



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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CAITLYNN SPOLARICH
6900 SHARLANDS AVE UNIT 1026
RENO NV 89523-2913



Uni-Statement

Account Number:
1 537 9653 0092

Statement Period:
Oct 15, 2020
through
Nov 13, 2020

Page 1 of 5



To Contact U.S. Bank

By Phone:

1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Speed through check out with the added security and convenience of PayPal. Use the U.S. Bank Mobile App or log in to Online Banking to link your U.S. Bank Visa Debit Card to PayPal today.

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective November 9, 2020 the "**Your Deposit Account Agreement**" booklet and "**Consumer Pricing Information**" document will include several updates and may affect your rights.

The main updates to note in the revised "**Your Deposit Account Agreement**" booklet sections and sub sections, include:

- Throughout the document, references to the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.
- In section "Withdrawal Rights, Ownership of Account, and Beneficiary Designation", sub section "Joint Account - With Survivorship", clarification on ownership type.
- In the "Dormant Accounts and Escheat" and "Time Deposit" sections, clarification on the state permitted process and cost structure for escheatment.
- Update to section "Types of Transactions", sub section "Account Access at Automated Teller Machines" regarding: You may access your Home Equity Line of Credit or Personal Line of Credit for balance inquiries and making a payment to the respective line of credit at the ATM. Customers with a Debit or ATM card that have accessed a Home Equity Line of Credit or a Personal Line of Credit through the expanded card access feature, cash withdrawals/advances and transferring from the Home Equity Line of Credit or Personal Line of Credit is no longer allowed.

The main updates to note in the revised "**Consumer Pricing Information**" document include:

- Mobile app availability added to free credit score access¹.
- Clarification on:
 - Preferred rates (with autopay) on new auto loans, home equity loans, and other personal loans.
 - Preferred rates on home equity lines of credit.
- Clarification on escheatment cost as permitted by state.

Starting November 9th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

¹ Free credit score access, Alerts and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank online banking customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the Alert functionality. The free VantageScore® credit score from TransUnion® is for educational purposes only and not used by U.S. Bank to make credit decisions.



Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





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through
Nov 13, 2020



EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-537-9653-0092

Account Summary

Beginning Balance on Oct 15	\$	8.19	Number of Days in Statement Period	30
Deposits / Credits		3,367.21	Average Account Balance	\$ 178.83
Card Withdrawals		1,809.27-		
Other Withdrawals		717.02-		
Ending Balance on Nov 13, 2020	\$	849.11		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Oct 16	Mobile Banking Transfer	From Account 153796530068	\$ 35.00
Oct 16	Electronic Deposit	From 0150IP13 ALL ABO	478.05
	REF=202890137148540N00	PAYROLL 1472346259	
Oct 19	Mobile Banking Transfer	From Account 153796530068	140.00
Oct 20	Mobile Banking Transfer	From Account 153796530068	25.00
Oct 20	Electronic Deposit	From EarninActivehour	100.00
	REF=202940091650100N00	PAYMENT 7462925567	
Oct 21	Visa Direct	Earnin-Activehou	50.00
Oct 22	Mobile Banking Transfer	From Account 153796530068	20.00
Oct 23	Mobile Banking Transfer	From Account 153796530068	40.00
Oct 23	Mobile Banking Transfer	From Account 153796530068	40.00
Oct 26	Visa Direct	Cash App*Cash Ou	9.75
Oct 26	Visa Direct	PAYPAL*Spolarich	9.90
Oct 26	Visa Direct	Cash App*Cash Ou	39.40
Oct 30	Electronic Deposit	From 0150IP13 ALL ABO	837.38
	REF=203030120065810N00	PAYROLL 1472346259	
Nov 2	Visa Direct	Cash App*Cash Ou	9.75
Nov 2	Mobile Banking Transfer	From Account 153796530068	265.00
Nov 4	Visa Direct	Cash App*Cash Ou	44.32
Nov 5	Visa Direct	Earnin-Activehou	0.01
Nov 5	Visa Direct	Cash App*Cash Ou	24.62
Nov 9	Visa Direct	Cash App*Cash Ou	44.32
Nov 10	Visa Direct	Cash App*Cash Ou	5.75
Nov 10	Mobile Check Deposit	8356343417	200.00
Nov 12	Debit Purchase Ret - VISA	On 111220 800-592-8996 CA	7.11
	UBER EATS	REF # 74492150317719590095 US1	
Nov 12	Visa Direct	Cash App*Cash Ou	11.75
Nov 13	Visa Direct	Earnin-Activehou	100.00
Nov 13	Visa Direct	APPLE CASH	118.80
Nov 13	Electronic Deposit	From 0150IP13 ALL ABO	711.30
	REF=203170202396930N00	PAYROLL 1582663830	
Total Deposits / Credits			\$ 3,367.21

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-6768

Date	Description of Transaction	Ref Number	Amount
Oct 15	Debit Purchase - VISA	On 101420 RENO NV	\$ 3.52-
	MAVERIK #427	REF # 24427330288730241085340	
Oct 15	Debit Purchase - VISA	On 101320 RENO NV	4.10-
	MCDONALD'S F5023	REF # 24427330288710050326407	
Oct 19	Debit Purchase - VISA	On 101620 RENO NV	4.28-
	STARBUCKS STORE	REF # 24692160291100892464877	
Oct 19	Debit Purchase - VISA	On 101720 775-322-0414 NV	7.03-
	MCDONALD'S F1140	REF # 24427330292710058146843	
Oct 19	Debit Purchase - VISA	On 101820 RENO NV	7.03-
	MCDONALD'S F1140	REF # 24427330292730247205987	
Oct 19	Debit Purchase - VISA	On 101820 RENO NV	11.00-
	DICK'S SPORTING	REF # 24941350293761040941118	



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EASY CHECKING (CONTINUED)
U.S. Bank National Association Account Number 1-537-9653-0092

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-6768

Date	Description of Transaction	Ref Number	Amount
Oct 19	Debit Purchase 430226	WAL-MART #3254 RENO NV On 101720 MAESTERM REF 430226	14.01-
Oct 19	Debit Purchase - VISA MAVERIK #427	On 101620 RENO NV REF # 24427330290730241509949	26.70-
Oct 19	Debit Purchase - VISA THE LASH LOUNGE-	On 101720 RENO NV REF # 24275390292017904991951	30.00-
Oct 19	Debit Purchase 697432	TOTAL WINE AND RENO NV On 101820 MAESTERM REF 697432	33.31-
Oct 19	Debit Purchase - VISA TARGET 00	On 101820 RENO NV REF # 24164070292091016254758	37.34-
Oct 19	Debit Purchase - VISA SAKANA	On 101620 RENO NV REF # 24755420291132919831012	60.61-
Oct 19	Debit Purchase - VISA EMG AND MINUTE L	On 101620 888-2135744 VA REF # 24383440291012513984276	80.53-
Oct 19	Debit Purchase - VISA AT&T *PAYMENT	On 101720 800-288-2020 TX REF # 24692160292100134529734	80.92-
Oct 20	Debit Purchase - VISA SAFEWAY #1210	On 101820 RENO NV REF # 24231680293837002350842	20.62-
Oct 21	Debit Purchase - VISA MCDONALD'S F5023	On 101920 775-827-2209 NV REF # 24427330294710049381457	7.35-
Oct 21	Debit Purchase - VISA SAFEWAY #1210	On 101920 RENO NV REF # 24231680294837001717537	9.98-
Oct 22	Debit Purchase 264710	7-ELEVEN RENO NV On 102220 MAESTERM REF 264710	2.89-
Oct 22	Debit Purchase 001645	WM SUPERC Wal-Ma RENO NV On 102120 MAESTERM REF 001645	9.48-
Oct 22	Debit Purchase - VISA STARBUCKS 800-78	On 102120 800-782-7282 WA REF # 24692160295100382583117	10.00-
Oct 22	Debit Purchase - VISA RALEY S #105	On 102020 RENO NV REF # 24137460295500686031464	18.88-
Oct 22	Recurring Debit Purchase LEMONAID	On 102120 HTTPSWWW.LEM CA REF # 24492150295637903815 US1	45.00-
Oct 23	Debit Purchase - VISA Prime Video*2T3X	On 102320 888-802-3080 WA REF # 24692160297100654125959	3.99-
Oct 26	Debit Purchase - VISA STARBUCKS 800-78	On 102320 800-782-7282 WA REF # 24692160297100873516640	4.60-
Oct 26	Debit Purchase - VISA STARBUCKS 800-78	On 102420 800-782-7282 WA REF # 24692160298100616805366	4.60-
Oct 26	Debit Purchase 612868	PLATOS CLOSET RENO NV On 102420 ILK1TERM REF 029817612868	5.41-
Oct 26	Debit Purchase - VISA RALEY S #105	On 102220 RENO NV REF # 24137460297500764970367	7.98-
Oct 26	Debit Purchase - VISA CHILI'S MCCARRAN	On 102320 RENO NV REF # 24231680298722922330238	10.51-
Oct 26	Debit Purchase - VISA POSTMATES B7D21	On 102520 HTTPSPPOSTMAT CA REF # 24492150299637310759524	20.41-
Oct 26	Debit Purchase - VISA CHILI'S MCCARRAN	On 102320 RENO NV REF # 24231680298722922323209	25.08-
Oct 26	Debit Purchase - VISA 3290 EL POLLO LO	On 102320 RENO NV REF # 24013390298003355438545	25.39-
Oct 26	Debit Purchase - VISA FIVE GUYS NV 161	On 102420 RENO NV REF # 24445000299500349575433	33.74-
Oct 27	Debit Purchase - VISA MCDONALD'S F5023	On 102620 RENO NV REF # 24427330300730247141919	6.70-
Oct 27	Debit Purchase - VISA MCDONALD'S F1140	On 102520 775-322-0414 NV REF # 24427330300710026928017	7.03-



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-537-9653-0092

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-6768

Date	Description of Transaction		Ref Number	Amount
Oct 29	Debit Purchase - VISA	On 102720 RENO NV	2500677407	15.25-
	RALEY S #105	REF # 24137460302500677407906		
Nov 2	Debit Purchase - VISA	On 110120 RENO NV	6740264867	7.03-
	MCDONALD'S F1140	REF # 24427330306740264867951		
Nov 2	Debit Purchase - VISA	On 110120 LYFT.COM CA	6637888799	14.86-
	LYFT *RIDE SAT	REF # 24492150306637888799838		
Nov 2	Debit Purchase - VISA	On 103120 775-322-0414 NV	6710053916	16.75-
	MCDONALD'S F1140	REF # 24427330306710053916954		
Nov 2	Debit Purchase - VISA	On 103020 RENO NV	5400084000	17.13-
	BURGER KING #121	REF # 24186160305400084000530		
Nov 2	Debit Purchase	Wal-Mart Super C RENO NV		23.82-
	614262	On 103120 MAESTERM REF 614262		
Nov 2	Debit Purchase - VISA	On 103120 RENO NV	5730238465	27.55-
	MAVERIK #427	REF # 24427330305730238465702		
Nov 2	Debit Purchase - VISA	On 103120 RENO NV	6100406032	119.99-
	AMAZING LASH STU	REF # 24269790306100406032343		
Nov 2	Debit Purchase - VISA	On 103020 8774174551 CA	4855383837	507.00-
	CASH APP*RICHARD	REF # 24492150304855383837166		
Nov 3	Recurring Debit Purchase	On 110220 Amzn.com/bil WA	7100999392	12.99-
	Amazon Prime*286	REF # 24692160307100999392 US1		
Nov 3	Debit Purchase - VISA	On 110220 RENO NV	8400000108	13.08-
	POPEYES 11556 /	REF # 24231680308400000108036		
Nov 4	Debit Purchase - VISA	On 110320 800-782-7282 WA	8100501784	4.60-
	STARBUCKS 800-78	REF # 24692160308100501784583		
Nov 4	Debit Purchase - VISA	On 110320 800-782-7282 WA	8100418395	10.00-
	STARBUCKS 800-78	REF # 24692160308100418395879		
Nov 4	Debit Purchase - VISA	On 110220 RENO NV	8837001728	34.69-
	SAFEWAY #1210	REF # 24231680308837001728231		
Nov 5	Debit Purchase - VISA	On 110320 775-827-2209 NV	9710052776	7.35-
	MCDONALD'S F5023	REF # 24427330309710052776125		
Nov 6	Debit Purchase - VISA	On 110520 888-802-3080 WA	1100216081	5.99-
	Prime Video*285T	REF # 24692160311100216081528		
Nov 6	Debit Purchase - VISA	On 110520 RENO NV	0730252248	7.12-
	MCDONALD'S F5023	REF # 24427330310730252248458		
Nov 6	Debit Purchase - VISA	On 110420 RENO NV	0400084001	17.41-
	BURGER KING #121	REF # 24186160310400084001242		
Nov 6	Debit Purchase	WM SUPERC Wal-Ma RENO (S) NV		32.33-
	119997	On 110520 MAESTERM REF 119997		
Nov 9	Debit Purchase - VISA	On 110720 800-782-7282 WA	2100278941	4.28-
	STARBUCKS 800-78	REF # 24692160312100278941766		
Nov 9	Debit Purchase - VISA	On 110620 800-782-7282 WA	1100508800	4.82-
	STARBUCKS 800-78	REF # 24692160311100508800437		
Nov 9	Debit Purchase - VISA	On 110620 8774174551 CA	1741341561	5.00-
	CASH APP*DANIELL	REF # 24492150311741341561554		
Nov 9	Debit Purchase - VISA	On 110720 775-322-0414 NV	3710057621	7.03-
	MCDONALD'S F1140	REF # 24427330313710057621270		
Nov 9	Debit Purchase - VISA	On 110620 RENO NV	1740278609	8.75-
	MCDONALD'S F5023	REF # 24427330311740278609558		
Nov 9	Debit Purchase	WM SUPERC Wal-Ma RENO NV		41.02-
	925933	On 110820 MAESTERM REF 925933		
Nov 12	Debit Purchase - VISA	On 111120 8774174551 CA	6741475344	12.00-
	CASH APP*DANIELL	REF # 24492150316741475344483		
Nov 12	Debit Purchase - VISA	On 111020 775-470-8333 NV	6710022917	16.33-
	CHICK-FIL-A #037	REF # 24427330316710022917636		
Nov 12	Debit Purchase - VISA	On 111120 HELP.UBER.CO CA	6717525047	17.94-
	UBER EATS	REF # 24492150316717525047292		



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(CONTINUED)

U.S. Bank National Association

Account Number 1-537-9653-0092

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-6768

Date	Description of Transaction		Ref Number	Amount
Nov 13	Debit Purchase - VISA	On 111120 RENO NV	7400088000	15.79-
	BURGER KING #121	REF # 24186160317400088000466		
Nov 13	Debit Purchase - VISA	On 111220 800-782-7282 WA	7100581251	17.38-
	STARBUCKS 800-78	REF # 24692160317100581251874		
Nov 13	Debit Purchase - VISA	On 111220 HELP.UBER.CO CA	7713606193	36.97-
	UBER EATS	REF # 24492150317713606193344		
Nov 13	Debit Purchase - VISA	On 111220 8774174551 CA	7855369096	47.00-
	CASH APP RICHARD	REF # 24492150317855369096329		
Card 6768 Withdrawals Subtotal				\$ 1,809.27-
Total Card Withdrawals				\$ 1,809.27-

Other Withdrawals

Date	Description of Transaction		Ref Number	Amount
Oct 15	Electronic Withdrawal	To EarninActivehour	\$	0.02-
	REF=202890093644010N00	7462925567VERIFYBANK200157655		
Oct 16	Mobile Banking Transfer	To Account 153796530068		175.00-
Oct 20	Mobile Banking Transfer	To Account 153796530068		125.00-
Oct 30	Mobile Banking Transfer	To Account 153796530068		265.00-
Nov 13	Electronic Withdrawal	To Earnin Active		51.00-
	REF=203170183437660N00	7842124784PAYMENTRET202029300		
Nov 13	Electronic Withdrawal	To Earnin Active		101.00-
	REF=203170183437640N00	7842124784PAYMENTRET201648106		
Total Other Withdrawals				\$ 717.02-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Oct 15	0.55	Oct 26	28.98	Nov 5	99.24
Oct 16	338.60	Oct 27	15.25	Nov 6	36.39
Oct 19	85.84	Oct 29	0.00	Nov 9	9.81
Oct 20	65.22	Oct 30	572.38	Nov 10	215.56
Oct 21	97.89	Nov 2	113.00	Nov 12	188.15
Oct 22	31.64	Nov 3	86.93	Nov 13	849.11
Oct 23	107.65	Nov 4	81.96		

Balances only appear for days reflecting change.