

STATEMENT OF ACCOUNT



P.O. Box 8023
 El Monte, CA 91734-2323
 323.859.2250
 www.certifiedfed.com

Member No.	Statement Period	Page
XXXXXXXX799	10/01/20 Thru 10/31/20	1 of 7

ACCOUNT BALANCE SUMMARY	
S9 SHARE - SHARE CHECKING	\$ 278.79



ANGELICA E VENEGAS
 2010 BATSON AVE # 255
 ROWLAND HEIGHTS CA 91748

Put your mind at ease
**Security Alerts in
 Your Mobile Banking App**



Set Up Today!

Security Alerts protect you by sending you a confirmation of a change that you made; or if you didn't make the change, it alerts you to suspicious activity.

**Click here for Instructional Video:
 How-to: Setup Security Alerts**

Congratulations! Your current Debit ScoreCard Reward Points:

Debit 261

To redeem your Reward Points, log onto scorecardrewards.com

Bonus Points to Expire: 0 Expiration Date:

S9 SHARE - SHARE CHECKING

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance
\$ 0.00	\$ 1,920.86	\$ 1,642.07	\$ 278.79

Transaction Date	Posting Date	Transaction Description	Deposit	Withdrawal	Balance
		Balance Forward			0.00
10/13/20		MULTIPLE DEPOSIT TR#277	20.00		20.00
10/16/20		DEBIT PURCHASE			15.93
		SUPERIOR SUPER WHSE CITY OF INDUS CA740269508296 1 Oct 15		-4.07	
10/19/20		VENMO/VERIFYBAN/101920/PPD	0.82		16.75
10/19/20		VENMO/VERIFYBAN/101920/PPD	0.38		17.13
10/19/20		VENMO/CASHOUT/101920/PPD	1,000.00		1,017.13
10/19/20		VENMO/VERIFYBAN/101920/WEB		-0.82	1,016.31
10/19/20		VENMO/VERIFYBAN/101920/WEB		-0.38	1,015.93

S9 SHARE - SHARE CHECKING**(continued)**

Transaction Date	Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/19/20		DEBIT PURCHASE SUPERIOR SUPER WHSE CITY OF INDUS CA740273139861 1 Oct 16		-0.60	1,015.33
10/19/20		DEBIT PURCHASE SUPERIOR SUPER WHSE CITY OF INDUS CA740273139226 1 Oct 16		-1.39	1,013.94
10/20/20	10/19/20	POS PURCHASE CVS/PHARMACY #09 Diamond Bar CA 036621 30966703 Oct 19 @ 11:32pm		-66.99	946.95
10/20/20		ATM WITHDRAWAL 1100 NOGALES ST ROWLAND HEIGH CA 000826 AM000183 Oct 20 @ 12:44am		-40.00	906.95
10/20/20		ATM TRANSACTION FEE		-2.00	904.95
10/20/20		DEBIT PURCHASE FragranceNet.com Inc. 180-0727386 NY000838314942 Oct 20		-36.83	868.12
10/20/20		PURCHASE RETURN Cash App*Cash Out Visa Direct CA 000062767149 1 Oct 20	88.65		956.77
10/20/20		ATM WITHDRAWAL *PUENTE HILLS HACIENDA HEIG CA 005730 ICAH5855 Oct 20 @ 6:46pm Surcharge 3.00		-203.00	753.77
10/20/20		ATM TRANSACTION FEE		-2.00	751.77
10/21/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741426821320 Oct 20		-30.00	721.77
10/21/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741439452469 Oct 20		-30.00	691.77
10/21/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND029523073729 48127701 Oct 21 @ 8:25pm		-3.98	687.79
10/22/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741475353281 Oct 21		-20.00	667.79
10/22/20		DEBIT PURCHASE UBER TRIP HELP.UBER.COM CA 719142738688 Oct 21		-6.86	660.93
10/22/20		DEBIT PURCHASE UBER TRIP HELP.UBER.COM CA 719146586323 Oct 21		-6.93	654.00
10/22/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855469869472 Oct 21		-20.00	634.00
10/22/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855478099038 Oct 21		-20.00	614.00
10/22/20		DEBIT PURCHASE CHICK-FIL-A #03272 CITY OF INDUS CA 710019915663 1 Oct 20		-49.59	564.41
10/22/20		DEBIT PURCHASE SUPERIOR SUPER WHSE CITY OF INDUS CA740266371617 1 Oct 21		-5.21	559.20
10/22/20		DEBIT PURCHASE MACYS .COM 800-289-6229 OH 600110709214 11070921 Oct 21		-43.79	515.41
10/22/20		DEBIT PURCHASE		-25.00	490.41

STATEMENT OF ACCOUNT



P.O. Box 8023
El Monte, CA 91734-2323
323.859.2250
www.certifiedfed.com

Member No.	Statement Period	Page
XXXXXXXX799	10/01/20 Thru 10/31/20	3 of 7

S9 SHARE - SHARE CHECKING**(continued)**

Transaction Date	Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/22/20		CASH APP* 877-417-4551 IN 741495153646 Oct 21 DEBIT PURCHASE		-40.00	450.41
10/22/20		CASH APP* 877-417-4551 IN 855502730699 Oct 21 DEBIT PURCHASE		-15.00	435.41
10/22/20		CASH APP* 877-417-4551 IN 741453700222 Oct 21 DEBIT PURCHASE		-30.00	405.41
10/22/20		CASH APP* 877-417-4551 IN 741452162051 Oct 21 DEBIT PURCHASE		-30.00	375.41
10/22/20		CASH APP* 877-417-4551 IN 741453565724 Oct 21 DEBIT PURCHASE		-16.62	358.79
10/22/20		CARLS JR 7363 ROWLAND HEIGH CA 002926365271 02291642 Oct 21 POS PURCHASE		-5.48	353.31
10/23/20		RITE AID STORE - 5592 HACIENDA HEIG 029618640089 001 Oct 22 @ 5:20pm DEBIT PURCHASE		-1.19	352.12
10/23/20		SUPERIOR SUPER WHSE CITY OF INDUS CA740268424041 1 Oct 22 DEBIT PURCHASE		-20.00	332.12
10/23/20		CASH APP* 877-417-4551 IN 741406191932 Oct 22 DEBIT PURCHASE		-100.00	232.12
10/23/20		CASH APP*JOHN LOPEZ 8774174551 CA 741391001682 Oct 22 DEBIT PURCHASE		-32.38	199.74
10/23/20		UBER EATS HELP.UBER.COM CA 743212357665 Oct 22 DEBIT PURCHASE		-10.70	189.04
10/23/20		MCDONALD'S F5605 CITY OF INDUS CA 710055092962 1 Oct 21 DEBIT PURCHASE		-6.00	183.04
10/26/20		CASH APP*ANGELICA V 8774174551 CA 741347608499 Oct 22 DEBIT PURCHASE		-70.00	113.04
10/26/20		VAGABOND INN HACIENDA HEIG CA 100594728442 59472844 Oct 24 DEBIT PURCHASE		-10.00	103.04
10/26/20		CASH APP* 877-417-4551 IN 741495568287 Oct 24 DEBIT PURCHASE		-20.00	83.04
10/26/20		CASH APP* 877-417-4551 IN 855495133940 Oct 24 DEBIT PURCHASE		-20.00	63.04
10/26/20		CASH APP* 877-417-4551 IN 855487530640 Oct 23 DEBIT PURCHASE		-30.00	33.04
10/26/20		CASH APP* 877-417-4551 IN 855490097108 Oct 23 DEBIT PURCHASE		-10.00	23.04

S9 SHARE - SHARE CHECKING**(continued)**

Transaction Date	Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/26/20		CASH APP* 877-417-4551 IN 741416205960 Oct 23 DEBIT PURCHASE		-12.00	11.04
10/26/20		CASH APP* 877-417-4551 IN 855414994597 Oct 23 DEBIT PURCHASE		-10.26	0.78
10/26/20		TACO BELL #19903 HACIENDA HEIG CA 838009695030 004 Oct 22 DEPOSIT	20.00		20.78
10/26/20		SHARED BRANCH CREDIT UNION OF SOUTHERN 17871 COLIMA RD CITY OF INDUS CA FEE FOR PD LOAN APP		-20.00	0.78
10/26/20		ADVANCE (FROM 1108799L5)	320.00		320.78
10/26/20		POS PURCHASE ARCO #4230 WEST COVINA CA 030000003001 ARCO423 Oct 26 @ 6:28pm		-38.35	282.43
10/26/20		POS TRANSACTION FEE		-0.25	282.18
10/26/20		POS PURCHASE TARGET T-0222 Rowland Heigh CA 079000 30222079 Oct 26 @ 7:55pm		-28.98	253.20
10/26/20		POS TRANSACTION FEE		-0.25	252.95
10/27/20		PURCHASE RETURN Cash App*Cash Out Visa Direct CA 000172548225 1 Oct 26	19.70		272.65
10/27/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030113210078 48127701 Oct 27 @ 10:37am		-12.01	260.64
10/27/20		POS TRANSACTION FEE		-0.25	260.39
10/27/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030117758928 48127701 Oct 27 @ 2:10pm		-4.81	255.58
10/27/20		POS TRANSACTION FEE		-0.25	255.33
10/27/20		POS PURCHASE DOLLAR TREE ROWLAND HEIGH CA 061657 78074001 Oct 27 @ 7:37pm		-9.86	245.47
10/27/20		POS TRANSACTION FEE		-0.25	245.22
10/27/20		POS PURCHASE NOGALES BURGERS WEST COVINA CA 030202284854 66273988 Oct 27 @ 7:55pm		-33.14	212.08
10/27/20		POS TRANSACTION FEE		-0.25	211.83
10/27/20		POS PURCHASE CHEVRON/G&M OIL CO., LL WEST COVINA 030123961196 10041801 Oct 27 @ 8:04pm		-9.33	202.50
10/27/20		POS TRANSACTION FEE		-0.25	202.25
10/28/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741501777844 Oct 27		-15.00	187.25
10/28/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855501317086 Oct 27		-10.00	177.25
10/28/20		POS PURCHASE Wal-Mart Store CITY OF INDST CA 030393478681 22510045 Oct 28 @ 7:29pm		-14.58	162.67

STATEMENT OF ACCOUNT



P.O. Box 8023
El Monte, CA 91734-2323
323.859.2250
www.certifiedfed.com

Member No.	Statement Period	Page
XXXXXXXX799	10/01/20 Thru 10/31/20	5 of 7

S9 SHARE - SHARE CHECKING**(continued)**

Transaction Date	Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/28/20		POS TRANSACTION FEE		-0.25	162.42
10/29/20		SUPERCENTER/PAYROLL/201030/PPD	196.31		358.73
10/29/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741355709678 Oct 27		-15.00	343.73
10/29/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855375250131 Oct 27		-10.00	333.73
10/29/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855416713675 Oct 28		-10.00	323.73
10/29/20		DEBIT PURCHASE GTL*INMATE PHONE SVC 877-650-4249 VA100596255289 Oct 28		-10.00	313.73
10/29/20		DEBIT PURCHASE 99 CENTS ONLY STORES 0 WEST COVINA C500317325501 31732550 Oct 27		-9.18	304.55
10/29/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741390656603 Oct 28		-10.00	294.55
10/29/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 741390779686 Oct 28		-10.00	284.55
10/29/20		DEBIT PURCHASE CASH APP* ANGELICA V 8774174551 CA 741393059870 Oct 28		-4.99	279.56
10/29/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855391708351 Oct 28		-10.00	269.56
10/29/20		DEBIT PURCHASE SPK*SPOKEO SEARCH 800-6994264 CA 105864704505 29866007 Oct 28		-0.95	268.61
10/29/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030318651468 48127701 Oct 29 @ 3:04pm		-3.08	265.53
10/29/20		POS TRANSACTION FEE		-0.25	265.28
10/29/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030321784014 48127701 Oct 29 @ 6:12pm		-8.41	256.87
10/29/20		POS TRANSACTION FEE		-0.25	256.62
10/29/20		T'FER TO 1108799L5		-75.00	181.62
10/29/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030323467976 48127701 Oct 29 @ 8:30pm		-1.29	180.33
10/29/20		POS TRANSACTION FEE		-0.25	180.08
10/30/20	10/29/20	POS PURCHASE MCDONALD'S F5605 CITY OF INDUS CA 422547 50525407 Oct 29 @ 10:17pm		-4.15	175.93
10/30/20		POS TRANSACTION FEE		-0.25	175.68
10/30/20		DEBIT PURCHASE CASH APP* JOHN LOPEZ 8774174551 CA		-40.00	135.68

Member No.	Statement Period	Page
XXXXXXXX799	10/01/20 Thru 10/31/20	6 of 7

S9 SHARE - SHARE CHECKING**(continued)**

Transaction Date	Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/30/20		741486015655 Oct 29 DEBIT PURCHASE CASH APP* 877-417-4551 IN 855501236318 Oct 29		-20.00	115.68
10/30/20		DEBIT PURCHASE MCDONALD'S F5605 CITY OF INDUS CA 710054155308 1 Oct 28		-41.87	73.81
10/30/20		DEBIT PURCHASE CASH APP* 877-417-4551 IN 855351768468 Oct 29		-10.00	63.81
10/30/20		PURCHASE RETURN Cashback Loans Palm Desert CA 000209630594 53688271 Oct 29	255.00		318.81
10/30/20		POS PURCHASE Wal-Mart Super Center LA HABRA CA 030554336482 56410006 Oct 30 @ 6:35pm		-32.22	286.59
10/31/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030518473390 48127701 Oct 31 @ 3:50pm		-1.84	284.75
10/31/20		POS TRANSACTION FEE		-0.25	284.50
10/31/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030520487396 48127701 Oct 31 @ 5:33pm		-3.27	281.23
10/31/20		POS TRANSACTION FEE		-0.25	280.98
10/31/20		POS PURCHASE SUPERIOR SUPER WHSE #114 CITY OF IND030522596638 48127701 Oct 31 @ 7:33pm		-1.94	279.04
10/31/20		POS TRANSACTION FEE		-0.25	278.79

YTD ACCOUNT SUMMARIES**Share Account Totals**

YTD Dividends: \$ 0.00

Loan Account Totals

YTD Finance Charges: \$ 0.00

STATEMENT OF ACCOUNT



P.O. Box 8023
El Monte, CA 91734-2323
323.859.2250
www.certifiedfed.com

Member No.	Statement Period	Page
XXXXXXXX799	10/01/20 Thru 10/31/20	7 of 7

The words YOU and YOURS mean each and all of those who are subject to the Agreement. The words WE, US, OUR, and OURS means Vons Employees Federal Credit Union and their affiliates.

Change of Address - Please notify us at the number or address on the front of this statement to inform us of an address change or of any discrepancy on your address.

Electronic Transfers - In Case of Errors or Questions About Your Electronic Transfers Telephone us at the number listed on the front of this statement or Write us at the address on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

Periodic Statement Disclosure for Open-End Loans - The Annual Percentage Rate and the Annual Periodic Rate for your loans are shown on your statement. The Periodic Rate is used in calculating the Finance Charge. The Periodic Finance Charge begins on the date each advance is posted to your account. The Periodic Rate and the Annual Percentage Rate is subject to change on loans that are designated as "variable".

How We Determine the Balance on Which the Finance -Charge is Computed (Balance Subject to Interest Rate)

We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance.

Billing Rights Summary for Open-end Loan Accounts Only - What To Do If You Think You Find A Mistake On Your Statement - If you think there is an error on your statement; write to us at the address on the front of this statement.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

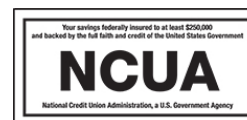
You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Rules Governing the Expiration of ScoreCard Points - Bonus Reward Points accumulate for 48 months for each cardholder before the oldest 12 months' worth expire. At 36 months, you are notified of the total amount of points that were accumulated in the first 12 months and are given from month 36 until month 48 to redeem accumulation before those Bonus Points expire at month 48.



Federally
Insured
by NCUA