026-07-22	Google *Youtube	-\$11.30	\$583.18
2026-07-21	2026-07-22	Dollarama	-\$13.91	\$569.27
2026-07-21	2026-07-22	Ic* Instacart*Subscrip	-\$11.29	\$557.98
2026-07-21	2026-07-22	Ic* Instacart	-\$12.46	\$545.52
2026-07-21	2026-07-22	Ic* Instacart	-\$35.98	\$509.54
2026-07-21	2026-07-22	Nayax Canada Inc Maste	-\$2.25	\$507.29
2026-07-21	2026-07-22	Nayax Canada Inc Maste	-\$4.00	\$503.29
2026-07-21	2026-07-22	Tim Hortons	-\$16.25	\$487.04
2026-07-21	2026-07-22	Google *Feeld Open Min	-\$3.38	\$483.66
2026-07-21	2026-07-22	Google *Feeld Open Min	-\$3.38	\$480.28
2026-07-21	2026-07-22	Google *Youtube	-\$5.65	\$474.63
2026-07-21	2026-07-23	Lyft *Temp Auth Hold	-\$21.85	\$452.78
2026-07-22	2026-07-23	Ic* Instacart	-\$35.98	\$416.80
2026-07-22	2026-07-23	Uber Canada/Ubereats	-\$46.47	\$370.33
2026-07-23	2026-07-24	Uber Canada/Ubereats	-\$39.25	\$331.08
2026-07-22	2026-07-24	Uber Canada/Ubereats	-\$63.99	\$267.09

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-16	2026-07-25	Interac e-Transfer® Out to jesse	-\$50.00	\$217.09
2026-07-24	2026-07-25	Google *Amazon Shoppin	-\$11.29	\$205.80
2026-07-24	2026-07-25	Google *Feeld Open Min	-\$3.38	\$202.42
2026-07-26	2026-07-26	Interac e-Transfer® Received from Kim Osborne	\$60.00	\$262.42
2026-07-26	2026-07-26	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$20.00	\$282.42
2026-07-26	2026-07-26	Interac e-Transfer® Received from AJAXNEZUMIRATCLIFFE	\$20.00	\$302.42
2026-07-24	2026-07-26	Lyft *Temp Auth Hold	-\$28.86	\$273.56
2026-07-25	2026-07-26	Busy Bee Food Mart	-\$2.25	\$271.31
2026-07-25	2026-07-26	Busy Bee Food Mart	-\$17.50	\$253.81
2026-07-25	2026-07-26	Ic* Instacart	-\$47.99	\$205.82
2026-07-25	2026-07-26	Google *Spotify Music	-\$15.81	\$190.01
2026-07-25	2026-07-26	Tim Hortons	-\$7.91	\$182.10
2026-07-25	2026-07-26	Google *Feeld Open Min	-\$3.38	\$178.72
2026-07-25	2026-07-26	Google *Feeld Open Min	-\$11.29	\$167.43
2026-07-25	2026-07-26	Google *Feeld Open Min	-\$40.67	\$126.76
2026-07-26	2026-07-26	GOOGLE *Feeld Open Min HALIFAX NS	\$11.29	\$138.05
2026-07-25	2026-07-27	Lyft *Temp Auth Hold	-\$24.92	\$113.13
2026-07-26	2026-07-27	Netflix.com	-\$21.46	\$91.67

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-26	2026-07-27	Busy Bee Food Mart	-\$13.00	\$78.67
2026-07-26	2026-07-27	Busy Bee Food Mart	-\$20.33	\$58.34
2026-07-26	2026-07-27	U Plus Services Inc.	-\$12.67	\$45.67
2026-07-27	2026-07-27	GOOGLE *Feeld Open Min HALIFAX NS	\$40.67	\$86.34
2026-07-26	2026-07-28	Lyft *Temp Auth Hold	-\$29.87	\$56.47
2026-07-27	2026-07-28	Dollarama	-\$3.81	\$52.66
2026-07-27	2026-07-28	Dollarama	-\$5.09	\$47.57
2026-07-26	2026-07-28	Nayax Canada Inc Maste	-\$3.00	\$44.57
2026-07-27	2026-07-28	Tim Hortons	-\$2.81	\$41.76
2026-07-28	2026-07-29	Direct deposit from CANADA	\$502.20	\$543.96
2026-07-28	2026-07-29	Google *Youtube	-\$14.68	\$529.28
2026-07-30	2026-07-30	Interac e-Transfer® Out to Margaret	-\$1,870.00	-\$1,340.72
2026-07-29	2026-07-30	Dollarama	-\$48.58	-\$1,389.30
2026-07-29	2026-07-30	Busy Bee Food Mart	-\$13.00	-\$1,402.30
2026-07-29	2026-07-30	U Plus Services Inc.	-\$33.61	-\$1,435.91
2026-07-29	2026-07-30	Tim Hortons	-\$2.26	-\$1,438.17
2026-07-29	2026-07-30	Tim Hortons	-\$15.80	-\$1,453.97
2026-07-30	2026-07-31	Direct deposit from ARaymond	\$2,170.73	\$716.76
2026-07-29	2026-07-31	Lyft *Temp Auth Hold	-\$11.98	\$704.78

DATE	POSTED DATE	DESCRIPTION	AMOUNT (CAD)	BALANCE (CAD)
2026-07-30	2026-07-31	Hasty Market	-\$34.36	\$670.42
2026-07-30	2026-07-31	Ic * Instacart	-\$0.55	\$669.87
2026-07-30	2026-07-31	Ic * Instacart	-\$108.92	\$560.95
2026-07-30	2026-07-31	Nayax Canada Inc Maste	-\$4.00	\$556.95
2026-07-30	2026-07-31	Uber Canada/Ubereats	-\$57.26	\$499.69
2026-07-30	2026-07-31	Tim Hortons	-\$12.63	\$487.06

Date is when the transaction happened.

Posted date is when the transaction is processed and finalized. Use this for accounting purposes.

Wealthsimple chequing accounts are offered by Wealthsimple Investments Inc. ("WSII"), a member of the [Canadian Investment Regulatory Organization](#) ("CIRO"), and Wealthsimple Payments Inc. ("WSP"), a FINTRAC registered money services business. WSP is a payment service provider registered with the Bank of Canada under the Retail Payments Activities Act. Registration with the Bank of Canada does not imply endorsement of WSP by the Bank of Canada. WSP has appointed WSII as its agent to perform certain payment activities offered through the chequing account(s).

The funds added to chequing account(s) (the "Funds") are ultimately held securely in trust in the name of the primary account holder with a single or multiple members of the [Canada Deposit Insurance Corporation](#) ("CDIC"). CDIC protects eligible deposits held at CDIC member institutions in case of a member institution's failure. WSP and WSII are not CDIC member institutions. Under the trust framework, CDIC insures eligible cash balances up to \$100,000 per beneficiary, per member institution, provided certain disclosure rules are met. Coverage is free and automatic. [Learn more](#) about how CDIC protection works.

Funds must be spread across at least 10 CDIC member institutions in order for up to \$1,000,000 in deposits to benefit from applicable CDIC coverage. The advertised interest rate for the chequing account is derived from interest earned by Wealthsimple on the funds. The rates are annualized rates, calculated daily, and paid monthly. Subject to change. For more information see [here](#). The Funds are settled with any CDIC member(s) one business day following the date that Funds are reflected in the Account.

Chequing accounts held at Wealthsimple Investments Inc. are not protected by CIPF.